


Income

LISS Core Study - Wave 17

Questionnaire administered to the LISS panel

A decorative graphic on the left side of the page, consisting of several dark blue dots of varying sizes and two thick, dark blue curved lines that sweep across the page, one near the top and one near the bottom.

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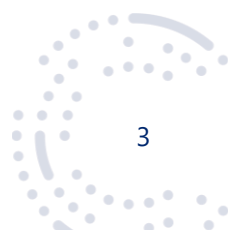
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1 Project description

Title: Income – LISS Core study – Wave 17

Data file: ci24q

Funding source(s): ODISSEI; OCW (Domeinplan SSH)

Researcher(s): Stein Jongerius (Centerdata)

Project description: The survey focuses on income.

Sample: Panel members aged 16 years or older.

Overview of the response:

Selected number of household members:	7,245	(100.0%)
Non-response:	1,903	(26.3%)
Response:	5,342	(73.7%)
Complete:	5,219	(72.0%)
Incomplete:	123	(1.7%)

Date of data collection: June 2024 and July 2024

Titel: Inkomen – LISS kernvragenlijst – Wave 17

Databestand: ci24q

Financiering: ODISSEI; OCW (Domeinplan SSH)

Onderzoeker(s): Stein Jongerius (Centerdata)

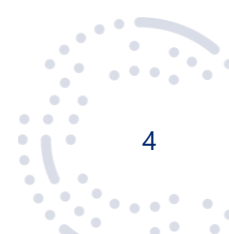
Projectbeschrijving: De vragenlijst gaat over inkomen.

Steekproef: Panelleden van 16 jaar of ouder.

Responsoverzicht:

Selectie aantal leden huishouden:	7.245	(100,0%)
Nonrespons:	1.903	(26,3%)
Respons:	5.342	(73,7%)
Compleet:	5.219	(72,0%)
Incompleet:	123	(1,7%)

Datum van dataverzameling: juni 2024 en juli 2024





2 Introduction

In June 2024 as part of the LISS Core Study, the LISS panel¹ completed a questionnaire on income. The survey was repeated in July 2024 for panel members that did not complete the questionnaire in June. The questionnaire was presented to 7,245 panel members, of which 5,219 completed the questionnaire (response percentage 73.7%).

This survey is repeated every year.

2.1 Preloaded answers

Answers obtained in the previous wave were shown on screen (if available). Respondents were presented the following notice on screen:

Your answer from last time is already entered for the question. Please modify this answer if necessary.

Variables

ci24q037 - ci24q045

ci24q205, ci24q207, ci24q209, ci24q211, ci24q221

ci24q264 - ci24q265

2.2 Changes in regard to 2023 (Wave 16)

Added:

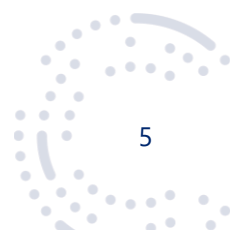
- **ci24q395, ci24q396, ci24q397:** reintroduction of questions about income from cryptocurrency.

Deleted:

- **ci23p386, ci23p387, ci23p391, ci23p392:** financial support measures related to the corona virus have been abolished.

¹ Reference to LISS panel data in text:

In this paper we make use of data of the LISS (Longitudinal Internet studies for the Social Sciences) panel administered by Centerdata (Tilburg University, The Netherlands).





3 Codebook

This codebook contains the questionnaire as administered to the LISS panel.

- Variable names: The variable names are printed in bold and correspond to the names in the dataset.
- The questionnaire routing is printed in bold and colored blue for each variable concerned.
 - = means “is equal to”
 - != means “is not equal to”
 - <= means “smaller or equal to”
 - >= means “larger or equal to”
- If there were buttons on a page for “I don’t know”, “I refuse to say” or “Not applicable”, this will be indicated at the top at “Page” (when the button is clicked, the corresponding value is written to all variables that were present on the page)
- text: answer box (no limit to the length of the answer).
- string: answer box allowing a certain number of characters (standard is 255).
- empty: questions could be left unanswered
- Numerical variables: If ranges were used, these are printed in italics in the codebook if the respondent could not see them on the screen. If the respondent was able to see the ranges, the variables are printed in normal letter. Integer: If a question is not subject to any limit (integer), no range is indicated.
- ‘Fills’ (variable text) are given between straight brackets [].
- Variables in between curly brackets {} are not part of the dataset, but the corresponding questions or text were part of the questionnaire.

nomem_encr²

Number of the household member encrypted

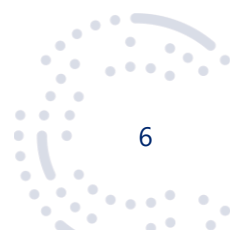
integer

ci24q_m

Year and month of the field work period

integer

² Use nomem_encr as key variable for merging with other LISS panel studies from the LISS Data Archive: <https://www.dataarchive.lissdata.nl>





preloaded variable

ci24q001

Position in the household

1. Household head*
2. Wedded partner
3. Unwedded partner
4. Parent (in law)
5. Child living at home
6. Housemate
7. Family member or boarder
9. Unknown

{ *The household head is the person whose name appears on the rent contract or purchase deed of the house. If the contract or deed carries more than one name, the household head is the person with the highest income. }

preloaded variable

ci24q002

Age respondent

integer

preloaded variable

ci24q326

Year of birth respondent

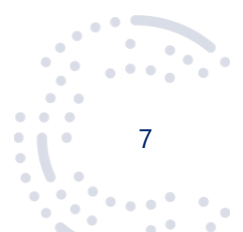
integer

preloaded variable

ci24q003

The household head lives together with a partner (wedded or unwedded).

0. no
1. yes





preloaded variable

ci24q383

Primary occupation

1. Paid employment
2. Works or assists in family business
3. Autonomous professional, freelancer, or self-employed
4. Job seeker following job loss
5. First-time job seeker
6. Exempted from job seeking following job loss
7. Attends school or is studying
8. Takes care of the housekeeping
9. Is pensioner ([voluntary] early retirement, old age pension scheme)
10. Has (partial) work disability
11. Performs unpaid work while retaining unemployment benefit
12. Performs voluntary work
13. Does something else
14. Is too young to have an occupation

Page 1

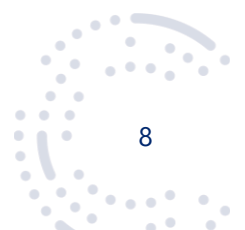
all respondents

{intro1a}

This questionnaire is about your income. We first ask for your personal income and **not** for the total income of your household. The total household income will be asked later in the questionnaire.

However, we would like to start with a more general question. This question does not concern your income, but your own life in a broad sense.

Answer type: None





all respondents

ci24q005

If you imagine a 'ladder of life', where the first step represents the worst possible life, and the tenth (top) step the best possible life, on what step would you place yourself?

Please note that the ladder is not clickable. Please enter your answer by choosing a number between 0 and 10 in the 'drop-down menu' below the ladder.

10
9
8
7
6
5
4
3
2
1
0

Answer type: Dropdown

Categories:

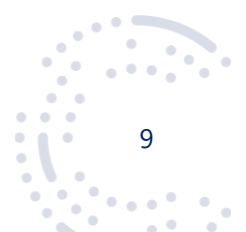
- 0. 0
- 1. 1
- 2. 2
- 3. 3
- 4. 4
- 5. 5
- 6. 6
- 7. 7
- 8. 8
- 9. 9
- 10. 10

all respondents

{intro1b}

The following questions are about your income in 2023. To complete these questions, it would help to have your income information at hand. Your answers are very important to helping us gain insight into monetary flows within Dutch households. We wish to emphasize that we are fully compliant with the General Data Protection Regulation (Dutch: Algemene verordening gegevensbescherming). Your personal details are used exclusively for research purposes, and shall never be made available to third parties. Researchers do not have access to your name and address.

