

DNB Household Survey 2009 - Documentation - English

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Version 2.0

CentERdata - August 2016

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## 1. Introduction

Since 1993, CentERdata annually collects economic data through a panel that consists of some two thousand households. The purpose of this *DNB Household Survey* (formerly known as CentER Savings Survey) is to study the economic and psychological determinants of the saving behavior of households. This research project was originally part of the VSB-CentER Savings Project.

The data are collected through the Internetpanel of CentERdata (*the CentERpanel*). Participating respondents do not necessarily have to have their own computer with Internet. If a household does not have access to Internet, CentERdata provides a so-called set-top box with built-in Internet connection and, if necessary a television set as well, so that the households can fill in the questionnaires via the television set.

The 2009 wave (the 17th wave) of the DNB Household Survey was conducted over the period February – December 2009.

### 1.1 Six questionnaires

The DNB Household Survey consists of six questionnaires. Below, we give an overview of the topics that are covered by each of the questionnaires.

1. general information on the household;
2. household and work;
3. accommodation and mortgages;
4. health and income;
5. assets and liabilities;
6. economic and psychological concepts;

All questionnaires were presented to the CentERpanel, of which 1660 households have participated in the fifteenth wave. Within each household, all persons aged 16 or over were interviewed. The response rate of each questionnaire is presented in table 1 below. The section General Information on the Household includes *all* members of the household (also those under 16 years of age), and mainly consists of derived variables. The questions from this section are not presented to the respondents but are derived from other variables. For example, the province where the respondent lives is derived from the zip code.

## 1.2 Eight data sets

The data from the questionnaires are organized into six data sets in SPSS portable files. Files in Stata format are also available. In addition, two data sets with derived data have been created: the first one includes derived data on (personal) income (see section 1.3 below); the second one includes derived data on assets, liabilities, and mortgages (see section 1.4 below). The names of the data sets can be found in the second column of table 1.

Table 1. Response rates of the data sets

data set	subject	number of persons	number of households
1. hhi09en.por	general information on the household	4185	1702
2. wrk09en.por	household and work	1932	1409
3. hse09en.por	accommodation and mortgages	1259	1259
4. inc09en.por	health and income	1857	1368
5. wth09en.por	assets and liabilities	1967	1426
6. psy09en.por	economic and psychological concepts	1945	1435
7. agi09en.por	aggregated data on income		1845
8. agw09en.por	aggregated data on assets, liabilities and mortgages	2096	1529

The files can be linked by using two variables: *nohold* (household index) and *nomem* (index of the member of the household). As *nomem* is always smaller than 100, a unique personal index can be calculated as follows:

$$nohold \times 100 + nomem$$

Table 2 provides an overview of the variables that can be found at the beginning of each data file.

Table 2. Variables at the beginning of each data file

name of the variable	description
nohold	household index
nomem	index of the member of the household

All amounts in the datasets are in euros.

### 1.3 Aggregated data on income

The CentER Savings Survey includes many questions about sources of income the respondents may have. On the basis of these sources of income we have calculated the total gross and the total net income on a personal level. Table 3 includes an overview of the income components that were used to calculate the aggregated data on personal income.

Table 3: Overview of the variables that were used to calculate aggregated data on personal income

Variable	Description
NOHHOLD	Household index
NOMEM	Index of member of the household
WINST	Profits [gross]
OG	Real estate income/letting of rooms [gross]
HPREM	Premium for subsidized purchase of house [gross]
BEURS	Scholarship [net]
STUDLEN	Study loan [net]
ALIM	Alimony from spouse [gross]
ALIK	Alimony for children [net]
OTOEL	Parental support for studies [net]
FTOEL	Support from family [net]
RENTE	Interest/dividends/other income [gross]
ERF	Inheritance [net]
ZKP	Premium private medical insurance
HS	Rent subsidy [net]
HG	Allowance to adjust to new rent [net]
HWF	Rateable value of accommodation [gross]
HTR	Mortgage interest payments [gross]
LOON	Pay/salary [gross]
VUT	Early retirement benefits [gross]
WG	Reduced pay [gross]
PENS	Retirement pension/annuity [gross]
WW	Unemployment benefits [gross]
ZW	Illness benefits [bruto]
ZORG	Care support [bruto]
K_OP	Children support [bruto]
WAZ	Disability benefits for self-employed, their partner/free-lancers/clergymen etc. [gross]
WAJONG	Disability benefits for persons who were already disabled at the age of 17 and therefore could not work [gross]
WAO	Disability pension [gross]
IOAW	Benefits for elderly and partly disabled unemployed/self-employed [gross]
ABW	Social assistance (US: welfare)/benefits for self-employed [gross]
AOW	General old-age pension (US: social security payments) [gross]
AWW	General widows' and orphans' pension [gross]
IB	Calculated income tax
BTOT	Total gross income
NTOT	Total net income
HEFKORT	Considered tax credit
BOX3TAX	Considered income tax box 3 (saving and investments)

The variables *nohold* and *nomem* serve to identify the data record. The variables *winst* through *aww* are based on data from the questionnaires Health and Income, and Accommodation and Mortgages. For each income component it is indicated whether it concerns a gross or a net income component. With *loon* through *aww* we have in principle used the gross amounts that were provided through the questionnaire Health and Income. In general this concerns the gross amounts as stated on the yearly income statement provided by the employer or institution, deducted by pension- and unemployment benefits, but including earnings transfer allowance (for historic reasons, employees and persons in receipt of most benefits, aged below 65, receive an earnings transfer allowance to compensate them for increases in employee contributions to peoples' insurance contributions) and employer's contribution towards health insurance c.q. employer's premiums for health insurance. If a respondent did not know the gross amount, he/she was asked to indicate the interval in which the amount would be (i.e. between x and y euro). In that case for calculating the total income the middle of the given interval is used  $((x+y)/2)$ . (The variable *extensie\_c* is used to indicate if the amount is the middle of such an interval.) If the gross amount could not be given as an interval either, one could give the net amount. In that case, the net amount was converted into a gross amount. If a respondent has more than one employer, the variable *loon* is calculated by adding up the gross amounts of all employers. Total gross income is calculated as follows:

$$btot = loon + vut + pens + wao + ww + wg + aow + aww + abw + waz + wajong + ioaw + alim + \max(winst,0) + hprem + hwf.$$

The total gross income is unknown (has a 'missing value') if (in the equation mentioned above) one of the income components from *loon* through *alim* is unknown. If one of the other components (from *winst* through *hwf*) is unknown, we consider this amount to be equal to zero in the calculation of the gross income. Note that negative alimony (paid alimony) is subtracted from the gross income, but that a negative profit (a loss) is not. Income tax *ib* is calculated on the basis of the taxable components of the total gross income. The social security premiums are also included in *ib*. Because of the tax revision in 2001, the tax on income out of savings and investments ('box 3') is included in *ib* as well. This *box3tax* is calculated by multiplying the relevant tax rate with the taxable components of the capital as determined on the basis of the aggregated capital components (as described in section 1.4). Possible income in box 2 (income from considerable interest (i.e. income received by shareholders owning more than 5% of the shares in a company)) are not taken into account. The aggregated data set also contains the variable *hefkort*. This variable presents the amount of tax credit taken into consideration when calculating *ib*. In the calculation of the income tax *ib* is the mortgage deduction *htr* taken into account. The tax on income in box 3 is also taken into account.

$$ntot = btot - ib + alik + beurs + studlen + otoel + ftoel + erf + hs + hg + \min(0, winst) + \min(alim, 0) + rente + og.$$

Note that for the calculation of the net income, a negative profit (loss) and negative alimony (paid alimony) are added to the gross income (a negative number is added). Furthermore, looking at the equations mentioned above, we see that the total gross income is not necessarily greater or equal to the total net income. For example, a student who receives only a scholarship or parental support has a gross income equal to zero, while his net income is greater than zero.

## 1.4 Aggregated data on assets, liabilities and mortgages

### *Introduction*

The data of the DNB Household Survey contain very detailed information on assets, liabilities and mortgages. For some purposes, however, it is more convenient to have aggregated data available. Therefore, we have created a new data set consisting of the ‘main components’ for asset, debt and mortgage. For each of these main components the total amount of money associated with the component was calculated. This has been done on an individual level (not on the household level).

A listing of the main asset, debt and mortgage components can be found in table 4 below. In the text below we also refer to subcomponents. By subcomponents we mean the separate elements that make up the main component. For example, the subcomponents of the main component ‘checking accounts’ include the total number of separate checking accounts a respondent may have.

### *Construction of new variables*

For each main asset component we have constructed the following three variables:

- A. the number of subcomponents of the main asset component reported by the respondent
- B. the total amount of money associated with the main asset component
- C. the *missing value flag*, which indicates the number of *don't know* answers.

The ‘A’ variable indicates the number of subcomponents that a respondent claims to have. For example, if a respondent claims to have four deposit books, then the ‘A’ variable for the asset component ‘deposit books’ has the value ‘4’. For some main asset components (for example, the employer-sponsored savings plan) the ‘A’ variable indicates a mere ‘yes’ or ‘no’: a respondent either has an employer-sponsored savings plan (the ‘A’ variable has the value ‘1’) or does not have an employer-sponsored savings plan (the ‘A’ variable has the value ‘0’).

The ‘B’ variable indicates the total amount of money associated with the main asset component. The total amount is computed from the amounts of the subcomponents. If a respondent knows all the amounts of the subcomponents of the main asset component, the computation is straightforward. If a respondent does not know the exact amounts, or does not know the amount at all, the computation of the ‘B’ variable is more complicated. We will explain this below when we discuss the treatment of *don't know* answers and *bracketed* answers.

The ‘C’ variable indicates the number of times that the respondent does not know the exact amount or does not know the amount at all with respect to a certain asset component. We will refer to the value of the ‘C’ variable as the *missing value flag*. Its exact meaning will be explained below.

### *The treatment of don't know answers and bracketed answers*

If a respondent doesn't know the amount of a certain subcomponent, the respondent is asked to select an answer from a series of bracketed answers (e.g. between 0 and 500 euros, between 500 and 1000 euros, between 1000 and 2000 euros etc.). The last answer in the series of bracketed answers is, for example, “50,000 euros or more”. If the respondent does not select an answer from the bracketed answers, we consider his answer to be a *don't know* answer.

If a respondent reports a bracketed answer, we add the middle value of the bracket to the total amount of that main asset component. For example, if a respondent reports ‘between 1000 and 2000 euros we add 1500 euros to the total amount. In case of a *final bracket* answer (e.g. ‘more than 50,000 euros’), we add the lower bound of the *final bracket* (50,000 euros) to the total amount.

In the case of a *don't know* answer, we look at the average value of the amount of this specific component as determined in the last two years. If then, *don't know* answers were given as well, the *missing value flag* is set on 100, if the respondent did not fill in the asset questionnaire over the past two years, the value of the *missing value flag* is increased by one.

### *Main asset, debt, and mortgage components*

From the questionnaire ‘Assets and liabilities’ we obtain in total twenty-five main asset components (B1-B4, B6-B8, B11-B25, B28-B30), eight debt components (S1 through S8), and one mortgage component (B19Hy). From the questionnaire ‘Accommodation and mortgages’ we obtain two main asset components (B26OG and B27OG) and two mortgage components (B26HY and B27HY).

Table 4. Overview of all main asset, debt and mortgage components

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*Questionnaire Assets and Liabilities*

B1	Checking accounts
B2	Employer-sponsored savings plans (1=Yes, 0=No)
B3	Savings or deposit accounts
B4	Deposit books
B6	Savings certificates
B7	Single-premium annuity insurance policies
B8	Savings or endowment insurance policies
B11	Growth funds
B12	Mutual funds and/or mutual fund accounts
B13	Bonds and/or mortgage bonds
B14	Stocks and shares
B15	Put-options bought (1=Yes, 0=No)
B16	Put-options written (1=Yes, 0=No)
B17	Call-options bought (1=Yes, 0=No)
B18	Call-options written (1=Yes, 0=No)
B19Og	Pieces of real estate, not being used for own accommodation
B19Hy	Mortgages on pieces of real estate, not being used for own accommodation
B20	Cars
B21	Motorbikes
B22	Boats
B23	Caravans
B24	Money lent out to family or friends (1=Yes, 0=No)
B25	Savings or investments not mentioned before
B28	stocks from substantial holding
B29	Indicator business equity (professions)
B30	Indicator business equity self-employed
S1	Private loans
S2	Extended lines of credit
S3	Outstanding debts on hire-purchase contracts, debts based on payment by installment and/or equity-based loans
S4	Outstanding debts with mail-order firms, shops or other sorts of retail business
S5	Loans from family or friends
S6	Study loans
S7	Credit card debts (1=Yes, 0=No)
S8	Loans not mentioned before
X1	Checking accounts with deficit balances

*Questionnaire Accommodation and Mortgages*

B26OG	Owner of house (1=Yes, 0=No)
B26HY	Mortgages on house
B27OG	Owner of a second house (1=Yes, 0=No)
B27HY	Mortgages on second house

---

For most of the main components, in cases in which the *missing value flag* is positive (*don't know* answers that could not be filled in with information over the previous two years) an imputed value was used. The imputation procedure can be summarized as follows: using those observations where the *missing value flag* is zero, a regression equation for the main component in question is estimated taking into account as many relevant characteristics of the persons involved as possible. On that basis, in case of a positive *missing value flag* a value can be predicted, to which an error term is added based on the observed distribution of error terms. More information on this procedure can be obtained upon request.

From 2005 the variables x1a, x1b en x1c have been added to the data file. The meaning of the variables is respectively the number of checking accounts with deficit balances, the total balance of checking accounts with deficit balances, and a missing value flag for checking accounts with deficit balances. The total balance has been imputed if amounts are unknown; in those cases b1b also was revised.



## 1.5 Set-up of the documentation

The set-up of the documentation of the DNB Household Survey follows the division into the six questionnaires that were mentioned in table 1. Chapters 2 through 8 of this documentation include a description of these questionnaires (all the questions and answer texts, and the routing).

In this documentation, the frequencies of the answers of the respondents have not been included. To compensate for this, the appendices include for each questionnaire a short description of the variables ('descriptive statistics'). In these descriptions, for each variable the number of responses, and the minimum and maximum values have been included.

The data were collected by using the computer program Blaise. Computer-controlled surveys are very flexible. In the documentation we try to present the electronic version as accurate as possible. As an example, we will look at the question about marital status. The name of the question (variable) is printed to the left, in capitals (*burgst*). After that, the text of the question and the answer options follow. The number before each answer option corresponds with the value of the variable in the data set. Each answer option is followed by the name of the following question to be presented to the respondent (the routing). With answers 1 thru 5, the next question presented to the respondent is *jrbs*. With answer 6, the next question presented to the respondent is *kk*.

### BURGST

What is your marital status?

- |   |      |
|---|------|
| 1 married or registered partnership (including separated), having community of property ..... | JRBS |
| 2 married or registered partnership (including separated), with a marriage settlement .....   | JRBS |
| 3 divorced from spouse .....  | JRBS |
| 4 living together with partner (not married) .....  | JRBS |
| 5 widowed .....   | JRBS |
| 6 never married.....  | KK   |

In some cases we have introduced an auxiliary variable for routing purposes (indicated as *routing variable*). These routing variables do not appear in the data set, but are only included in the documentation to indicate the routing. Another advantage of computer-controlled surveys is the possibility to do text imputations: depending on earlier answers, a particular phrase may be imputed. For example, question *jrbs* concerns the year that the current marital status was established. Depending on the answer to the (earlier) question concerning marital status, the questions are phrased in a different way. In the documentation, this is presented as follows:

### JRBS [if married or registered partnership]

When (which year) did you get married or was your partnership registered? If you were married or had a registered partnership more than once, please give the date of the last marriage or registration..... MNDBS

[if divorced]

When (which year) did you get your divorce? .....

[if living together with partner (not married)]

When (which year) did you start living together? .....

[if widowed]

When (which year) did you become widowed? .....

Another application of text imputation is to include an earlier answer in a later question. For example:

### IJ161 thru IJ163

What was your total gross income over the year 2004 received from [NAME EMPLOYER]?

If you really don't know, use "don't know".

amount in euros: .....

don't know .....

Variables that are the result of an 'open answer' question (verbal answer) are not included in the data set. However, we do include those questions in the documentation. When '(string)' is printed after the variable name, this indicates that it concerns an 'open answer' question. For example:

RVUT Why did you use the early retirement arrangement?  
1 bad health.....BET  
2 reorganization of company/organization .....BET  
3 because I wanted to and it was possible.....BET  
4 other reason.....ARVUT

ARVUT (string)  
What other reason was this? .....BET

## 1.6 Differences between the questionnaires of 2009 and 2008

The data collection of the 16th wave (2008) differs to some extent from the previous waves.

### *Questions DNB*

**From 2003 extra questions for DNB have been added to the savings questionnaire. These questions are marked with an asterisk (\*). The data collected through these questions are for the researchers of the DNB, but will become available to other researchers immediately since the year 2007.**

In the remainder of this paragraph information (per section) is given on which variables are no longer part of the savings project and which variables are added in 2009.

### *General Information on the Household*

No variables deleted or added.

### *Questionnaire Household and Work*

- BIJBAAN answer category added
- WS033b deleted
- DNB316 queationtext changed
- INDEXA explanation added.

### *Questionnaire Accommodation and Mortgages*

- WO34 questiontext changed
- WOD44H changed into WOD44HA
- WOD44C to WOD44H deleted.

### *Questionnaire Health and Income*

No variables deleted or added.

### *Questionnaire Assets and Liabilities*

- BDR17 in hours instead of months
- HYP1 (National Mortgage guaranty) deleted.

### *Questionnaire Economic and Psychological Concepts*

- SITUAT1 to SITUAT7 every two years, in 2009.
- TOEK01 to TOEK12 every two years, in 2009.
- CON11 to 50 in 2009
- LOCUS01 to LOCUS13 every two years, in 2009
- JEUGD1 to JEUGD6 only if not answered earlier (in 2007 of 2008).

## 2. General Information on the Household

### GEBJAAR

Year of birth of the respondent  
any answer ..... GESLACHT

### GESLACHT

Sex of the respondent  
1 male ..... POSITIE  
2 female ..... POSITIE

### POSITIE

The respondent's position in the household  
1 head of the household ..... OPLZON  
2 spouse ..... OPLZON  
3 permanent partner (not married) ..... OPLZON  
4 parent (in law) ..... OPLZON  
5 child living at home ..... OPLZON  
6 housemate ..... OPLZON  
7 family member or boarder ..... OPLZON

### OPLZON

Highest level of education attended (regardless of certificate/diploma)  
1 (continued) special education ..... OPLMET  
2 kindergarten/primary education ..... OPLMET  
3 VMBO (pre-vocational education) ..... OPLMET  
4 HAVO, VWO (pre-university education) ..... OPLMET  
5 senior vocational training or training through apprentice system ..... OPLMET  
6 vocational colleges ..... OPLMET  
7 university education ..... OPLMET  
8 no education (yet) ..... OPLMET  
9 other sort of education/training ..... OPLMET

### OPLMET

Highest level of education completed  
1 (continued) special education ..... BEZIGHEI  
2 kindergarten/primary education ..... BEZIGHEI  
3 VMBO (pre-vocational education) ..... BEZIGHEI  
4 HAVO, VWO (pre-university education) ..... BEZIGHEI  
5 senior vocational training or training through apprentice system ..... BEZIGHEI  
6 vocational colleges ..... BEZIGHEI  
7 university education ..... BEZIGHEI  
8 no education (yet) ..... BEZIGHEI  
9 other sort of education/training ..... BEZIGHEI

## BEZIGHEI

## Primary occupation of the respondent

1 employed on a contractual basis .....	AANTALHH
2 works in own business .....	AANTALHH
3 free profession, freelance, self-employed .....	AANTALHH
4 looking for work after having lost job .....	AANTALHH
5 looking for first-time work .....	AANTALHH
6 student.....	AANTALHH
7 works in own household .....	AANTALHH
8 retired [pre-retired, AOW, VUT].....	AANTALHH
9 (partly) disabled.....	AANTALHH
10 unpaid work, keeping benefit payments .....	AANTALHH
11 works as a volunteer .....	AANTALHH
12 other occupation.....	AANTALHH
13 too young, has no occupation yet.....	AANTALHH

## AANTALHH

## Number of household members

any answer .....	AANTALKI
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## AANTALKI

## Number of children in the household

any answer .....	STED
------------------	------

## STED Degree of urbanization of the town/city of residence

1 very high degree of urbanization .....	REGIO
2 high degree of urbanization .....	REGIO
3 moderate degree of urbanization .....	REGIO
4 low degree of urbanization .....	REGIO
5 very low degree of urbanization .....	REGIO

## REGIO Region

1 three largest cities .....	PROV
2 other West.....	PROV
3 North.....	PROV
4 East .....	PROV
5 South.....	PROV

## PROV Province

20 Groningen .....	WOONVORM
21 Friesland .....	WOONVORM
22 Drenthe .....	WOONVORM
23 Overijssel .....	WOONVORM
24 Flevoland .....	WOONVORM
25 Gelderland .....	WOONVORM
26 Utrecht .....	WOONVORM
27 Noord-Holland.....	WOONVORM
28 Zuid-Holland .....	WOONVORM
29 Zeeland .....	WOONVORM
30 Noord-Brabant .....	WOONVORM
31 Limburg .....	WOONVORM

## WOONVORM

Composition of the household. The respondent:

- |   |         |
|---|---------|
| 1 is living by himself/herself .....                                  | ACCOUNT |
| 2 is living together with partner, no child(ren) living at home ..... | ACCOUNT |
| 3 is living together with partner, child(ren) living at home .....    | ACCOUNT |
| 4 is living without a partner, but with child(ren) .....              | ACCOUNT |
| 5 other .....   | ACCOUNT |

## ACCOUNT

Are you the person who is most involved with the financial administration of the household? By financial administration we mean making the payments for rent/mortgage, taking out loans, taking care of tax declarations, etc.

