

INCOME

LISS Core Study

Wave 12

Questionnaire administered to the LISS panel

Version 1.0

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1 Project description

Title: Income – LISS Core Study – Wave 12

Datafile: ci19l

Funding sources: NWO - CentERdata

Investigator: 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: 6,192 (100.0%)

Non-response: 1,224 (19.8%)

Response: 4,968 (80.2%)

Complete: 4,860 (78.5%)

Incomplete: 108 (1.7%)

Date of data collection: June 2019 and July 2019

Titel: Inkomen – LISS kernvragenlijst – Wave 12

Databestand: ci19l

Financiering: NWO - CentERdata

Onderzoeker: CentERdata

Projectbeschrijving: De vragenlijst gaat over inkomen.

Steekproef: Panelleden van 16 jaar of ouder.

Responsoverzicht:

Selectie aantal huishoudleden: 6.192 (100,0%)

Non-respons: 1.224 (19,8%)

Respons: 4.968 (80,2%)

Compleet: 4.860 (78,5%)

Incompleet: 108 (1,7%)

Datum van dataverzameling: juni 2019 en juli 2019



2 Introduction

In June 2019 as part of the LISS Core Study, the LISS panel¹ completed a questionnaire on income. The survey was repeated in July 2019 for panel members that did not complete the questionnaire in June. The questionnaire was presented to 6,192 panel members, of which 4,860 completed the questionnaire (response percentage 78.5%).

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.

ci19l037 - ci19l045
ci19l205, ci19l207, ci19l209, ci19l211, ci19l221
ci19l264 - ci19l265

2.2 Changes regarding to 2018 (Wave 11)

Added:

ci19l383, ci19l384, ci19l385

Deleted:

ci18k004
ci18k012 - ci18k036,
ci18k366, ci18k078, ci18k082, ci18k086, ci18k089, ci18k104,
ci18k107 - ci18k110,
ci18k113, ci18k116, ci18k119, ci18k131 ci18k137,
ci18k178 - ci18k201,
ci18k360 - ci18k362,
ci18k202,
ci18k230 - ci18k235,
ci18k259, ci18k260, ci18k262, ci18k296, ci18k297
ci18k349 - ci18k351,
ci18k310 - ci18k312,

¹ Reference to LISS panel data in text:

This paper makes use of data of the LISS (Longitudinal Internet Studies for the Social sciences) panel administered by CentERdata (Tilburg University, The Netherlands).

**Changed:**

Changes only in questionnaire text:

{intro1b}, ci19l062, ci19l341, ci19l344, ci19l177, {intro3},
ci19l307, ci19l356

changes in questionnaire text and/or answer categories text:

ci19l257 (additional answer category and routing changed), ci19l265
ci19l292 - ci19l295 (additional answer categories, replacing ci18k296-ci18k297)

Replaced:

ci18k010 is replaced by ci19l372; "at the employer where you earned most in 2018 (hereafter referred to as employer 1)" has been changed to "at all of your employers"
ci18k011 is replaced by ci19l373; "employer 1" has been changed to "all of your employers"
ci18k088 is replaced by ci19l374; "or half-pay" (wachtgeld) was added
wachtgeld"
ci18k105 is replaced by ci19l375; "or wachtgeld" was added
ci18k106 is replaced by ci19l376; "or wachtgeld" was added
ci18k243 is replaced by ci19l377; "your financial situation" has been changed to "the financial situation of your household"
ci18k244 is replaced by ci19l378; "your financial situation" has been changed to "the financial situation of your household"
ci18k256 is replaced by ci19l379; added "(not because you are retiring)", additional answer category and routing changed
ci18k263 is replaced by ci19l380; question text changed, end of scale changed from "extremely happy" to "very happy"
ci18k298 is replaced by ci19l381; textual change in the Dutch version of this question
ci18k305 is replaced by ci19l382; "Prepare" is replaced by "Eat"

Note:

ci19l087 en ci19l102: respondents indicating that they have received *Ziektewetuitkering* (Sickness Benefits Act) could also falsely assume this to be the case if they have been registered sick from their job while still receiving salary from their employer. Officially however, this is not part of the Sickness Benefits Act.



2.3 Possible outliers

ci19l372, ci19l049, ci19l050, ci19l061, ci19l076, ci19l080, ci19l084, ci19l102, ci19l375, ci19l111, ci19l114, ci19l128, ci19l344, ci19l129, ci19l135, ci19l140, ci19l143, ci19l330, ci19l333, ci19l155, ci19l159, ci19l161, ci19l163, ci19l165, ci19l167, ci19l169, ci19l171, ci19l173, ci19l204, ci19l210, ci19l212, ci19l214, ci19l222, ci19l337, ci19l338, ci19l339, ci19l236, ci19l381, ci19l299, ci19l300, ci19l302 and ci19l304



3 Codebook

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

- The variable names are printed in **bold** and correspond to the names in the dataset.
- The questionnaire routing is printed in *italics* for each variable concerned.
- *open*: answer box; no limit to the length of the answer
- *string*: answer box that permits entering a maximum number of characters (default is 255)
- *empty* question can be left unanswered
- For numerical variables, the range from which the respondent could choose an answer is presented in *italics* in the codebook if this range was not visible to the respondent. If there were no limits to the range within which an answer could be given, this is indicated in the codebook as '*integer*'.
- [...]: fills (variable text) are presented between straight brackets.
- Variables in between curly brackets are not part of the data set, however the corresponding questions or pieces of text were part of the questionnaire.

nomem_encr²

Number of household member encrypted

ci19l_m

Year and month of the field work period

preloaded variable

ci19l001

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. }

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



preloaded variable

ci19l002

Age respondent

integer

preloaded variable

ci19l326

Year of birth respondent

integer

preloaded variable

ci19l003

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

0 no

1 yes

preloaded variable

ci19l383

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

{intro1a}

This questionnaire is about your income. We ask for your personal income and **not** for the total income of your household. The total 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.



ci19l005

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.

0..10 {dropdown}

10
9
8
7
6
5
4
3
2
1
0

{intro1b}

The following questions are about your income in 2018. 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.

ci19l006

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.

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

-9 I don't know

ci19l007

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.

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

-9 I don't know

**ci19l008**

Did you receive income as employee in **2018**?

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.

1 yes

2 no

if ci19l008=1

ci19l009

How many employers have you had (as employee) in 2018?

1..20

{BLOCK EMPLOYER}

if ci19l008=1

ci19l372

How much were your gross wages in total in **2018** [*if ci19l009=1*: at your employer / *if ci19l009>1*: 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.

1..999999999 euro

-8 I prefer not to say

-9 I don't know

if (ci19l372=I don't know) or (ci19l372=I prefer not to say)

ci19l373

Can you indicate, then, to what category your total gross wages belonged in **2018** at [*if ci19l009=1*: your employer / *if ci19l009>1*: all of your employers]?

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

1 less than 8,000 euros

2 8,000-16,000 euros

3 16,000-24,000 euros

4 24,000-36,000 euros

5 36,000-48,000 euros

6 48,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know



{END OF BLOCK EMPLOYER}

** For the questions ci19l037 through ci19l045, the 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.

ci19l037 - ci19l045

Which work situation as described below **in 2018** applied to you (or for a part of 2018)?

More than one answer is permitted.

ci19l037 you work as an entrepreneur or as a freelancer

ci19l038 you work as an entrepreneur or as a freelancer alongside a job

ci19l039 you are self-employed in a one-person business

ci19l040 you are a company owner

ci19l041 you participate in a partnership (Dutch: *maatschap*)

ci19l042 you are a partner in a partnership (Dutch: *vennootschap onder firma*, VOF)

ci19l043 you own a private limited liability company or limited partnership (Dutch: *Commanditaire Vennootschap*, CV)

ci19l044 you make profit (or losses) through enterprise in some other way (**not**: as spouse or partner cooperating in the business).

ci19l045 none of these

0 no

1 yes

{BLOCK SELF-EMPLOYED}

if (ci19l045≠1)

ci19l046

Do you already know what the fiscal profit (or possible loss) is over 2018? 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)

1 yes

2 no



if ci19l046=1

ci19l047

Is the fiscal profit (or gross income minus entrepreneur or freelancer expenses) positive or negative over 2018?