Answer type: None





Page 4

-9 = I don't know

all respondents

ci24q006

How satisfied are you with your financial situation?

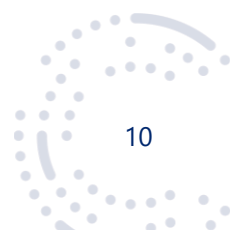
0 means that you are not at all satisfied with your financial situation, and
10 means that you are entirely satisfied.

Answer type: Radio buttons

Layout: horizontal

Categories:

- 0. 0 not at all satisfied
- 1. 1
- 2. 2
- 3. 3
- 4. 4
- 5. 5
- 6. 6
- 7. 7
- 8. 8
- 9. 9
- 10. 10 entirely satisfied





Page 5

-9 = I don't know

all respondents

ci24q007

How satisfied are you with the current economic situation in the Netherlands?

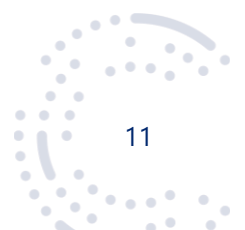
0 means that you are not at all satisfied with the current economic situation in the Netherlands, and
10 means that you are entirely satisfied with the current economic situation in the Netherlands.

Answer type: Radio buttons

Layout: horizontal

Categories:

- 0. 0 not at all satisfied
- 1. 1
- 2. 2
- 3. 3
- 4. 4
- 5. 5
- 6. 6
- 7. 7
- 8. 8
- 9. 9
- 10. 0 entirely satisfied





Page 6

all respondents

ci24q008

Did you receive income as employee in **2023**?

Note: this only concerns income received through paid work in employment, not income from internships.

If you only received income through self-employment (as in an independent profession, or as an entrepreneur or as a freelancer) please answer NO here.

A managing director of a private or public limited company (Dutch: NV/BV) is (usually) employed by the company as an employee. If that is the case please answer YES here. A majority shareholder director (Dutch: DGA) generally receives income as an employee as well and so please answer YES here.

Answer type: Radio buttons

Categories:

1. yes
2. no

Page 7

if (ci24q008 = 1)

ci24q009

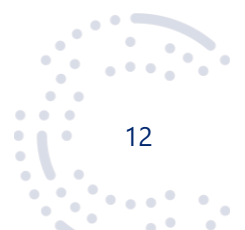
How many employers have you had (as employee) in 2023?

Answer type: Integer

Min: 1

Max: 20

Label-right: employers





Page 8

-9 = I don't know

-8 = I prefer not to say

if (ci24q008 = 1)

ci24q372

How much were your gross wages in total in **2023** [at your employer / at all of your employers]?

This concerns the total amount of wages earned over the whole year.

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro

Page 9

-9 = I don't know

-8 = I prefer not to say

if (ci24q372 = -9 or ci24q372 = -8)

ci24q373

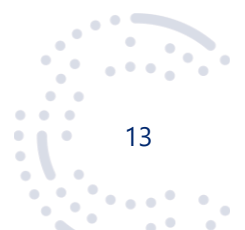
Can you indicate, then, to what category your total gross wages belonged in **2023** [at your employer / at all of your employers]?

This concerns the total amount of wages earned over the whole year.

Answer type: Radio buttons

Categories:

1. less than 8,000 euros
2. between 8,000 – 16,000 euros
3. between 16,000 – 24,000 euros
4. between 24,000 – 36,000 euros
5. between 36,000 – 48,000 euros
6. between 48,000 – 60,000 euros
7. between 60,000 euros or more





For the questions ci24q037 through ci24q045, the answers obtained in the previous wave were shown on screen if available.

all respondents

ci24q037 – ci24q045

[Your answer from last time is already entered for the question. Please modify this answer if necessary.]

Which work situation as described below **in 2023** applied to you (or for a part of 2023)?

More than one answer is permitted.

Answer type: Checkboxes

Categories:

ci24q037 you work as an entrepreneur or as a freelancer

ci24q038 you work as an entrepreneur or as a freelancer alongside a job

ci24q039 you are self-employed in a one-person business

ci24q040 you are a company owner

ci24q041 you participate in a partnership (Dutch: *maatschap*)

ci24q042 you are a partner in a partnership (Dutch: *vennootschap onder firma*, VOF)

ci24q043 you own a private limited liability company or limited partnership (Dutch: *Commanditaire Vennootschap*, CV)

ci24q044 you make profit (or losses) through enterprise in some other way (**not**: as spouse or partner cooperating in the business).

ci24q045 none of these

0. no

1. yes





if (ci24q045 != 1)

ci24q046

Do you already know what the fiscal profit (or possible loss) is over **2023**? With fiscal profit we mean the income after subtracting costs, but before the small business tax deduction, and before taxation and social premiums. Costs include income paid to a spouse or partner cooperating in the business.

For entrepreneurs or freelancers this concerns the gross income, minus the expenses of entrepreneur or freelance activities.

(NB The small business tax deduction is a tax-deductible expense on your profit and consists among other things of: self-employment deduction and starters deduction)

Answer type: Radio buttons

Categories:

1. yes
2. no

if (ci24q046 = 1)

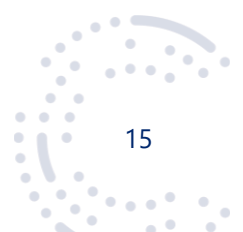
ci24q047

Is the fiscal profit (or gross income minus entrepreneur or freelancer expenses) positive or negative over 2023?

Answer type: Radio buttons

Categories:

1. positive
2. negative





Page 13

-9 = I don't know

if (ci24q046 = 1)

ci24q049

How much was the fiscal profit (or the gross income minus entrepreneur or freelancer costs) over 2023?

Do not include the statutory premiums for pensions paid from the profit.

If the amount is negative you do **not** need to add a minus sign.

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 0

Max: 9999999999

Label-right: euro

Page 14

if (ci24q046 = 2)

ci24q048

Do you expect the fiscal profit (or the gross income minus entrepreneur or freelancer expenses) to be positive or negative over 2023?

Answer type: Radio buttons

Categories:

1. positive

2. negative





Page 15

-9 = I don't know

if (ci24q046 = 2)

ci24q050

Can you give an estimate of the fiscal profit (or the gross income minus entrepreneur or freelancer expenses) over 2023?

Do not include the statutory premiums for pensions paid from the profit.

If the amount is negative you do **not** need to add a minus sign.

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 0

Max: 9999999999

Label-right: euro

Page 16

-9 = I don't know

-8 = I prefer not to say

if (ci24q049 = -9 or ci24q050 = -9)

ci24q051

Can you indicate, then, to what category your fiscal profit or loss (or the gross income minus entrepreneur or freelancer expenses) belongs (approximately) in 2023?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. between 60,000 euros or more





Page 17

if (ci24q051 is response)

ci24q052 – ci24q054

What source did you use to enter the details concerning the fiscal profit (or the gross income minus entrepreneur or freelancer expenses)?

Answer type: Checkboxes

Categories:

ci24q052 tax form

ci24q053 other

ci24q054 none

0. no

1. yes

Page 18

if (ci24q053 = 1)

ci24q055

What source do you mean with 'other'?

Answer type: String

Page 19

if (ci24q045 != 1)

ci24q059

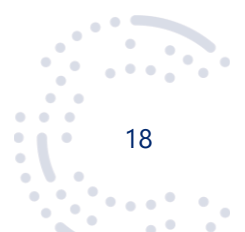
Did you (also) work in self-employment in **2022**?