- |             |         |
|-------------|---------|
| 0 no .....  | KOSTWIN |
| 1 yes ..... | KOSTWIN |

## KOSTWIN

Are you the main wage earner of the household?

The main wage earner is the person with the highest income.

- |             |         |
|-------------|---------|
| 0 no .....  | PARTNER |
| 1 yes ..... | PARTNER |

## PARTNER

Is there a partner present in the household?

- |             |        |
|-------------|--------|
| 0 no .....  | WONING |
| 1 yes ..... | WONING |

## WONING

Type of accommodation

- |                                 |     |
|---------------------------------|-----|
| 1 owner-occupied property ..... | END |
| 2 rented house/flat.....        | END |
| 3 subrented house/flat .....    | END |
| 4 free accommodation.....       | END |
| -9 unknown .....                | END |

**END General Information on the Household**

### 3. Questionnaire Household and Work

**Note:** The following applies to all questions:

- 7 = not applicable
- 8 = won't tell
- 9 = don't know

This questionnaire concerns paid jobs and pension arrangements. We start, however, with a few questions about your household and/or your personal situation.

#### BURGST

What is your marital status?

- 1 married or registered partnership (including separated), having community of property ..... JRBS
- 2 married or registered partnership (including separated), with a marriage settlement ..... JRBS
- 3 divorced from spouse..... JRBS
- 4 living together with partner (not married) ..... JRBS
- 5 widowed..... JRBS
- 6 never married..... KK

#### JRBS [if married or registered partnership]

In which year did you get married or was your partnership registered? If you were married or had a registered partnership more than once, please give the date of the last marriage or registration . MNDBS  
[if divorced]

In which year did you get your divorce? ..... MNDBS  
[if living together with partner (not married)]

In which year did you start living together? ..... MNDBS  
[if widowed]

In which year did you become widowed? ..... MNDBS

#### MNDBS

And in which month? Please indicate the month by a number: 1=January, 2=February, etc.

From the section 'General Information on the Household' we know the composition of your household. The following questions concern grandchildren (if any) and children (if any) not/no longer belonging to your household.

#### KK Do you have any grandchildren?

- 1 yes.....HKK
- 2 no ..... KIDOUT

#### HKK How many grandchildren do you have?

number ..... KIDOUT

## KIDOUT

Do you have any children not/no longer belonging to your household?

- 1 yes ..... HKIDOUT  
2 no ..... BEZIG

## HKIDOUT

How many of your children live outside your household?

- if 0 ..... BEZIG  
if > 0 ..... D1

The following questions concern the dates of birth of children not/no longer belonging to your household. Please mention ALL children that have ever been a member of your household, or of the household of your partner. Please indicate the month by a number: 1=January, 2=February, etc.

D1 Day of date of birth first child ..... D2

D2 Month of date of birth first child ..... D3

D3 Year of date of birth first child  
if more than 1 child (HKIDOUT>1) ..... D4  
if not more than 1 child (HKIDOUT=1) ..... BEZIG

D4 Day of date of birth second child ..... D5

D5 Month of date of birth second child ..... D6

D6 Year of date of birth second child  
if more than 2 children (HKIDOUT>2) ..... D7  
if not more than 2 children (HKIDOUT=2) ..... BEZIG

D7 thru D30

The same procedure for the third, fourth, ... child ..... GESLO1 thru GESL10

GESL01 thru GESL10

Gender child

- 1 Male ..... BEZIG  
2 Female ..... BEZIG

*The following questions (BEZIG thru DNB220) concern the employment situation.*

Paid jobs are considered to be:

- work at one's own expense or risk;
- work in the family business (own, or business of spouse or parents);
- employed on a contractual basis;
- sheltered workshop;
- in training at a company or institution, receiving wage or salary;
- trainee/apprentice, receiving wage or salary.



BEZIG What do you consider to be your primary occupation?

- 1 paid job .....ROUTING BEZIG
- 2 looking for a job after having lost my former job .....ROUTING BEZIG
- 3 looking for first-time work/looking for work after having been without a job for a long time  
.....ROUTING BEZIG
- 4 student, trainee/apprentice receiving only an allowance for expenses .....ROUTING BEZIG
- 5 work in my own household .....ROUTING BEZIG
- 6 retired, living off interest-yielding investments .....ROUTING BEZIG
- 7 early retirement .....ROUTING BEZIG
- 8 (partially) disabled .....ROUTING BEZIG
- 9 unpaid work, keeping my benefit payments .....ROUTING BEZIG
- 10 work as a volunteer .....ROUTING BEZIG
- 11 other .....ROUTING BEZIG

ROUTING BEZIG

- if BEZIG = (partially) disabled ..... AFGEK
- if BEZIG = retired, living off interest-yielding investments ..... VUT
- if BEZIG = early retirement ..... RVUT
- if BEZIG = paid job ..... DNB201
- otherwise ..... BET

AFGEK (string)

Because of which disease, handicap, or condition have you been declared unfit for work? .....BET

VUT Did you use the early retirement arrangement?

- 1 yes ..... RVUT
- 2 no ..... BET

RVUT Why did you use the early retirement arrangement?

- 1 bad health ..... BET
- 2 reorganization of company/organization ..... BET
- 3 because I wanted to and it was possible ..... BET
- 4 other reason ..... ARVUT

ARVUT (string)

What other reason was this? .....BET

BET Do you have a paid job, even if it is only for one or a few hours per week or for a short period?

- 1 yes .....ROUTING DNB1
- 2 no ..... OITW

OITW Have you ever had a paid job?

- 1 yes .....ROUTING DNB2
- 2 no .....ROUTING DNB2

\*DNB201

How satisfied are you all in all with your current work?

- 1 very satisfied ..... DNB202
- 2 satisfied ..... DNB202
- 3 satisfied nor dissatisfied ..... DNB202
- 4 dissatisfied ..... DNB202
- 5 very dissatisfied ..... DNB202

## \*DNB202

How satisfied are you with your career so far?

- 1 very satisfied ..... DNB316  
 2 satisfied ..... DNB316  
 3 satisfied nor dissatisfied ..... DNB316  
 4 dissatisfied ..... DNB316  
 5 very dissatisfied ..... DNB316

## \*DNB316

How intensively are you engaged in your decision to quit working (retire)?

- 1 not at all ..... DNB215  
 2 ..... DNB215  
 3 ..... DNB215  
 4 ..... DNB215  
 5 very intensively ..... DNB215

## \*DNB215

Do you feel adequately informed about your (future) pension arrangements?

- 1 well informed ..... ROUTING DNB1  
 2 more than adequately informed ..... ROUTING DNB1  
 3 adequately informed ..... ROUTING DNB1  
 4 moderately informed ..... ROUTING DNB1  
 5 not well-informed ..... ROUTING DNB1  
 6 feel no need to be informed, we'll see by then ..... ROUTING DNB1

## ROUTING DNB1

- GEBJAAR <1943 ..... DNB220  
 GEBJAAR >1942 ..... INKVLOED

## \*DNB220

What was your net pension income (at the age of 65) in percentage points in comparison to the last earned net salary?

- pension income in percentage points ..... ROUTING DNB3  
 -9 don't know ..... ROUTING DNB3

## INKVLOED

Please indicate to what degree you are able to influence your income.

- 1 I cannot influence the number of working hours in my regular job, neither can I take a job in addition to my regular job ..... ROUTING DNB 3  
 2 I cannot influence the number of working hours in my regular job, but I can take a job in addition to my regular job ..... ROUTING DNB 3  
 3 in my regular job, I can do paid overtime work, but I cannot take a job in addition to my regular job ..... ROUTING DNB 3  
 4 in my regular job, I can do paid overtime work, and I can also take a job in addition to my regular job ..... ROUTING DNB 3  
 -9 don't know ..... ROUTING DNB 3

## ROUTING DNB3

- OITW=yes ..... ROUTING DNB 3  
 OITW=no ..... ZOEK

## LOOND2

Are you employed on a temporary or on a permanent basis, do you work on a stand-by basis, do (did) you do temping, or are (were) you self-employed/working free lance/practicing a free profession?

- 1 employed on a permanent basis ..... LOOND3  
 2 employed on a temporary basis ..... LOOND3  
 3 stand-by work ..... ROUTING VARIABLE 1  
 4 temping ..... ROUTING VARIABLE 1  
 5 self-employed/working in the family business/free lance/free profession ..... MAATS

## LOOND3

Are/were you employed on a contractual basis by a government institution (national, provincial, or local government), or by a private limited company, or by another institution (public limited company, foundation, association, or cooperative society)?

- 1 yes, employed by the government ..... ROUTING VARIABLE 1  
 2 yes, employed by a private limited company ..... ROUTING VARIABLE 1  
 3 yes, employed by another institution (public limited company, foundation, association, or cooperative society) ..... ROUTING VARIABLE 1

## MAATS

Do/did you participate in a partnership [maatschap of vennootschap onder firma]? In general, general practitioners, notaries, and farmers take part in a [maatschap], whereas production companies generally take part in a [vennootschap onder firma].

- 1 yes [maatschap] ..... ROUTING VARIABLE 1  
 2 yes [vennootschap onder firma] ..... ROUTING VARIABLE 1  
 3 no ..... ZELFST

## ZELFST

Are/were you self-employed or do/did you work in the family business or free lance?

- 1 self-employed ..... ROUTING VARIABLE 1  
 2 work(ed) in the family business ..... ROUTING VARIABLE 1  
 3 free lance ..... ROUTING VARIABLE 1

## ROUTING VARIABLE 1

- if LOOND2=1,2 (employed on a permanent or temporary basis) ..... UREN  
 if LOOND2=3,4 or 5 ..... UREN2

UREN How many hours per week do/did you have to work according to your contract?

number of hours: ..... UURWERK

UREN2 How many hours per week do/did you usually have to work?

number of hours  
 if paid job NOW ..... VAKAN  
 if USED TO HAVE a paid job ..... VAKVERL

## UURWERK

How many hours per week do/did you on average IN FACT spend on your (last) (most important) job? For this question it doesn't make any difference whether overtime work is/was paid for or not.

number of hours  
 if paid job NOW ..... VAKAN  
 if USED TO HAVE a paid job ..... VAKVERL

## VAKAN

if LOOND2=1,2 (employed on a permanent or temporary basis):

How many days off (including holidays as a consequence of reduced working time) did you take with your employer in 2008?

if LOOND=3,4 or 5 (self-employed):

How many days off did you take in 2008?

Note: People who are not free to determine the number of their holidays and when to take them (e.g. teachers), should give the number of holidays that they actually had.

number of days: ..... MWERK

## VAKVERL

On average, how many days off (including holidays as a consequence of reduced working time) did you take per year?

Note: People who are not free to determine the number of their holidays and when to take them (e.g. teachers), should give the average number of holidays that they had.

number of days: ..... MWERK

-9 don't know..... MWERK

## MWERK

Did you have other jobs before your current/last job? *If applicable: only include jobs you had BEFORE your retirement.*

1 yes ..... EWERK

2 no ..... JFULL

## EWERK

Which year did you start work at your first paid job?

year: ..... JFULL

JFULL if LOOND2=1,2 (employed on a permanent or temporary basis):

For how many years in total have you worked AT LEAST 32 HOURS PER WEEK according to your contract?

if LOOND2=3,4 or 5:

For how many years in total have you worked AT LEAST 32 HOURS PER WEEK?

Round off the years to a whole number. If you have worked less than 6 months in one year, this does not count. If you have worked more than 6 months in one year, this counts as 1 year. Thus, 6 and a half years count as 7.

number of years: ..... JPART

JPART if LOOND2=1,2 (employed on a permanent or temporary basis):

For how many years in total have you worked LESS THAN 32 HOURS PER WEEK according to your contract?

If LOOND2=3,4 or 5:

For how many years in total have you worked LESS THAN 32 HOURS PER WEEK?

Round off the years to a whole number. If you have worked less than 6 months in one year, this does not count. If you have worked more than 6 months in one year, this counts as 1 year. Thus, 6 and a half years count as 7.

number of years:

if paid job NOW ..... JAARW

if USED TO HAVE a paid job ..... JWERKL

## JAARW

In which year did you start work at your current job?

year ..... MAANDW

## MAANDW

And in which month? (1=January, 2=February, etc.)  
 month.....REIS

REIS How much time (in minutes) does it normally take to get from home to work?  
 If the travel time varies, please give an average.

minutes .....AFSTAND

## AFSTAND

How many kilometers does it normally take to get from home to work?  
 If the travel distance varies, please give an average.

kilometers.....ROUTING POB

## ROUTING POB

if ever self-employed and retired..... POB  
 if now or ever employed by a private limited company ..... AANBV  
 else..... WPENS

*Now follow some questions (POB thru DNB117) about pensions.*

POB At your last job before you retired, were you employed on a contractual basis or were you self-employed?  
 1 employed on a contractual basis ..... POC  
 2 self-employed/free lance/working in the family business..... AANBV  
 3 free profession ..... AANBV

POC At your last job before you retired, are/were you employed on a contractual basis by the government  
 (national, provincial, local), by a private limited company, or by another kind of institution (public limited  
 company, foundation, association or cooperative society)?  
 1 yes, employed by the government ..... WPENS  
 2 yes, employed by a private limited company ..... AANBV  
 3 yes, employed by another kind of institution (public limited company, foundation, association or  
 cooperative society) ..... WPENS

## AANBV

Do/did you have shares in the private limited company that you work(ed) for (in your current/last job) ?  
 1 yes..... RPENSBV  
 2 no ..... WPENS

## RPENSBV

Are you entitled to a retirement pension through a contract with the private limited company that you  
 work(ed) for, or through a pension company?  
 1 yes..... APENSBV  
 2 no ..... WPENS

## APENSBV

Do/did you also participate in pension plans for other employees of this private limited company?  
 1 yes..... WPENS  
 2 no ..... WPENS

## WPENS

Does your current/last job (before your retirement) entitle you to a retirement pension (apart from AOW)?

- 1 yes ..... DNB88  
 2 no ..... WS031

## \*DNB88

How is your pension built up?

- 1 a pension based on the final pay ..... ROUTING DNB218  
 2 a pension based on the average pay earned during my working career ..... ROUTING DNB218  
 3 available premium ..... ROUTING DNB218  
 4 otherwise ..... DNB88A  
 -9 don't know ..... ROUTING DNB218

## \*DNB88A (string)

How is your pension built up then?

- answer ..... ROUTING DNB218

## ROUTING DNB218

- If GEBJAAR>1941 ..... DNB218  
 If GEBJAAR<1941 ..... PFONDS01 thru PFONDS34

## \*DNB218

Which part of the pension (in percentage points) is paid by the employer?

- part ..... PFONDS01 thru PFONDS34  
 -9 don't know ..... PFONDS01 thru PFONDS34

## PFONDS01 thru PFONDS34

Do/did you participate in one of the following pension funds through your current/last employment?

1 ABP .....	DNB911 THRU DNB917
2 PGGM.....	DNB911 THRU DNB917
3 Metaal en Techniek (metal and technique) .....	DNB911 THRU DNB917
4 Bouwnijverheid (construction) .....	DNB911 THRU DNB917
5 Detailhandel (retail) .....	DNB911 THRU DNB917
6 Schoonmaak- en Glazenwassersbedrijf ((window) cleaning).....	DNB911 THRU DNB917
7 Bedrijfstakpensioenfondsvoor langdurige uitzendkrachten (Stiplu) (longterm temporary workers) .....	DNB911 THRU DNB917
8 Beroepsvervoer (transport people).....	DNB911 THRU DNB917
9 Horecabedrijf (catering).....	DNB911 THRU DNB917
10 Metalektro (PME) (metal and electricity).....	DNB911 THRU DNB917
11 Beroepsgoederenvervoer (transport goods and rent) .....	DNB911 THRU DNB917
12 Werk en (Re)integratie (work and reintegration) .....	DNB911 THRU DNB917
13 Landbouw (agriculture) .....	DNB911 THRU DNB917
14 Levensmiddelenbedrijf (food) .....	DNB911 THRU DNB917
15 Flexsecurity .....	DNB911 THRU DNB917
16 Rabobankorganisatie (Rabo bank).....	DNB911 THRU DNB917
17 TNT Postbezorgers (mail) .....	DNB911 THRU DNB917
18 Grafische bedrijven (graphical companies) .....	DNB911 THRU DNB917
19 Schilders-, Afwerkings- en Glaszetbedrijf (painter, finishing, and glass companies) .....	DNB911 THRU DNB917
20 Wonen (housing) .....	DNB911 THRU DNB917
21 ING .....	DNB911 THRU DNB917
22 Bakkersbedrijf (bakery) .....	DNB911 THRU DNB917
23 Woningcorporaties (housing cooperations) .....	DNB911 THRU DNB917
24 Spoorwegpensioenfondsvoor (railway).....	DNB911 THRU DNB917
25 Philips .....	DNB911 THRU DNB917
26 Ahold .....	DNB911 THRU DNB917
27 Vendex.....	DNB911 THRU DNB917
28 ABN Amro .....	DNB911 THRU DNB917
29 Apotheken (pharmacy) .....	DNB911 THRU DNB917
30 UWV.....	DNB911 THRU DNB917
31 KPN .....	DNB911 THRU DNB917
32 Meubelindustrie en Meubileringsbedrijven (furniture) .....	DNB911 THRU DNB917
33 none of the above-mentioned.....	PFONDSAN
34 don't know .....	DNB911 THRU DNB917

## PFONDSAN

What pension fund are you then participating in? (string).....DNB911 THRU DNB917

## \*DNB911 thru \*DNB917 (dummies for 7 possible answers)

Have you made other arrangements for your pension apart from the customary pension you build up through your employer?

1 yes, through annuities .....	DRAAG
2 yes, through whole life policies .....	DRAAG
3 yes, through buying extra pension rights via employer .....	DRAAG
4 yes, through extra periodical payments via employer.....	DRAAG
5 yes, otherwise .....	DNB92A
6 no .....	INDEX
7 don't know .....	INDEX

## \*DNB92A (string)

What other arrangement are you referring to?

answer.....DRAAG

## DRAAG

Does/did your employer contribute to this/these arrangement(s)?

- 1 yes ..... INDEX  
 2 no ..... INDEX

INDEX A pension plan can include an arrangement for correcting the pension that can be claimed and/or the pension that is actually being paid according to a price-index and/or to a salary-index. Pensions that are corrected in this way are called indexed to inflation. Is your (future) retirement pension indexed to inflation?

- 1 yes ..... INDEXA  
 2 no ..... WS031  
 -9 don't know ..... WS031

## INDEXA

Will your pension be adjusted to a price index (stable) or salary index (indexed) or a combination of both?

- 1 price index ..... WS031  
 2 salary index ..... WS031  
 3 both ..... WS031

WS031 Did your pension fund send you an overview of your pension rights in 2008?

- 1 yes ..... WS031JA  
 2 no ..... WS033

## WS031JA

From how many pension funds did you receive an overview?

- number ..... VR1A thru VR1A6

Please fill out the next questions for each pension fund. If you cannot give an answer, you can skip the question.

*Explanation: Keep your current civil state in mind. Do not mind your AOW.*

## VR1A thru VR1A6

What is the name of your pension fund? ..... WS033

## VR1B thru VR1B6

Year pension overview ..... WS033

## VR1C thru VR1C6

How many years have you built pension rights according to your overview? ..... WS033

## VR1D thru VR1D6

According to the overview, what will be your gross pension a year from age 65?

For working people who are know connected to the pension fund: this refers to the amount you would get at age 65 if you stop working now. .... WS033



WS033 Are there (other) pension funds where you have pension rights, but did not receive an overview from in 2008?

- 1 Yes ..... WS033JA  
2 No ..... DNB971 thru DNB979

WS033JA

From how many pension funds where you have built pension rights in the past did you not receive an overview?

Number ..... WS033A01 thru WS033A34

WS033A01 thru WS033A34

Can you fill out the name of the pension fund from whom you did not receive a pension overview in 2008?

(More than one answer possible.)