- 1 positive
- 2 negative

if ci19l046=1

ci19l049

How much was the fiscal profit (or the gross income minus entrepreneur or freelancer costs) over 2018?

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.

0..999999999 euro

-9 I don't know

if ci19l046=2

ci19l048

Do you expect the fiscal profit (or the gross income minus entrepreneur or freelancer expenses) to be positive or negative over 2018?

- 1 positive
- 2 negative

if ci19l046=2

ci19l050

Can you give an estimate of the fiscal profit (or the gross income minus entrepreneur or freelancer expenses) over 2018?

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.

0..999999999 euro

-9 I don't know



if (ci19l049=I don't know) or (ci19l050=I don't know)

ci19l051

Can you indicate, then, to what category your fiscal profit or loss (or the gross income minus entrepreneur or freelancer expenses) belongs (approximately) in 2018?

- 1 less than 1,000 euros
- 2 1,000-3,000 euros
- 3 3,000-6,000 euros
- 4 6,000-12,000 euros
- 5 12,000-30,000 euros
- 6 30,000-60,000 euros
- 7 60,000 euros or more
- 8 I prefer not to say
- 9 I don't know

if (ci19l051≠I prefer not to say and ci19l051≠I don't know)

ci19l052 - ci19l054

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

ci19l052 tax form

ci19l053 other

ci19l054 none

0 no

1 yes

if (ci19l053=1)

ci19l055

What source do you mean with 'other'?

string

if (ci19l045≠1)

ci19l059

Did you (also) work in self-employment in 2017?

1 yes

2 no

if ci19l059=1

ci19l060

Was the fiscal profit over 2017 positive or negative?

1 positive

2 negative



if ci19l059=1

ci19l061

How much was the (estimated) fiscal profit over 2017?

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.

1..9999999999 euro

-9 I don't know

if (ci19l061=I don't know)

ci19l062

Can you indicate, then, to what category your fiscal profit or loss belonged (approximately) in 2017?

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.)

1 less than 1,000 euros

2 1,000-3,000 euros

3 3,000-6,000 euros

4 6,000-12,000 euros

5 12,000-30,000 euros

6 30,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know

{END OF BLOCK SELF-EMPLOYED}

if ci19l326≤2018-55

ci19l065

Were you on early retirement **in 2018** or for a part of 2018?

1 yes

2 no

if (ci19l065=1 or ci19l326≤2018-65)

ci19l363 - ci19l070

Which of the old age pensions or life annuities listed below did you receive in 2018?

This does not concern widows and orphans pensions!

More than one answer is permitted.

ci19l363 early retirement (Dutch: prepensioen)

ci19l067 state old age pension (Dutch: AOW)

ci19l068 other pensions

ci19l069 life annuity

ci19l070 none of the above

0 no

1 yes



{BLOCK PENSIONS}

if ci19l363=1

ci19l364

How much is the **gross** amount that you received as prepensioen (early retirement) in 2018?

Preferably as stated on your tax reporting statement.

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

1..999999999 euro

-9 I don't know

if (ci19l364=I don't know)

ci19l365

Can you indicate, then, to what category the gross amount of prepensioen belongs that you received in 2018?

1 less than 8,000 euros

2 8,000-16,000 euros

3 16,000-24,000 euros

4 24,000-36,000 euros

5 36,000-48,000 euros

6 48,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know

if ci19l067=1

ci19l076

How much is the **gross** amount that you received as state pension (AOW) in 2018?

Preferably as stated on your tax reporting statement.

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

1..999999999 euro

-9 I don't know

if (ci19l076=I don't know)

ci19l367

Can you indicate, then, to what category the gross amount of AOW belongs that you received in 2018?

1 less than 4,000 euros

2 4,000-8,000 euros

3 8,000-12,000 euros

4 12,000-16,000 euros

5 16,000-20,000 euros

-8 I prefer not to say

-9 I don't know



if ci19l068=1

ci19l080

How much is the **gross** amount that you received in 2018 as other pensions?
Preferably as stated on your tax reporting statement.

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

1..999999999 euro

-9 I don't know

if (ci19l080=I don't know)

ci19l081

Can you indicate, then, to what category the gross amount belongs that you received in 2018 as other pensions?

1 less than 8,000 euros

2 8,000-16,000 euros

3 16,000-24,000 euros

4 24,000-36,000 euros

5 36,000-48,000 euros

6 48,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know

if ci19l069=1

ci19l084

How much is the **gross** amount that you received as life annuities in 2018?
Preferably as stated on your tax reporting statement.

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

1..999999999 euro

-9 I don't know

if (ci19l084=I don't know)

ci19l085³

~~Can you indicate, then, to what category the gross amount of life annuity belongs that you received in 2018?~~

~~1 less than 8,000 euros~~

~~2 8,000-16,000 euros~~

~~3 16,000-24,000 euros~~

~~4 24,000-36,000 euros~~

~~5 36,000-48,000 euros~~

~~6 48,000-60,000 euros~~

~~7 60,000 euros or more~~

~~-8 I prefer not to say~~

~~-9 I don't know~~

³ Due to an incorrect formulation, this question has not been included in the dataset.



{END OF BLOCK PENSIONS}

ci19l087 - ci19l101 and ci19l327 - ci19l329 and ci19l341, ci19l374

Did you receive one or more of the following benefits or allowances **in 2018**?

More than one answer is permitted.

if ci19l002>17 **ci19l100** *zorgtoeslag* (healthcare benefit, paid through the Tax Administration)

if ci19l002>17 **ci19l327** *kindgebonden budget* (child budget, paid through the Tax Administration)

ci19l087 Ziektewetuitkering (Sickness Benefits Act)

ci19l374 WW or *vervolguitkering* WW or *wachtgeld* (Unemployment Benefits Act or follow-up unemployment benefit or half-pay)

ci19l090 ANW (General Surviving Relatives Act)

if ci19l002>17 **ci19l091** *nabestaandenpensioen* (Surviving relatives pension, from a pension fund or insurer)

if ci19l002<28 **ci19l092** orphan's pension (from a pension fund or insurer)

if ci19l002>17 **ci19l341** *bijstand* (Participatiewet; the Participation Act)

if ci19l002>17 **ci19l094** *bijstand voor zelfstandigen* (Supplementary benefit for self-employed persons)

if ci19l002>49 **ci19l095** IOAW/IOAZ (Act on Income Provisions for Older or Partially Disabled Unemployed Persons/Formerly Self-Employed Persons)

if ci19l002>17 **ci19l096** 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)

if ci19l002>17 **ci19l098** invalidity pension (from a pension fund or insurer)

if ci19l002>17 **ci19l099** *kinderbijslag* (AKW, General Child Benefit Act)

if ci19l002>17 **ci19l328** Wajong (Work and Employment Support for Disabled Young Persons Act)

if ci19l002>59 **ci19l329** IOW (Income Provision for Older Unemployed Persons)

ci19l101 none of the above

0 no

1 yes

{BLOCK BENEFITS}

{for definitions/translations of the abbreviations or terms in italics, see the list above}

if (ci19l100=1)

ci19l143

How much is the net amount that you received in 2018 as *zorgtoeslag* (healthcare benefit)?

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

1..999999999 euro



- 8 I prefer not to say
- 9 I don't know

if (ci19l327=1)

ci19l330

How much is the net amount that you received in 2018 as *kindgebonden budget* (paid through the Tax Administration)?

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

1..999999999 euro

- 8 I prefer not to say
- 9 I don't know

if (ci19l087=1)

ci19l102

How much is the total gross amount that you received in 2018 through the *Ziektewet* (preferably as stated on your tax reporting statement)?

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

1..999999999 euro

999999999 I don't know

if (ci19l102=I don't know)

ci19l103

Can you indicate, then, to what category the gross amount belongs that you received in 2018 through the *Ziektewet*?

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

- 8 I prefer not to say
- 9 I don't know

if (ci19l374=1)

ci19l375

How much is the total gross amount that you received in 2018 as WW or *vervolguitkering* WW or *wachtgeld* (preferably as stated on your tax reporting statement)?

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

1..999999999 euro

- 9 I don't know



if (ci19l375=I don't know)

ci19l376

Can you indicate, then, to what category the gross amount belongs that you received in 2018 as WW or *vervolguitkering* WW or *wachtgeld*?