Answer type: Radio buttons

Categories:

1. yes

2. no





Page 20

if (ci24q059 = 1)

ci24q060

Was the fiscal profit over 2022 positive or negative?

Answer type: Radio buttons

Categories:

1. positive
2. negative

Page 21

-9 = I don't know

if (ci24q059 = 1)

ci24q061

How much was the (estimated) fiscal profit over 2022?

If the amount is negative you do **not** need to add a minus sign.

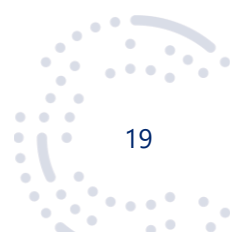
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 22

-9 = I don't know

-8 = I prefer not to say

if (ci24q061 = -9)

ci24q062

Can you indicate, then, to what category your fiscal profit or loss belonged (approximately) in 2022?

In case of a loss please leave out the minus sign (a loss of, for example, 5,000 euros falls in the category 3,000-6,000 euros.)

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. between 60,000 euros or more

Page 23

if (ci24q326 <= 2023-55)

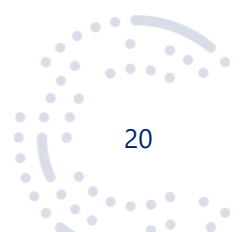
ci24q065

Were you on early retirement **in 2023** or for a part of 2023?

Answer type: Radio buttons

Categories:

1. yes
2. no





Page 24

if ((ci24q065 = 1) or (ci24q326 <=2023-66))

ci24q363 – ci24q070

Which of the old age pensions or life annuities listed below did you receive in 2023?

This does not concern partner pensions!

More than one answer is permitted.

Answer type: Checkboxes

Categories:

ci24q363 [ci24q065=1] early retirement (Dutch: prepensioen)

ci24q067 state old age pension (Dutch: AOW)

ci24q068 other pensions

ci24q069 life annuity

ci24q070 none of the above

0. no

1. yes

Page 25

-9 = I don't know

if (ci24q363 = 1)

ci24q364

How much is the **gross** amount that you received as *prepensioen* (early retirement) in 2023?

Preferably as stated on your tax reporting statement.

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 26

-9 = I don't know

-8 = I prefer not to say

if (ci24q364 = -9)

ci24q365

Can you indicate, then, to what category the gross amount of *prepensioen* (early retirement) belongs that you received in 2023?

Answer type: Radio buttons

Categories:

1. less than 8,000 euros
2. between 8,000-16,000 euros
3. between 16,000-24,000 euros
4. between 24,000-36,000 euros
5. between 36,000-48,000 euros
6. between 48,000-60,000 euros
7. 60,000 euros or more

Page 27

-9 = I don't know

if (ci24q067 = 1)

ci24q076

How much is the **gross** amount that you received as state pension (AOW) in 2023?

Preferably as stated on your tax reporting statement.

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 28

-9 = I don't know

-8 = I prefer not to say

if (ci24q076 = -9)

ci24q367

Can you indicate, then, to what category the gross amount of AOW belongs that you received in 2023?

Answer type: Radio buttons

Categories:

1. less than 4,000 euros
2. between 4,000-8,000 euros
3. between 8,000-12,000 euros
4. between 12,000-16,000 euros
5. between 16,000-20,000 euros

Page 29

-9 = I don't know

if (ci24q068 = 1)

ci24q080

How much is the **gross** amount that you received in 2023 as other pensions?

Preferably as stated on your tax reporting statement.

This does not concern partnerpension!

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 30

-9 = I don't know

-8 = I prefer not to say

if (ci24q080 = -9)

ci24q081

Can you indicate, then, to what category the gross amount belongs that you received in 2023 as other pensions?

This does not concern partnerpension!

Answer type: Radio buttons

Categories:

1. less than 8,000 euros
2. between 8,000-16,000 euros
3. between 16,000-24,000 euros
4. between 24,000-36,000 euros
5. between 36,000-48,000 euros
6. between 48,000-60,000 euros
7. 60,000 euros or more

Page 31

-9 = I don't know

if (ci24q069 = 1)

ci24q084

How much is the **gross** amount that you received as life annuities in 2023?

Preferably as stated on your tax reporting statement.

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





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-9 = I don't know

-8 = I prefer not to say

if (ci24q084 = -9)

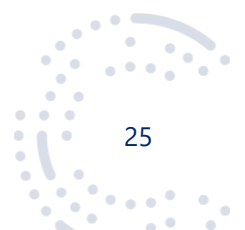
ci24q085

Can you indicate, then, to what category the gross amount of life annuity belongs that you received in 2023?

Answer type: Radio buttons

Categories:

1. less than 8,000 euros
2. between 8,000-16,000 euros
3. between 16,000-24,000 euros
4. between 24,000-36,000 euros
5. between 36,000-48,000 euros
6. between 48,000-60,000 euros
7. 60,000 euros or more





all respondents

ci24q100 – ci24q101

Did you receive one or more of the following benefits or allowances **in 2023**?

More than one answer is permitted.

Answer type: Checkboxes

Categories:

ci24q100 [ci24q002 > 17] Healthcare benefit, paid through the Tax Administration (*Dutch: zorgtoeslag*)

ci24q327 [ci24q002 > 17] Child budget, paid through the Tax Administration (*Dutch: kindgebonden budget*)

ci24q087 Sickness Benefits Act (*Dutch: Ziektewet*)

ci24q374 Unemployment Benefits Act or half-pay (*Dutch: WW or wachtgeld*)

ci24q090 General Surviving Relatives Act (*Dutch: ANW*)

ci24q091 [ci24q002 > 17] Surviving relatives pension, from a pension fund or insurer (*Dutch: partnerpensioen*)

ci24q092 [ci24q002 < 28] Orphan's pension (from a pension fund or insurer) (*Dutch: wezenpensioen*)

ci24q341 [ci24q002 > 17] Participation Act (*Dutch: bijstand: Participatiewet*)

ci24q094 [ci24q002 > 17] Supplementary benefit for self-employed persons (*Dutch: bijstand voor zelfstandigen*)

ci24q095 [ci24q002 > 49] Act on Income Provisions for Older or Partially Disabled Unemployed Persons/Formerly Self-Employed Persons (*Dutch: IOAW/IOAZ*)

ci24q096 [ci24q002 > 17] WGA (Return to Work Scheme for the Partially Disabled; the successor to the WAO for temporarily fully or partially occupationally disabled persons), IVA (Income Provision Scheme for People Fully Occupationally Disabled; the successor to WAO) or WAO (Disability Insurance Act, for permanently fully occupationally disabled persons)

ci24q098 [ci24q002 > 17] Invalidity pension (from a pension fund or insurer) (*Dutch: invaliditeitspensioen*)

ci24q099 [ci24q002 > 17] AKW, General Child Benefit Act (*Dutch: kinderbijslag*)

ci24q328 [ci24q002 > 17] Wajong (Work and Employment Support for Disabled Young Persons Act)

ci24q329 [ci24q002 > 59] IOW (Income Provision for Older Unemployed Persons)

ci24q393 [ci24q002 > 65] Additional Income Provision Elderly (AIO) (*Dutch: Aanvullende inkomensvoorziening ouderen*)

ci24q398 Energy allowance (of roughly 1300 euro's offered by the municipality)

ci24q101 None of the above

0. no

1. yes





Page 34

-9 = I don't know

-8 = I prefer not to say

if (ci24q100 = 1)

ci24q143

How much is the net amount that you received in 2023 as *zorgtoeslag* (healthcare benefit, paid through the Tax Administration)?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro

Page 35

-9 = I don't know

-8 = I prefer not to say

if (ci24q327 = 1)

ci24q330

How much is the net amount that you received in 2023 as *kindgebonden budget* (paid through the Tax Administration)?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro

Page 36

-9 = I don't know

if (ci24q087 = 1)

ci24q102

How much is the total gross amount that you received in 2023 through the *Ziektewet* (preferably as stated on your tax reporting statement)?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 37

-9 = I don't know

-8 = I prefer not to say

if (ci24q102 = -9)

ci24q103

Can you indicate, then, to what category the gross amount belongs that you received in 2023 through the *Ziektewet*?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 38

-9 = I don't know

if (ci24q374 = 1)

ci24q375

How much is the total gross amount that you received in 2023 as WW or *wachtgeld* (preferably as stated on your tax reporting statement)?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 39

-9 = I don't know

-8 = I prefer not to say

if (ci24q375 = -9)

ci24q376

Can you indicate, then, to what category the gross amount belongs that you received in 2023 as WW or *wachtgeld*?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 40

-9 = I don't know

if (ci24q090 = 1)

ci24q111

How much is the total gross amount that you received in 2023 through the ANW (preferably as stated on your tax reporting statement)?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 41

-9 = I don't know

-8 = I prefer not to say

if (ci24q111 = -9)

ci24q368

Can you indicate, then, to what category the gross amount belongs that you received in 2023 through the ANW?

Answer type: Radio buttons

Categories:

1. less than 4,000 euros
2. between 4,000-8,000 euros
3. between 8,000-12,000 euros
4. between 12,000-16,000 euros
5. between 16,000-20,000 euros

Page 42

-9 = I don't know

if (ci24q091 =1)

ci24q114

How much is the total gross amount that you received in 2023 as *partnerpensioen* (through a pension fund or insurer) (preferably as stated on your tax reporting statement)?

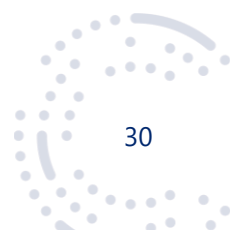
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 43

-9 = I don't know

-8 = I prefer not to say

if (ci24q114 = -9)

ci24q115

Can you indicate, then, to what category the gross amount belongs that you received in 2023 as *partnerpensioen* (through a pension fund or insurer)?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 44

-9 = I don't know

if (ci24q092 = 1)

ci24q117

How much is the total gross amount that you received in 2023 as orphan's pension (through a pension fund or insurer) (preferably as stated on your tax reporting statement)?

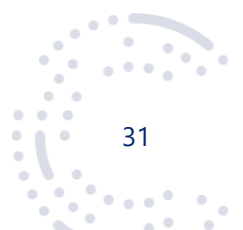
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 45

-9 = I don't know

-8 = I prefer not to say

if (ci24q117 = -9)

ci24q118

Can you indicate, then, to what category the gross amount belongs that you received in 2023 as orphan's pension (through a pension fund or insurer)?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 46

-9 = I don't know

-8 = I prefer not to say

if (ci24q341 = 1)

ci24q344

How much is the net amount that you received in 2023 as *bijstand* (Participatiewet)?

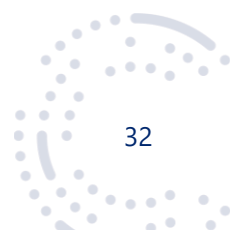
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 47

-9 = I don't know

-8 = I prefer not to say

if (ci24q094 = 1)

ci24q125

How much is the net amount that you received in 2023 through the *bijstand voor zelfstandigen*?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 9999999999

Label-right: euro

Page 48

-9 = I don't know

-8 = I prefer not to say

if (ci24q095 = 1)

ci24q128

How much is the net amount that you received in 2023 through the IOAW/IOAZ?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 9999999999

Label-right: euro

Page 49

-9 = I don't know

if (ci24q096 = 1)

ci24q129

How much is the total gross amount that you received in 2023 as WAO, IVA or WGA (preferably as stated on your tax reporting statement)?

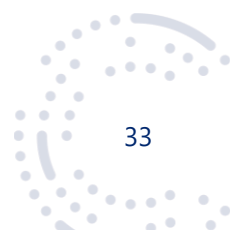
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 9999999999

Label-right: euro





Page 50

-9 = I don't know

-8 = I prefer not to say

if (ci24q129 = -9)

ci24q130

Can you indicate, then, to what category the gross amount belongs that you received in 2023 as WGA, IVA or WAO?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 51

-9 = I don't know

if (ci24q098 = 1)

ci24q135

How much is the total gross amount that you received in 2023 as invalidity pension (through a pension fund or insurer) (preferably as stated on your tax reporting statement)?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





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-9 = I don't know

-8 = I prefer not to say

if (ci24q135 = -9)

ci24q136

Can you indicate, then, to what category the gross amount belongs that you received in 2023 as invalidity pension (through a pension fund or insurer)?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

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-9 = I don't know

-8 = I prefer not to say

if (ci24q099 = 1)

ci24q140

How much is the net amount that you received in 2023 as *kinderbijslag*?

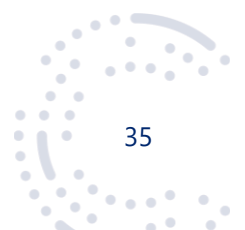
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 54

-9 = I don't know

-8 = I prefer not to say

if (ci24q328 = 1)

ci24q333

How much is the net amount that you received in 2023 as Wajong?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 9999999999

Label-right: euro

Page 55

-9 = I don't know

-8 = I prefer not to say

if (ci24q329 = 1)

ci24q336

How much is the net amount that you received in 2023 as IOW?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 9999999999

Label-right: euro

Page 56

-9 = I don't know

-8 = I prefer not to say

if (ci24q393 = 1)

ci24q394

How much is the net amount that you received in 2023 as additional Income Provision Elderly (AIO)?

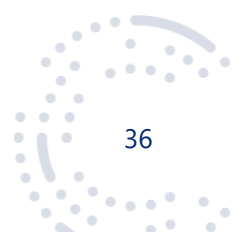
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 9999999999

Label-right: euro





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-9 = I don't know

all respondents

ci24q399

Suppose you had **€1,000** extra income in the past year, how much do you think this would have **netted** you?

- **Net** means the amount you receive, *after* paying taxes and *after* deducting any allowances and/or benefits.
- When answering this question, you can assume that the extra income comes from a job. If you don't have a job right now, you can expect to find a job that pays €1,000 a year.
- Keep in mind that a higher income can affect your taxes, allowances and other benefits.
- If you don't know exactly, make an estimate. If you really have no idea, you can also choose "I don't know".

Answer type: Integer

Min: -100

Max: 1000

Label-left: €

Label-right: ,-

{es108_explain}

If you think that you are losing net, you can enter an amount with a minus sign.

Answer type: None





Page 58

-9 = I don't know

-8 = I prefer not to say

if (ci24q399= -9)

ci24q400

Suppose you had **€1,000** extra income in the past year, how much do you think this would have **netted** you?

- **Net** means the amount you receive, *after* paying taxes and *after* deducting any allowances and/or benefits.
- When answering this question, you can assume that the extra income comes from a job. If you don't have a job right now, you can expect to find a job that pays \$1,000 a year.
- Keep in mind that a higher income can affect your taxes, allowances and other benefits.

Answer type: Radio buttons

Categories:

1. between -100 and 0 euro
2. between 0 and 200 euro
3. between 200 and 400 euro
4. between 400 and 600 euro
5. between 600 and 800 euro
6. between 800 and 1000 euro

Page 59

if (ci24q002 > 17)

{intro2}

Now we would like to ask a few questions about other sources of income, to gain insight into the financial position of households.

Answer type: None



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if (ci24q002 > 17)

ci24q144 – ci24q154

Which of the sources of income listed below did you receive **in 2023**?

