



EUROPEAN CENTRAL BANK

EUROSYSTEM

HFCS User Database Documentation

Non-core variables

2017 Wave



March 2020



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Non-core variables

1 Demographics

PNA0100 Field of study

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

Reference unit: All 16+

Reference period: -

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))

Survey 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, paleoecology); 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).

PNA0600x Education of father/mother

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

Reference unit: RP and partner

Reference period: -

Coding:

Categories based on ISCED-2011 classification:

0 - Early childhood education or no education

1 - Primary education

- 2 - Lower secondary education
- 3 - Upper secondary education
- 4 - Post-secondary non-tertiary education
- 5 - Short-cycle tertiary education
- 6 - Bachelor or equivalent
- 7 - Master or equivalent
- 8 - Doctoral or equivalent

a set of two variables for:

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

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

Survey definition:

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

Technical definition:

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

2 Real assets and their financing

HB4510x number of other vehicles

How many such vehicles (do you/does your household) own?

PROBE: do you use any of them for business purposes? [IF YES, MAKE A NOTE]

Reference unit: Household

Reference period: Current

Coding:

Numerical value, 2 digits.

set of 6 variables for items:

- a - Motorbikes and scooters
- b - Trucks
- c - Vans, campers, motorhomes
- d - Planes

- e - Boats / yachts
- f - Other vehicles (specify)

Filtering: If (HB4500=1)

HNB0810 HMR - year of construction

When was the residence built?

Reference unit: Household

Reference period: -

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))

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

Reference period: -

Coding:

Numerical value in EUR, 9 digits.

Filtering: If ((HB0300>0) and (HB0300<>3))

Survey 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]

Technical 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.

HNB190\$**x**

Other property \$x: how property was acquired

How did you (the household) acquire the property?

Reference unit: Household

Reference period: -

Loop: Loop for other properties

Coding:

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

Filtering: If (HB2410>\$x-1)

HNB2000 **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

Coding:

- 1 - Yes
- 2 - No

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

HNB2010 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

Coding:

Numerical value in EUR, 6 digits.

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

3 Other abilities/credit constraints

HNC004\$x non-collateralised loan \$x: year the loan was taken

In which year was the loan taken?

Loop: Loop for non-collateralised loans

Coding:

Numerical value, 4 digits (for year).

Filtering: If(HC0410>\$x-1)

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

Coding:

1 - All payments paid as scheduled

2 - It happened once or more that I was late with or missed some of the payments

3 - It does not apply, because household did not have loans in the last 12 months

Filtering: If((HB1000=1) or (HB3000=1) or (HC0400=1))

HNC0126 Any outstanding overdue payments

Are any of these overdue payments still outstanding?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes

2 - No

Filtering: If (HNC0100=2)

4 Private businesses and financial assets

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, COLLECT AGGREGATE INFORMATION FOR ALL TYPES OF BONDS ALTOGETHER]

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

a set of 4 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),

Filtering: If (HD1400=1)

Survey definition:

As in HD1400

Technical definition:

As in HD1400

5 Employment

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+

Reference period: Current

Coding:

- 1 - Whole year
- 2 - (Seasonal or other) breaks

Filtering: IF((PE0100a in (1,2)) or (PE0100b in (1,2)) or (PE0100c in (1,2)) or (PE0100d in (1,2)) or (PE0100e in (1,2)) or (PE0100f in (1,2)) or (PE0100g in (1,2)) or (PE0100h in (1,2)) or (PE0100i in (1,2)))

Survey 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

Coding:

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

Filtering: If (PNE0100=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

Coding:

Numerical value in EUR, 6 digits.

Filtering: If (PE0200=1)

Survey definition:

Gross employee income
As in PG0100

Technical 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

Coding:

Numerical value in EUR, 6 digits.

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

Survey definition:

Self employment income
As in PG0200

Technical 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

Coding:

- 1 - Private organization
- 2 - Public organization

Filtering: If (PE0200=1)

Survey 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]

Technical 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).

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

Coding:

Numerical value, 2 digits.

Filtering: If (PE0800=1)

Survey definition:

As in PE0600

Technical 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

Coding:

Numerical value in EUR, 6 digits.

Filtering: If (PE0800=1)

Survey definition:

Gross employee income
As in PG0100

Technical 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

Coding:

- 1 - Yes
- 2 - No

Filtering: If(NOT((PE0100a in (5,6)) AND NOT((PE0100b in (1,2)) or (PE0100c in (1,2)) or (PE0100d in (1,2)) or (PE0100e in (1,2)) or (PE0100f in (1,2)) or (PE0100g in (1,2)) or (PE0100h in (1,2)) or (PE0100i in (1,2))))))

Survey 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]

PNE1300 Hours a week would like to work in new job

How many hours a week would you like to work in this hypothetical job?