- 1 less than 1,000 euros
- 2 1,000-3,000 euros
- 3 3,000-6,000 euros
- 4 6,000-12,000 euros
- 5 12,000-30,000 euros
- 6 30,000-60,000 euros
- 7 60,000 euros or more
- 8 I prefer not to say
- 9 I don't know

if (ci19l090=1)

ci19l111

How much is the total gross amount that you received in 2018 through the ANW (preferably as stated on your tax reporting statement)?

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

1..999999999 euro

-9 I don't know

if (ci19l111=I don't know)

ci19l368

Can you indicate, then, to what category the gross amount belongs that you received in 2018 through the ANW?

- 1 less than 4,000 euros
- 2 4,000-8,000 euros
- 3 8,000-12,000 euros
- 4 12,000-16,000 euros
- 5 16,000-20,000 euros
- 8 I prefer not to say
- 9 I don't know

if (ci19l091=1)

ci19l114

How much is the total gross amount that you received in 2018 as *nabestaandenpensioen* (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.

1..999999999 euro

-9 I don't know



if (ci19l114=I don't know)

ci19l115

Can you indicate, then, to what category the gross amount belongs that you received in 2018 as *nabestaandenpensioen* (through a pension fund or insurer)?

- 1 less than 1,000 euros
- 2 1,000-3,000 euros
- 3 3,000-6,000 euros
- 4 6,000-12,000 euros
- 5 12,000-30,000 euros
- 6 30,000-60,000 euros
- 7 60,000 euros or more
- 8 I prefer not to say
- 9 I don't know

if (ci19l092=1)

ci19l117

How much is the total gross amount that you received in 2018 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.

1..999999999 euro

-9 I don't know

if (ci19l117=I don't know)

ci19l118

Can you indicate, then, to what category the gross amount belongs that you received in 2018 as orphan's pension (through a pension fund or insurer)?

- 1 less than 1,000 euros
- 2 1,000-3,000 euros
- 3 3,000-6,000 euros
- 4 6,000-12,000 euros
- 5 12,000-30,000 euros
- 6 30,000-60,000 euros
- 7 60,000 euros or more
- 8 I prefer not to say
- 9 I don't know



if (ci19l341=1)

ci19l344

How much is the net amount that you received in 2018 as *bijstand* (*Participatiewet*)?

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

1..999999999 euro

-8 I prefer not to say

-9 I don't know

if (ci19l094=1)

ci19l125

How much is the net amount that you received in 2018 through the *bijstand voor zelfstandigen*?

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

1..999999999 euro

-8 I prefer not to say

-9 I don't know

if (ci19l095=1)

ci19l128

How much is the net amount that you received in 2018 through the IOAW/IOAZ?

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

1..999999999 euro

-8 I prefer not to say

-9 I don't know

if (ci19l096=1)

ci19l129

How much is the total gross amount that you received in 2018 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.

1..999999999 euro

-9 I don't know



if (ci19l129=I don't know)

ci19l130

Can you indicate, then, to what category the gross amount belongs that you received in 2018 as WGA, IVA or WAO?

- 1 less than 1,000 euros
- 2 1,000-3,000 euros
- 3 3,000-6,000 euros
- 4 6,000-12,000 euros
- 5 12,000-30,000 euros
- 6 30,000-60,000 euros
- 7 60,000 euros or more
- 8 I prefer not to say
- 9 I don't know

if (ci19l098=1)

ci19l135

How much is the total gross amount that you received in 2018 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.

1..999999999 euro

-9 I don't know

if (ci19l135=I don't know)

ci19l136

Can you indicate, then, to what category the gross amount belongs that you received in 2018 as invalidity pension (through a pension fund or insurer)?

- 1 less than 1,000 euros
- 2 1,000-3,000 euros
- 3 3,000-6,000 euros
- 4 6,000-12,000 euros
- 5 12,000-30,000 euros
- 6 30,000-60,000 euros
- 7 60,000 euros or more
- 8 I prefer not to say
- 9 I don't know



if (ci19l099=1)

ci19l140

How much is the net amount that you received in 2018 as *kinderbijslag*?

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

1..999999999 euro

-8 I prefer not to say

-9 I don't know

if (ci19l328=1)

ci19l333

How much is the net amount that you received in 2018 as Wajong?

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

1..999999999 euro

-8 I prefer not to say

-9 I don't know

if (ci19l329=1)

ci19l336

How much is the net amount that you received in 2018 as IOW?

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

1..999999999 euro

-8 I prefer not to say

-9 I don't know

{END OF BLOCK BENEFITS}

if ci19l002>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.



if ci19l002>17

ci19l144 - ci19l154

Which of the sources of income listed below did you receive **in 2018**?

More than one answer is permitted.

ci19l144 income through real estate (including renting out rooms)

ci19l145 house ownership grant (Dutch: *rijksbijdrage eigen woningbezit*)

ci19l146 student grant or allowance

ci19l147 student loan

ci19l148 alimony from your ex-spouse

ci19l149 alimony for your children

ci19l150 study allowance from your parents

ci19l151 allowances from family

ci19l152 income through share dividends, stocks, investment accounts or investment funds

ci19l153 interest from savings accounts, receivables, stock, bonds, debentures or investment accounts

ci19l154 none of the above

0 no

1 yes

{BLOCK OTHER SOURCES OF INCOME}

if (ci19l144=1)

ci19l155

What amount of income did you receive in total in 2018 from real estate (including renting out rooms)?

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

1..999999999 euro

-9 I don't know

if (ci19l155=I don't know)

ci19l156

Can you indicate, then, to what category the gross amount belongs that you received in 2018 from real estate (including renting out rooms)?

1 less than 1,000 euros

2 1,000-3,000 euros

3 3,000-6,000 euros

4 6,000-12,000 euros

5 12,000-30,000 euros

6 30,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know



if (ci19/145=1)

ci19/157

What amount of income did you receive in total in 2018 through the house ownership grant?

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

1..999999999 euro

-9 I don't know

if (ci19/157=I don't know)

ci19/158

Can you indicate, then, to what category the gross amount belongs that you received in 2018 through the house ownership grant?

1 less than 1,000 euros

2 1,000-3,000 euros

3 3,000-6,000 euros

4 6,000-12,000 euros

5 12,000-30,000 euros

6 30,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know

if (ci19/146=1)

ci19/159

What amount of income did you receive in total in 2018 through student grant or allowance?

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

1..999999999 euro

-9 I don't know

if (ci19/159=I don't know)

ci19/160

Can you indicate, then, to what category the gross amount belongs that you received in 2018 through a student grant or allowance?

1 less than 1,000 euros

2 1,000-3,000 euros

3 3,000-6,000 euros

4 6,000-12,000 euros

5 12,000-30,000 euros

6 30,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know



if (ci19l147=1)

ci19l161

What amount of income did you receive in total in 2018 through a student loan?
Please enter whole numbers (whole euros) only, so without decimal points or commas.

1..999999999 euro

-9 I don't know

if (ci19l161=I don't know)

ci19l162

Can you indicate, then, to what category the gross amount belongs that you received in 2018 through a student loan?

1 less than 1,000 euros

2 1,000-3,000 euros

3 3,000-6,000 euros

4 6,000-12,000 euros

5 12,000-30,000 euros

6 30,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know

if ci19l148=1

ci19l163

What amount of income did you receive in total in 2018 as alimony from your ex-spouse?

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

1..999999999 euro

-9 I don't know

if (ci19l163=I don't know)

ci19l164

Can you indicate, then, to what category the gross amount belongs that you received in 2018 as alimony from your ex-spouse?

1 less than 1,000 euros

2 1,000-3,000 euros

3 3,000-6,000 euros

4 6,000-12,000 euros

5 12,000-30,000 euros

6 30,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know



if ci19/149=1

ci19/165

What amount of income did you receive in total in 2018 as alimony for your children?

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

1..999999999 euro

-9 I don't know

if (ci19/165=I don't know)

ci19/166

Can you indicate, then, to what category the gross amount belongs that you received in 2018 as alimony for your children?

1 less than 1,000 euros

2 1,000-3,000 euros

3 3,000-6,000 euros

4 6,000-12,000 euros

5 12,000-30,000 euros

6 30,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know

if ci19/150=1

ci19/167

What amount of income did you receive in total in 2018 as a study allowance from your parents?