- 1 ABP .....ROUTING VARIABELE PENSIOEN  
2 PGGM.....ROUTING VARIABELE PENSIOEN  
3 Metaal en Techniek.....ROUTING VARIABELE PENSIOEN  
4 Bouwnijverheid.....ROUTING VARIABELE PENSIOEN  
5 Detailhandel.....ROUTING VARIABELE PENSIOEN  
6 Schoonmaak- en Glazenwassersbedrijf .....ROUTING VARIABELE PENSIOEN  
7 Bedrijfstakpensioenfondsvoor langdurige uitzendkrachten (Stiplu) .....  
.....ROUTING VARIABELE PENSIOEN  
8 Beroepsvervoer .....ROUTING VARIABELE PENSIOEN  
9 Horecabedrijf.....ROUTING VARIABELE PENSIOEN  
10 Metalektro (PME).....ROUTING VARIABELE PENSIOEN  
11 Beroepsgoederenvervoer .....ROUTING VARIABELE PENSIOEN  
12 Werk en (Re)interactie .....ROUTING VARIABELE PENSIOEN  
13 Landbouw .....ROUTING VARIABELE PENSIOEN  
14 Levensmiddelenbedrijf .....ROUTING VARIABELE PENSIOEN  
15 Flexsecurity .....ROUTING VARIABELE PENSIOEN  
16 Rabobankorganisatie.....ROUTING VARIABELE PENSIOEN  
17 TNT Postbezorgers .....ROUTING VARIABELE PENSIOEN  
18 Grafische bedrijven.....ROUTING VARIABELE PENSIOEN  
19 Schilders-, Afwerkings- en Glaszetbedrijf.....ROUTING VARIABELE PENSIOEN  
20 Wonen.....ROUTING VARIABELE PENSIOEN  
21 ING .....ROUTING VARIABELE PENSIOEN  
22 Bakkersbedrijf .....ROUTING VARIABELE PENSIOEN  
23 Woningcorporaties.....ROUTING VARIABELE PENSIOEN  
24 Spoorwegpensioenfondsvoor .....ROUTING VARIABELE PENSIOEN  
25 Philips .....ROUTING VARIABELE PENSIOEN  
26 Ahold .....ROUTING VARIABELE PENSIOEN  
27 Vendex.....ROUTING VARIABELE PENSIOEN  
28 ABN Amro .....ROUTING VARIABELE PENSIOEN  
29 Apotheken .....ROUTING VARIABELE PENSIOEN  
30 UWV .....ROUTING VARIABELE PENSIOEN  
31 KPN .....ROUTING VARIABELE PENSIOEN  
32 Meubelindustrie en Meubileringbedrijven.....ROUTING VARIABELE PENSIOEN  
33 none of the above mentioned .....ROUTING VARIABELE PENSIOEN  
34 don't know ..... DNB971 thru DNB979

ROUTING VARIABELE PENSIOEN

If number in WS033A01 thru WS033A34 is not equal to WS033JA ..... V1 thru V3  
Else ..... DNB971 thru DNB979

## V1 thru V3

You did not mention all names of the pension funds where you did not get an overview from. Can you fill out the name(s) here? If you cannot remember the name, you can skip the question.

What is the name of the pension fund? ..... DNB971 thru DNB979

## \*DNB971 thru \*DNB979

In the past 12 months, were there any changes in your pension built-up?  
(more than one answer possible)

1 no .....ROUTING KA1PENS  
 2 yes, the premium I pay myself has increased.....ROUTING KA1PENS  
 3 yes, the premium I pay myself has decreased.....ROUTING KA1PENS  
 4 yes, the premium the employer pays for me has increased.....ROUTING KA1PENS  
 5 yes, the premium the employer pays for me has decreased .....ROUTING KA1PENS  
 6 yes, the indexation for people receiving pension has not been (entirely) implemented.....  
 .....ROUTING KA1PENS  
 7 yes, there is an additional indexation .....ROUTING KA1PENS  
 8 yes, otherwise .....ROUTING KA1PENS  
 9 don't know .....ROUTING KA1PENS

## ROUTING KA1PENS

if GEBJAAR > 1942 .....KA1PENS  
 if GEBJAAR < 1943 .....ROUTING DNB4

## KA1PENS

What are the chances, you think, of you having a full time paid job at the age of 62 or older?  
Please indicate on a scale from 0 to 100, whereas 0 means 'no chance at all' and 100 means 'absolutely certain'.

chance .....KA2PENS  
 -9 don't know.....KA2PENS

## KA2PENS

What are the chances of you working until you're 65 years of age?

Chance .....ROUTING DNB4  
 -9 don't know.....ROUTING DNB4

## ROUTING DNB 4

if GEBJAAR>1942 and BEZIG <> 7 and BEZIG <> 8..... LFTPENS  
 if GEBJAAR<1942 and BEZIG=7 or BEZIG=8.....DNB219  
 otherwise .....DNB203

## LFTPENS

At what age do you expect to retire, or to make use of the early retirement arrangement (VUT or FPU)?  
age.....DNB203  
 -9 don't know.....DNB203

## \*DNB219

At what age did you retire or did you make use of an early retirement arrangement?  
If this question is not applicable to you, please answer 99.

age .....DNB203  
 -9 don't know.....DNB203

## \*DNB203

Did you obtain advice on how to bridge the period between (a possible) early retirement and the age of 65? If so, please choose your most important source of information.

- 1 no, I did not obtain any advice, as I will not retire early..... ROUTING DNB5
- 2 no, I have not obtained advice (yet), as I will not retire early..... ROUTING DNB5
- 3 yes, from the company I work(ed) for ..... ROUTING DNB5
- 4 yes, from my pension fund ..... ROUTING DNB5
- 5 yes, from expert financial advisors ..... ROUTING DNB5
- 6 yes, from acquaintances (family, friends)..... ROUTING DNB5
- 7 yes, through leaflets from my bank, mortgage advisor, insurer ..... ROUTING DNB5
- 8 yes, through financial magazines, guides and/or books ..... ROUTING DNB5
- 9 yes, by looking up financial information on the Internet ..... ROUTING DNB5
- 10 yes, through commercials on TV, in newspapers or other media ..... ROUTING DNB5
- 11 yes, through other sources of information ..... ROUTING DNB5

## ROUTING DNB5

- if GEBJAAR<1942 ..... DNB96
- otherwise ..... ROUTING DNB6

## ROUTING DNB6

- or VROEGER paid work or NU paid work and GEBJAAR > 1942 ..... PERCPENS
- otherwise ..... ROUTING DNB7

## PERCPENS

How much do you expect your net retirement pension (including general old-age pension) to be (in percentages) in relation to the last net income you receive before you retire after the age of 65? (If you are pre-retired, please mention the last net income before you pre-retired.)

- percentage of net income just before retirement ..... ROUTING DNB7
- 9 don't know..... ROUTING DNB7

## ROUTING DNB7

- if LEEFTIJD<65..... DNB94
- if LEEFTIJD>65..... DNB96

## \*DNB94

Which of the below mentioned statements applies to you most?

- 1 I do not worry about my pension arrangements, we'll see by then ..... DNB95
- 2 It is important to know that my pension is taken care of, without knowing the details ..... DNB95
- 3 I keep well informed about any developments regarding my pension..... DNB95
- 9 don't know..... DNB95

## \*DNB95

Which of the below mentioned statements applies to you most?

- 1 I rather pay more premium for a guaranteed pension (money for pension mainly invested in bonds) ..... DNB204
- 2 I rather pay less premium for a pension that on average is equally high or is expected to be equally high, but for which the final pension payment can be higher or lower due to the higher risk of the chosen investment form (money for pension mainly invested in stocks) ..... DNB96
- 9 don't know..... DNB96

## \*DNB96

Which of the below mentioned statements applies to you most?

- 1 I'd rather determine myself what is done with the pension premiums I pay, so that the final pension payment depends on the decisions I made ..... ROUTING DNB8  
 2 I'd rather decide which pension fund manages my pension premiums for me ..... ROUTING DNB8  
 3 building up my pension I gladly leave to the pension fund of my employer ..... ROUTING DNB8  
 -7 not applicable ..... ROUTING DNB8  
 -9 don't know ..... ROUTING DNB8

## ROUTING DNB8

If age <65 and working status = paid work ..... DNB206A  
 otherwise ..... ROUTING DNB9

## \*DNB206A

Would you like to work for another two years part time or fulltime after you have reached the general pension age (the age of 65)?

- 1 yes, I would like to work fulltime for another two years ..... ROUTING DNB9  
 2 yes, I would like to work part time for another two years ..... DNB206B  
 3 no, I do not want to continue working ..... ROUTING DNB9  
 -9 don't know ..... ROUTING DNB9

## \*DNB206B

How many hours a week would you still like work after the age of 65?

hours ..... ROUTING DNB9

## ROUTING DNB9

if GEBJAAR>1941 ..... DNB207A  
 Otherwise ..... ROUTING DNB5

## \*DNB207A

To make sure that the general old-age pension remains affordable certain measures have to be taken. Which of the following measures appeals to you most?

- 1 a lower general old-age pension at the age of 65 ..... DNB207B  
 2 an increase of the old-age pension premium for people working ..... DNB207B  
 3 increase the age by two years (from 65 to 67 years of age) on which one will receive the general old-age pension ..... DNB207B

## \*DNB207B

Which of the two remaining measures appeals the most to you thereafter?

- 1 a lower general old-age pension at the age of 65 ..... ROUTING DNB5  
 2 an increase of the old-age pension premium for people working ..... ROUTING DNB5  
 3 increase the age by two years (from 65 to 67 years of age) on which one will receive the general old-age pension ..... ROUTING DNB5

## ROUTING DNB 5

if GEBJAAR>1941 and NU work or OOIIT work ..... DNB116  
 otherwise, if NU paid work ..... BIJBAAN  
 otherwise, if VROEGER paid work ..... JWERKL  
 otherwise ..... ZOEK

## \*DNB116

Will you adjust your conduct if the pensions are cut down, for example through an adjustment on the indexation, postponement of the retirement age or a different pension system?

- 1 yes, I will put more money aside for my pension ..... ROUTING DNB6  
 2 no, I will see what I'll do when it happens ..... ROUTING DNB6  
 3 no, I think I can make ends meet fairly easily with the pension I will have ..... ROUTING DNB6  
 4 otherwise..... DNB116A  
 -9 don't know..... ROUTING DNB 6

## \*DNB116A (string)

What will you do then if pensions are cut down?  
 answer..... ROUTING DNB6

## ROUTING DNB6

if GEBJAAR>1941 and working position = retired, living off interest-yielding investments, pre-retired  
 ..... DNB210  
 otherwise ..... DNB117

## \*DNB210

Suppose your pension fund should make a choice between increasing the pension premium or having an investment mix with a higher risk, as a result of which the exact height of your pension becomes less certain. There might be a small chance (2,5%) that the promised pension will be 10% less. Will you change your savings behavior if the pension fund chooses for the investment mix with a higher risk but where the pension premium remains the same?

- 1 yes, I will put more money aside towards my pension ..... DNB117  
 2 no, I will see what I'll do when it happens ..... DNB117  
 3 no, I think I can make ends meet fairly easily with the pension I will have ..... DNB117  
 4 otherwise..... DNB117  
 -9 don't know..... DNB117

## \*DNB117

Suppose you will turn 65 tomorrow and will retire (or you are older than 65 and are already retired). What is an acceptable pension for you (including general old-age pension)? Please give a net amount per month.

amount ..... ROUTING DNB 10

## ROUTING DNB 10

if NU paid work..... BIJBAAN  
 if VROEGER paid work..... JWERKL  
 otherwise ..... ZOEK

*The next set of questions (BIJBAAN thru LASTLOON) is about additional jobs.*

## BIJBAAN

At the moment do you have an additional job (second paid job) or do you otherwise earn extra money?

- 1 yes, an additional job (second paid job)..... HBIJB  
 2 yes, through own business or firm, not mentioned before ..... HBIJB  
 3 yes, through additional job and own business or firm ..... HBIJB  
 4 no, no additional job or second paid job ..... ZWERK

HBIJB How many hours per week do you normally work at this additional job or second job? It doesn't make any difference whether overtime work is paid for or not.  
 number of hours: .....ZWERK

ZWERK

How many hours per week WOULD YOU LIKE to work in total? If you have more than one job, give the sum total for all jobs.  
 number of hours: .....ZOEK

JWERKL

In which year did you stop working?  
 year: .....MWERKL

MWERKL

And in which month? (1=January, 2=February, etc.)  
 if LOOND2=5 (self-employed) .....ZOEK  
 otherwise .....PLOON

PLOON Did you receive your pay at your last job per:

1 week ..... LASTLOON  
 2 4 weeks ..... LASTLOON  
 3 month ..... LASTLOON  
 4 year ..... LASTLOON

LASTLOON

How much was your take-home pay at your last job?  
 net amount : .....RWEK

*The next set of questions (RWEK thru LOONVP) is about quitting work and searching for a job.*

RWEGA

For what reason did you stop working? This question concerns your last job.

1 marriage .....ZOEK  
 2 birth of child .....ZOEK  
 3 health, disablement .....ZOEK  
 4 studies .....ZOEK  
 5 resigned for personal reasons .....ZOEK  
 6 sold my own business .....ZOEK  
 7 ended my own business .....ZOEK  
 8 end of family business (business/company of parents/spouse) .....ZOEK  
 9 dismissal because the company was closed or due to reorganization .....ZOEK  
 10 resigned because of health partner, kids, grandchildren, parents .....ZOEK  
 11 dismissal because end of (temporary) contract .....ZOEK  
 12 dismissal for another reason .....ZOEK  
 13 partner stops working .....ZOEK  
 14 partner goes to work .....ZOEK  
 15 partner works more .....ZOEK  
 16 partner works less .....ZOEK  
 12 moving because of work partner .....ZOEK  
 13 early/mandatory retirement .....ZOEK  
 14 retirement .....ZOEK  
 15 other reason .....ZOEK  
 -9 don't know .....ZOEK  
 -8 won't tell .....ZOEK

- ZOEK Are you looking for a(nother) job at the moment?
- 1 yes, I am seriously looking for a(nother) job ..... RAWERK1  
 if paid job NOW: ..... JAWERK  
 otherwise.....
- 2 yes, I am thinking about looking for a(nother) job ..... RAWERK1  
 if paid job NOW: ..... JAWERK  
 otherwise.....
- 3 no, I have already found another job but I haven't started working there yet..... MLON1
- 4 no, I am not looking for a job ..... RNZOEK  
 if BEZIG=3, 4, 10 OR 11..... MLON1  
 otherwise .....

## RNZOEK

- For what reason are you not looking for a paid job?
- 1 doing a course/studying ..... MLON1  
 2 fulfilling my military service ..... MLON1  
 3 work in my own household..... MLON1  
 4 (partially) disabled [WAO, AAW etc.]..... MLON1  
 5 living off interest-yielding investments ..... MLON1  
 6 (early) retired ..... MLON1  
 7 other..... MLON1

We now would like to ask you a question about the minimum pay you would accept in another job. Imagine all financial circumstances, apart from the pay, to be equal to those in your current position. Say someone offers you a job which covers the same sort of work as you do now, and which is in the same city/town where you work now. How much would then the minimum TAKE-HOME pay have to be such that you would accept that new job?

If you would never accept that new job, tick the answer 'No' in the 'I would do this' column. You do not need to fill in the TAKE-HOME pay and the period then.

*Note: the three questions mentioned below could be answered on one screen.*

- MLON1 TAKE-HOME PAY ..... MLONP1

## MLONP1

- Per:
- 1 = week ..... DON1  
 2 = 4 weeks ..... DON1  
 3 = month..... DON1  
 4 = year ..... DON1

- DON1 Would you accept that other job under the same circumstances?
- 1 I would accept that job..... EINDE  
 2 I would never do that ..... EINDE

## RAWERK1 thru RAWERK11

For what reason(s) are you looking for another job? More than 1 answer is possible here.

- |  |         |
|--|---------|
| 1 I (probably) lose my current job .....                       | JAWERK  |
| 2 I consider my current job as preliminary .....               | JAWERK  |
| 3 I want to earn more .....                                    | JAWERK  |
| 4 I want to work in a better work environment .....            | JAWERK  |
| 5 I want an additional job, want to earn something extra ..... | JAWERK  |
| 6 I want to work fewer hours .....                             | JAWERK  |
| 7 I want to work more hours .....                              | JAWERK  |
| 8 I don't like my current job .....                            | JAWERK  |
| 9 I want a job that gives more security .....                  | JAWERK  |
| 10 changed circumstances at home .....                         | JAWERK  |
| 11 other reason.....   | ARAWERK |

## ARAWERK (string)

What other reason are you referring to? ..... JAWERK

## JAWERK

Since when (which year) have you been looking for a(nother) job?

year: ..... MAWERK

## MAWERK

And since which month? Please indicate the month by a number (1=January, 2=February, etc.):

.....HZOEK1

## HZOEK1 thru HZOEK9

In which way(s) have you been looking for a job during the past two months. More than one answer is possible here.

- |   |      |
|---|------|
| 1 answered advertisements .....               | HSOL |
| 2 placed advertisements myself .....          | HSOL |
| 3 asked around with employers .....           | HSOL |
| 4 asked friends and other relations .....     | HSOL |
| 5 through a job center .....                  | HSOL |
| 6 through a temporary employment agency.....  | HSOL |
| 7 reading advertisements .....                | HSOL |
| 8 other .....                                 | HSOL |
| 9 haven't started looking for a job yet ..... | HSOL |

## HSOL How many times have you applied for a job in the past two months?

number of times: ..... AUUR

## AUUR How many hours per week do you expect to have to work in a new job? /

How many hours per week would you like to work?

number of hours per week:

if paid job NOW ..... NETLOON

if USED TO HAVE a paid job..... LOONM

## NETLOON

How much do you expect to be able to earn in a new job?

NET INCOME..... PERLOON



## PERLOON

Per:

- 1 = week .....MLOON1  
 2 = 4 weeks .....MLOON1  
 3 = month.....MLOON1  
 4 = year .....MLOON1

We would now like to ask you a question about the minimum pay you would like to get in a new job. Imagine all other financial circumstances, apart from the pay, to be equal to your current position. Imagine someone offers you a job which covers the same sort of work as you do now, and which is in the same city/town where you work now. How much would then the minimum TAKE-HOME pay have to be such that you would accept that new job?

*Note: the three questions mentioned below could be answered on one screen.*

## MLOON

TAKE-HOME PAY ..... MLOONP1

## MLOONP

Per:

- 1 = week .....DOEN1  
 2 = 4 weeks .....DOEN1  
 3 = month .....DOEN1  
 4 = year .....DOEN1

DOEN Would you accept that other job?

- 1 I would accept that ..... EINDE  
 2 I would never do that ..... EINDE

Now we would like to know the minimum pay you would like to earn in a new job. If you would be offered a job with [ANSWER AUUR] hours per week (that is, the number of hours that you would like to work), how much would then the minimum NET income have to be such that you would accept that new job?

## LOONM

NET INCOME ..... PERLOONM

## PERLOONM

Per:

- 1 = week .....HLOONV  
 2 = 4 weeks .....HLOONV  
 3 = month.....HLOONV  
 4 = year .....HLOONV

## HLOONV

How much is the NET income that you expect to earn?

amount..... LOONVP

LOONVP

Per:

- 1 = week ..... END
- 2 = 4 weeks ..... END
- 3 = month ..... END
- 4 = year ..... END

**END of Questionnaire Household and Work**

#### 4. Questionnaire Accommodation and Mortgages

The following questions concern accommodation and accommodation costs. Questions will be asked about your current accommodation, your plans to move (if any) and – if applicable – your second accommodation. We start with questions about your CURRENT accommodation.

- WO2 What kind of house do you live in? If you live in more than one house, please report on the most important one.
- |  |      |
|--|------|
| 1 single-family-house, detached .....                                    | WO4  |
| 2 single-family-house, end terrace house (corner of row of houses) ..... | WO4  |
| 3 single-family-house, semi-detached (duplex) .....                      | WO4  |
| 4 single-family-house, terrace house (row house) .....                   | WO4  |
| 5 apartment, (upstairs or ground-floor) flat .....                       | WO4  |
| 6 farm or gardener's house .....   | WO4  |
| 7 dwelling with shop or workshop .....                                   | WO4  |
| 8 other dwelling on business premises .....                              | WO4  |
| 9 rent a room .....  | WO4  |
| 10 other sort of accommodation .....                                     | WON2 |
- WON2 (string)  
What other sort of accommodation is that? ..... WO4
- WO4 In which of the periods mentioned below was the house that you live in built (indicate the year that it was finished)?
- |                                |     |
|--------------------------------|-----|
| 1 before 1945 .....            | WO5 |
| 2 between 1945 and 1955 .....  | WO5 |
| 3 between 1955 and 1965 .....  | WO5 |
| 4 between 1960 and 1965 .....  | WO5 |
| 5 between 1965 and 1970 .....  | WO5 |
| 6 between 1970 and 1975 .....  | WO5 |
| 7 between 1975 and 1980 .....  | WO5 |
| 8 between 1980 and 1985 .....  | WO5 |
| 9 between 1985 and 1990 .....  | WO5 |
| 10 between 1990 and 1995 ..... | WO5 |
| 11 between 1995 and 2000 ..... | WO5 |
| 12 after 2000 .....            | WO5 |
- WO5 Since when (which year) have you (has your household) been living at the present address? If not all household members have been living at this address as of the same moment, then report the earliest date a member of the household moved in.  
year: ..... WO7
- WO7 How many ROOMS does your accommodation include (not including those belonging to the business part of your house)? Do include: bedroom, hobby room, study, living room. Do not include: kitchen, bathroom, toilet, open attic, hall, corridor, storeroom.  
number of rooms: ..... WO8
- WO8 What is the area of your living room? If you have an open kitchen, don't include that area in this measurement.  
number of m<sup>2</sup>: ..... WO9

- WO9 Is there a garage belonging to your accommodation (that does not belong to the business part of your house)?
- 1 yes.....WO10  
2 no.....WO10
- WO10 Is there a garden, (court)yard, or patio with your house (that does not belong to the business part of your house)?
- 1 yes.....WO11  
2 no.....WO1
- WO11 What is the area of this garden, (court) yard, or patio? Please add up the area of front and back yard. number of m<sup>2</sup>: .....WO1
- WO1 Are you the tenant, subtenant, or owner of your CURRENT accommodation? If you live in more than one house, please report on the most important one.
- 1 tenant.....WO15  
2 subtenant.....WO15  
3 owner.....WO33  
4 otherwise, e.g. rent free.....WOD44A

*The next set of questions (WO15 thru WO22) is about rented accommodation.*

- WO15 Do you pay rent per:
- 1 month.....WO16  
2 quarter.....WO16  
3 six months.....WO16  
4 year.....WO16
- WO16 How much is the rent per [ANSWER WO15] according to the (written or oral) contract; if any, include charges for service, gas, electricity, central antenna system etc. for your accommodation (excluding the business part of your house).
- amount: .....WO16A  
-9 don't know.....WO16A
- WO16A Does this rent include charges for water, electricity, gas, heating and energy, and/or other service charges?
- 1 yes.....WO18  
2 no.....WO20
- WO18 How much are these charges for water, electricity, gas, heating and energy, and/or other service charges, THAT ARE INCLUDED IN THE RENT, in total?
- amount: .....WO20  
-9 don't know.....WO20
- WO20 Do you receive a rent allowance?
- 1 yes.....WO21  
2 no.....WO25

- WO21 Do you receive this rent allowance per:
- 1 month ..... WO22
  - 2 quarter ..... WO22
  - 3 six months ..... WO22
  - 4 year ..... WO22

- WO22 How much is this rent allowance per [ANSWER WO21]?
- amount: ..... WO44A
  - 9 don't know ..... WO44A

*The next set of questions (WO33 thru HY6I30) is about bought accommodation.*

- WO33 When you were looking for your CURRENT accommodation, did you pay a real estate agent to locate a house for you?
- 1 yes ..... WO34
  - 2 no ..... WO34

- WO34 How much did you pay for/what is the value of your CURRENT house (not including costs to the buyer)? Not including the business part of your house. Exclude costs of taking over moveable property. Please give the amount IN THOUSANDS OF EUROS, so 180,000 is 180.
- purchase price (x 1000): ..... WO34A

- WO34A Under which conditions did you buy your CURRENT house?  
Standard: costs to the buyer (= k.k.). In case of newly built houses: no costs to the buyer (= v.o.n.).
- 1 costs to the buyer (k.k.) ..... WOD35A
  - 2 no costs to the buyer (v.o.n.) ..... WOD35A
  - 3 other ..... WO35

- WO35 (string) What other conditions were these? ..... WOD35B

- \*WOD35B In which year did you buy your current house?
- year ..... WOD35AA

- \*WOD35AA The moment you bought the house, did you take out a mortgage which enabled you to buy it? (A bridging mortgage should be left out.)
- 1 yes ..... WOD35A
  - 2 no ..... WO41

- \*WOD35A What is the total amount on the mortgages you took out at the time of the purchase which enabled you to buy it? Give the amount in thousands of euros, so 180,000 is 180.
- amount ..... WO41

WO41 About how much do you expect to get for your residence (not including the business part) if you sold it today (empty and not let)? Please give the amount IN THOUSANDS OF EUROS, so 180,000 is 180.  
 selling value (x 1000): .....  
 if WO2=5 ..... WO42  
 otherwise ..... WOD44A  
 -9 don't know ..... WOD44A

WO42 Do you pay any kind of service charges or charges to a home owners' association?  
 1 yes ..... WO43  
 2 no ..... WOD44A

WO43 Do you pay these service charges or charges to a home owners' association per:  
 1 month ..... WO44  
 2 quarter ..... WO44  
 3 six months ..... WO44  
 4 year ..... WO44

WO44 How much are these charges per [ANSWER WO43]?  
 amount: ..... WO44K

## \*WOD44K

Are you planning on using the surplus value of your property (again) in the next two years (by taking out an extra mortgage, by increasing your mortgage amount or by moving)?