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value, 2 digits (for number of hours)

Filtering: If (PNE1000=1)

PNE1400 For what minimum wage would work

Given the characteristics of this hypothetical job, for what minimum monthly wage would you be willing to accept this job?

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value in EUR (6 digits)

Filtering: If (PNE1000=1)

PNE2400 No 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: -

Coding:

Numerical value, 2 digits (for number of employers)

Filtering: If (PE1000>0)

6 Pensions and insurance policies

PNF040\$x Public pension plan \$x: years contributing

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

Reference unit: All 16+

Loop: Loop for public pension plans

Coding:

Numerical value, 2 digits.

Filtering: If (PF0110>\$x-1)

PNF3600 Has private health insurance

Do you have any private health insurance policies?

Reference unit: All 16+

Reference period: Current

Coding:

1 - Yes

2 - No

Technical 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

Coding:

Numerical value in EUR, 9 digits.

Filtering: If (PNF3600=1)

7 Income

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

Reference period: Last 12 months/last calendar year

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

Reference period: Last 12 months/last calendar year

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

Reference period: Last 12 months/last calendar year

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

Reference period: Last 12 months/last calendar year

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

Reference period: Last 12 months/last calendar year

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

Reference period: Last 12 months/last calendar year

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

Reference period: Last 12 months/last calendar year

Coding:

Numerical coding in EU, 9 digits.

Survey 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]

HNI1000 General personal financial situation expectations

Thinking about a year from now, do you expect your personal financial situation in general to be a lot better, somewhat better, about the same, somewhat worse, or a lot worse?

Reference unit: Household

Reference period: Next 12 months

Coding:

- 1 - A lot better
- 2 - Somewhat better
- 3 - About the same
- 4 - Somewhat worse
- 5 - A lot worse

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

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

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 +

Reference period: Last 12 months/last calendar year

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 +

Reference period: Last 12 months/last calendar year

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 +

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digit

Filtering: If (PG0500=1)

8 Intergeneration transfers / gifts

HH0700 expect to receive inheritance in the future

And in the future, (do you/does anyone in your household) expect to receive a substantial gift or inheritance (from someone outside the household)?

INTERVIEWER: THE QUESTION REFERS TO THE EXPECTATION THAT THE HOUSEHOLD WILL RECEIVE A SUBSTANTIAL INHERITANCE IN THE FUTURE, THAT IS, WHETHER THE HOUSEHOLD IS TAKING INTO ACCOUNT THIS POSSIBLE INHERITANCE IN THE PLANNING OF ITS CURRENT SPENDING AND SAVING. "SUBSTANTIAL" IS TO BE UNDERSTOOD AS A GIFT THAT HAS A SIGNIFICANT EFFECT ON THE FINANCIAL SITUATION OF THE HOUSEHOLD.

Reference unit: Household

Reference period: -

Coding:

1 - Yes

2 - No

9 Consumption

HNI0200 Meet any regular payments like fees?

Do (you/your household) have to meet regular payments like school fees, nursery or health expenses, or home staff (excluding rent)?

[INTERVIEWER: IN THIS QUESTION WE ONLY WANT REGULAR PAYMENTS LIKE THE ONES DESCRIBED IN THE QUESTION. WE DO NOT WANT FINANCIAL PAYMENTS (SUCH AS LOAN REPAYMENTS, INSURANCE PREMIUMS, CONTRIBUTIONS TO PENSION FUNDS, ETC.), TAXES OR ONE-OFF PAYMENTS)]

Reference unit: Household

Reference period: Current

Coding:

1 - Yes

2 - No

Survey definition:

School fees

COICOP-HBS classification of goods 10 Education

Nursing Homes

COICOP-HBS classification of goods: 12.4 Social protection.

Health Expenses

COICOP-HBS classification of goods: 06.1.1 Pharmaceutical products 06.1.2 Other medical products; 06.1.3 Therapeutic appliances and equipment; 06.2 Outpatient services, 06.2.1 Medical services 06.2.2 Dental services; 06.2.3 Paramedical services 06.3 Hospital services, 06.3.0 Hospital services; and 12.5.3 Insurance connected with health (12.5.3 is asked in Section 6, so whether or not it should be included is subject to further discussion)

Home Staff

COICOP-HBS classification of goods: 05.6.2 Domestic services and household services (S)

Rent

COICOP-HBS classification of goods 04.1 Actual rentals for housing; (04.1.1 Actual rentals paid by tenants 04.1.2 Other actual rentals)

NOTE: This concept is only to be used for the purposes of Section 10, question 10.5, (that suggest respondents to exclude rent from school fees and other expenses)

Technical definition:

School fees

Regular payments to institutions that provide either primary, secondary or university education.