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

1..999999999 euro

-9 I don't know

if (ci19/167=I don't know)

ci19/168

Can you indicate, then, to what category the amount belongs that you received in 2018 as a study allowance from your parents?

1 less than 1,000 euros

2 1,000-3,000 euros

3 3,000-6,000 euros

4 6,000-12,000 euros

5 12,000-30,000 euros

6 30,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know



if ci19/151=1

ci19/169

What amount of income did you receive in total in 2018 as allowances from family?

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

1..999999999 euro

-9 I don't know

if (ci19/169=I don't know)

ci19/170

Can you indicate, then, to what category the amount belongs that you received in 2018 as allowances from family?

1 less than 1,000 euros

2 1,000-3,000 euros

3 3,000-6,000 euros

4 6,000-12,000 euros

5 12,000-30,000 euros

6 30,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know

if ci19/152=1

ci19/171

What amount of income did you receive in total in 2018 through share dividends, stocks, investment accounts or investment funds?

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

1..999999999 euro

-9 I don't know

if (ci19/171=I don't know)

ci19/172

Can you indicate, then, to what category the gross amount belongs that you received in 2018 through share dividends, stocks, investment accounts or investment funds?

1 less than 1,000 euros

2 1,000-3,000 euros

3 3,000-6,000 euros

4 6,000-12,000 euros

5 12,000-30,000 euros

6 30,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know



if ci19/153=1

ci19/173

What amount of income did you receive in total in 2018 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.

1..999999999 euro

-9 I don't know

if (ci19/173=I don't know)

ci19/174

Can you indicate, then, to what category the gross amount belongs that you received in 2018 through interest from savings accounts, receivables, stock, bonds, debentures or investment accounts?

1 less than 1,000 euros

2 1,000-3,000 euros

3 3,000-6,000 euros

4 6,000-12,000 euros

5 12,000-30,000 euros

6 30,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know

{END OF BLOCK OTHER SOURCES OF INCOME}

ci19/175

Did you receive one or more legacies and/or gifts **in 2018**?

1 yes

2 no

if ci19/175=1

ci19/176

What was the total worth of those legacies or gifts in 2018?

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

1..999999999 euro

-9 I don't know



if (ci19l176=I don't know)

ci19l325

Can you indicate, then, to what category the total worth of those legacies or gifts belongs that you received in 2018?

- 1 less than 2,500 euros
- 2 2,500-5,000 euros
- 3 5,000-10,000 euros
- 4 10,000-15,000 euros
- 5 15,000-20,000 euros
- 6 20,000-30,000 euros
- 7 30,000-40,000 euros
- 8 40,000-50,000 euros
- 9 50,000-75,000 euros
- 10 75,000 euros or more
- 8 I prefer not to say
- 9 I don't know

ci19l177

Did you have any other forms of income **in 2018** (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

- 1 yes
- 2 no



If (ci19l177=1)

ci19l384

What was the total amount of other forms of income?

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

1..999999999 euro

-9 I don't know

if (ci19l176= I don't know)

ci19l385

Can you indicate, then, to what category the total amount of other forms of income that you received in 2018 belongs?

1 less than 2,500 euros

2 2,500-5,000 euros

3 5,000-10,000 euros

4 10,000-15,000 euros

5 15,000-20,000 euros

6 20,000-30,000 euros

7 30,000-40,000 euros

8 40,000-50,000 euros

9 50,000-75,000 euros

10 75,000 euros or more

-8 I prefer not to say

-9 I don't know

if ci19l002>17

{intro3}

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

if ci19l002>17

ci19l203

Did you pay more than 100 euros **in 2018** 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.

1 yes

2 no



if ci19l203=1

ci19l204

How much was the interest paid on personal loans, continuous credit or other loans in 2018?

Disregard mortgage interest payments.

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

1..999999999 euro

-8 I prefer not to say

-9 I don't know

** For question ci19l205, the answer obtained in the previous wave was shown on screen if available. Respondents were presented the following notice on screen:*

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

if ci19l002>17

ci19l205

Did you pay alimony to your ex-spouse or ex-partner **in 2018**?

Do NOT consider alimony for children here.

1 yes

2 no

3 not applicable

if ci19l205=1

ci19l206

How much was the total amount of alimony paid to your ex-spouse or ex-partner in 2018?

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

1..999999999 euro

-8 I prefer not to say

-9 I don't know

** For question ci19l207, the answer obtained in the previous wave was shown on screen if available. Respondents were presented the following notice on screen:*

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

if ci19l002>17

ci19l207

Did you pay alimony to or for your child(ren) **in 2018**?

1 yes

2 no

3 not applicable



if ci19l207=1

ci19l208

How much was the total amount of alimony paid to or for your child(ren) in 2018?
Please enter whole numbers (whole euros) only, so without decimal points or commas.

1..999999999 euro

-8 I prefer not to say

-9 I don't know

** For question ci19l209, the answer obtained in the previous wave was shown on screen if available. Respondents were presented the following notice on screen:*

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

if ci19l002>29

ci19l209

Did you provide parental financial support to children studying and living on their own **in 2018**?

1 yes

2 no

3 not applicable

if ci19l209=1

ci19l210

How much was the total amount of parental financial support provided to children studying and living on their own in 2018?

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

1..999999999 euro

-8 I prefer not to say

-9 I don't know

** For question ci19l211, the answer obtained in the previous wave was shown on screen if available. Respondents were presented the following notice on screen:*

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

if ci19l002>29

ci19l211

Did you provide children living on their own (also children not studying) with any other form of financial support or financial gifts **in 2018**?

1 yes

2 no

3 not applicable



if ci19l211=1

ci19l212

How much was the total amount of financial support or gifts provided in 2018?
Please enter whole numbers (whole euros) only, so without decimal points or commas.

1..999999999 euro

-8 I prefer not to say

-9 I don't know

if ci19l002>17

ci19l213

Did you provide financial support or financial gift to any other persons **in 2018**?

1 yes

2 no

if ci19l213=1

ci19l214

How much was the total amount of financial support or gifts provided to other persons in 2018?

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

1..999999999 euro

-8 I prefer not to say

-9 I don't know

** For question ci19l221, the answer obtained in the previous wave was shown on screen if available. Respondents were presented the following notice on screen:*

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

if ci19l002>17 and (ci19l008=1 or ci19l045≠1)

ci19l221

Did you have a company car **in 2018**? It doesn't matter if the car was also used for private use.

1 yes

2 no

if ci19l221=1

ci19l222

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.

1..999999999 euro

-9 I don't know



if (ci19l222=I don't know)

ci19l223

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.

1 less than 8,000 euros

2 8,000-16,000 euros

3 16,000-24,000 euros

4 24,000-36,000 euros

5 36,000-48,000 euros

6 48,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know

if ci19l221=1

ci19l224

For how many months **in 2018** did you have a company car? (This may concern different cars.)

0..12

ci19l337

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 2018?

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

-999999999..999999999 euro

-9999999998 I prefer not to say

-9999999999 I don't know

Taxable income:

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.



if (ci19l337=I don't know) or (ci19l337=I prefer not to say)

ci19l226

Can you indicate how much your total taxable income in the three boxes (the total income) is approximately, in 2018?

- 1 less than 2,500 euros
- 2 2,500-5,000 euros
- 3 5,000-10,000 euros
- 4 10,000-15,000 euros
- 5 15,000-20,000 euros
- 6 20,000-30,000 euros
- 7 30,000-40,000 euros
- 8 40,000-50,000 euros
- 9 50,000-75,000 euros
- 10 75,000 euros or more
- 8 I prefer not to say
- 9 I don't know

Taxable income:

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.

if (ci19l226=I don't know) or (ci19l226=I prefer not to say)

ci19l338

Can you estimate your total taxable income in the three boxes (the total income) over 2018, then?

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

- 999999999..999999999 euro
- 9999999998 I prefer not to say
- 9999999999 I don't know

Taxable income:

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.



if ci19l001<4

ci19l339

What was total net income of your household over the period from 1 January 2018 to 31 December 2018?

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.