More than one answer is permitted.

Answer type: Checkboxes

Categories:

ci24q144 income through real estate (including renting out rooms)

ci24q146 student grant or allowance

ci24q147 student loan

ci24q148 alimony from your ex-spouse

ci24q149 alimony for your children

ci24q150 study allowance from your parents

ci24q151 allowances from family

ci24q152 income through share dividends, stocks, investment accounts or investment funds

ci24q153 interest from savings accounts, receivables, stock, bonds, debentures or investment accounts

ci24q395 income from cryptocurrencies

ci24q154 none of the above

0. no

1. yes

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-9 = I don't know

if (ci24q144 = 1)

ci24q155

What amount of income did you receive in total in 2023 from real estate (including renting out rooms)?

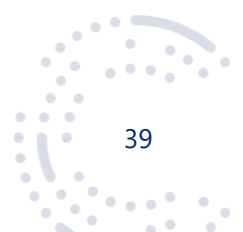
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 9999999999

Label-right: euro





Page 62

-9 = I don't know

-8 = I prefer not to say

if (ci24q155 = -9)

ci24q156

Can you indicate, then, to what category the gross amount belongs that you received in 2023 from real estate (including renting out rooms)?

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 63

-9 = I don't know

if (ci24q146 = 1)

ci24q159

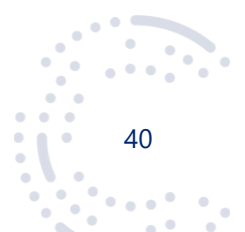
What amount of income did you receive in total in 2023 through student grant or allowance?
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 64

-9 = I don't know

-8 = I prefer not to say

if (ci24q159 = -9)

ci24q160

Can you indicate, then, to what category the gross amount belongs that you received in 2023 through a student grant or allowance?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 65

-9 = I don't know

if (ci24q147 = 1)

ci24q161

What amount of income did you receive in total in 2023 through a student loan?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 66

-9 = I don't know

-8 = I prefer not to say

if (ci24q161 = -9)

ci24q162

Can you indicate, then, to what category the gross amount belongs that you received in 2023 through a student loan?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 67

-9 = I don't know

if (ci24q148 =1)

ci24q163

What amount of income did you receive in total in 2023 as alimony from your ex-spouse?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





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-9 = I don't know

-8 = I prefer not to say

if (ci24q163 = -9)

ci24q164

Can you indicate, then, to what category the gross amount belongs that you received in 2023 as alimony from your ex-spouse?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 69

-9 = I don't know

if (ci24q149 = 1)

ci24q165

What amount of income did you receive in total in 2023 as alimony for your children?

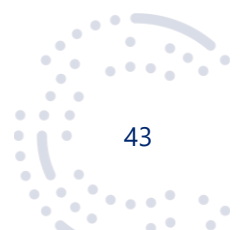
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 70

-9 = I don't know

-8 = I prefer not to say

if (ci24q165 = -9)

ci24q166

Can you indicate, then, to what category the gross amount belongs that you received in 2023 as alimony for your children?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 71

-9 = I don't know

if (ci24q150 = 1)

ci24q167

What amount of income did you receive in total in 2023 as a study allowance from your parents?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro



Page 72

-9 = I don't know

-8 = I prefer not to say

if (ci24q167 = -9)

ci24q168

Can you indicate, then, to what category the amount belongs that you received in 2023 as a study allowance from your parents?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 73

-9 = I don't know

if (ci24q151 = 1)

ci24q169

What amount of income did you receive in total in 2023 as allowances from family?

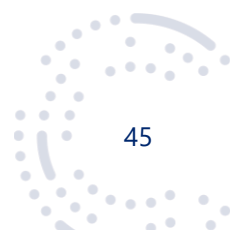
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 74

-9 = I don't know

-8 = I prefer not to say

if (ci24q169 = -9)

ci24q170

Can you indicate, then, to what category the amount belongs that you received in 2023 as allowances from family?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 75

-9 = I don't know

if (ci24q152 = 1)

ci24q171

What amount of income did you receive in total in 2023 through share dividends, stocks, investment accounts or investment funds?

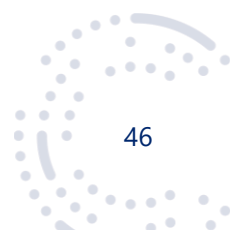
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 76

-9 = I don't know

-8 = I prefer not to say

if (ci24q171 = -9)

ci24q172

Can you indicate, then, to what category the gross amount belongs that you received in 2023 through share dividends, stocks, investment accounts or investment funds?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 77

-9 = I don't know

if (ci24q153 = 1)

ci24q173

What amount of income did you receive in total in 2023 through interest from savings accounts, receivables, stock, bonds, debentures or investment accounts?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





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-9 = I don't know

-8 = I prefer not to say

if (ci24q173 = -9)

ci24q174

Can you indicate, then, to what category the gross amount belongs that you received in 2023 through interest from savings accounts, receivables, stock, bonds, debentures or investment accounts?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

Page 79

-9 = I don't know

if (ci24q395 = 1)

ci24q396

What amount of income did you receive in total in 2023 through cryptocurrencies?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro



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-9 = I don't know

-8 = I prefer not to say

if (ci24q396 = -9)

ci24q397

Can you indicate, then, to what category the gross amount belongs that you received in 2023 through cryptocurrencies?

Answer type: Radio buttons

Categories:

1. less than 1,000 euros
2. between 1,000-3,000 euros
3. between 3,000-6,000 euros
4. between 6,000-12,000 euros
5. between 12,000-30,000 euros
6. between 30,000-60,000 euros
7. 60,000 euros or more

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all respondents

ci24q175

Did you receive one or more legacies and/or gifts **in 2023**?

Answer type: Radio buttons

Categories:

1. yes
2. no

Page 82

-9 = I don't know

if (ci24q175 = 1)

ci24q176

What was the total worth of those legacies or gifts in 2023?

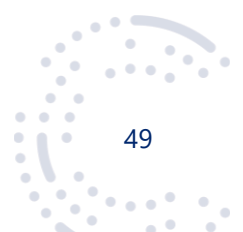
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





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-9 = I don't know

-8 = I prefer not to say

if (ci24q176 = -9)

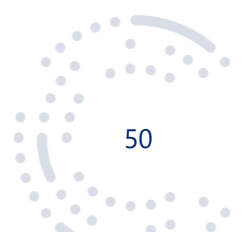
ci24q325

Can you indicate, then, to what category the total worth of those legacies or gifts belongs that you received in 2023?

Answer type: Radio buttons

Categories:

1. less than 2,500 euros
2. between 2,500-5,000 euros
3. between 5,000-10,000 euros
4. between 10,000-15,000 euros
5. between 15,000-20,000 euros
6. between 20,000-30,000 euros
7. between 30,000-40,000 euros
8. between 40,000-50,000 euros
9. between 50,000-75,000 euros
10. 75,000 euros or more





all respondents

ci24q177

Did you have any other forms of income **in 2023** (aside from, possibly, rent benefit) that were not mentioned above?

Rent benefit will be asked in a different questionnaire (if applicable to you).