Nursing Homes

Payments to institutions that provide in-patient or out-patient long-term care to elderly, handicapped or ill individuals.

Health Expenses

Health expenses cover: (1) payments of pharmaceuticals, drugs, vaccines, medical equipment and the remuneration of services provided by physicians or dentists (both within and without a hospital), (2) payments to institutions that provide short-term health services, (3) payments for hotel services (food, accommodation) provided by a hospital or a similar institution and (4) regular payments as health insurance premia (the latter concept is asked in Section 6, so whether or not it should be included is subject to further discussion).

Home Staff

Total compensation to an individual who provides personal services at home (home servants, cooks or au-pairs).

Rent (defined in a previous Section)

NOTE: This concept is only to be used for the purposes of Section 10, question 10.5, (that suggest respondents to exclude rent from school fees and other expenses): All payments made by the household to the institution or person that owns a dwelling for the use of that dwelling. Payments for using the garage, if one exists, should be included in the rent. For the purposes of question 10.5, rents also include rental services provided by the employer. All those concepts should be excluded from “regular expenses” in 10.5.

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

Coding:

Numerical value in EUR, 6 digits.

Filtering: If (HNI0200=1)

10 Payment habits

HNJ1100 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

Coding:

1 - Yes

2 - No

Filtering: If (HD1100=1)

Survey definition:

As in H0300

Technical definition:

As in H0300

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

Coding:

Numerical value, 2 digits.

a set of 2 variables for items:

a - Credit cards

b - Store cards

Filtering: If (HC0300=1)

Survey definition:

As in HC0300

Technical definition:

As in HC0300

HNJ3100 A computer at home

Does your household have a computer at home?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes

2 - No

HNK0400 General economic situation expectations

How do you expect the general economic situation in this country to develop over the next 12 months? It will...

Reference unit: Household (RP)

Reference period: Next 12 months

Coding:

- 1 - Get a lot better
- 2 - Get a little better
- 3 - Stay the same
- 4 - Get a little worse
- 5 - Get a lot worse

81 Questions on financial literacy

HNM0100 Financial literacy Variable/fixed interest rates

Of the following types of mortgages which one do you think will allow you from the start to fix both the amount and the number of instalments needed to pay off the loan?

Reference unit: Household (RP)

Coding:

- 1 - Floating-rate mortgage
- 2 - fixed-rate mortgage

HNM0200 Financial literacy Inflation

Imagine leaving 1,000 euros in a current account that pays 1% interest and has no charges. Imagine also that prices increase by 2%. Do you think that if you withdraw the money in a year's time you will be able to buy the same amount of goods as if you spent the 1,000 euros today?

Reference unit: Household (RP)

Coding:

- 1 - Yes
- 2 - No, I will be able to buy less
- 3 - No, I will be able to buy more

HNMO300 Financial literacy Portfolio diversification

In your opinion, which of the following investment strategies entails a greater risk of losing money?

Reference unit: Household (RP)

Coding:

- 1 - Invest all savings in the securities issued by a single company
- 2 - Invest all savings in the securities issued by a wide range of unrelated companies

HNMO400 Financial literacy Riskiness

A company can obtain financing either issuing shares or bonds. In your opinion, which financial instrument entails a greater risk of losing money?

Reference unit: Household (RP)

Coding:

- 1 - shares
- 2 - bonds
- 3 - equally risky
- 4 - I don't know the difference between bonds and shares

82 Questions on the effects of the financial and economic crisis on household finances

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 ≠ NONE, ASK: Which was the second largest?

3. IF 1 and 2 ≠ 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

Reference period: Past two years

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

a set of 3 variables for items

- a - Largest asset
- b - Second largest asset
- c - Third largest asset

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

Reference period: Past two years

Coding:

- 1 - Yes
- 2 - No
- 3 - Not applicable: I don't save or don't have a savings and investment plan

Filtering: IF(HND3000a<>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

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

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

Coding:

- 1 - Yes
- 2 - No

Filtering: IF(HND3000a<>8)

HND3050x

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

Coding:

a set of 7 variables for items a to g, with codes:

- 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(HND3040=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

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

Coding:

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

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)

Reference period: Next year

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)

Reference period: Next 12 months

Coding:

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