-999999999..999999999 euro

-999999999 I don't know

if (ci19l339=I don't know)

ci19l229

You have indicated that you don't know the total net income of your household over 2018. Can you perhaps indicate, then, within what limits the total net income of your household lay in the period from 1 January 2018 to 31 December 2018?

1 less than 8,000 euros

2 8,000-16,000 euros

3 16,000-24,000 euros

4 24,000-36,000 euros

5 36,000-48,000 euros

6 48,000-60,000 euros

7 60,000 euros or more

-8 I prefer not to say

-9 I don't know

if ci19l001<4

ci19l236

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.

1..999999999 euro

-8 I prefer not to say



if ci19l001 < 4

ci19l237 - ci19l242

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

ci19l237 a member of your household who is now working will stop working

ci19l238 a member of your household who is currently not working will start working

ci19l239 a member of your household will change to another job

ci19l240 a member of your household will gain career advancement

ci19l241 social benefits received by your household will increase considerably

ci19l242 social benefits received by your household will decrease considerably

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

if ci19l001 < 4

ci19l377

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.

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

if ci19l001 < 4

ci19l378

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.

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



if ci19l001 < 4

ci19l245 - ci19l251

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

ci19l245 having trouble making ends meet

ci19l246 unable to quickly replace things that break

ci19l247 having to lend money for necessary expenditures

ci19l248 running behind in paying rent/mortgage or general utilities

ci19l249 debt collector/bailiff at the door in the last month

ci19l250 received financial support from family or friends in the last month

ci19l251 none of the above

0 no

1 yes

if ci19l001 < 4

ci19l252

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

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

if ci19l001 < 4

ci19l253

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

1 expenditure was higher than the income

2 expenditure was approximately equal to the income

3 expenditure was lower than the income

if ci19l001 < 4

ci19l254

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

1 yes

2 no



if ci19l253=1 and ci19l254=1

ci19l255

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?

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

if (ci19l001<4 and ci19l383 < 4)

ci19l379

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.

0..100 %

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

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

if (ci19l001<4 and (ci19l383=4 or ci19l383=5) and ci19l002<65)

ci19l257

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.

0..100 %

-8 n/a, since I already have a job

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

if ci19l001<4

ci19l258

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

- 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
- 9 I don't know



if ci19l001<4

ci19l261

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

- 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
- 9 I don't know

ci19l380

Can you indicate, on a scale from 0 to 10, to what degree you consider yourself happy?

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

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

** For question ci19l264, the answer obtained in the previous wave was shown on screen if available. Respondents were presented the following notice on screen:*

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

if (ci19l003=1 and ci19l001>0 and ci19l001<4)

ci19l264

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?

- 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
- 9 I don't know



* For question ci19l265, the answer obtained in the previous wave was shown on screen if available. Respondents were presented the following notice on screen:

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

if (ci19l003=1 and ci19l001>0 and ci19l001<4)

ci19l265

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

- 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
- 9 I don't know

if ci19l001<4

{intro4}

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

if ci19l001<4

ci19l292 - ci19l295

Were you in arrears on one or more bills on 31 December 2018?

More than one answer is permitted.

ci19l292 no

ci19l293 yes, arrears on rent or mortgage

ci19l294 yes, arrears on general utilities

ci19l295 yes, arrears on other bills

0 no

1 yes

-8 I prefer not to say

-9 I don't know

if ci19l293=1

ci19l381

What was the total amount of your arrears on rent or mortgage on 31 December 2018?

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

1..999999999 euro

-8 I prefer not to say

-9 I don't know



if ci19l294=1

ci19l299

What was the total amount of your arrears on general utilities on 31 December 2018?

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

1..999999999 euro

9999999998 I prefer not to say

9999999999 I don't know

if ci19l295=1

ci19l300

What was the total amount of your arrears on other bills on 31 December 2018?

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

1..999999999 euro

9999999998 I prefer not to say

9999999999 I don't know

if ci19l001<4

ci19l301

Did you fall into arrears for more than 2 months on rent (tenants) or installments on mortgage and interest (owners) in 2018?

1 yes

2 no

-9 I don't know

if ci19l301=1

ci19l302

What were your largest arrears (in terms of months) on rent or installments on mortgage in 2018?

3..999 months

-8 I prefer not to say

-9 I don't know

if ci19l001<4

ci19l303

Did you fall into arrears for more than 2 months on general utilities in 2018?

1 yes

2 no

-9 I don't know

if ci19l303=1

ci19l304

What were your largest arrears (in terms of months) on general utilities in 2018?

3..999 months

-8 I prefer not to say

-9 I don't know



if ci19l001 < 4

ci19l306- ci19l309 and ci19l340, ci19l352 - ci19l354, ci19l382

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

ci19l382 Do you eat a meal with meat, chicken, fish or a full vegetarian meal once a day?

ci19l306 Do you buy new clothes regularly?

ci19l307 Do you replace worn furniture?

ci19l340 Do you take a week or more of holiday at least once every year?

ci19l309 Do you pay voluntary parental contribution for your children (tuition fees, money for books and materials, school trips)?

ci19l352 Do you go out for dinner at least once in two months?

ci19l353 Are you able to heat your home well?

ci19l354 Do you pay for one or more memberships of a sports club and suchlike?

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

if ci19l001 < 4

ci19l355

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 washmachine)

very
easy

very hard

1

2

3

4

5

6

7

if ci19l001 < 4

ci19l356

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:

not at all
a burden

a heavy
burden

1

2

3

4

5

6

7



ci19l313 - ci19l317

Note: Please continue with the questionnaire until you are returned to the starting screen. Only then will the system register that the questionnaire has been completed **fully**.

Finally: what did you think of this questionnaire?

1 = certainly not

5 = certainly yes

ci19l313 Was it difficult to answer the questions?

ci19l314 Were the questions sufficiently clear?

ci19l315 Did the questionnaire get you thinking about things?

ci19l316 Was it an interesting subject?

ci19l317 Did you enjoy answering the questions?

1 1 = certainly not

2

3

4

5 5 = certainly yes

ci19l318

Starting date of the questionnaire
string

ci19l319

Starting time of the questionnaire
String

ci19l320

End date of the questionnaire
string

ci19l321

End time of the questionnaire
string

calculated variable

ci19l322

Duration in seconds
integer



4 Descriptives

	N	Minimum	Maximum	Mean	Std. Deviation
nomem_encr Number of household member encrypted	4968	800009	899957	849923.99	29058.500
ci19l_m Year and month of the field work period	4968	201906	201907	201906.19	.391
ci19l001 Position in the household	4947	1	7	1.78	1.274
ci19l002 Age respondent	4949	16	101	52.16	18.354
ci19l326 Year of birth respondent	4949	1917	2003	1966.04	18.359
ci19l003 The household head lives together with a partner (wedded or unwedded).	4949	0	1	.68	.465
ci19l383 Primary occupation	4949	1	13	5.06	3.867
ci19l005 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?	4968	0	10	7.23	1.352
ci19l006 How satisfied are you with your financial situation?	4809	0	10	6.88	1.781
ci19l007 How satisfied are you with the current economic situation in the Netherlands?	4655	0	10	6.44	1.504
ci19l008 Did you receive income as employee in 2018? Note: this only concerns income received through paid work in employment.	4937	1	2	1.48	.500
ci19l009 How many employers have you had (as employee) in 2018?	2544	1	20	1.21	.755



ci19I372 How much were your gross wages in total in 2018 [at your employer /at all of your employers]?	1561	1	1477548	37051.79	46838.880
ci19I373 Can you indicate, then, to what category your total gross wages belonged in 2018 at [your employer /all of your employers]?	657	1	7	3.42	1.700
ci19I037 Which work situation as described below in 2018 applied to you (or for a part of 2018)? - you worked as an entrepreneur or as a freelancer	4909	0	1	.03	.168
ci19I038 Which work situation as described below in 2018 applied to you (or for a part of 2018)? - you worked as an entrepreneur or as a freelancer alongside a job	4909	0	1	.01	.099
ci19I039 Which work situation as described below in 2018 applied to you (or for a part of 2018)? - you are self-employed in a one-person business	4909	0	1	.02	.141
ci19I040 Which work situation as described below in 2018 applied to you (or for a part of 2018)? - you are a company owner	4909	0	1	.01	.090
ci19I041 Which work situation as described below in 2018 applied to you (or for a part of 2018)? - you participate in a partnership (Dutch: maatschap)	4909	0	1	.01	.073