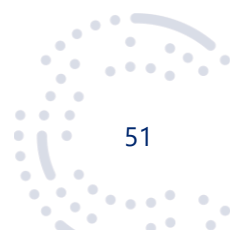
Other forms of income could be, for example:

- income from former work, not yet mentioned (e.g. severance pay or supplementary benefit paid by ex-employer following unemployment or work disability)
- clothing money / pocket money
- prizes in lottery
- expenses remuneration
- allowance for representation
- royalties
- damages compensation
- trainee compensation
- tax or social premium reimbursements
- voluntary work compensation
- specific contributions of municipality for households with low incomes (e.g. contribution for sports)
- a once-only allowance for people who had to live on an income lower or equal to social security level for a period of 3 years (Dutch: individuele inkomenstoeslag)
- study costs compensation (school costs and tuition- or course fees) for children up to age 18 who attend mbo, vavo or private vo

Answer type: Radio buttons

Categories:

1. yes
2. no





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-9 = I don't know

if (ci24q177 = 1)

ci24q384

What was the total amount of other forms of income?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro

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-9 = I don't know

-8 = I prefer not to say

if (ci24q384 = -9)

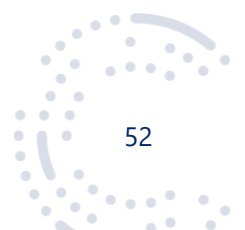
ci24q385

Can you indicate, then, to what category the total amount of other forms of income that you received in 2023 belongs?

Answer type: Radio buttons

Categories:

1. less than 2,500 euros
2. between 2,500-5,000 euros
3. between 5,000-10,000 euros
4. between 10,000-15,000 euros
5. between 15,000-20,000 euros
6. between 20,000-30,000 euros
7. between 30,000-40,000 euros
8. between 40,000-50,000 euros
9. between 50,000-75,000 euros
10. 75,000 euros or more





Page 87

if (ci24q002 > 17)

{intro3}

The following section contains questions about payments of interest, alimony, parental financial support, and so on.

Answer type: None

Page 88

if (ci24q002 > 17)

ci24q203

Did you **pay** more than 100 euros **in 2023** in interest on personal loans, continuous credit or other loans? Please disregard mortgage interest and interest paid on loans for your home(s). These have been considered in a previous questionnaire.

Answer type: Radio buttons

Categories:

1. yes
 2. no
-

Page 89

-9 = I don't know

-8 = I prefer not to say

if (ci24q203 = 1)

ci24q204

How much was the interest paid on personal loans, continuous credit or other loans in 2023? Disregard mortgage interest payments.

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 100

Max: 999999999

Label-right: euro



Page 90

For question ci24q205, the answer obtained in the previous wave was shown on screen if available.

if (ci24q002 > 17)

ci24q205

[Your answer from last time is already entered for the question. Please modify this answer if necessary.]

Did you pay alimony to your ex-spouse or ex-partner **in 2023**?

Do not consider alimony for children here.

Answer type: Radio buttons

Categories:

1. yes
2. no
3. not applicable

Page 91

-9 = I don't know

-8 = I prefer not to say

if (ci24q205 = 1)

ci24q206

How much was the total amount of alimony paid to your ex-spouse or ex-partner in 2023?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





Page 92

For question ci24q207, the answer obtained in the previous wave was shown on screen if available.

if (ci24q002 > 17)

ci24q207

[Your answer from last time is already entered for the question. Please modify this answer if necessary.]

Did you pay alimony to or for your child(ren) **in 2023**?

Answer type: Radio buttons

Categories:

1. yes
2. no
3. not applicable

Page 93

-9 = I don't know

-8 = I prefer not to say

if (ci24q207 = 1)

ci24q208

How much was the total amount of alimony paid to or for your child(ren) in 2023?

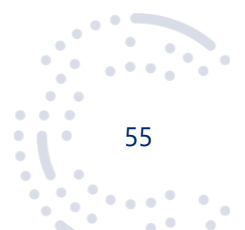
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





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For question ci24q209, the answer obtained in the previous wave was shown on screen if available.

if (ci24q002 > 29)

ci24q209

[Your answer from last time is already entered for the question. Please modify this answer if necessary.]

Did you provide parental financial support to children studying and living on their own **in 2023**?

Answer type: Radio buttons

Categories:

1. yes
2. no
3. not applicable

Page 95

-9 = I don't know

-8 = I prefer not to say

if (ci24q209 = 1)

ci24q210

How much was the total amount of parental financial support provided to children studying and living on their own in 2023?

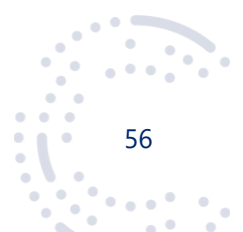
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





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For question ci24q211, the answer obtained in the previous wave was shown on screen if available.

if (ci24q002 > 29)

ci24q211

[Your answer from last time is already entered for the question. Please modify this answer if necessary.]

Did you provide children living on their own (also children not studying) with any other form of financial support or financial gifts **in 2023**?

Answer type: Radio buttons

Categories:

1. yes
2. no
3. not applicable

Page 97

-9 = I don't know

-8 = I prefer not to say

if (ci24q211 = 1)

ci24q212

How much was the total amount of financial support or gifts provided in 2023?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro

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if (ci24q002 > 17)

ci24q213

Did you provide financial support or financial gift to any other persons **in 2023**?

Answer type: Radio buttons

Categories:

1. yes
2. no





Page 99

-9 = I don't know

-8 = I prefer not to say

if (ci24q213 = 1)

ci24q214

How much was the total amount of financial support or gifts provided to other persons in 2023?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 9999999999

Label-right: euro

Page 100

For question ci24q221, the answer obtained in the previous wave was shown on screen if available.

if (ci24q002 > 17 and (ci24q008 = 1 or ci24q045 != 1))

ci24q221

[Your answer from last time is already entered for the question. Please modify this answer if necessary.]

Did you have a company car **in 2023**? It doesn't matter if the car was also used for private use.

Answer type: Radio buttons

Categories:

1. yes

2. no

Page 101

-9 = I don't know

if (ci24q221 = 1)

ci24q222

What was the purchase value of this car? Purchase value means the retail price of the car in the year of manufacture. If you changed cars during the year, indicate the price of the last car.

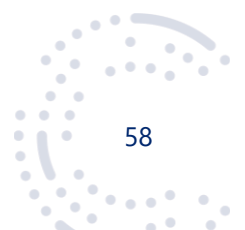
Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 9999999999

Label-right: euro





Page 102

-9 = I don't know

-8 = I prefer not to say

if (ci24q222 = -9)

ci24q223

Can you indicate, then, to what category the purchase value of this car belonged approximately?

Purchase value means the retail price of the car in the year of manufacture.

If you changed cars during the year, indicate the price of the last car.

Answer type: Radio buttons

Categories:

1. less than 8,000 euros
2. between 8,000 – 16,000 euros
3. between 16,000 – 24,000 euros
4. between 24,000 – 36,000 euros
5. between 36,000 – 48,000 euros
6. between 48,000 – 60,000 euros
7. 60,000 euros or more

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if (ci24q221 = 1)

ci24q224

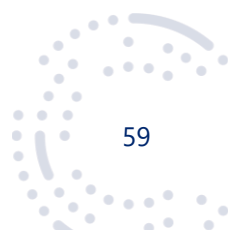
For how many months **in 2023** did you have a company car? (This may concern different cars.)

Answer type: Integer

Min: 0

Max: 12

Label-right: month(s)





Page 104

-9999999999 = I don't know

-9999999999 = I prefer not to say

all respondents

ci24q337

How much is your total taxable income* in the three boxes (the total income) (preferably as stated on the tax return form, if you submitted one) in 2023?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

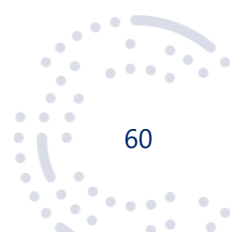
Min: -999999999

Max: 999999999

Label-right: euro

* The taxable income is the income over which you have to pay income tax, minus potential tax-deductible expenses and deductible losses. There are 3 kinds of taxable incomes, which are categorized into 3 boxes. The total income is the sum of your incomes and tax-deductible expenses in the 3 boxes.