1 yes, certainly ..... WOD44L1  
 2 yes, probably ..... WOD44L1  
 3 no, probably not ..... WOD44L1  
 4 no, definitely not ..... WOD44L1  
 -9 don't know ..... WOD44L1

## \*WOD44N

In your opinion, has the value of your property increased, decreased or remained the same in the past two years?

1 decreased ..... WOD44O  
 2 remained the same ..... WOD44P  
 3 increased ..... WOD44O  
 -9 don't know ..... WOD44P

## \*WOD44O

How much percentage points has your house increased/decreased in total in your opinion the last two years?

percentage ..... WOD44P  
 -9 don't know ..... WOD44P

## \*WOD44P

What kind of price movement do you expect on the housing market in the next two years? Will the housing prices increase, decrease or remain about the same?

1 the housing prices will increase ..... WOD44Q  
 2 the housing prices will remain about the same ..... WOD44A  
 3 the housing prices will decrease ..... WOD44Q  
 -9 don't know ..... WOD44A

## \*WOD44Q

How much percentage points a year will they increase/decrease on average?

percentage ..... WO44A  
 -9 don't know ..... WO44A

## WO44A

Do you expect your house to increase or decrease in value, or do you expect the price to remain the same in the next two years?

1 increase ..... WO44B  
 2 stay more or less the same ..... WOD44R  
 3 decrease ..... WO44B  
 -9 don't know ..... WOD44R

## WO44B

How many percentage points a year do you expect it to increase/decrease?

percentage ..... WOD44R  
 -9 don't know ..... WOD44R

## \*WOD44Ra

What do you consider to be a normal increase percentage per year for houses in ten years?

percentage ..... WOD44S  
 -9 don't know ..... WOD44S

## \*WOD44S

In order to calculate for example the deemed home ownership value (eigenwoningforfait) and the immovable property tax (OZB) the government uses the WOZ-value of your house (the official value of your house determined by the municipality). What is the determined WOZ-value for your house? Give the amount in thousands of euros, 180.000 is thus 180.

WOZ-value ..... WOD44T  
 -9 don't know ..... WOD44T

## \*WOD44T

In which year was this WOZ-value determined? ..... ROUTING VARIABLE3

## ROUTING VARIABLE3

*WO5: Since when (which year) have you (has your household) been living at the present address?*

since 1994 or later (WO5 > 1993) ..... WO30  
 since 1993 or earlier (WO5 < 1994) ..... WO32

WO30 Have you received a gift from your parents (in law) (or other relatives) to help finance the purchase or interior of your CURRENT accommodation?

1 yes ..... WO31  
 2 no ..... WO32

WO31 How much did you receive from your parents (in law) or other relatives to help finance (the interior of) your CURRENT accommodation?

amount ..... WO31A  
 -9 don't know ..... WO31A

## WO31A

When (which year) did you receive that money for your CURRENT accommodation?  
 year: .....WO32

WO32 Would you have chosen to buy a more expensive house if you had been able to receive a larger mortgage loan on the basis of your income at that time?

1 yes .....WO48

2 no .....WO48

WO48 Are there one or more mortgages on this accommodation? Loans, e.g. from parents (in law) will be reported later.

1 yes .....NIEUWEH

2 no .....WOD44A

3 unknown .....WOD44A

## NIEUWEH

Did you also take out a new mortgage?

1 yes, I have taken out a new mortgage .....AANTALH

2 yes, I have taken out more than one new mortgage .....AANTALH

3 no, I have not taken out a new mortgage .....WO49

## AANTALH

How many new mortgages have you taken out then?

number of mortgages .....WO49

WO49 How many mortgages are there on this accommodation? There is more than one mortgage on your accommodation if you have taken out a second mortgage, or if you have taken out a mortgage consisting of different kinds of mortgages (e.g. a combination of an improved life-insurance mortgage and a no-repayment mortgage).

number of mortgages: .....HYP11

**ANNUITY MORTGAGE:** with an annuity mortgage, the total amount of your periodic payments on interest and repayment remains the same (at least) during the period for which the interest rate was fixed. During the first part of this period, the amount due consists of a relatively large part of interest and a relatively small part of repayment. In later years, it is the other way around.

**TRADITIONAL LIFE-INSURANCE MORTGAGE:** this sort of mortgage consists of a loan and a life-insurance policy. The idea is that there is no repayment, but only paying interest on the loan, and paying a premium for the life-insurance policy. There is no direct relation between the interest rate of the mortgage loan and the savings interest rate of the life-insurance policy (in contrast with an improved life-insurance mortgage, where there is a relation between those two interest rates).

**IMPROVED LIFE-INSURANCE MORTGAGE:** this is a modernized version of a traditional life-insurance mortgage. An improved life-insurance mortgage consists of a loan and a life-insurance policy. The idea is that there is no repayment, but only paying interest on the loan, and paying a premium for the life-insurance policy. In this case, the interest rate of the mortgage-loan and the savings interest rate of the life-insurance policy are related, which causes monthly net-costs to be rather stable.

**LINEAR MORTGAGE:** with this sort of mortgage, the periodic payments include paying off a fixed percentage of the total mortgage loan, and paying interest on the loan that is left at that moment. Over time, the amount you pay on interest becomes less and less, such that total monthly costs go down through the years. In the first period of the term of the mortgage, the costs of a linear mortgage are higher than the costs of an annuity mortgage.



**ENDOWMENT MORTGAGE:** with an endowment mortgage it is possible, during the term of the mortgage, to get a new loan on (part of) the amount that you have already paid off.

**INVESTMENT MORTGAGE:** this is a new variation on the (traditional) life-insurance mortgage. As is the case with the other life-insurance mortgages, also for most of the investment mortgages the loan is paid off out of the benefits of a whole life-insurance policy linked to the mortgage at the end of the mortgage period. Contrary to a(n improved) life-insurance mortgage, the returns of the life-insurance policy are based on the returns of an investment portfolio.

**INTEREST ONLY:** With this mortgage one only pays interest during the term of the mortgage with a balloon payment due at the end.

**ANNUITY CONSTRUCTION:** During the term of the mortgage one pays interest only, but at the same time one contributes to an annuity, which becomes available at the end of the mortgage period. The annuity does not have to be used to pay off the mortgage at the end of the mortgage period. It can be used as a supplementary pension provision.

**LIFE-INSURANCE:** the lifelong mortgage with life-insurance is a variation on the interest only mortgage. This mortgage is taken out for an indefinite period. To be sure that the mortgage is paid off after death (at the latest), the mortgage holds a term life-insurance policy.

*The next variables are about the mortgages people can have on their CURRENT accommodation (up to a maximum of 5 mortgages). The variables have 2 digits. The first digit indicates the number of the question, the second digit indicates which mortgage it concerns (1<sup>st</sup> thru 5<sup>th</sup>).*

#### HYP11 thru HYP15

Do you have a National Mortgage Guarantee (NMG) for your [1st thru 5th] mortgage?

- 1 yes..... HYD1A1 thru HYD1A5  
2 no ..... HYD1A1 thru HYD1A5

#### \*HYD1A1 thru HYD1A5

Through which channel have you taken out your [1st thru 5th] mortgage?

- 1 directly with a bank or other financial institution without mediation. .... HYP21 thru HYP25  
2 through a real estate agent, personal property agent and the like. .... HYP21 thru HYP25  
3 through an insurance agent, insurance office etc. .... HYP21 thru HYP25  
4 through the Hypotheekshop, Hypotheker, Hypotheekvisie etc. .... HYP21 thru HYP25  
5 through the employer ..... HYP21 thru HYP25  
6 via Internet ..... HYP21 thru HYP25  
7 otherwise..... HYD1B1 thru HYD1B5  
-9 don't know ..... HYP21 thru HYP25

#### \*HYD1B1 thru HYD1B5 (string)

Through which channel have you then taken out your [1st thru 5th] mortgage?

- answer ..... HYP21 thru HYP25

#### HYP21 thru HYP25

With which financial institution have you taken out the [1st thru 5th] mortgage?

- 1 ABN AMRO..... HYP41 thru HYP45  
2 Postbank..... HYP41 thru HYP45  
3 Rabobank ..... HYP41 thru HYP45  
4 ING Bank..... HYP41 thru HYP45  
5 Fortis bank ..... HYP41 thru HYP45  
6 SNS Bank ..... HYP41 thru HYP45  
7 Nationale Nederlanden ..... HYP41 thru HYP45  
8 AEGON ..... HYP41 thru HYP45

9 AMEV .....	HYP41 thru HYP45
10 Bouwfonds Nederlandse Gemeenten .....	HYP41 thru HYP45
11 ABP .....	HYP41 thru HYP45
12 other financial institution .....	HYP31 thru HYP35

## HYP31 thru HYP35 (string)

With which financial institution have you taken out the [1st thru 5th] mortgage? If you don't know the answer, use "don't know".

any answer .....	HYP41 thru HYP45
don't know .....	HYP41 thru HYP45

## HYP41 thru HYP45

What sort of mortgage was the [1st thru 5th] MORTGAGE?

1 annuity mortgage .....	HYP61 thru HYP65
2 traditional life-insurance mortgage .....	HYP61 thru HYP65
3 improved traditional life-insurance mortgage .....	HYP61 thru HYP65
4 linear mortgage .....	HYP61 thru HYP65
5 endowment mortgage .....	HYP61 thru HYP65
6 investment mortgage .....	HYP61 thru HYP65
7 interest only mortgage .....	HYP61 thru HYP65
8 annuity construction .....	HYP61 thru HYP65
9 life insurance mortgage .....	HYP61 thru HYP65
10 other .....	HYP51 thru HYP55

## HYP51 thru HYP55 (string)

What sort of mortgage was the [1st thru 5th] MORTGAGE?

any answer .....	HYP61 thru HYP65
------------------	------------------

## HYP61 thru HYP65

When (which year) was the [1st thru 5th] MORTGAGE taken out?

any answer .....	HY11 thru HY15
------------------	----------------

MORTGAGE LOAN: the amount of the loan when you took out the mortgage.

REMAINING DEBT of the mortgage: the amount that is still to be paid off.

## HY11 thru HY15

How much was the loan at the time you took out the [1st thru 5th] MORTGAGE? Please give the amount in thousands of euros, so 180,000 is 180.

amount .....	HY21 thru HY25
-9 don't know .....	HY21 thru HY25

## HY21 thru HY25

How much of the loan of the [1st thru 5th] MORTGAGE is left at present? With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance. Also for the interest only mortgage the mortgage loan remains the same. Please give the amount in thousands of euros, so 180,000 is 180.

amount .....	HY31 thru HY35
-9 don't know .....	HY31 thru HY35

HY31 thru HY35

What is the current interest rate of the [1st thru 5th] MORTGAGE? You may use a “comma” to indicate decimal points. For example, seven per cent is 7, five and a quarter per cent is 5,25.

- any answer ..... HY71 thru HY75
- 9 don't know..... HY71 thru HY75

HY71 thru HY75

Is the interest rate of the [1st thru 5th] mortgage a fixed interest rate?

- 1 yes..... HY81 thru HY85
- 2 no ..... HY41 thru HY45

HY81 thru HY85

For a period of how many years was the interest rate of the [1st thru 5th] mortgage fixed the last time?

- any answer ..... HY91 thru HY95

HY91 thru HY95

When (which year) was the interest rate of the [1st thru 5th] mortgage fixed?

- any answer ..... HY41 thru HY45

HY41 thru HY45

What is the term of the [1st thru 5th] MORTGAGE?

By the term of a mortgage is meant the period in which the repayments of the loan has to take place. This standard period is 30 years, but departures on this rule are possible. The deductibility of paid rent for new mortgages is limited to 30 years.

- any answer ..... HY51 thru HY55

HY51 thru HY55

Do you pay mortgage expenses for the [1st thru 5th] mortgage per:

- 1 month ..... HY61 thru HY65
- 2 quarter ..... HY61 thru HY65
- 3 six months..... HY61 thru HY65
- 4 year ..... HY61 thru HY65

Total MORTGAGE EXPENSES include interest payments, repayment, and premiums (if any).

HY61 thru HY65

How much do you pay now on all mortgage expenses for the [1st thru 5th] MORTGAGE per [ANSWER HY5]?

- amount ..... HYD6A1 thru HYD6A5
- 9 don't know..... HYD6A1 thru HYD6A5

\*HYD6A1 THRU HYD6A5

How much interest do you pay on your [1st thru 5th] mortgage per [ANSWER HY5]? Please round off the amount to a whole number. Do not use dots or commas.

- amount ..... ROUTING HYD6
- 9 don't know.....ROUTING HYD6

ROUTING HYD6

If HYP4= traditional life-insurance mortgage, improved life-insurance mortgage, investment mortgage, annuity construction HYD6F1 THRU HYD6F5

- otherwise..... WOD52A

\*HYD6F1 thru HYD6F5

Possibly the kind of mortgage of your [1st thru 5th] mortgage is linked to an insurance policy or a savings or investment deposit. What is the value you have built up in this so far? If you do not know exactly, could you please give an estimate.

value ..... HYD6G1 thru HYD6G30  
 -9 don't know..... WOD44A

\*HYD6G1 thru HYD6G30 (6 answers for [1st thru 5th] mortgage)

Where is the money invested in?

stock funds ..... HYD6I1 thru HYD6I30  
 bond funds ..... HYD6I1 thru HYD6I30  
 mix-funds ..... HYD6I1 thru HYD6I30  
 deposits and liquidity funds ..... HYD6I1 thru HYD6I30  
 immovable property funds ..... HYD6I1 thru HYD6I30  
 otherwise..... HYD6H1 thru HYD6H5

\*HYD6H1 thru HYD6H5 (string)

Where else in?

answer ..... HYD6I1 thru HYD6I30

\*HYD6I01 thru HYD6I30 (6 answers for [1st thru 5th] mortgage)

Please indicate in percentage points which share is invested in the funds mentioned by you. If you do not know exactly, please give an estimate. If you really don't know, leave the answer open.

stock funds ..... WOD44A  
 bond funds ..... WOD44A  
 mix-funds ..... WOD44A  
 deposits and liquidity funds ..... WOD44A  
 immovable property funds ..... WOD44A  
 otherwise..... WOD44A

*The next set of questions (WOD44A thru W0568) is for tenants as well as home-owners.*

\*WOD44A

In your opinion, are the current prices on the housing market consistent with the value of houses?  
 Are the prices too high, too low or equal to the real value?

1 houses are overestimated (market value is higher than real value) ..... WOD44B  
 2 houses are underestimated (market value is lower than real value) ..... WOD44B  
 3 it seems to me that the market value is consistent with the real value ..... WOD52A  
 -9 don't know..... WOD52A

\*WOD44B

According to you, what is the percentage that houses are over/underestimated?

percentage ..... WOD52A  
 -9 don't know ..... WOD52A

\*WOD52A

The following questions concern the development in mortgage interest. What are your expectations regarding the height of the mortgage interest in two years time (compared to the interest rate now).

1 will be lower than now ..... WOD52B  
 2 will be just as high ..... WOD52C  
 3 will be higher than now ..... WOD52B  
 -9 don't know..... WOD52C

\*WOD52B

How many percentage points do you think the mortgage interest has increased/decreased two years from now?

For instance: when the interest on mortgage is now 6.2% and you think that the interest on mortgage will be [7.8% then the rise amounts to (7.8 – 6.2) 1.6 / 5.1% then the fall amounts to (6.2-5.1) 1.1]

- percentage..... WOD52C
- 9 don't know..... WOD52C

\*WOD52C

Over a longer period of time, what do you consider to be a normal interest percentage for a mortgage with a fixed period of 10 years?

- Interest percentage..... WOD52D1
- 9 don't know..... WOD52D1

\*WOD52D01 thru \*WOD52D13

This question concerns your personal situation. Under which unforeseen circumstances would it possibly be difficult for you to pay your living expenses?

- 1 temporarily unemployment of main breadwinner ..... WOD52F
- 2 temporarily unemployment of both partners ..... WOD52F
- 3 permanent unemployment of main breadwinner ..... WOD52F
- 4 permanent unemployment of both partners ..... WOD52F
- 5 disability of main breadwinner ..... WOD52F
- 6 disability of both partners ..... WOD52F
- 7 divorce ..... WOD52F
- 8 death of partner ..... WOD52F
- 9 an increase of the mortgage interest of three percentage points or more ..... WOD52F
- 10 a substantial drop of the stock market..... WOD52F
- 11 otherwise..... WOD52E
- 12 I can pay my living expenses under any circumstances..... WOD52F
- 13 don't know ..... WOD52F

\*WOD52E (string)

What other circumstances are you referring to?

- answer..... WOD52F

\*WOD52F

The next questions concern tax deductibility of the mortgage interest. Do you expect a limitation of the mortgage deductibility in the foreseeable future, say 10 years?

- 1 yes..... WOD52G1
- 2 no ..... WOD52I
- 9 don't know..... WOD52I

\*WOD52I

Are you for a limitation of the mortgage interest deductibility?

- 1 yes (under certain conditions)..... WOD52J1
- 2 no ..... WOD52L
- 9 don't know..... WOD52L

## \*WOD52L

Do you intend to buy a house eventually?

- 1 no, I prefer to rent accommodation..... WO53  
 2 no, I cannot afford to buy accommodation ..... WO53  
 3 yes, preferably in the short-term (within two years) ..... WOD52N  
 4 yes, in the long-term (more than two years from now) ..... WOD52N  
 5 I don't have an intention ..... WO71  
 6 otherwise..... WOD52M  
 -9 don't know..... WO53

## \*WOD52M (string)

What do you mean by otherwise?

- answer..... WO53

## \*WOD52N

Do you save money consciously for the future purchase of a house, e.g. for the purchase itself or for the furnish?

- 1 yes, we save whatever we can afford ..... WO53  
 2 yes, we save a fixed amount per month or year ..... WO53  
 3 no, there is no possibility to do that ..... WO53  
 4 no, by that time we will see how things are standing..... WO53  
 5 no, by that time we will pay all expenses relating to the house by taking out loans ..... WO53  
 6 otherwise..... WOD52O

## \*WOD52O (string)

What do you do then?

- answer..... WOD53

The following questions concern your PLANS TO MOVE, IF ANY.

## WO53 Are you, at the moment, looking for other accommodation (purchased or rental)?

- 1 yes, actively looking for other accommodation, either to buy or to rent ..... WO561  
 2 yes, actively looking for other accommodation to buy ..... WO561  
 3 yes, actively looking for other accommodation to rent..... WO561  
 4 yes, considering buying other accommodation..... WO561  
 5 yes, considering renting other accommodation..... WO561  
 6 no, have already found other accommodation, but have yet to move there ..... WO71  
 7 no, not looking for other accommodation .....  
 if WO5>2007 ..... WO71  
 if WO5<=2007 ..... WO89

## WO561 thru WO568

What are the most important reasons that you want to move? More than 1 answer is possible here.