ci19I042 Which work situation as described below in 2018 applied to you (or for a part of 2018)? - you are a partner in a partnership (Dutch: vennootschap onder firma, VOF)	4909	0	1	.01	.075
ci19I043 Which work situation as described below in 2018 applied to you (or for a part of 2018)? - you own a private limited liability company or limited partnership (Dutch: Commanditaire Vennootschap, CV)	4909	0	1	.01	.092
ci19I044 Which work situation as described below in 2018 applied to you (or for a part of 2018)? - you make profit (or losses) through enterprise in some other way (not: as spouse or partner cooperating in the business).	4909	0	1	.00	.053
ci19I045 Which work situation as described below in 2018 applied to you (or for a part of 2018)? - none of these	4909	0	1	.93	.256
ci19I046 Do you already know what the fiscal profit (or possible loss) is over 2018?	343	1	2	1.53	.500
ci19I047 Is the fiscal profit (or gross income minus entrepreneur or freelancer expenses) positive or negative over 2018?	161	1	2	1.17	.375



ci19I049 How much was the fiscal profit (or the gross income minus entrepreneur or freelancer costs) over 2018?	107	0	935000	34036.66	102925.359
ci19I048 Do you expect the fiscal profit (or the gross income minus entrepreneur or freelancer expenses) to be positive or negative over 2018?	182	1	2	1.24	.426
ci19I050 Can you give an estimate of the fiscal profit (or the gross income minus entrepreneur or freelancer expenses) over 2018?	70	0	400000	29772.39	57818.975
ci19I051 Can you indicate, then, to what category your fiscal profit or loss (or the gross income minus entrepreneur or freelancer expenses) belongs (approximately) in 2018?	61	1	7	3.33	2.063
ci19I052 What source did you use to enter the details concerning the fiscal profit (or the gross income minus entrepreneur or freelancer expenses)? - tax form	61	0	1	.38	.489
ci19I053 What source did you use to enter the details concerning the fiscal profit (or the gross income minus entrepreneur or freelancer expenses)? - other	61	0	1	.20	.401
ci19I054 What source did you use to enter the details concerning the fiscal profit (or the gross income minus entrepreneur or freelancer expenses)? - none	61	0	1	.44	.501
ci19I059 Did you (also) work in self-employment in 2017?	340	1	2	1.35	.479



ci19I060 Was the fiscal profit over 2017 positive or negative?	220	1	2	1.14	.344
ci19I061 How much was the (estimated) fiscal profit over 2017?	122	1	860000	44400.89	112677.889
ci19I062 Can you indicate, then, to what category your fiscal profit or loss belonged (approximately) in 2017?	41	1	7	3.66	2.128
ci19I065 Were you on early retirement in 2018 or for a part of 2018?	2476	1	2	1.81	.392
ci19I363 Which of the old age pensions or life annuities listed below did you receive in 2018? - early retirement (Dutch: prepensioen)	470	0	1	.28	.448
ci19I067 Which of the old age pensions or life annuities listed below did you receive in 2018? - state old age pension (Dutch: AOW)	1597	0	1	.86	.348
ci19I068 Which of the old age pensions or life annuities listed below did you receive in 2018? - other pensions	1597	0	1	.61	.488
ci19I069 Which of the old age pensions or life annuities listed below did you receive in 2018? - life annuity	1597	0	1	.10	.296
ci19I070 Which of the old age pensions or life annuities listed below did you receive in 2018? - none of the above	1597	0	1	.07	.259



ci19I364 How much is the gross amount that you received as prepensioen (early retirement) in 2018?	91	100	1111111	39163.30	124616.280
ci19I365 Can you indicate, then, to what category the gross amount of prepensioen belongs that you received in 2018?	26	1	4	2.38	1.098
ci19I076 How much is the gross amount that you received as state pension (AOW) in 2018?	931	1	10344300	25331.27	342254.799
ci19I367 Can you indicate, then, to what category the gross amount of AOW belongs that you received in 2018?	10	2	5	3.40	.966
ci19I080 How much is the gross amount that you received in 2018 as other pensions?	708	1	999999999	1431589.67	37581605.730
ci19I081 Can you indicate, then, to what category the gross amount belongs that you received in 2018 as other pensions?	148	1	6	2.20	1.221
ci19I084 How much is the gross amount that you received as life annuities in 2018?	123	1	37930	7553.23	7557.078
ci19I100 Did you receive one or more of the following benefits or allowances in 2018? - healthcare benefit, paid through the Tax Administration (Dutch: zorgtoeslag)	4764	0	1	.22	.417



ci19I327 Did you receive one or more of the following benefits or allowances in 2018? - kindgebonden budget (child budget, paid through the Tax Administration)	4764	0	1	.04	.196
ci19I087 Did you receive one or more of the following benefits or allowances in 2018? - Sickness Benefits Act (Dutch: Ziektewet)	4897	0	1	.01	.106
ci19I374 Did you receive one or more of the following benefits or allowances in 2018? - Unemployment Benefits Act or follow-up unemployment benefit or half-pay (Dutch: WW or vervolguitkering WW or wachtgeld)	4897	0	1	.03	.173
ci19I090 Did you receive one or more of the following benefits or allowances in 2018? - General Surviving Relatives Act (Dutch: ANW)	4897	0	1	.00	.047
ci19I091 Did you receive one or more of the following benefits or allowances in 2018? - Surviving relatives pension, from a pension fund or insurer (Dutch: nabestaandenpensioen)	4764	0	1	.02	.154
ci19I092 Did you receive one or more of the following benefits or allowances in 2018? - orphan's pension (from a pension fund or insurer)	638	0	1	.00	.068



ci19I341 Did you receive one or more of the following benefits or allowances in 2018? - Participation Act (Dutch: bijstand: Participatiewet)	4764	0	1	.02	.129
ci19I094 Did you receive one or more of the following benefits or allowances in 2018? - Supplementary benefit for self-employed persons (Dutch: bijstand voor zelfstandigen)	4764	0	1	.00	.035
ci19I095 Did you receive one or more of the following benefits or allowances in 2018? - Act on Income Provisions for Older or Partially Disabled Unemployed Persons/Formerly Self-Employed Persons (Dutch: IOAW/IOAZ)	2858	0	1	.01	.072
ci19I096 Did you receive one or more of the following benefits or allowances in 2018? - WGA (Return to Work Scheme), IVA (Income Provision Scheme) or WAO (Disability Insurance Act)	4764	0	1	.04	.191
ci19I098 Did you receive one or more of the following benefits or allowances in 2018? - invalidity pension (from a pension fund or insurer)	4764	0	1	.01	.078
ci19I099 Did you receive one or more of the following benefits or allowances in 2018? - AKW, General Child Benefit Act (Dutch: kinderbijslag)	4764	0	1	.11	.316



ci19I328 Did you receive one or more of the following benefits or allowances in 2018? - Wajong (Work and Employment Support for Disabled Young Persons Act)	4764	0	1	.01	.083
ci19I329 Did you receive one or more of the following benefits or allowances in 2018? - IOW (Income Provision for Older Unemployed Persons)	2016	0	1	.01	.077
ci19I101 Did you receive one or more of the following benefits or allowances in 2018? - none of the above	4897	0	1	.61	.488
ci19I143 How much is the net amount that you received in 2018 as zorgtoeslag?	635	1	12000	864.34	705.082
ci19I330 How much is the net amount that you received in 2018 as child budget (kindgebonden budget)?	78	1	24644	2126.77	3026.905
ci19I102 How much is the total gross amount that you received in 2018 through the Ziektewet (preferably as stated on your tax reporting statement)?	28	100	30000	12181.54	8485.602
ci19I103 Can you indicate, then, to what category the gross amount belongs that you received in 2018 through the Ziektewet?	17	1	6	2.76	1.640
ci19I375 How much is the total gross amount that you received in 2018 as WW or vervolguitkering WW or wachtgeld (preferably as stated on your tax reporting statement)?	82	1	45247	11192.10	10206.175



ci19l376 Can you indicate, then, to what category the gross amount belongs that you received in 2018 as WW or vervolguitkering WW or wachtgeld?	42	1	5	2.88	1.329
ci19l111 How much is the total gross amount that you received in 2018 through the ANW (preferably as stated on your tax reporting statement)?	5	543	13335	7288.20	5960.719
ci19l368 Can you indicate, then, to what category the gross amount belongs that you received in 2018 through the ANW?	2	2	4	3.00	1.414
ci19l114 How much is the total gross amount that you received in 2018 as nabestaandenpensioen (through a pension fund or insurer) (preferably as stated on your tax reporting statement)?	68	1	50000	9729.50	10396.868
ci19l115 Can you indicate, then, to what category the gross amount belongs that you received in 2018 as nabestaandenpensioen (through a pension fund or insurer)?	23	1	6	2.96	1.522
ci19l117 How much is the total gross amount that you received in 2018 as orphan's pension (through a pension fund or insurer) (preferably as stated on your tax reporting statement)?	1	30	30	30.00	.