Answer type: None





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-9 = I don't know

-8 = I prefer not to say

if (ci24q337 = -9 or ci24q337 = -8)

ci24q226

Can you indicate how much your total taxable income* in the three boxes (the total income) is approximately, in 2023?

Answer type: Radio buttons

Categories:

1. less than 2,500 euros
2. between 2,500-5,000 euros
3. between 5,000-10,000 euros
4. between 10,000-15,000 euros
5. between 15,000-20,000 euros
6. between 20,000-30,000 euros
7. between 30,000-40,000 euros
8. between 40,000-50,000 euros
9. between 50,000-75,000 euros
10. 75,000 euros or more

* The taxable income is the income over which you have to pay income tax, minus potential tax-deductible expenses and deductible losses. There are 3 kinds of taxable incomes, which are categorized into 3 boxes. The total income is the sum of your incomes and tax-deductible expenses in the 3 boxes.

Answer type: None





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-9999999999 = I don't know

-9999999998 = I prefer not to say

if ((ci24q226 = -9) or (ci24q226 = -8))

ci24q338

Can you estimate your total taxable income* in the three boxes (the total income) over 2023, then?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: -9999999999

Max: 9999999999

Label-right: euro

* The taxable income is the income over which you have to pay income tax, minus potential tax-deductible expenses and deductible losses. There are 3 kinds of taxable incomes, which are categorized into 3 boxes. The total income is the sum of your incomes and tax-deductible expenses in the 3 boxes.

Answer type: None

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-9999999999 = I don't know

if (ci24q001 < 4)

ci24q339

What was total net income of your household over the period from 1 January 2023 to 31 December 2023?

The total net income means the sum of all net incomes of all members of the household. Net income means the income after the deduction of taxes and social premiums.

Answer type: Integer

Min: -9999999999

Max: 9999999999

Label-right: euro



Page 108

-9 = I don't know

-8 = I prefer not to say

if (ci24q339 = -9)

ci24q229

You have indicated that you don't know the total net income of your household over 2023. Can you perhaps indicate, then, within what limits the total net income of your household lay in the period from 1 January 2023 to 31 December 2023?

Answer type: Radio buttons

Categories:

1. less than 8,000 euros
2. between 8,000 – 16,000 euros
3. between 16,000 – 24,000 euros
4. between 24,000 – 36,000 euros
5. between 36,000 – 48,000 euros
6. between 48,000 – 60,000 euros
7. 60,000 euros or more

Page 109

-8 = I prefer not to say

if (ci24q001 < 4)

ci24q236

What amount of **net income per month** would you consider the absolute minimum for your household, in your current circumstances? This means that, if you had any less than this amount, you would not be able to make ends meet.

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 999999999

Label-right: euro





if (ci24q001 < 4)

ci24q237 – ci24q242

We now wish to ask you whether certain events may possibly change your income over the next 12 months. Please indicate whether the event listed will happen (answer: yes), will not happen (answer: no), may possibly happen (answer: possibly) or whether the event is not applicable (answer: not applicable).

Think about the next 12 months. Do you expect to see any changes to the total net income per month of your household due to the fact that...

Question type: Table

Answer type: Radio buttons

Sub-questions:

ci24q237 ... a member of your household who is now working will stop working

ci24q238 ... a member of your household who is currently not working will start working

ci24q239 ... a member of your household will change to another job

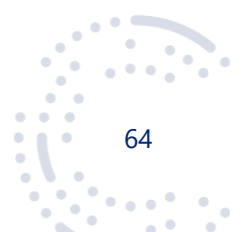
ci24q240 ... a member of your household will gain career advancement

ci24q241 ... social benefits received by your household will increase considerably

ci24q242 ... social benefits received by your household will decrease considerably

Categories:

1. yes
2. no
3. possibly
4. not applicable





if (ci24q001 < 4)

ci24q377

Can you indicate, on a scale from 0 to 10, whether the financial situation of your household has gotten better or worse compared to one year ago?

0 means that your financial situation has gotten much worse compared to one year ago

10 means that it has gotten much better.

Answer type: Radio buttons

Layout: horizontal

Categories:

- 0. 0 much worse
- 1. 1
- 2. 2
- 3. 3
- 4. 4
- 5. 5
- 6. 6
- 7. 7
- 8. 8
- 9. 9
- 10. 10 much better





if (ci24q001 < 4)

ci24q378

Can you indicate, on a scale from 0 to 10, how hard or how easy it is for you to live off the income of your household?

0 means that it is very hard to live off your income, 10 means that it is very easy.

Answer type: Radio buttons

Layout: horizontal

Categories:

- 0. 0 very hard
- 1. 1
- 2. 2
- 3. 3
- 4. 4
- 5. 5
- 6. 6
- 7. 7
- 8. 8
- 9. 9
- 10. 10 very easy





if (ci24q001 < 4)

ci24q245 - ci24q251

Can you indicate with which of the following issues you are or are not confronted at present?

More than one answer is permitted.

Answer type: Checkboxes

Categories:

- ci24q245** having trouble making ends meet
- ci24q246** unable to quickly replace things that break
- ci24q247** having to lend money for necessary expenditures
- ci24q248** running behind in paying rent/mortgage or general utilities
- ci24q249** debt collector/bailiff at the door in the last month
- ci24q250** received financial support from family or friends in the last month
- ci24q251** none of the above

- 0. no
- 1. yes

if (ci24q001 < 4)

ci24q252

How would you describe the financial situation of your household at this moment?

Answer type: Radio buttons

Categories:

- 1. we are accumulating debts
- 2. we are somewhat eating into savings
- 3. we are just managing to make ends meet
- 4. we have a little bit of money to spare
- 5. we have a lot of money to spare





Page 115

if (ci24q001 < 4)

ci24q253

Think about the last 12 months. Was your household expenditure more than, equal to, or less than your household income?

Answer type: Radio buttons

Categories:

1. expenditure was higher than the income
2. expenditure was approximately equal to the income
3. expenditure was lower than the income

Page 116

if (ci24q001 < 4)

ci24q254

Did this expenditure in the last 12 months include the purchase of a house or car, or any other (large) investments?

Answer type: Radio buttons

Categories:

1. yes
2. no

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if (ci24q253 = 1 and ci24q254 = 1)

ci24q255

If you then disregard the purchase of a house or car, or any other (large) investments, was your household expenditure more than, equal to, or less than your household income?

Answer type: Radio buttons

Categories:

1. expenditure was higher than the income
2. expenditure was approximately equal to the income
3. expenditure was lower than the income





if (ci24q001 < 4 and (ci24q383 = 1 or ci24q383 = 2 or ci24q383 = 3))

ci24q379

Do you think that there is any chance that you might lose your job in the coming 12 months (not because you are retiring)? You can indicate this in terms of a percentage.

0 % means that you are sure that you will not lose your job, and 100% means that you are sure that you will lose your job.

Question type: Mixed table

Answer type: Integer, empty

Min: 0

Max: 100

Label-right: %

-8 n/a since I am voluntarily quitting my job

Answer type: Single checkbox, empty

-9 n/a since I don't have a job

Answer type: Single checkbox, empty

if (ci24q001 < 4 and (ci24q383 = 4 or ci24q383 = 5) and ci24q002 < 66)

ci24q257

Do you think that you have a chance of finding a job in the coming 12 months? You can indicate this as a percentage.

0 % means that you are sure that you will not find a job, and 100% means that you are sure that you will find a job between now and 12 months.