- 1 want to move to another part of the country ..... WO71  
 2 composition of the household has changed..... WO71  
 3 health or old age..... WO71  
 4 current accommodation is soon to be pulled down or renovated..... WO71  
 5 want to improve living conditions ..... WO71  
 6 want to spend less on housing costs..... WO71  
 7 want to spend more on housing costs ..... WO71  
 8 have new workplace ..... WO71  
 9 other reason..... WO71

*The next set of questions (WO71 thru AANTALH2) is about your FORMER accommodation.*

WO71 You have indicated that you have recently moved. Were you the tenant, subtenant, or owner of you FORMER accommodation?

- 1 tenant ..... WO89  
 2 subtenant ..... WO89  
 3 owner ..... WO72  
 4 otherwise, e.g. rent-free accommodation ..... WO89

WO72 What was the selling price of your FORMER accommodation? Exclude costs of taking over moveable property. Please give the amount IN THOUSANDS OF EUROS, so 180,000 is 180.  
 selling price (x 1000): ..... WO72A

\*WOD72A

How much was the total sum of the mortgage opposite the sell?  
 amount of mortgage: ..... WOD72B

\*WOD72B

Have you used the surplus value, e.g. by moving to cheaper accommodation or by taking out a higher mortgage than necessary for buying the house itself?

- 1 yes ..... WOD72B  
 2 no ..... WOD72F

\*WOD72C

What is the surplus value that you have used?  
 amount ..... WOD72D

\*WOD72D

For what purpose did you use the surplus value?

- 1 property improvement (renovating house, kitchen etc.) ..... WOD72F  
 2 purchase of real estate (land, holiday house etc.) ..... WOD72F  
 3 business investment ..... WOD72F  
 4 purchase of durable goods (car, boat etc.) ..... WOD72F  
 5 purchase of electronic equipment, furniture ..... WOD72F  
 6 holiday, world trip, party etc. .... WOD72F  
 7 savings account ..... WOD72F  
 8 purchase of stocks/ investments ..... WOD72F  
 9 pension arrangements/old-age/early retirement/ life insurance ..... WOD72F  
 10 education of the children ..... WOD72F  
 11 paying off other loans: amount ..... WOD72F  
 12 additional costs when moving such as conveyance tax, real estate broker, moving costs etc.  
 ..... WOD72F  
 13 otherwise ..... WOD72E

\*WOD72E (string)

For what purpose did you use the surplus value then? ..... WOD72F

\*WOD72F

Did you make use of a real estate agent when selling your previous house?

- yes ..... NIEUWEH2  
 no ..... NIEUWEH2

## NIEUWEH2

Did you also take out a new mortgage?

- 1 yes, I have taken out a new mortgage ..... WO89  
 2 yes, I have taken out more than one new mortgage ..... AANTALH2  
 3 no, I have not taken out a new mortgage ..... WO89

## AANTALH2

How many new mortgages have you taken out then? ..... WO89

*The next set of questions (WO89 thru the end of this section) concern a second residence (if any).*

WO89 Do you have a second residence? If you have more than one 'second' house, please report here on the most important one. Other houses will be reported later under 'real estate'.

- 1 yes ..... WO89a  
 2 no ..... END

WO89a Is your second residence in the Netherlands or abroad?

- 1 in the Netherlands ..... WO90  
 2 abroad ..... WO90

WO90 Are you the tenant, subtenant, or owner of your SECOND residence?

- 1 tenant ..... END  
 2 subtenant ..... END  
 3 owner ..... WO93  
 4 otherwise, e.g. rent free ..... END

WO93 About how much would you expect to get for your SECOND residence, if you sold it today (empty and not let)? Please give the amount IN THOUSANDS OF EUROS, so 180,000 is 180.

- selling price (x 1000): ..... WO102  
 -9 don't know ..... WO102

WO102 Have you received a gift from your parents (in law) or other relatives to help (co)finance the purchase or interior of your SECOND residence?

- 1 yes ..... WO103  
 2 no ..... WO94

WO103 How much did you receive from your parents (in law) or other relatives to this purpose?

amount ..... WO94

WO94 Are there one or more mortgages on this second house? Loans, e.g. from parents (in law), will be reported later.

- 1 yes ..... WO95  
 2 no ..... END  
 3 unknown ..... END

WO95 How many mortgages are there on your SECOND residence?

number of mortgages: ..... HPO11 thru HPO15



The block mortgages here is identical to the block mortgages that appeared earlier in this documentation. Only, the variable names are different here. Below you will find a list of the variables and their descriptions. For the exact formulation of the questions, refer to the block mortgages that has been described earlier.

HPO11 thru HPO15	municipal mortgage guarantee second residence (s.r.)
HPO21 thru HPO25	financial institution s.r.
*HYD1A6 thru HYD1A10	intermediary s.r.
*HYD1B6 thru HYD1B10	intermediary otherwise (string) s.r.
HPO31 thru HPO35	financial institution (string) s.r.
HPO41 thru HPO45	sort of mortgage s.r.
HPO51 thru HPO55	sort of mortgage (string) s.r.
HPO61 thru HPO65	year taken out mortgage s.r.
HP11 thru HP15	mortgage loan s.r.
HP21 thru HP25	remaining debt mortgage s.r.
HP31 thru HP35	interest rate mortgage s.r.
HP71 thru HP75	fixed interest rate s.r.
HP81 thru HP85	number of years fixed interest rate s.r.
HP91 thru HP95	last year when interest rate was fixed s.r.
HP41 thru HP45	term of mortgage s.r.
HP51 thru HP55	period pay mortgage expenses s.r.
HP61 thru HP65	total mortgage expenses s.r.
*HYD6A6 thru HYD6A10	interest percentage s.r.
*HYD6F6 thru HYD6F10	value savings or investments depot s.r.
*HYD6G31 thru HYD6G60	invested means s.r.
*HYD6H31 thru HYD6H60	invested means otherwise (string) s.r.
*HYD6I31 thru HYD6I60	share invested means s.r.

**End of questionnaire Accommodation and Mortgages**

## 5. Questionnaire Health and Income

*The next questions concern two topics: health and income over 2008.*

### 5.1 Health

- GEZ1 How tall are you?  
number of centimeters: ..... GEZ2
- GEZ2 How much do you weigh, without clothes and shoes?  
number of kilograms: .....GEZ3
- GEZ3 In general, would you say your health is:  
1 excellent..... GEZ4  
2 good..... GEZ4  
3 fair..... GEZ4  
4 not so good..... GEZ4  
5 poor..... GEZ4
- GEZ4 Compared to one year ago, would you say your health is better now or worse?  
1 much better ..... GEZ5  
2 somewhat better..... GEZ5  
3 about the same ..... GEZ5  
4 somewhat worse..... GEZ5  
5 much worse..... GEZ5
- GEZ5 Do you suffer from a long illness, disorder, or handicap; or do you suffer from the consequences of an accident?  
1 yes..... GEZ6  
2 no ..... GEZ7
- GEZ6 (string)  
Please give a short description ..... GEZ7
- GEZ7 Do you smoke cigarettes at all?  
1 yes, I smoke every now and then ..... GEZ9  
2 yes, I smoke every day..... GEZ8  
3 no ..... GEZ9
- GEZ8 About how many cigarettes do you smoke a day?  
1 less than 20 cigarettes a day..... GEZ9  
2 at least 20 cigarettes a day ..... GEZ9
- GEZ9 On average, do you have more than 4 alcoholic drinks a day?  
1 yes.....HUISA1 t/m HUISA3  
2 no .....HUISA1 t/m HUISA3

HUISA1 t/m HUISA3

How many times did you contact your general practitioner about your own health in 2008?

- 1 contact by phone: x times .....
- 2 visit to your general practitioner: x times .....
- 3 visit of general practitioner to you .....
- if BEZIG = 1 or BET = 1 ..... ZIEK
- otherwise..... KANS1

ZIEK Have you been absent from work because of illness in the year 2008?

- 1 yes..... HZIEK
- 2 no (or not applicable)..... KANS1

HZIEK How many days were you absent from work because of illness in the year 2008?

number of days: ..... KANS1

*The following 1 or 2 questions concern life-expectancy and are to be answered by respondents under the age of 90. KANS0 is presented to people aged 16 thru 55, KANS1a is presented to people aged 16 thru 65, KANS2a is presented to people aged 16 thru 70, KANS3a is presented to people aged 65 thru 75, KANS4a to people aged 70 thru 80, KANS5a to people aged 75 thru 85, and KANS6a to people aged 80 thru 90.*

*For all cases the following applies:*

Please indicate your answer on a scale of 0 thru 10, where 0 means 'no chance at all' and 10 means 'absolutely certain'.

KANS0 .....How likely is it that you will attain (at least) the age of 65?

KANS1a .....How likely is it that you will attain (at least) the age of 75?

KANS2a .....How likely is it that you will attain (at least) the age of 80?

KANS3a .....How likely is it that you will attain (at least) the age of 85?

KANS4a .....How likely is it that you will attain (at least) the age of 90?

KANS5a .....How likely is it that you will attain (at least) the age of 95?

KANS6a .....How likely is it that you will attain (at least) the age of 100?

**End of section about Health**

## 5.2 Income

These were the questions on your health. We will now continue with questions on your income in the year 2008.

### INCOME THROUGH WORK

- IJ2 How many employers did you have in 2008? Note: This question concerns paid jobs on a contractual basis. Do NOT include self-employed work (or work in a free profession/free lance work) here. Being the director of a public/private limited company is employment on a contractual basis. If you didn't have an employer in 2008, type 0 (zero).  
 number of employers: ..... IJ161 thru IJ163

*The next questions were presented to the respondents a maximum of 3 times. The program operates as follows. First, the questions are asked. At that time, the answers are not yet stored in the data. Next, the respondents are shown an overview of their answers and they have the opportunity to correct their answers. The program also includes a number of checks. As soon as the respondents have completed everything and confirmed that it is correct, the data are stored.*

#### IJ161 thru IJ163

- What was your total gross income over the year 2008 according to the annual statement received from [NAME EMPLOYER]?  
 amount: ..... IJ241 thru IJ243  
 -9 don't know IJ16BR thru IJ16BR3

#### IJ16BR thru IJ16BR3

- Could you then indicate in which category your total gross income falls over the year 2008 at [NAME EMPLOYER]?
- |                        |       |                  |
|------------------------|-------|------------------|
| 1 up until 8.000 euro  | ..... | IJ241 thru IJ243 |
| 2 8.000 – 16.000 euro  | ..... | IJ241 thru IJ243 |
| 3 16.000 – 24.000 euro | ..... | IJ241 thru IJ243 |
| 4 24.000 – 36.000 euro | ..... | IJ241 thru IJ243 |
| 5 36.000 – 48.000 euro | ..... | IJ241 thru IJ243 |
| 6 48.000 – 60.000 euro | ..... | IJ241 thru IJ243 |
| 7 60.000 euro or more  | ..... | IJ241 thru IJ243 |
| -9 don't know          | ..... | IJ181 thru IJ183 |

#### IJ181 thru IJ183

- Could you then give the net income over 2008 which you received from [NAME EMPLOYER]?  
 amount : ..... IJ241 thru IJ243  
 -9 don't know..... IJ241 thru IJ243

#### IJ241 thru IJ243

- Which source did you use to fill in the data on your salary with [NAME EMPLOYER]?
- |                                |       |      |
|--------------------------------|-------|------|
| 1 written annual statement     | ..... |      |
| 2 other written source         | ..... |      |
| 3 no written source.....       |       |      |
| if IJ2 less than or equal to 3 | ..... | IJ1  |
| if IJ2 more than 3             | ..... | J16A |

- J16A With the previous question, you have mentioned the gross salaries that you received with your first three employers. How much was, in 2008, the TOTAL GROSS SALARY you received with your other employers?
- amount ..... IZ1  
 -9 don't know.....J16ABR

## J16ABRa

Could you then indicate in which category your total gross income falls over the year 2008 for all other employers?

- 1 Up untill 1.000 euro ..... IZ1  
 2 1.000-3.000 euro ..... IZ1  
 3 3.000-6.000 euro ..... IZ1  
 4 6.000-8.000 euro ..... IZ1  
 5 8.000-12.000 euro ..... IZ1  
 6 12.000-16.000 euro ..... IZ1  
 7 16.000-24.000 euro ..... IZ1  
 8 24.000-36.000 euro ..... IZ1  
 9 36.000-48.000 euro ..... IZ1  
 10 48.000-60.000 euro ..... IZ1  
 11 60.000 euro or more ..... IZ1  
 -9 don't know..... J16B

- J16B Do you know the **total net** amount that you received from your other employers in 2008?
- amount ..... IZ1  
 -9 don't know..... IZ1

## INCOME SELF-EMPLOYED

*The following questions concern your income as a self-employed over the year 2008.*

- IZ1 Were you (also) self-employed, or free profession/free lance in 2008? Being the director of a public/private limited company is employment on a contractual basis.
- 1 yes..... IZ14  
 2 no ..... ROUTING VARIABLE 4
- IZ14 Do you know how much the fiscal profit (or loss) from your own business was over 2008? By fiscal profit we mean the profits or income after deduction of costs (including, if any, income that your spouse/partner earns by working in the business), but before deduction for unsold stock, wealth-deduction, or paying income tax and premiums for social insurance policies.
- 1 yes..... IZ15  
 2 no ..... IZ15
- IZ15 Is (will) the fiscal profit over 2008 (be) a credit or a deficit balance?
- 1 credit..... IZ16  
 2 deficit ..... IZ16
- IZ16 How much was the fiscal profit over 2008? [Please give an estimation of the fiscal profit over 2007.] Do not include compulsory premiums for retirement pensions paid at the expense of profit. If you really don't know, use "don't know". If the amount is a deficit, there is no need to enter a minus. Please use digits only, no dots or comma's.
- amount ..... IZ18  
 -9 don't know..... IZ16BR

## IZ16BRa

Could you then indicate in which category (approx.) the fiscal profit falls over the year 2008?

1 up until 1.000 euro .....	IZ18
2 1.000-3.000 euro .....	IZ18
3 3.000-6.000 euro .....	IZ18
4 6.000-8.000 euro .....	IZ18
5 8.000-12.000 euro .....	IZ18
6 12.000-16.000 euro .....	IZ18
7 16.000-24.000 euro .....	IZ18
8 24.000-36.000 euro .....	IZ18
9 36.000-48.000 euro .....	IZ18
10 48.000-60.000 euro .....	IZ18
11 60.000 euro or more .....	IZ18
-9 don't know .....	IZ18

IZ18 Was there, in 2008, a deduction due to work done by your spouse/partner in the business?

1 yes .....	IZ19
2 no .....	IZ24

IZ19 How much was this deduction due to work done by your spouse/partner in 2008? [Please give an estimation of the expected deduction due to work done by your spouse/partner in 2008. Please use digits only, no dots or comma's.

amount .....	IZ24
-9 don't know: .....	IZ24

*The following questions concern self-employed work in THE YEAR 2007.*

IZ24 Were you (also) self-employed (or practicing a free profession) in 2007?

1 yes .....	IZ37
2 no .....	ROUTING VARIABLE 4

IZ37 Was the fiscal profit over 2007 a credit or a deficit balance?

1 credit .....	IZ38
2 deficit .....	IZ38

IZ38 How much was the (estimated) fiscal profit over 2007?

If the amount is a deficit, there is no need to enter a minus. Please use digits only, no dots or comma's.

amount .....	IZ40
-9 don't know .....	IZ38BR

## IZ38BR

Could you then indicate in which category your fiscal profit falls over the year 2007?

1 up until 1.000 euro .....	IZ40
2 1.000 – 3.000 euro .....	IZ40
3 3.000 – 6.000 euro .....	IZ40
4 6.000 – 12.000 euro .....	IZ40
5 12.000 – 30.000 euro .....	IZ40
6 30.000 – 60.000 euro .....	IZ40
7 60.000 euro or more .....	IZ40
-9 don't know .....	IZ40

IZ40 Was there, in 2007, a deduction due to work done by your spouse/partner in the business?  
 1 yes ..... IZ41  
 2 no ..... ROUTING VARIABLE4

IZ41 How much was this deduction due to work done by your spouse/partner in 2007? Please use digits only, no dots or comma's.  
 Amount ..... ROUTING VARIABLE4  
 -9 don't know ..... ROUTING VARIABLE4

ROUTING VARIABLE 4  
 if GEBJAAR<1958 ..... IP20 thru IP24  
 otherwise ..... II20 thru II23

#### INCOME THROUGH PENSIONS

##### IP20 thru IP24

Which of the pension payments mentioned below did you receive in 2008? More than 1 answer is possible here.

0 none of the above-mentioned ..... II20  
 1 early retirement pension [VUT] ..... IP41 thru IP44  
 2 general old-age pension/social security payments [AOW] ..... INP27A  
 3 other pensions ..... INP27A  
 4 annuity ..... IP41 thru IP44

##### INP27A

Do you receive the general old-age pension payments/social security payments separately (paid out by the 'National Insurance Institute' [Sociale Verzekeringsbank]), or does the pension fund that you are associated with through your former employer pay out both the general old-age pension/social security payments and the pension payments (at the same time)?

1 general old-age pension/social security payments are paid out separately by the [Sociale Verzekeringsbank] ..... IP41 thru IP44  
 2 both general old-age pension/social security payments and pension payments are paid out at the same time ..... IP41 thru IP44

*The following questions concern the different sources of income. This series of questions was presented to the respondents a maximum of four times. Therefore, the variables receive the numbers 1 thru 4 (last number in the variable name). For questions IP4, IP7 and IP10 the following addition also applies: "If applicable please give the amount including the bonus received to compensate for having an income below the minimum. Please use digits only, no dots or comma's."*

##### IP41 thru IP44

How much is the GROSS sum you received in 2008 through [SOURCE OF INCOME IP20 thru IP24] (preferably according to annual statement).

amount ..... II20 thru IP23  
 -9 don't know ..... IP4BRa thru IP4BRa4

## IP4BRa thru IP4BRa4

Could you then indicate in which category the gross sum falls over the year 2008 for the [SOURCE OF INCOME IP20 thru IP24] mentioned?

1 up until 1.000 euro .....	II20 t/m IP23
2 1.000-3.000 euro .....	II20 t/m IP23
3 3.000-6.000 euro .....	II20 t/m IP23
4 6.000-8.000 euro .....	II20 t/m IP23
5 8.000-12.000 euro .....	II20 t/m IP23
6 12.000-16.000 euro .....	II20 t/m IP23
7 16.000-24.000 euro .....	II20 t/m IP23
8 24.000-36.000 euro .....	II20 t/m IP23
9 36.000-48.000 euro .....	II20 t/m IP23
10 48.000-60.000 euro .....	II20 t/m IP23
11 60.000 euro or more .....	II20 t/m IP23
-9 don't know .....	IP71 t/m IP 74

## IP71 thru IP74

Perhaps you know the NET sum (approximately) you received in 2008 through [SOURCE OF INCOME]?

amount .....	II20
-9 don't know .....	II20

## (SICKNESS) BENEFITS

## II20 thru II23

Which of the benefit payments mentioned below did you receive in 2008? More than 1 answer is possible here.

0 none of the below-mentioned .....	IS20 thru IS28
1 Sickness Benefits Act .....	II42 thru II43
2 Short-term Unemployment Insurance Act [WW], or continuation of [WW] .....	II42 thru II43
3 reduced pay scheme .....	II42 thru II43

*The following questions concern the different sources of income through unemployment benefits mentioned by the respondent (WW or reduced pay scheme). This series of questions was presented to the respondents a maximum of two times. Therefore the variables are numbered 2 thru 3 (the last number of the variable name) which corresponds with WW (2) and reduced pay scheme (3).*

## II41 thru II43

How much is the GROSS sum you received in 2008 through [BENEFIT MENTIONED BEFORE] (preferably according to annual statement)?

amount .....	IS20 thru IS28
-9 don't know .....	II4BR thru II4BR2

## II4BR thru II4BR3

Could you then indicate in which category the gross sum falls over the year 2008 for the [BENEFIT MENTIONED BEFORE]?

1 up until 1.000 euro .....	IS20 thru IS28
2 1.000 – 3.000 euro .....	IS20 thru IS28
3 3.000 – 6.000 euro .....	IS20 thru IS28
4 6.000 – 12.000 euro .....	IS20 thru IS28
5 12.000 – 30.000 euro .....	IS20 thru IS28
6 30.000 – 60.000 euro .....	IS20 thru IS28
7 60.000 euro or more .....	IS20 thru IS28
-9 don't know .....	II62 thru II63



## II61 thru II63

Perhaps you know the NET sum you received in 2008 through [BENEFIT MENTIONED BEFORE]?  
 amount ..... IS20 thru IS28  
 -9 don't know..... IS20 thru IS28

## SOCIAL SECURITY BENEFITS

## EXPLANATION OF ABBREVIATIONS USED

ANW = Benefit for persons whose partner or parents died  
 WAO/WIA = Disability Insurance Act  
 WAZ = General Disability Benefits Act  
 Wajong = Long-term Unemployment Insurance Act  
 WWB = Work and Social Assistance Act  
 BZ = Benefits for self-employed  
 IOAW = Benefits for elderly and partly disabled unemployed  
 IOAZ = Benefits for elderly and partly disabled former self-employed

## IS20 thru IS210

Which of the (social security) benefits mentioned below did you receive in 2008? More than 1 answer is possible here.