ci19I118 Can you indicate, then, to what category the gross amount belongs that you received in 2018 as orphan's pension (through a pension fund or insurer)?	1	2	2	2.00	.
ci19I344 How much is the net amount that you received in 2018 as bijstand (Participatiewet)?	34	700	14964	7578.18	5026.463
ci19I125 How much is the net amount that you received in 2018 through the bijstandsbesluit voor zelfstandigen?	2	900	11340	6120.00	7382.195
ci19I128 How much is the net amount that you received in 2018 through the IOAW/IOAZ?	9	2000	15000	9446.89	4535.744
ci19I129 How much is the total gross amount that you received in 2018 as WAO, IVA or WGA (preferably as stated on your tax reporting statement)?	97	1	157620	19584.11	20479.809
ci19I130 Can you indicate, then, to what category the gross amount belongs that you received in 2018 as WAO, IVA or WGA?	49	1	6	3.98	1.588
ci19I135 How much is the total gross amount that you received in 2018 as invalidity pension (through a pension fund or insurer) (preferably as stated on your tax reporting statement)?	17	520	27670	7158.53	7855.490



ci19l136 Can you indicate, then, to what category the gross amount belongs that you received in 2018 as invalidity pension (through a pension fund or insurer)?	6	1	5	3.17	1.602
ci19l140 How much is the net amount that you received in 2018 as kinderbijslag?	258	122	58134	1863.62	3704.573
ci19l333 How much is the net amount that you received in 2018 as Wajong?	16	510	15600	7355.75	5618.850
ci19l336 How much is the net amount that you received in 2018 as IOW?	9	727	15423	8150.11	5102.409
ci19l144 Which of the sources of income listed below did you receive in 2018? - income through real estate (including renting our rooms)	4758	0	1	.02	.150
ci19l145 Which of the sources of income listed below did you receive in 2018? - house ownership grant (Dutch: rijksbijdrage eigen woningbezit)	4758	0	1	.01	.091
ci19l146 Which of the sources of income listed below did you receive in 2018? - student grant or allowance	4758	0	1	.02	.138
ci19l147 Which of the sources of income listed below did you receive in 2018? - student loan	4758	0	1	.03	.163
ci19l148 Which of the sources of income listed below did you receive in 2018? - alimony from your ex-spouse	4758	0	1	.00	.066



ci19l149 Which of the sources of income listed below did you receive in 2018? - alimony for your children	4758	0	1	.01	.099
ci19l150 Which of the sources of income listed below did you receive in 2018? - study allowance from your parents	4758	0	1	.02	.141
ci19l151 Which of the sources of income listed below did you receive in 2018? - allowances from family	4758	0	1	.01	.113
ci19l152 Which of the sources of income listed below did you receive in 2018? - income through share dividends, stocks, investment accounts or investment funds	4758	0	1	.07	.248
ci19l153 Which of the sources of income listed below did you receive in 2018? - interest from savings accounts, receivables, stock, bonds, debentures or investment accounts	4758	0	1	.18	.382
ci19l154 Which of the sources of income listed below did you receive in 2018? - none of the above	4758	0	1	.73	.446
ci19l155 What amount of income did you receive in total in 2018 from real estate (including renting out rooms)?	86	600	262000	16536.78	29745.592



ci19l156 Can you indicate, then, to what category the gross amount belongs that you received in 2018 from real estate (including renting out rooms)?	8	1	6	3.50	1.604
ci19l157 What amount of income did you receive in total in 2018 through the house ownership grant?	24	400	5767	2336.04	1657.317
ci19l158 Can you indicate, then, to what category the gross amount belongs that you received in 2018 through the house ownership grant?	9	2	4	2.44	.726
ci19l159 What amount of income did you receive in total in 2018 through student grant or allowance?	55	82	12960	3251.62	3206.539
ci19l160 Can you indicate, then, to what category the gross amount belongs that you received in 2018 through a student grant or allowance?	28	1	5	2.46	1.170
ci19l161 What amount of income did you receive in total in 2018 through a student loan?	92	1	15000	5632.29	4185.709
ci19l162 Can you indicate, then, to what category the gross amount belongs that you received in 2018 through a student loan?	30	1	5	3.07	1.081
ci19l163 What amount of income did you receive in total in 2018 as alimony from your ex-spouse?	17	500	24000	7910.82	7693.347



ci19l164 Can you indicate, then, to what category the gross amount belongs that you received in 2018 as alimony from your ex-spouse?	2	2	4	3.00	1.414
ci19l165 What amount of income did you receive in total in 2018 as alimony for your children?	36	115	9600	3466.06	2447.559
ci19l166 Can you indicate, then, to what category the gross amount belongs that you received in 2018 as alimony for your children?	5	2	3	2.40	.548
ci19l167 What amount of income did you receive in total in 2018 as a study allowance from your parents?	74	200	13500	2986.80	2521.359
ci19l168 Can you indicate, then, to what category the amount belongs that you received in 2018 as a study allowance from your parents?	15	1	4	2.07	.799
ci19l169 What amount of income did you receive in total in 2018 as allowances from family?	50	200	200000	8190.30	28642.564
ci19l170 Can you indicate, then, to what category the amount belongs that you received in 2018 as allowances from family?	6	1	7	3.17	2.137
ci19l171 What amount of income did you receive in total in 2018 through share dividends, stocks, investment accounts or investment funds?	211	1	776298	7289.50	54370.534



ci19l172 Can you indicate, then, to what category the gross amount belongs that you received in 2018 through share dividends, stocks, investment accounts or investment funds?	67	1	6	1.72	1.191
ci19l173 What amount of income did you receive in total in 2018 through interest from savings accounts, receivables, stock, bonds, debentures or investment accounts?	549	1	80000	978.55	4914.706
ci19l174 Can you indicate, then, to what category the gross amount belongs that you received in 2018 through interest from savings accounts, receivables, stock, bonds, debentures or investment accounts?	216	1	6	1.24	.638
ci19l175 Did you receive one or more legacies and/or gifts in 2018?	4889	1	2	1.95	.217
ci19l176 What was the total amount of those legacies or gifts in 2018?	203	15	1400000	24974.36	102192.247
ci19l325 Can you indicate, then, to what category the total worth of those legacies or gifts belongs that you received in 2018?	21	1	10	3.43	2.891
ci19l177 Did you have any other forms of income in 2018 (aside from, possibly, rent benefit) that were not mentioned above?	4887	1	2	1.85	.355
ci19l384 What was the total amount of other forms of income?	580	10	150000	3468.05	11896.736



ci19l385 Can you indicate, then, to what category the total amount of other forms of income that you received in 2018 belongs?	95	1	8	1.52	1.193
ci19l203 Did you pay more than 100 euros in 2018 in interest on personal loans, continuous credit or other loans?	4750	1	2	1.93	.262
ci19l204 How much was the interest paid on personal loans, continuous credit or other loans in 2018? Disregard mortgage interest payments.	181	1	40000	1552.67	4245.372
ci19l205 Did you pay alimony to your ex-spouse or ex-partner in 2018? Do NOT consider alimony for children here.	4750	1	3	2.62	.492
ci19l206 How much was the total amount of alimony paid to your ex-spouse or ex-partner in 2018?	17	200	22549	5176.29	6969.879
ci19l207 Did you pay alimony to or for your child(ren) in 2018?	4750	1	3	2.63	.498
ci19l208 How much was the total amount of alimony paid to or for your child(ren) in 2018?	30	186	7992	3078.70	2056.246
ci19l209 Did you provide parental financial support to children studying and living on their own in 2018?	4115	1	3	2.53	.548
ci19l210 How much was the total amount of parental financial support provided to children studying and living on their own in 2018?	76	39	25000	3953.53	4524.457