Question type: Mixed table

Answer type: Integer, empty

Min: 0

Max: 100

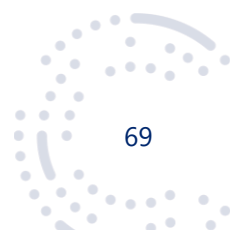
Label-right: %

-8 n/a since I already have a job

Answer type: Single checkbox, empty

-9 n/a since I am not looking for a job

Answer type: Single checkbox, empty





Page 120

-9 = I don't know

if (ci24q001 < 4)

ci24q258

Think about the coming 12 months. Do you think that the expenditure of your household will be:

Answer type: Radio buttons

Categories:

1. much higher than the income
 2. higher than the income
 3. approximately equal to the income
 4. lower than the income
 5. much lower than the income
-

Page 121

-9 = I don't know

if (ci24q001 < 4)

ci24q261

Do you expect your financial situation to get better or worse over the coming 12 months?

Answer type: Radio buttons

Categories:

1. will get much better
2. will get slightly better
3. will remain more or less the same
4. will get a bit worse
5. will get a lot worse





all respondents

ci24q380

To what degree you consider yourself happy?

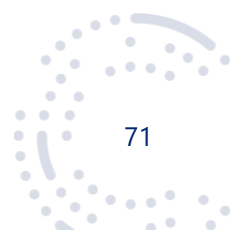
0 means that you are not at all happy, and 10 means that you are very happy.

Answer type: Radio buttons

Layout: horizontal

Categories:

- 0. 0 not at all happy
- 1. 1
- 2. 2
- 3. 3
- 4. 4
- 5. 5
- 6. 6
- 7. 7
- 8. 8
- 9. 9
- 10. 10 very happy





Page 123

-9 = I don't know

For question ci24q264, the answer obtained in the previous wave was shown on screen if available.

if (ci24q003 = 1 and ci24q001 < 4)

ci24q264

[Your answer from last time is already entered for the question. Please modify this answer if necessary.]

Here are five descriptions of how financial decisions may be taken in a household. Which of these best describes how financial decisions are taken in your household?

Answer type: Radio buttons

Categories:

1. my partner generally takes all the decisions concerning financial affairs
2. my partner decides about financial affairs more often than I do
3. my partner and I generally decide together about financial affairs
4. I generally decide about financial affairs more often than my partner
5. I generally take all the decisions about financial affairs

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-9 = I don't know

For question ci24q265, the answer obtained in the previous wave was shown on screen if available.

if (ci24q003 = 1 and ci24q001 < 4)

ci24q265

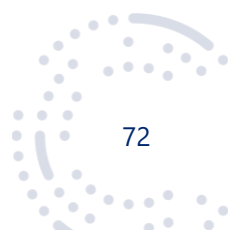
[Your answer from last time is already entered for the question. Please modify this answer if necessary.]

How would you describe the way in which financial affairs are arranged?

Answer type: Radio buttons

Categories:

1. my partner and I each arrange our own financial affairs
2. for the most part we arrange our own money, but we also have a small shared reserve
3. we have a shared reserve and to a limited extent each arrange one's own money
4. we arrange our finances together, there are no separate reserves
5. other





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if (ci24q001 < 4)

{intro4}

We now continue with a few questions about arrears. Our aim is to get a general picture of debt in Dutch households.

Answer type: None

Page 126

-9 = I don't know

-8 = I prefer not to say

if (ci24q001 < 4)

ci24q292 - ci24q295

Were you in arrears on one or more bills on 31 December 2023?

More than one answer is permitted.

Answer type: Checkboxes

Categories:

ci24q292 no

ci24q293 yes, arrears on rent or mortgage

ci24q294 yes, arrears on general utilities

ci24q295 yes, arrears on other bills

0. no

1. yes

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-9 = I don't know

-8 = I prefer not to say

if (ci24q293 = 1)

ci24q381

What was the total amount of your arrears on rent or mortgage on 31 December 2023?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 9999999999

Label-right: euro





Page 128

-9 = I don't know

-8 = I prefer not to say

if (ci24q294 = 1)

ci24q299

What was the total amount of your arrears on general utilities on 31 December 2023?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 9999999999

Label-right: euro

Page 129

-9 = I don't know

-8 = I prefer not to say

if (ci24q295 = 1)

ci24q300

What was the total amount of your arrears on other bills on 31 December 2023?

Please enter whole numbers (whole euros) only, so without decimal points or commas.

Answer type: Integer

Min: 1

Max: 9999999999

Label-right: euro

Page 130

-8 = I prefer not to say

if (ci24q001 < 4)

ci24q301

Did you fall into arrears for **more than 2 months** on rent (tenants) or installments on mortgage and interest (owners) in 2023?

Answer type: Radio buttons

Categories:

1. yes

2. no





Page 131

-9 = I don't know

-8 = I prefer not to say

if (ci24q301 = 1)

ci24q302

What were your largest arrears (in terms of months) on rent or installments on mortgage in 2023?

Answer type: Integer

Min: 3

Max: 999

Label-right: months

Page 132

-8 = I prefer not to say

if (ci24q001 < 4)

ci24q303

Did you fall into arrears for **more than 2 months** on general utilities in 2023?

Answer type: Radio buttons

Categories:

1. yes

2. no

Page 133

-9 = I don't know

-8 = I prefer not to say

if (ci24q303 = 1)

ci24q304

What were your largest arrears (in terms of months) on general utilities in 2023?

Answer type: Integer

Min: 3

Max: 999

Label-right: months



if (ci24q001 < 4)

ci24q382, ci24q306 - ci24q307, ci24q340, ci24q309, ci24q352 – ci24q354

With the next questions you can answer:

(1) yes

(2) no, I don't have enough money for that

(3) no, I don't think it is necessary

(4) no, for another reason

(5) not applicable

Question type: Table

Answer type: Radio buttons

Sub-questions:

ci24q382 Do you eat a meal with meat, chicken, fish or a full vegetarian meal once a day?

ci24q306 Do you buy new clothes regularly?

ci24q307 Do you replace worn furniture?

ci24q340 Do you take a week or more of holiday at least once every year?

ci24q309 Do you pay voluntary parental contribution for your children (tuition fees, money for books and materials, school trips)?

ci24q352 Do you go out for dinner at least once in two months?

ci24q353 Are you able to heat your home well?

ci24q354 Do you pay for one or more memberships of a sports club and suchlike?

Categories:

1. 1

2. 2

3. 3

4. 4

5. 5





if (ci24q001 < 4)

ci24q355

Finally, we would like to ask you two more questions. How easy or hard is it for you to go to unexpected essential expenses of € 500 or more without getting into debt or contracting a loan? (For example: an expensive reparation, heating or washing machine)

Answer type: Radio buttons

Layout: horizontal

Categories:

1. 1 very easy
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7 very hard

if (ci24q001 < 4)

ci24q356

Every household has monthly recurring living costs. Not everyone can easily raise these costs. How easy is it for you to pay for the living costs of your household?

The living costs are:

Answer type: Radio buttons

Layout: horizontal

Categories:

1. 1 not at all a burden
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7 a heavy burden





all respondents

ci24q313 - ci24q317

Note: Please complete the questionnaire until you are returned to the starting screen. Only then will the system register the questionnaire as **fully** completed.

Finally; what did you think of this questionnaire?

Question type: Table

Answer type: Radio buttons

Sub-questions:

ci24q313 Was it difficult to answer the questions?

ci24q314 Were the questions sufficiently clear?

ci24q315 Did the questionnaire get you thinking about things?

ci24q316 Was it an interesting subject?

ci24q317 Did you enjoy answering the questions?

Categories:

1. 1 Certainly not

2. 2

3. 3

4. 4

5. 5 Certainly yes

ci24q318

Starting date questionnaire

string

ci24q319

Starting time questionnaire

string

ci24q320

End date questionnaire

string

ci24q321

End time questionnaire

string

calculated variable

ci24q322

Duration in seconds

integer



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