0 none of the below-mentioned ..... IO20 thru IO28  
 1 ANW ..... IS41 thru IS48  
 2 WAO/WIA ..... IS41 thru IS48  
 3 WAZ ..... IS41 thru IS48  
 4 Wajong ..... IS41 thru IS48  
 5 Invalidity pension ..... IS41 thru IS48  
 6 Work and Social Assistance Act (WWB) ..... IS41 thru IS48  
 7 Benefits for self-employed (Bbz) and artists (WWIK) ..... IS41 thru IS48  
 8 IOAW/IOAZ ..... IS41 thru IS48  
 9 Benefits for care support ..... IS4N  
 10 Benefits for child support ..... IS4N2

*The following questions concern the different sources of income through social security benefits mentioned by the respondent. This series of questions was presented to the respondents a maximum of eight times. Therefore the last number of the variable name indicates whether it concerns the first, second etc. time the series of questions was presented.*

## IS41 thru IS48

How much is the GROSS sum you received in 2008 through [BENEFIT MENTIONED BEFORE] (preferably according to annual statement)?  
 amount ..... IO20 thru IO28  
 -9 don't know..... IS4BR thru IS4BR8

## IS4BR thru IS4BR8

Could you then indicate in which category the gross sum falls over the year 2008 for the [BENEFIT MENTIONED BEFORE]?

1 up until 1.000 euro ..... IO20 thru IO28  
 2 1.000 – 3.000 euro ..... IO20 thru IO28  
 3 3.000 – 6.000 euro ..... IO20 thru IO28  
 4 6.000 – 12.000 euro ..... IO20 thru IO28  
 5 12.000 – 30.000 euro ..... IO20 thru IO28  
 6 30.000 – 60.000 euro ..... IO20 thru IO28  
 7 60.000 euro or more ..... IO20 thru IO28  
 -9 don't know ..... IS61 thru IS68

## IS61 thru IS68

Perhaps you know the NET sum you received in 2008 through [BENEFIT MENTIONED BEFORE]?  
 amount .....IO20 thru IO28  
 -9 don't know.....IO20 thru IO28

## IS4N

How much is the NET sum you received in 2008 through benefits for care support (preferably according to annual statement)?  
 amount .....IO20 thru IO28  
 -9 don't know..... IS4BR thru IS4BR8

## IS4BRN

Could you then indicate in which category the net sum falls over the year 2008 for the benefits for care support?

1 up until 1.000 euro	.....IO20 thru IO28
2 1.000 – 3.000 euro	.....IO20 thru IO28
3 3.000 – 6.000 euro	.....IO20 thru IO28
4 6.000 – 12.000 euro	.....IO20 thru IO28
5 12.000 – 30.000 euro	.....IO20 thru IO28
6 30.000 – 60.000 euro	.....IO20 thru IO28
7 60.000 euro or more	.....IO20 thru IO28
-9 don't know	.....IO20 thru IO28

## IS4N2

How much is the NET sum you received in 2008 through benefits for child support(preferably according to annual statement)?  
 amount .....IO20 thru IO28  
 -9 don't know.....IS4BRN2

## IS4BRN2

Could you then indicate in which category the net sum falls over the year 2008 for the benefits for child support?

1 up until 1.000 euro	.....IO20 thru IO28
2 1.000 – 3.000 euro	.....IO20 thru IO28
3 3.000 – 6.000 euro	.....IO20 thru IO28
4 6.000 – 12.000 euro	.....IO20 thru IO28
5 12.000 – 30.000 euro	.....IO20 thru IO28
6 30.000 – 60.000 euro	.....IO20 thru IO28
7 60.000 euro or more	.....IO20 thru IO28
-9 don't know	.....IO20 thru IO28

## OTHER INCOME

## IO20 thru IO28, IO48A, IO48C

Which of the kinds of income mentioned below did you receive in 2008? More than 1 answer is possible here.

0 none of the below-mentioned.....	IN25
1 real estate income (including letting of rooms).....	IO41 thru IO48, IO48B, IO48D
2 government contribution to home owners.....	IO41 thru IO48, IO48B, IO48D
3 scholarship or additional support for studies .....	IO41 thru IO48, IO48B, IO48D
4 interest-bearing loan (studies).....	IO41 thru IO48, IO48B, IO48D
5 alimony from former spouse.....	IO41 thru IO48, IO48B, IO48D
6 alimony for your children .....	IO41 thru IO48, IO48B, IO48D
7 parental support for studies .....	IO41 thru IO48, IO48B, IO48D
8 support from family .....	IO41 thru IO48, IO48B, IO48D
IO48A dividend from shares, stocks, investment accounts or investment funds .....	IO41 thru IO48, IO48B, IO48D
IO48C interest from of savings, loans, stocks, bonds, mortgage bonds or investment accounts. ....	IO41 thru IO48, IO48B, IO48D

*To the answer categories with IO20 thru IO28 two categories have been added as of 2002:*

1. dividend from shares, stocks, investment accounts or investment funds;
2. interest from of savings, loans, stocks, bonds, mortgage bonds or investment accounts.

*Prior to 2001 these categories were entered in separate questions. In order to link the data to previous waves it was decided to maintain the original variable names.*

We would now like to ask you to give the total amount that you received in 2008 through the other sources of income you have indicated.

## IO41 thru IO48, IO48B, IO48D

How much was, in 2008, the sum total that you received through [SOURCE OF INCOME MENTIONED EARLIER]? Please use digits only, no dots or comma's.

amount .....	IN25
-9 don't know.....	IO4BR thru IO4BR10

## IO4BR thru IO4BR10

Could you then indicate in which category the gross sum falls over the year 2008 for the [SOURCE OF INCOME MENTIONED BEFORE]?

1 up until 1.000 euro .....	IN25
2 1.000 – 3.000 euro .....	IN25
3 3.000 – 6.000 euro .....	IN25
4 6.000 – 12.000 euro .....	IN25
5 12.000 – 30.000 euro .....	IN25
6 30.000 – 60.000 euro .....	IN25
7 60.000 euro or more .....	IN25
-9 don't know .....	IN25

## REMAINING QUESTIONS

IN25 Did you receive any inheritances and/or gifts in 2008?

1 yes.....	IN26
2 no .....	IN11a

- IN26 What was the total sum of these inheritances and/or gifts in 2008?  
 amount ..... IN11a  
 -9 don't know ..... IN11a
- IN11a Did you, in 2008, have any other sources of income not mentioned before in this questionnaire?  
 1 yes ..... IN12a  
 2 no ..... IN29a
- IN12a How much is the total gross sum of these sources of income in 2008, not yet mentioned before? Please use digits only, no dots or comma's."  
 gross sum ..... IN29a  
 -9 don't know ..... IN14
- IN14 (string)  
 What kind of income was this? ..... IN29a
- IN29A Did you, in 2008, pay any interest on private loans, extended lines of credit, or other loans? Do not include mortgage loan payments here.  
 1 yes ..... IN29B  
 2 no ..... IN29
- IN29B How much was this interest that you paid on private loans, extended lines of credit, or other loans in 2008? Do not include mortgage loan payments here.  
 amount: ..... IN29  
 -9 don't know ..... IN29
- IN29 Did you, in 2008, pay alimony to your former wife/husband? Do NOT include child support/alimony for children here.  
 1 yes ..... IN30  
 2 no ..... IN32  
 -7 not applicable ..... IN32
- IN30 How much, in total over 2008, was this alimony to your former wife/husband?  
 amount: ..... IN32  
 -9 don't know IN32
- IN32 Did you, in 2008, make any payments to/on behalf of your children?  
 1 yes ..... IN33  
 2 no ..... IN35  
 -7 not applicable ..... IN35
- IN33 How much, in total over 2008, was the amount of these payments to/on behalf of your children?  
 amount: ..... IN35  
 -9 don't know ..... IN35
- IN35 Did you, in 2008, give parental support to your children being students and living away from home?  
 1 yes ..... IN36  
 2 no ..... IN38

- IN36 How much was this parental support in total over 2008?  
 amount: ..... IN38  
 -9 don't know..... IN38
- IN38 Did you, in 2008, apart from the parental support to your children being students and living away from home, (regularly) support any members of your family in any other way, or give money to your child(ren) living away from home, or to other people?  
 1 yes..... IN39  
 2 no ..... IN41A
- IN39 How much was/were this support/these gifts in total over 2008?  
 amount: ..... IN41A  
 -9 don't know..... IN41A
- IN41A What sort of medical insurance do you have at present?  
 1 no medical insurance ..... IN45  
 2 different insurance compared to 2007..... IN42  
 3 same insurance compared to 2007 ..... IN42
- IN42 Do you pay the premium on your medical insurance per:  
 1 month ..... HE070  
 2 quarter ..... HE070  
 3 six months ..... HE070  
 4 year ..... HE070  
 5 I do not pay any premium ..... HE067
- HE070 How much is your premium in total per ^in42 on your medical insurance? Please count only the premium you pay yourself, and not the premium your partner pays. If you yourself pay premium for your partner and/or kinds, this should be taken into account.  
 amount ..... HE067  
 -9 don't know..... HE067
- HE067 Is your medical insurance an individual or a collective contract (for example via your employer or a union)?  
 1 individual ..... HE068  
 2 collective..... HE068  
 -9 don't know..... HE068
- HE068 Did you have an additional medical insurance in 2008 (for dental care, alternative care etc.)?  
 1 yes..... HE069  
 2 no ..... HE069  
 -9 don't know..... HE069

- HE069 How much is your own risk in 2008?  
 1 0 euro .....  
 2 100 euro .....  
 3 200 euro .....  
 4 300 euro .....  
 5 400 euro .....  
 6 500 euro .....  
 -9 don't know .....  
 gebyear<1992 ..... IN45  
 otherwise ..... IN49A
- IN45 Did you, in 2008, have a car that was provided by your employer? It makes no difference for this question if you used the car for private purposes also.  
 1 yes ..... IN46  
 2 no .....  
   if head of household, partner or spouse ..... IN49A  
   otherwise ..... PSY1  
 -7 not applicable (did not have employer) .....  
   if no head of household, partner or spouse ..... IN49A  
   otherwise ..... PSY1
- IN46 How much was the listed value of this car? The listed value is the price when new in the year that the car was made. If you changed your car in 2008, take the listed value of the last car.  
 amount: ..... IN48  
 -9 don't know ..... IN48
- IN48 For how many months in 2008 did you have this car provided by your employer? If you changed your car in 2008, take the total number of months of all cars.  
 number of months: .....  
   if head of household, partner or spouse ..... IN16  
   otherwise ..... PSY1
- IN16 Did you fill in an income tax form for 2008?  
 1 yes ..... IN18  
 2 no ..... IN49A
- IN18 How much was your taxable income for 2008? We mean your joint income for your tax form.  
 amount ..... IN49A  
 -9 don't know ..... IN20
- IN20 Can you give an ESTIMATION of your taxable income for 2008? If you really don't know, use "don't know".  
 1 less than € 2.500 ..... IN49A  
 2 between € 2.500 and € 5.000 ..... IN49A  
 3 between € 5.000 and € 10.000 ..... IN49A  
 4 between € 10.000 and € 15.000 ..... IN49A  
 5 between € 15.000 and € 20.000 ..... IN49A  
 6 between € 20.000 and € 30.000 ..... IN49A  
 7 between € 30.000 and € 40.000 ..... IN49A  
 8 between € 40.000 and € 50.000 ..... IN49A  
 9 between € 50.000 and € 75.000 ..... IN49A  
 10 more than € 75.000 ..... IN49A  
 -9 don't know ..... IN22

IN22 It is unfortunate that you don't know your taxable income for 2008. Perhaps you know about how much your taxable income was for 2007?  
 amount ..... IN49A  
 -9 don't know ..... IN49A

IN49A What is the total net income for your household in 2008?  
 -9 don't know ..... IN50  
 amount ..... PSY1

IN50 Please indicate about how much the TOTAL NET INCOME of your household was over the period 1 January 2007 through 31 December 2008.

The total net income of the household means the sum of the net incomes of all household members. By net income we mean the income after deduction of taxes and social security benefits.

1 less than € 8.000  
 2 between € 8.000 and € 9.500 ..... PSY1  
 3 between € 9.500 and € 11.000 ..... PSY1  
 4 between € 11.000 and € 13.000 ..... PSY1  
 5 between € 13.000 and € 16.000 ..... PSY1  
 6 between € 16.000 and € 20.000 ..... PSY1  
 7 between € 20.000 and € 26.000 ..... PSY1  
 8 between € 26.000 and € 38.000 ..... PSY1  
 9 between € 38.000 and € 50.000 ..... PSY1  
 10 between € 50.000 and € 75.000 ..... PSY1  
 11 more than € 75.000 ..... PSY1

The next question again concerns the NET INCOME of the household, that is, the net income of all household members taken together. Consider the current situation of your household when answering this question.

Which NET INCOME of the household would you, in your situation, find very bad, bad, insufficient, sufficient, good, very good? Please give a YEAR'S INCOME.

PSY1 VERY BAD if the yearly income would be about: ..... PSY2

PSY2 BAD if the yearly income would be about: ..... PSY3

PSY3 INSUFFICIENT if the yearly income would be about: ..... PSY4

PSY4 SUFFICIENT if the yearly income would be about: ..... PSY5

PSY5 GOOD if the yearly income would be about: ..... PSY6

PSY6 VERY GOOD if the yearly income would be about: ..... GEBEUR1 thru GEBEUR9

## GEBEUR1 thru GEBEUR9

As a consequence of what changes (listed below) do you expect the total net yearly income of your household to change in the next 12 months?

- 1 a member of the household who currently has a job, will stop working ..... LAAG  
 2 a member of the household who is currently out of work, will start working ..... LAAG  
 3 a member of the household will change jobs ..... LAAG  
 4 a member of the household will get a promotion ..... LAAG  
 5 social security (welfare) benefits (if any) that the household now receives will significantly go up  
 ..... LAAG  
 6 social security (welfare) benefits (if any) that the household now receives will significantly go down  
 ..... LAAG  
 7 other changes ..... ANDVER  
 8 I don't expect any significant changes in the next 12 months ..... LAAG  
 9 don't know ..... LAAG

## ANDVER (string)

What other change do you mean? ..... LAAG

LAAG We would like to know a little bit more about what you expect will happen to the net income of your household in the next 12 months.

What do you expect to be the LOWEST total net yearly income your household may realize in the next 12 months? Please use digits only, no dots or comma's.

amount ..... HOOG

HOOG What do you expect to be the HIGHEST total net yearly income your household may realize in the next 12 months?

amount .....

HOOG-LAAG>5 ..... PRO1

otherwise ..... ROUTING VARIABLE DNBBAAN

Below, we will show you a number of amounts that could theoretically be the total net income of your household. Please indicate with each amount what you think is the probability (in percentages (or how many cases out of 100)) that the total net yearly income of your household will be LESS than this amount in the next 12 months.

PRO1 What do you think is the probability that the total net yearly income of your household will be less than € [LAAG+((HOOG-LAAG)\*2)/10] in the next 12 months?

percentage: ..... PRO2

PRO2 What do you think is the probability that the total net yearly income of your household will be less than € [LAAG+((HOOG-LAAG)\*4)/10] in the next 12 months?

percentage: ..... PRO3

PRO3 What do you think is the probability that the total net yearly income of your household will be less than € [LAAG+((HOOG-LAAG)\*6)/10] in the next 12 months?

percentage: ..... PRO4

PRO4 What do you think is the probability that the total net yearly income of your household will be less than € [LAAG+((HOOG-LAAG)\*8)/10] in the next 12 months?

percentage: ..... LAAGPR



## ROUTING VARIABLE DNBBAAN

if BEZIG < 6 ..... DNBBAAN  
 else ..... LAAGPR

## \*DNBBAAN

if BEZIG < 4  
 What do you think is the probability that you lose your job in the next 12 months?  
 if BEZIG = 4 or BEZIG = 5  
 What do you think is the probability that you find a job in the next 12 months?  
 ..... LAAGPR

Now you will see a number of possible amounts for the increase in prices. For each of these amounts could you please indicate what the chance is (in percentage points (or how many times out of 100)) that the increase in prices will be LESS than the amount indicated, in the next twelve months.

## LAAGPR

We now would like to learn what you expect will happen to the prices in the next twelve months. What will be the minimum percentage prices could increase over the next twelve months, do you think? If you think prices will decrease, you can fill in a negative percentage by using a minus in front of the number.  
 percentage ..... HOOGPR

## HOOGPR

What is the maximum percentage prices will increase over the next twelve months, do you think?  
 percentage ..... PR0

PR0 What is the most likely (consumer) prices increase over the next twelve months, do you think?

1..10 ..... PR1

if pr0=1 or pr0=2

Y1:='1'    Y2:='2'    Y3:='3'    Y4:='4'

if pr0=a3

Y1:='1'    Y2:='2'    Y3:='4'    Y4:='5'

if pr0=a4

Y1:='2'    Y2:='3'    Y3:='5'    Y4:='6'

if pr0=a5

Y1:='2'    Y2:='4'    Y3:='6'    Y4:='8'

if pr0=a6

Y1:='3'    Y2:='5'    Y3:='7'    Y4:='9'

if pr0=a7

Y1:='3'    Y2:='6'    Y3:='8'    Y4:='11'

if pr0=a8

Y1:='4'    Y2:='7'    Y3:='9'    Y4:='12'

if pr0=a9

Y1:='5'    Y2:='8'    Y3:='10'    Y4:='13'

if pr0=a10

Y1:='5'    Y2:='8'    Y3:='12'    Y4:='15'

PR1a Of course it is difficult to predict on forehand how much (consumer) prices will increase. The increase can be lower or higher than expected. Therefore we would like to ask you how sure you are about your prediction. How likely do you think that it is that the increase in prices in the next twelve months will be less than ^Y1?

percentage: ..... PR2

PR2a How likely do you think that it is that the increase in prices in the next twelve months will be less than ^Y2?  
percentage:..... PR3

PR3a How likely do you think that it is that the increase in prices in the next twelve months will be more than ^Y3?  
percentage:..... PR4

PR4a How likely do you think that it is that the increase in prices in the next twelve months will be more than ^Y4?  
percentage:..... EINDE

**End of questionnaire Health and Income**

## 6. Questionnaire Assets and Liabilities

### 6.1 Assets

This part of the questionnaire concerns assets and liabilities. The following questions concern your own ASSETS.

The following questions will also be presented to other household members aged 16 years or over. To prevent double reporting, JOINT assets should be mentioned by one member of the household only. The member of the household who is responsible for paying bills etc. has been selected to report not only personal assets but also joint assets of the household.

If you are not entirely sure what a certain term means, you can click on the term if it is given in blue and is underlined. You will then receive additional information about this term. (*Some of this extra information is given in this documentation in between questions.*)

*Note: the exact routing in the questionnaire sometimes deviates from the routing indicated below. All questions on assets are asked first in the questionnaire, followed by more detailed questions on a particular component. However, here the detailed questions on a particular component are given right after the main question, to make it more survey able.*

**BZR1** Were you, in 2008, employed on a contractual basis by the government, by a foundation or cooperation, by a public or a private limited company, or were you self-employed, practicing a free profession, or working free lance?

If you have more than one job, please mention the one you spent the most time on.

- 1 yes, employed by the government (national, provincial, municipal), ..... BZ01
- 2 yes, employed by a foundation or cooperation (non-profit)..... BZ01
- 3 yes, employed by a public limited company ..... BZ01
- 4 yes, employed by a private limited company .....BZR1A
- 5 yes, employed by a cooperation or another kind of business..... BZ01
- 6 yes, participating in a partnership [maatschap/vennootschap onder firma] ..... BZ01
- 7 yes, self-employed or free lance ..... BZ01
- 8 no (declared unfit for work, unemployed, (early) retired, student, housewife without other occupation) ..... BZ01

**BZR1A**

Were you, on 31 December 2008, director - main shareholder of a private limited company?

- 1 yes..... BZ01
- 2 no ..... BZ01

CHECKING ACCOUNTS are private accounts with bank or giro to which, for example, your salary or benefits-payment is transferred, and from which you can make payments. CHECKING ACCOUNTS are sometimes called: giro bank accounts, salary accounts, or private accounts. If you have a checking account that you mainly use for saving, please consider this account to be a SAVINGS ACCOUNT. Savings accounts will be reported later, so do not include them here.

**BZ1** Did you, on 31 December 2008, have one or more CHECKING ACCOUNTS? Do NOT include checking accounts that you also use for making payments and/or to receive income for your own business here.

- 1 yes .....BET2
- 2 no..... BDR2

- BET2 How many CHECKING ACCOUNTS did you have on 31 December 2008?  
 answer > 5: .....BET3  
 answer < 6: .....BET91
- BET3 Did you (in total) have a credit or a deficit balance on your checking accounts on 31 December 2008?  
 1 credit .....BET4  
 2 deficit .....BET4
- BET4 What was the total balance of your CHECKING ACCOUNTS on 31 December 2008? If the balance is a deficit, just enter the amount without a minus  
 amount: .....BET91  
 -9 don't know .....BET5
- BET5 Into which of the categories mentioned below does the total balance (either a credit or a deficit) of your checking accounts go as per 31 December 2008?  
 1 less than € 50 ..... BET91  
 2 € 50 to € 250 .....BET91  
 3 € 250 to € 500 .....BET91  
 4 € 500 to € 750 .....BET91  
 5 € 750 to € 1.000 .....BET91  
 6 € 1.000 to € 2.500 .....BET91  
 7 € 2.500 to € 5.000 .....BET91  
 8 € 5.000 to € 7.500 .....BET91  
 9 € 7.500 to € 10.000 .....BET91  
 10 € 10.000 to € 11.500 .....BET91  
 11 € 11.500 to € 14.000 .....BET91  
 12 € 14.000 to € 17.000 .....BET91  
 13 € 17.000 to € 20.000 .....BET91  
 14 € 20.000 to € 25.000 .....BET91  
 15 € 25.000 or more .....BET91  
 -9 don't know .....BET91

*The following questions are repeated for a maximum of five checking accounts. When answering these questions, the respondent should keep in mind the five most important CHECKING ACCOUNTS.*

*The questions below are repeated a maximum of five times; the last number in the variable name indicates which checking account the question concerns.*

*Note: the exact routing in the questionnaire deviates from the routing given here. **This applies for all components.** First of all detailed questions on a maximum of five accounts, investments etc. are asked. Then follow questions on the total balance (if respondent has more than the maximum of five accounts). BET3 thru BET5 are asked after the next questions, this applies for the checking accounts in particular.*

BET91 thru BET95

Who is the account holder of your [1st thru 5th] CHECKING ACCOUNT?