ci19l211 Did you provide children living on their own (also children not studying) with any other form of financial support or financial gifts in 2018?	4115	1	3	2.38	.611
ci19l212 How much was the total amount of financial support or gifts provided in 2018?	205	1	219856	7647.39	22601.830
ci19l213 Did you provide financial support or financial gift to any other persons in 2018?	4750	1	2	1.94	.244
ci19l214 How much was the total amount of financial support or gifts provided to other persons in 2018?	238	25	84684	3105.62	7503.438
ci19l221 Did you have a company car in 2018? It doesn't matter if the car was also used for private use.	2617	1	2	1.91	.285
ci19l222 What was the purchase value of this car? Purchase value means the retail price of the car in the year of manufacture.	191	24	95000	32471.71	13183.940
ci19l223 Can you indicate, then, to what category the purchase value of this car belonged approximately?	27	1	7	3.37	1.275
ci19l224 For how many months in 2018 did you have a company car? (This may concern different cars.)	233	0	12	10.97	2.836
ci19l337 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 2018?	2046	-8208	100000000	132386.70	3124929.785



ci19l226 Can you indicate how much your total taxable income in the three boxes (the total income) is approximately, in 2018?	1317	1	10	5.68	2.632
ci19l338 Can you estimate your total taxable income in the three boxes (the total income) over 2018, then?	53	0	58100	23185.21	15862.216
ci19l339 What was total net income of your household over the period from 1 January 2018 to 31 December 2018?	1957	-8208	6000000	39975.80	143990.790
ci19l229 Can you perhaps indicate, then, within what limits the total net income of your household lay in the period from 1 January 2018 to 31 December 2018?	1361	1	7	4.12	1.544
ci19l236 What amount of net income per month would you consider the absolute minimum for your household, in your current circumstances?	3342	1	240000	3728.43	8190.303
ci19l237 Do you expect to see any changes to the total net income per month of your household due to the fact that: - a member of your household who is now working will stop working	4361	1	4	2.78	1.007
ci19l238 Do you expect to see any changes to the total net income per month of your household due to the fact that: - a member of your household who is currently not working will start working	4361	1	4	2.91	1.015



ci19l239 Do you expect to see any changes to the total net income per month of your household due to the fact that: - a member of your household will change to another job	4361	1	4	2.86	.993
ci19l240 Do you expect to see any changes to the total net income per month of your household due to the fact that: - a member of your household will gain career advancement	4361	1	4	2.89	.975
ci19l241 Do you expect to see any changes to the total net income per month of your household due to the fact that: - social benefits received by your household will increase considerably	4361	1	4	2.97	.996
ci19l242 Do you expect to see any changes to the total net income per month of your household due to the fact that: - social benefits received by your household will decrease considerably	4361	1	4	2.98	1.022
ci19l377 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?	4360	0	10	5.54	1.516
ci19l378 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?	4359	0	10	6.96	1.953



ci19l245 Can you indicate with which of the following issues you are or are not confronted at present? - having trouble making ends meet	4358	0	1	.09	.291
ci19l246 Can you indicate with which of the following issues you are or are not confronted at present? - unable to quickly replace things that break	4358	0	1	.11	.315
ci19l247 Can you indicate with which of the following issues you are or are not confronted at present? - having to lend money for necessary expenditures	4358	0	1	.03	.167
ci19l248 Can you indicate with which of the following issues you are or are not confronted at present? - running behind in paying rent/mortgage or general utilities	4358	0	1	.01	.081
ci19l249 Can you indicate with which of the following issues you are or are not confronted at present? - debt collector/bailiff at the door in the last month	4358	0	1	.00	.064
ci19l250 Can you indicate with which of the following issues you are or are not confronted at present? - received financial support from family or friends in the last month	4358	0	1	.02	.143
ci19l251 Can you indicate with which of the following issues you are or are not confronted at present? - none of the above	4358	0	1	.83	.372



ci19l252 How would you describe the financial situation of your household at this moment?	4358	1	5	3.57	.978
ci19l253 Think about the last 12 months. Was your household expenditure more than, equal to, or less than your household income?	4358	1	3	2.29	.688
ci19l254 Did this expenditure in the last 12 months include the purchase of a house or car, or any other (large) investments?	4358	1	2	1.82	.384
ci19l255 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?	174	1	3	2.08	.815
ci19l379 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.	1991	0	100	14.52	23.277
ci19l257 Do you think that you have a chance of finding a job in the coming 12 months? You can indicate this as a percentage.	58	0	100	39.24	35.502
ci19l258 Think about the coming 12 months. Do you think that the expenditure of your household will be:	4181	1	5	3.30	.800
ci19l261 Do you expect your financial situation to get better or worse over the coming 12 months?	4165	1	5	3.01	.733



ci19l380 Can you indicate, on a scale from 0 to 10, to what degree you consider yourself happy?	4863	0	10	7.32	1.484
ci19l264 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?	2897	1	5	3.10	.662
ci19l265 How would you describe the way in which financial affairs are managed?	2897	1	5	3.42	.922
ci19l292 Were you in arrears on one or more bills on 31 December 2018? - no	4265	0	1	.98	.150
ci19l293 Were you in arrears on one or more bills on 31 December 2018? - yes, arrears on rent or mortgage	4265	0	1	.01	.075
ci19l294 Were you in arrears on one or more bills on 31 December 2018? - yes, arrears on general utilities	4265	0	1	.00	.068
ci19l295 Were you in arrears on one or more bills on 31 December 2018? - yes, arrears on other bills	4265	0	1	.02	.134
ci19l381 What was the total amount of your arrears on rent or mortgage on 31 December 2018?	15	110	53711	4670.60	13619.422
ci19l299 What was the total amount of your arrears on general utilities on 31 December 2018?	11	93	600	266.27	182.404



ci19l300 What was the total amount of your arrears on other bills on 31 December 2018?	47	100	40000	5521.13	11395.109
ci19l301 Did you fall into arrears for more than 2 months on rent (tenants) or installments on mortgage and interest (owners) in 2018?	4270	1	2	2.00	.067
ci19l302 What were your largest arrears (in terms of months) on rent or installments on mortgage in 2018?	12	3	518	51.75	147.961
ci19l303 Did you fall into arrears for more than 2 months on general utilities in 2018?	4282	1	2	2.00	.061
ci19l304 What were your largest arrears (in terms of months) on general utilities in 2018?	13	3	700	73.15	195.947
ci19l382 Do you eat a meal with meat, chicken, fish or a full vegetarian meal once a day?	4357	1	5	1.31	.828
ci19l306 Do you buy new clothes regularly?	4357	1	5	2.04	1.097
ci19l307 Do you replace worn furniture?	4357	1	5	2.05	1.392
ci19l340 Do you take a week or more of holiday at least once every year?	4357	1	5	1.62	1.134
ci19l309 Do you pay voluntary parental contribution for your children (tuition fees, money for books and materials, school trips)?	4357	1	5	4.10	1.635



ci19l352 Do you go out for dinner at least once in two months?	4357	1	5	2.10	1.261
ci19l353 Are you able to heat your home well?	4357	1	5	1.16	.643
ci19l354 Do you pay for one or more memberships of a sports club and suchlike?	4357	1	5	2.27	1.705
ci19l355 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?	4356	1	7	2.59	1.880
ci19l356 How easy is it for you to pay for the living costs of your household?	4354	1	7	2.51	1.607
ci19l313 Was it difficult to answer the questions?	4860	1	5	2.08	1.303
ci19l314 Were the questions sufficiently clear?	4860	1	5	4.27	.920
ci19l315 Did the questionnaire get you thinking about things?	4860	1	5	3.21	1.232
ci19l316 Was it an interesting subject?	4860	1	5	3.60	1.125
ci19l317 Did you enjoy answering the questions?	4860	1	5	3.62	1.110
ci19l322 Duration in seconds	4860	33	4800968	75367.00	391599.573
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