- 1 the account is registered in my own name .....BET111  
 2 the account is registered in my partner's/spouse's name .....BET111  
 3 the account is registered jointly in my own name and someone else's name  
 (e.g. partner/spouse) .....BET111  
 4 the account is registered in (one of) my parents' name .....BET111  
 5 other .....BET101

## BET101 thru BET105 (string)

So who is the account holder of your [1st thru 5th] CHECKING ACCOUNT?

any answer .....BET111

## BET111 thru BET115

With which bank or financial institution is your [1st thru 5th] CHECKING ACCOUNT registered?

1 ABN AMRO .....BET131  
 2 Postbank .....BET131  
 3 Rabobank .....BET131  
 4 ING Bank .....BET131  
 5 Fortis Bank .....BET131  
 6 SNS Bank .....BET131  
 7 other .....BET121

## BET121 thru BET125 (string)

So with which bank or financial institution is your [1st thru 5th] CHECKING ACCOUNT registered?

any answer .....BET131

## BET131 thru BET135

Did you, on 31 December 2008, have a credit or a deficit balance on your [1st thru 5th] CHECKING ACCOUNT?

1 credit .....BET141  
 2 deficit .....BET141

## BET141 thru BET145

What was the balance of your [1st thru 5th] CHECKING ACCOUNT on 31 December 2008? If the balance is a deficit, just enter the amount without a minus.

-9 don't know .....BET151  
 any answer .....  
 if employed (BZR1=1,2,3,4 or 5) .....BDR2  
 otherwise (BZR1=6,7 or 8).....BZ03

## BET151 thru BET155

Into which of the categories mentioned below does the balance (either a credit or a deficit) go as per 31 December 2008?

1 less than € 50 .....  
 2 € 50 to € 250 .....  
 3 € 250 to € 500 .....  
 4 € 500 to € 750 .....  
 5 € 750 to € 1.000 .....  
 6 € 1.000 to € 2.500 .....  
 7 € 2.500 to € 5.000 .....  
 8 € 5.000 to € 7.500 .....  
 9 € 7.500 to € 10.000 .....  
 10 € 10.000 to € 11.500 .....  
 11 € 11.500 to € 14.000 .....  
 12 € 14.000 to € 17.000 .....  
 13 € 17.000 to € 20.000 .....  
 14 € 20.000 to € 25.000 .....  
 15 € 25.000 or more.....  
 -9 don't know.....  
 if employed (BZR1=1, 2, 3, 4 or 5) .....BDR2  
 otherwise (BZR1=6, 7 or 8).....BZ03

The following questions concern employer-sponsored savings plans.

The SAVE-AS-YOU-EARN DEDUCTION ARRANGEMENT is a kind of employer-sponsored savings plan through which a certain amount of the gross salary is deposited onto a separate savings account. Under certain conditions, the so-saved sum is not subject to income tax and no premiums for social insurance policies have to be paid on it. For each year, a maximum amount (€ 788 in 2008) can be saved in this (tax-free) way. Also, no money may be withdrawn from this particular savings account for a period of four years. There are a number of exceptions to this rule. The money saved through the save-as-you-earn deduction arrangement may for example be used to pay for the premiums for an annuity or for other life-insurance policies.

If an employee participates in a save-as-you-earn deduction arrangement and saves up to a maximum of € 788, the regular tax and premium levy applies in case of an arrangement to share in the company's profit. If one saves less than € 788, the difference can be paid to the employee free of tax in the framework of the arrangement TO SHARE IN THE COMPANY'S PROFIT or can be deposited on a frozen save-as-you-earn deduction arrangement account.

Through the SHARES-OPTION ARRANGEMENT the employer grants the employed the right to buy (option) shares of his own company. The employer may grant the employed an annual benefit of a certain maximum per year (€ 788 in 2008, including save-as-you-earn deduction and share in the company's profit arrangements).

BZ02

Did your employer, in 2008, offer you the opportunity to participate in a save-as-you-earn deduction arrangement, an arrangement to share in the company's profit or a shares-option arrangement? Please also answer this question with 'yes' if you have been offered the opportunity, but have decided not to use it.

1 yes..... BDR3  
2 no..... BDR9

BDR3 Did you participate in a save-as-you-earn deduction arrangement, an arrangement to share in the company's profit or a stock-option arrangement in 2008?

1 yes..... BDR50  
2 no..... BDR9

By taking out ANNUITY INSURANCE the insured is entitled to periodic payments, the so-called annuity. The ANNUITY is paid out periodically (for example annually) as of a certain date until the time of death of the insured. PENSION INSURANCE is a specific type of annuity insurance. SINGLE-PREMIUM INSURANCE is also a specific type of annuity insurance, which involves (as the name indicates) a one-time premium. Other types of annuity insurance involve periodical (for example annual) premium payments. Under certain conditions, these premium payments are income tax deductible.

ENDOWMENT INSURANCE is a kind of life-insurance that pays out a lump sum (so, this is not an annuity) to the insured at the maturity of the insurance (or, in some cases, at the time of death of the insured, whichever comes first). The premium payments cannot be deducted from the taxable income, but the lump sum payment is under certain conditions tax free. The life-insurance which is connected to an improved traditional life-insurance mortgage is an example of an endowment insurance. With certain kinds of endowment insurance policies, the insured can decide upon the way his premium payments will be invested (for example in deposits, shares, or bonds). Sometimes one speaks of 'insured saving'.

## BDR50 thru BDR54

[if employed by the government, a non-profit foundation or cooperation (BZR1=1 or BZR1=2)]

Did you, in 2008, use the money that you had saved in your save-as-you-earn deduction account to purchase a house, to buy stocks (shares, bonds), or to pay the premium of an annuity insurance policy or endowment insurance policy?

[if employed by public or a private limited company (BZR1=3 of BZR1=4)]

Did you, in 2008, use the money that you had saved in your save-as-you-earn deduction account and/or your share in the company's profit account and/or your shares-option account to purchase a house, to buy stocks (shares, bonds), or to pay the premium of an annuity insurance policy or endowment insurance policy?

[if employed by a cooperation or another kind of business (BZR1=5)]

Did you, in 2008, use the money that you had saved in your save-as-you-earn deduction account and/or your share in the company's profit account to purchase a house, to buy stocks (shares, bonds), or to pay the premium of an annuity insurance policy or endowment insurance policy?

More than 1 answer is possible here.

0 no .....	BDR6
1 purchase a house .....	BDR6
2 stocks (shares, bonds) .....	BDR6
3 annuity insurance .....	BDR6
4 endowment insurance .....	BDR6

## BDR6 [if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)]

Since when (which year) do you participate in the save-as-you-earn deduction arrangement?

[if employed by public or a private limited company (BZR1=3 of BZR1=4)]

Since when (which year) do you participate in the save-as-you-earn deduction arrangement, or the arrangement to share in the company's profit, or the shares-option arrangement?

[if employed by a cooperation or another kind of business (BZR1=5)]

Since when (which year) do you participate in the save-as-you-earn deduction arrangement or the arrangement to share in the company's profit?

year ..... BDR7

## BDR7 [if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)]

What was the balance on your save-as-you-earn deduction account on 31 December 2008?

[if employed by a cooperation or another kind of business (BZR1=5)]

What was the total balance on your save-as-you-earn deduction account and/or your account to share in the company's profit on 31 December 2008?

[if employed by public or a private limited company (BZR1=3 of BZR1=4)]

What was the total balance on your save-as-you-earn deduction account and/or your account to share in the company's profit on 31 December 2008? If you participate in the shares-option arrangement, please also include the value of the stock options.

amount ..... BDR9  
-9 don't know ..... BDR8

BDR8	Into which of the categories mentioned below did the (total) balance go?	
	1 less than € 50 .....	BDR9
	2 € 50 to € 250 .....	BDR9
	3 € 250 to € 500 .....	BDR9
	4 € 500 to € 750 .....	BDR9
	5 € 750 to € 1.000 .....	BDR9
	6 € 1.000 to € 2.500 .....	BDR9
	7 € 2.500 to € 5.000 .....	BDR9
	8 € 5.000 to € 7.500 .....	BDR9
	9 € 7.500 to € 10.000 .....	BDR9
	10 € 10.000 to € 11.500 .....	BDR9
	11 € 11.500 to € 14.000 .....	BDR9
	12 € 14.000 to € 17.000 .....	BDR9
	13 € 17.000 to € 20.000 .....	BDR9
	14 € 20.000 to € 25.000 .....	BDR9
	15 € 25.000 or more .....	BDR9
	-9 don't know .....	BDR9

With premium savings schemes part of the NET SALARY of the employed is withheld and saved. The employer stimulates this by adding a premium (a bonus) to the so-saved sum. The premium granted by the employer may vary between 0% and 100% of the sum saved by the employed. This premium granted by the employer is tax free and no social insurance premiums have to be paid on it provided that the total sum saved is frozen for four years and provided that the premium granted by the employer does not exceed a certain maximum per year (€ 526 in 2008).

BDR9	Did you participate in the PREMIUM SAVINGS ARRANGEMENT in 2008?	
	1 yes .....	BDR16
	2 no .....	BDRL1

BDR16	What was the balance on your premium savings account on 31 December 2008?	
	amount .....	BDRL1
	-9 don't know .....	BDR17

BDR17	Into which of the categories mentioned below did the balance go?	
	1 less than € 50 .....	BDRL1
	2 € 50 to € 250 .....	BDRL1
	3 € 250 to € 500 .....	BDRL1
	4 € 500 to € 750 .....	BDRL1
	5 € 750 to € 1.000 .....	BDRL1
	6 € 1.000 to € 2.500 .....	BDRL1
	7 € 2.500 to € 5.000 .....	BDRL1
	8 € 5.000 to € 7.500 .....	BDRL1
	9 € 7.500 to € 10.000 .....	BDRL1
	10 € 10.000 to € 11.500 .....	BDRL1
	11 € 11.500 to € 14.000 .....	BDRL1
	12 € 14.000 to € 17.000 .....	BDRL1
	13 € 17.000 to € 20.000 .....	BDRL1
	14 € 20.000 to € 25.000 .....	BDRL1
	15 € 25.000 or more .....	BDRL1
	-9 don't know .....	BDRL1

BDRL1	Did you put part of your salary into a Life Course Savings account in 2008?	
	1 Yes .....	BDRL2
	2 No .....	BZ03
	3 I was not eligible to use the Life Course Savings Scheme in 2008. ....	BZ03



BDRL2 Since what year did you put part of your salary into a Life Course Savings account?.....BDRL3

BDRL3 How much of your gross salary did you put into the Life Course Savings account on 31 December 2008? If your employer contributed any additional amount to your savings account, please include this in the total. ....BDRL5a  
-9 don't know.....BDRL4

BDRL4 Into which of the categories mentioned below fell the amount you put into the Life Course Savings account on 31 December 2008? If your employer contributed any additional amount to your savings account, please include this in the total.

1 less than € 50 .....	BDRL5a
2 € 50 to € 250 .....	BDRL5a
3 € 250 to € 500 .....	BDRL5a
4 € 500 to € 750 .....	BDRL5a
5 € 750 to € 1.000 .....	BDRL5a
6 € 1.000 to € 2.500 .....	BDRL5a
7 € 2.500 to € 5.000 .....	BDRL5a
8 € 5.000 to € 7.500 .....	BDRL5a
9 € 7.500 to € 10.000 .....	BDRL5a
10 € 10.000 to € 11.500 .....	BDRL5a
11 € 11.500 to € 14.000 .....	BDRL5a
12 € 14.000 to € 17.000 .....	BDRL5a
13 € 17.000 to € 20.000 .....	BDRL5a
14 € 20.000 to € 25.000 .....	BDRL5a
15 € 25.000 or more.....	BDRL5a
-9 don't know.....	BDRL5a

BDRL5a

In what way are you saving?

1 saving account .....	BDRL6a
2 stocks .....	BDRL6a
3 mutual funds .....	BDRL6a
4 other .....	BDRL5and
-9 don't know.....	BDRL6a

BDRL5and

In what other way are you saving? .....BDRL6a

BDRL6a

Do you take part in a collective arrangement offered by your employer?

1 Yes .....	BDRL7a
2 No .....	BDRL7a
-9 don't know .....	BDRL7a

BDRL7a

We are also interested in the division between employer contribution and employee division. How much percent does the employer contribute to the total amount on your Life Course Savings account? 0 means your employer does not contribute to the total amount and 100 means that your employer contributed the total amount on your Life Course Savings account.

percentage.....	BDRL5
-9 don't know .....	BDRL5

BDRL5 Did you already take leave from your Life Course Savings Scheme?

- 1 Yes .....BDRL6  
2 No .....BDRL9

BDRL6 For what purpose did you use your Life Course Savings Scheme?

- 1 early retirement .....BDRL7  
2 reduction of working hours per week before retirement .....BDRL7  
3 parental leave .....BDRL7  
4 other care leave for your children .....BDRL7  
5 care leave for other relatives .....BDRL7  
6 care leave for non-relatives .....BDRL7  
7 skills training .....BDRL7  
8 travel .....BDRL7  
9 volunteer work .....BDRL7  
10 pursue self employment .....BDRL7  
11 pursue a creative activity (such as painting, sculpture, writing, music, crafts, cooking, etc.).....BDRL7  
12 pursue a sporting interest .....BDRL7  
13 to prevent burnout .....BDRL7  
14 relax .....BDRL7  
15 rainy day .....BDRL7  
16 other .....BDRL7  
-9 don't know/no plans .....BDRL7

BDRL7 How much time did you take leave? Please give your answer in months .....BDRL8

BDRL8 What amount is taken for the leave last year? ..... BZ03

BDRL9

For what purpose do you think you will use the Life Course Scheme to take time off work?

Please select one, being the reason you are most likely to use the scheme.

- 1 early retirement .....BDRL10  
2 reduction of working hours per week before retirement .....BDRL10  
3 parental leave .....BDRL10  
4 other care leave for your children .....BDRL10  
5 care leave for other relatives .....BDRL10  
6 care leave for non-relatives .....BDRL10  
7 skills training .....BDRL10  
8 travel .....BDRL10  
9 volunteer work .....BDRL10  
10 pursue self employment .....BDRL10  
11 pursue a creative activity (such as painting, sculpture, writing, music, crafts, cooking, etc.) BDRL10  
12 pursue a sporting interest .....BDRL10  
13 to prevent burnout .....BDRL10  
14 relax .....BDRL10  
15 rainy day .....BDRL10  
16 other .....BDRL10  
-9 don't know/no plans .....BDRL10

## BDRL10

When you use the scheme to take time off work, ideally how long would you like to use it for?

1 1-3 months .....	BDRL11
2 4-6 months .....	BDRL11
3 7-12 months .....	BDRL11
4 13-24 months .....	BDRL11
5 25-36 months .....	BDRL11
6 more than 36 months .....	BDRL11
-9 don't know/no plans .....	BDRL11

## BDRL11

When do you think you will take time off work using the Life Course Savings Scheme?

1 in the next couple of months .....	BZ03
2 in the next year .....	BZ03
3 in the next 2 to 5 years .....	BZ03
4 in the next 5 to 10 years .....	BZ03
5 more than 10 years from now .....	BZ03
-9 don't know/no plans .....	BZ03

*A SAVINGS ACCOUNT gives interest as of the day you put money into this account. On a DEPOSIT ACCOUNT money is put for a certain duration. The interest received depends on the current interest rate on the financial markets. This interest rate holds for the whole period of duration. Internet saving accounts are also taken into account.*

BZ03 Did you, on 31 December 2008, have one or more SAVINGS OR DEPOSIT ACCOUNTS?

1 yes .....	SPA2
2 no .....	BZ04

SPA2 How many of these SAVINGS OR DEPOSIT ACCOUNTS did you have on 31 December 2008?

answer > 7 .....	SPA3
answer < 8 .....	SPA71

SPA3 What was the total balance of your SAVINGS OR DEPOSIT ACCOUNTS on 31 December 2008?

amount: .....	SPA71
-9 don't know .....	SPA4

SPA4 Into which of the categories mentioned below did the total balance of your savings go?

1 less than € 50 .....	SPA71
2 € 50 to € 250 .....	SPA71
3 € 250 to € 500 .....	SPA71
4 € 500 to € 750 .....	SPA71
5 € 750 to € 1.000 .....	SPA71
6 € 1.000 to € 2.500 .....	SPA71
7 € 2.500 to € 5.000 .....	SPA71
8 € 5.000 to € 7.500 .....	SPA71
9 € 7.500 to € 10.000 .....	SPA71
10 € 10.000 to € 11.500 .....	SPA71
11 € 11.500 to € 14.000 .....	SPA71
12 € 14.000 to € 17.000 .....	SPA71
13 € 17.000 to € 20.000 .....	SPA71
14 € 20.000 to € 25.000 .....	SPA71
15 € 25.000 or more .....	SPA71
-9 don't know .....	SPA71

*The following questions are repeated for a maximum of seven savings or deposit accounts. When answering these questions, the respondent should keep in mind the seven most important SAVINGS or DEPOSIT ACCOUNTS.*

*The questions below are repeated a maximum of seven times; the last number in the variable name indicates which account the question concerns.*

## SPA71 thru SPA77

Who is the account holder of your [1st thru 7th] account?

- |   |  |       |
|---|--|-------|
| 1 | the account is registered in my own name .....   | SPA91 |
| 2 | the account is registered in my partner's/spouse's name .....  | SPA91 |
| 3 | the account is registered jointly in my own name and someone else's name<br>(e.g. partner/spouse)..... | SPA91 |
| 4 | the account is registered in (one of) my parents' name .....   | SPA91 |
| 5 | other .....  | SPA81 |

## SPA81 thru SPA87 (string)

Who is the account holder of your [1st thru 7th] account?

any answer ..... SPA91

## SPA91 thru SPA97

With which bank or financial institution is your [1st thru 7th] account registered?

- |   |                   |        |
|---|-------------------|--------|
| 1 | ABN AMRO .....    | SPA121 |
| 2 | Postbank .....    | SPA121 |
| 3 | Rabobank .....    | SPA121 |
| 4 | ING Bank .....    | SPA121 |
| 5 | Fortis Bank ..... | SPA121 |
| 6 | SNS Bank .....    | SPA121 |
| 7 | other .....       | SPA101 |

## SPA101 thru SPA107 (string)

With which bank or financial institution is your [1st thru 7th] account registered?

any answer ..... SPA121

## SPA121 thru SPA127 (string)

Can you describe what kind of account it is (e.g. a 'GroeiGemak Spaarrekening', a 'Bonus Spaarrekening' with ABN AMRO, a 'Plusrekening' or a 'Kapitaalrekening' with the Postbank, or a 'Rabo Rendement Rekening')?

any answer ..... SPA131

## SPA131 thru SPA137

What was the balance of your [1st thru 7th] account on 31 December 2008?

amount: ..... BZ04

-9 don't know ..... SPA141

## SPA141 thru SPA147

Into which of the categories mentioned below did the balance of your account go on 31 December 2008?

1 less than € 50 .....	BZ04
2 € 50 to € 250 .....	BZ04
3 € 250 to € 500 .....	BZ04
4 € 500 to € 750 .....	BZ04
5 € 750 to € 1.000 .....	BZ04
6 € 1.000 to € 2.500 .....	BZ04
7 € 2.500 to € 5.000 .....	BZ04
8 € 5.000 to € 7.500 .....	BZ04
9 € 7.500 to € 10.000 .....	BZ04
10 € 10.000 to € 11.500 .....	BZ04
11 € 11.500 to € 14.000 .....	BZ04
12 € 14.000 to € 17.000 .....	BZ04
13 € 17.000 to € 20.000 .....	BZ04
14 € 20.000 to € 25.000 .....	BZ04
15 € 25.000 or more .....	BZ04
-9 don't know .....	BZ04

A DEPOSIT BOOK is a little book in which your savings (with a savings bank) and the interest on those savings are recorded.

BZ04 Did you, on 31 December 2008, have one or more DEPOSIT BOOKS? Do not include any savings or deposit accounts.

1 yes .....	BOE2
2 no .....	BZ06

BOE2 How many of these DEPOSIT BOOKS did you have on 31 December 2008?

answer >3 .....	BOE3
answer <4 .....	BOE51

BOE3 What was the total balance of your DEPOSIT BOOK(S) on 31 December 2008?

amount .....	BOE51
-9 don't know .....	BOE4

BOE4 Into which of the categories mentioned below did the balance of your savings go?

1 less than € 50 .....	BOE51
2 € 50 to € 250 .....	BOE51
3 € 250 to € 500 .....	BOE51
4 € 500 to € 750 .....	BOE51
5 € 750 to € 1.000 .....	BOE51
6 € 1.000 to € 2.500 .....	BOE51
7 € 2.500 to € 5.000 .....	BOE51
8 € 5.000 to € 7.500 .....	BOE51
9 € 7.500 to € 10.000 .....	BOE51
10 € 10.000 to € 11.500 .....	BOE51
11 € 11.500 to € 14.000 .....	BOE51
12 € 14.000 to € 17.000 .....	BOE51
13 € 17.000 to € 20.000 .....	BOE51
14 € 20.000 to € 25.000 .....	BOE51
15 € 25.000 or more .....	BOE51
-9 don't know .....	BOE51

The following questions are repeated for a maximum of three DEPOSIT BOOKS. When answering these questions, the respondent should keep in mind the three MOST IMPORTANT DEPOSIT BOOKS.

*The questions below are repeated a maximum of three times; the last number in the variable name indicates which deposit book the question concerns.*

## BOE51 thru BOE53

Who is the holder of your [1st thru 3rd] deposit book?

- 1 the deposit book is registered in my own name ..... BOE71
- 2 the deposit book is registered in my partner's/spouse's name ..... BOE71
- 3 the deposit book is registered jointly in my own name and someone else's name (e.g. partner/spouse)  
BOE71
- 4 the deposit book is registered in (one of) my parents' name ..... BOE71
- 5 other ..... BOE61

## BOE61 thru BOE63 (string)

Who is the holder of your [1st thru 3rd] deposit book?

- any answer ..... BOE71

## BOE71 thru BOE73

With which bank or financial institution is your [1st thru 3rd] deposit book registered?

- 1 ABN AMRO ..... BOE91
- 2 Postbank ..... BOE91
- 3 Rabobank ..... BOE91
- 4 ING Bank ..... BOE91
- 5 Fortis Bank ..... BOE91
- 6 SNS Bank ..... BOE91
- 7 other ..... BOE81

## BOE81 thru BOE83 (string)

With which bank or financial institution is your [1st thru 3rd] deposit book registered?

- any answer ..... BOE91

## BOE91 thru BOE93

What was the balance of your [1st thru 3rd] deposit book on 31 December 2008?

- amount ..... BZ06
- 9 don't know ..... BOE101

## BOE101 thru BOE103

Into which of the categories mentioned below did the balance of your savings go on 31 December 2008?

1 less than € 50 .....	BZ06
2 € 50 to € 250 .....	BZ06
3 € 250 to € 500 .....	BZ06
4 € 500 to € 750 .....	BZ06
5 € 750 to € 1.000 .....	BZ06
6 € 1.000 to € 2.500 .....	BZ06
7 € 2.500 to € 5.000 .....	BZ06
8 € 5.000 to € 7.500 .....	BZ06
9 € 7.500 to € 10.000 .....	BZ06
10 € 10.000 to € 11.500 .....	BZ06
11 € 11.500 to € 14.000 .....	BZ06
12 € 14.000 to € 17.000 .....	BZ06
13 € 17.000 to € 20.000 .....	BZ06
14 € 20.000 to € 25.000 .....	BZ06
15 € 25.000 or more .....	BZ06
-9 don't know .....	BZ06

SAVINGS CERTIFICATES are securities with a set date and a set sum of repayment. The interest is often not paid annually, but in one single payment, included in the sum of repayment.

BZ06 Did you, on 31 December 2008, have one or more SAVINGS CERTIFICATES?

1 yes .....	BR12
2 no .....	BZ07

BRI2 How many SAVINGS CERTIFICATES did you have on 31 December 2008?

answer > 5 .....	BRI3
answer < 6 .....	BRI6

BRI3 How much in total did you pay for the SAVINGS CERTIFICATES that you had on 31 December 2008?

amount .....	BRI5
-9 don't know .....	BRI4

BRI4 Into which of the categories mentioned below did the total sum that you paid for your savings certificates go? If you really don't know, use "don't know".

1 less than € 500 .....	BRI5
2 € 500 to € 1.500 .....	BRI5
3 € 1.500 to € 2.500 .....	BRI5
4 € 2.500 to € 5.000 .....	BRI5
5 € 5.000 to € 7.500 .....	BRI5
6 € 7.500 to € 10.000 .....	BRI5
7 € 10.000 to € 12.000 .....	BRI5
8 € 12.000 to € 15.000 .....	BRI5
9 € 15.000 to € 20.000 .....	BRI5
10 € 20.000 to € 25.000 .....	BRI5
11 € 25.000 to € 50.000 .....	BRI5
12 € 50.000 to € 75.000 .....	BRI5
13 € 75.000 to € 100.000 .....	BRI5
14 € 100.000 or more .....	BRI5
-9 don't know .....	BRI5

BRI5 How much in total is to be repaid to you for the SAVINGS CERTIFICATES that you had on 31 December 2008?  
 amount: .....BRI71  
 -9 don't know .....BRI6

BRI6 Into which of the categories mentioned below did the total sum that you are to be repaid for your savings certificates? If you really don't know, use "don't know".

1 less than € 500 .....	BRI71
2 € 500 to € 1.500 .....	BRI71
3 € 1.500 to € 2.500 .....	BRI71
4 € 2.500 to € 5.000 .....	BRI71
5 € 5.000 to € 7.500 .....	BRI71
6 € 7.500 to € 10.000 .....	BRI71
7 € 10.000 to € 12.000 .....	BRI71
8 € 12.000 to € 15.000 .....	BRI71
9 € 15.000 to € 20.000 .....	BRI71
10 € 20.000 to € 25.000 .....	BRI71
11 € 25.000 to € 50.000 .....	BRI71
12 € 50.000 to € 75.000 .....	BRI71
13 € 75.000 to € 100.000 .....	BRI71
14 € 100.000 or more .....	BRI71
-9 don't know .....	BRI71

*The following questions are repeated for a maximum of five SAVINGS CERTIFICATES. When answering these questions, the respondent should keep in mind the five most important SAVINGS CERTIFICATES.*

*The questions below are repeated a maximum of five times; the last number in the variable name indicates which account the question concerns.*

BRI71 thru BRI75

With which bank or financial institution is your [1st thru 5th] savings certificate registered?

1 ABN AMRO .....	BRI91
2 Postbank .....	BRI91
3 Rabobank .....	BRI91
4 ING Bank .....	BRI91
5 Fortis Bank .....	BRI91
6 SNS Bank .....	BRI91
7 other .....	BRI81

BRI81 thru BRI85 (string)

With which bank or financial institution is your [1st thru 5th] savings certificate registered?  
 any answer .....BRI91

BRI91 thru BRI95

How much did you PAY for your [1st thru 5th] savings certificate?  
 amount: .....BRI111  
 -9 don't know .....BRI101



## BRI101 thru BRI105

Into which of the categories mentioned below did the sum that you paid for your [1st thru 5th] savings certificate?

1 less than € 500 .....	BRI111
2 € 500 to € 1.500 .....	BRI111
3 € 1.500 to € 2.500 .....	BRI111
4 € 2.500 to € 5.000 .....	BRI111
5 € 5.000 to € 7.500 .....	BRI111
6 € 7.500 to € 10.000 .....	BRI111
7 € 10.000 to € 12.000 .....	BRI111
8 € 12.000 to € 15.000 .....	BRI111
9 € 15.000 to € 20.000 .....	BRI111
10 € 20.000 to € 25.000 .....	BRI111
11 € 25.000 to € 50.000 .....	BRI111
12 € 50.000 to € 75.000 .....	BRI111
13 € 75.000 to € 100.000 .....	BRI111
14 € 100.000 or more.....	BRI111
-9 don't know .....	BRI111

## BRI111 thru BRI115

How much is to be repaid to you for your [1st thru 5th] savings certificate?

amount: .....	BRI12A1
-9 don't know .....	BRI121

## BRI121 thru BRI125

Into which of the categories mentioned below did the sum that you are to be repaid for your [1st thru 5th] savings certificate go?

1 less than € 500 .....	BRI12A1
2 € 500 to € 1.500 .....	BRI12A1
3 € 1.500 to € 2.500 .....	BRI12A1
4 € 2.500 to € 5.000 .....	BRI12A1
5 € 5.000 to € 7.500 .....	BRI12A1
6 € 7.500 to € 10.000 .....	BRI12A1
7 € 10.000 to € 12.000 .....	BRI12A1
8 € 12.000 to € 15.000 .....	BRI12A1
9 € 15.000 to € 20.000 .....	BRI12A1
10 € 20.000 to € 25.000 .....	BRI12A1
11 € 25.000 to € 50.000 .....	BRI12A1
12 € 50.000 to € 75.000 .....	BRI12A1
13 € 75.000 to € 100.000 .....	BRI12A1
14 € 100.000 or more.....	BRI12A1
-9 don't know .....	BRI12A1

## BRI12A1 thru BRI12A5

When (which year) did you buy your [1st thru 5th] savings certificate?

year .....	BRI12B1
-9 don't know .....	BRI12B1

## BRI12B1 thru BRI12B5

And in which month did you buy your [1st thru 5th] savings certificate?

1 January .....	BRI131
2 February .....	BRI131
3 March .....	BRI131
4 April .....	BRI131
5 May .....	BRI131
6 June .....	BRI131
7 July .....	BRI131
8 August .....	BRI131
9 September .....	BRI131
10 October .....	BRI131
11 November .....	BRI131
12 December .....	BRI131
-9 don't know .....	BRI131

## BRI131 thru BRI135

How many months is the (total) term of your [1st thru 5th] savings certificate?

number of months: ..... BZ07

By taking out annuity insurance the insured is entitled to periodic payments, the so-called annuity. The ANNUITY is paid out periodically (for example annually) as of a certain date until the time of death of the insured. PENSION INSURANCE is a specific type of annuity insurance. SINGLE-PREMIUM INSURANCE is also a specific type of annuity insurance, which involves (as the name indicates) a one-time premium. Other types of annuity insurance involve periodical (for example annual) premium payments. Under certain conditions, these premium payments are income tax deductible.

BZ07 Did you, in or before 2008, take out SINGLE-PREMIUM INSURANCE and/or ANNUITY INSURANCE (pension insurance), which was still in effect on 31 December 2008?

Do not include annuity insurance that you have taken out by using money from your employer-sponsored savings plan, nor include pension arrangements provided by your employer or professional pension plans here.

1 yes .....	KOO2
2 no .....	BZ08

KOO2 How many SINGLE-PREMIUM INSURANCE POLICIES and/or ANNUITIES, which were still in effect on 31 December 2008 did you have?

answer > 10 .....	KOO3
answer < 11 .....	KOO501

KOO3 How much is the guaranteed minimum final payment of your SINGLE-PREMIUM INSURANCE POLICIES or ANNUITIES on 31 December 2008?

amount .....	KOO501
-9 don't know .....	KOO4

KOO4 Into which of the categories mentioned below did the guaranteed minimum final payment go?

1 less than € 500 .....	KOO501
2 € 500 to € 1.500 .....	KOO501
3 € 1.500 to € 2.500 .....	KOO501
4 € 2.500 to € 5.000 .....	KOO501
5 € 5.000 to € 7.500 .....	KOO501
6 € 7.500 to € 10.000 .....	KOO501
7 € 10.000 to € 12.000 .....	KOO501
8 € 12.000 to € 15.000 .....	KOO501
9 € 15.000 to € 20.000 .....	KOO501
10 € 20.000 to € 25.000 .....	KOO501
11 € 25.000 to € 50.000 .....	KOO501
12 € 50.000 to € 75.000 .....	KOO501
13 € 75.000 to € 100.000 .....	KOO501
14 € 100.000 or more .....	KOO501
-9 don't know .....	KOO501

*The following questions are repeated for a maximum of ten SINGLE-PREMIUM INSURANCE POLICIES or ANNUITIES. When answering these questions, the respondent is asked to keep in mind the ten most important policies.*

*The questions below are repeated a maximum of ten times; the last number in the variable name indicates which policy or annuity the question concerns.*

KOO501 thru KOO510

With which insurance company did you take out your [1st thru 10th] single-premium insurance policy or annuity?

1 Aegon .....	KOO701
2 Amev .....	KOO701
3 Amersfoortse .....	KOO701
4 Avero .....	KOO701
5 Centraal Beheer .....	KOO701
6 Delta Lloyd .....	KOO701
7 AXA .....	KOO701
8 FBTO .....	KOO701
9 't Hooge Huys .....	KOO701
10 Interpolis .....	KOO701
11 Nationale Nederlanden .....	KOO701
12 Stad Rotterdam .....	KOO701
13 Ohra .....	KOO701
14 OLM .....	KOO701
15 OVVM .....	KOO701
16 Reaal .....	KOO701
17 other .....	KOO601

KOO601 thru KOO610 (string)

With which insurance company did you take out your [1st thru 10th] single-premium insurance policy or annuity?

any answer .....	KOO701
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KOO701 thru KOO710

When (which year) did you take out your [1st thru 10th] single-premium insurance policy or annuity?

any answer .....	KOO801
-9 don't know .....	KOO801

## KOO801 thru KOO810

What is the term (in years) of your [1st thru 10th] single-premium insurance policy or annuity?

number of years: .....KOO1001

## KOO901 thru KOO910

Does/did your [1st thru 10th] single-premium insurance policy or annuity involve a single deposit or periodic (e.g. monthly or annual) payments?

1 single deposit.....KOO1101

2 periodic payments .....KOO10A01

## KOO10A01 thru KOO10A10

Did you, in 2008, pay the premium for the annuity insurance per year, per month or per quarter?

1 per year .....KOO1001

2 per month.....KOO1001

3 per quarter.....KOO1001

## KOO1001 thru KOO1010

[if periodic payments]

How much was the annual/monthly/quarterly premium for the [1st thru 10th] single-premium insurance policy or annuity insurance in 2008?

[if single deposit]

How much was the premium for your [1st thru 10th] single-premium insurance policy?

any answer: .....KOO1101

## KOO1101 thru KOO1110

How much is the guaranteed minimum final payment of your [1st thru 10th] single-premium insurance policy or annuity on 31 December 2008?

amount: ..... BZ08

-9 don't know .....KOO1201

## KOO1201 thru KOO1210

Into which of the categories mentioned below did the guaranteed minimum final payment of your [1st thru 10th] single-premium insurance policy or annuity go on 31 December 2008?

1 less than € 500 ..... BZ08

2 € 500 to € 1.500 ..... BZ08

3 € 1.500 to € 2.500 ..... BZ08

4 € 2.500 to € 5.000 ..... BZ08

5 € 5.000 to € 7.500 ..... BZ08

6 € 7.500 to € 10.000 ..... BZ08

7 € 10.000 to € 12.000 ..... BZ08

8 € 12.000 to € 15.000 ..... BZ08

9 € 15.000 to € 20.000 ..... BZ08

10 € 20.000 to € 25.000 ..... BZ08

11 € 25.000 to € 50.000 ..... BZ08

12 € 50.000 to € 75.000 ..... BZ08

13 € 75.000 to € 100.000 ..... BZ08

14 € 100.000 or more ..... BZ08

-9 don't know ..... BZ08

ENDOWMENT INSURANCE is a kind of life-insurance that pays out a lump sum (so, this is not an annuity) to the insured at the maturity of the insurance (or, in some cases, at the time of death of the insured, whichever comes first). The premium payments cannot be deducted from the taxable income, but the lump sum payment is under certain conditions tax free. The life-insurance which is connected to an improved traditional life-insurance mortgage is an example of an endowment insurance. With certain kinds of endowment insurance policies, the insured can decide upon the way his premium payments will be invested (for example in deposits, shares, or bonds).

BZ08 Did you, on 31 December 2008, have one or more ENDOWMENT INSURANCE POLICIES that were still in effect? Do not include life-insurance policies connected to an (improved) traditional life-insurance mortgage here. These will be reported later.

- 1 yes ..... KAP2  
2 no ..... BZ12

KAP2 How many SAVINGS OR ENDOWMENT INSURANCE POLICIES did you have on 31 December 2008?

- answer > 5 ..... KAP3  
answer < 6 ..... KAP51

KAP3 How much was the total sum that you had saved through your SAVINGS OR ENDOWMENT INSURANCE POLICIES on 31 December 2008?

- amount ..... KAP51  
-9 don't know ..... KAP4

KAP4 Into which of the categories mentioned below did your total savings go?

- 1 less than € 500 ..... KAP51  
2 € 500 to € 1.500 ..... KAP51  
3 € 1.500 to € 2.500 ..... KAP51  
4 € 2.500 to € 5.000 ..... KAP51  
5 € 5.000 to € 7.500 ..... KAP51  
6 € 7.500 to € 10.000 ..... KAP51  
7 € 10.000 to € 12.000 ..... KAP51  
8 € 12.000 to € 15.000 ..... KAP51  
9 € 15.000 to € 20.000 ..... KAP51  
10 € 20.000 to € 25.000 ..... KAP51  
11 € 25.000 to € 50.000 ..... KAP51  
12 € 50.000 to € 75.000 ..... KAP51  
13 € 75.000 to € 100.000 ..... KAP51  
14 € 100.000 or more ..... KAP51  
-9 don't know ..... KAP51

*If there were more than five SAVINGS OR ENDOWMENT INSURANCE POLICIES, the respondent should keep in mind the five most important policies when answering the following questions.*

*The questions below are repeated a maximum of five times; the last number in the variable name indicates which savings or endowment insurance policy the question concerns.*

## KAP51 thru KAP55

With which financial institution have you taken out your [1st thru 5th] savings or endowment insurance policy?

1 Aegon .....	KAP71
2 Amev .....	KAP71
3 Amersfoortse .....	KAP71
4 Averro .....	KAP71
5 Centraal Beheer .....	KAP71
6 Delta Lloyd .....	KAP71
7 AXA .....	KAP71
8 FBTO .....	KAP71
9 't Hooge Huys .....	KAP71
11 Nationale Nederlanden .....	KAP71
12 Stad Rotterdam .....	KAP71
13 OHRA .....	KAP71
14 OLM .....	KAP71
15 OVVM .....	KAP71
16 Reaal .....	KAP71
17 other .....	KAP61

## KAP61 thru KAP65 (string)

With which financial institution have you taken out your [1st thru 5th] savings or endowment insurance policy?

any answer ..... KAP71

## KAP71 thru KAP75

When (which year) did you take out your [1st thru 5th] savings or endowment insurance policy?

any answer ..... KAP81

-9 don't know..... KAP81

## KAP81 thru KAP85

Did you, in 2008, pay the premium on your [1st thru 5th] savings or endowment insurance policy per:

1 year ..... KAP91

2 month ..... KAP91

3 quarter ..... KAP91

## KAP91 thru KAP95

How much was, in 2008, the premium that you paid on your [1st thru 5th] savings or endowment insurance policy per year/month/quarter?

any answer ..... KAP101

## KAP101 thru KAP105

How much was the total sum that you had saved through your [1st thru 5th] savings or endowment insurance policy on 31 December 2008?

amount ..... BZ12

-9 don't know ..... KAP111

## KAP111 thru KAP115

Into which of the categories mentioned below did the sum that you had saved go on 31 December 2008?

1 less than € 500 .....	BZ12
2 € 500 to € 1.500 .....	BZ12
3 € 1.500 to € 2.500 .....	BZ12
4 € 2.500 to € 5.000 .....	BZ12
5 € 5.000 to € 7.500 .....	BZ12
6 € 7.500 to € 10.000 .....	BZ12
7 € 10.000 to € 12.000 .....	BZ12
8 € 12.000 to € 15.000 .....	BZ12
9 € 15.000 to € 20.000 .....	BZ12
10 € 20.000 to € 25.000 .....	BZ12
11 € 25.000 to € 50.000 .....	BZ12
12 € 50.000 to € 75.000 .....	BZ12
13 € 75.000 to € 100.000 .....	BZ12
14 € 100.000 or more.....	BZ12
-9 don't know .....	BZ12

MUTUAL FUNDS are created by institutions that invest money from individual savers in joint programs. Thus it is possible, even with small investments, to take advantage of the joint investments (especially by spreading the investments). There are all kinds of mutual funds. The most common are 'shares-funds' (e.g. Robeco, Fortis Obam), 'bonds-funds' (such as ABN AMRO Obligatie Fonds), and 'click-funds' (such as Postbank Beleggingsfonds).

BZ12 Did you, on 31 December 2008, have investments with MUTUAL FUNDS? Do not include investments in growth funds, investments (shares, bonds) in companies, or 'insured saving' (i.e. saving through a life-insurance) here.

1 yes .....	BEL2
2 no .....	BZ13

BEL2 With how many of these MUTUAL FUNDS did you have investments on 31 December 2008?

answer > 5 .....	BEL3
answer < 6 .....	BEL61

BEL3 How much was the total value of your investments with MUTUAL FUNDS on 31 December 2008?

amount .....	BEL5
-9 don't know .....	BEL61

BEL5 Into which of the categories mentioned below did the total value of your investments go?

1 less than € 500 .....	BEL61
2 € 500 to € 1.500 .....	BEL61
3 € 1.500 to € 2.500 .....	BEL61
4 € 2.500 to € 5.000 .....	BEL61
5 € 5.000 to € 7.500 .....	BEL61
6 € 7.500 to € 10.000 .....	BEL61
7 € 10.000 to € 12.000 .....	BEL61
8 € 12.000 to € 15.000 .....	BEL61
9 € 15.000 to € 20.000 .....	BEL61
10 € 20.000 to € 25.000 .....	BEL61
11 € 25.000 to € 50.000 .....	BEL61
12 € 50.000 to € 75.000 .....	BEL61
13 € 75.000 to € 100.000 .....	BEL61
14 € 100.000 or more.....	BEL61
-9 don't know .....	BEL61

*The following questions are repeated for a maximum of five MUTUAL FUNDS. When answering these questions, the respondent should keep in mind the five most important funds/accounts.*

*The questions below are repeated a maximum of five times; the last number in the variable name indicates which account the question concerns*

BEL61 thru BEL65

With which bank or financial institution did you invest through your [1st thru 5th] mutual fund and/or mutual fund account?

- |                      |        |
|----------------------|--------|
| 1 Robeco .....       | BEL7A1 |
| 2 ABN AMRO .....     | BEL7A1 |
| 3 Mees Pierson ..... | BEL7A1 |
| 4 ING Bank .....     | BEL7A1 |
| 5 Postbank .....     | BEL7A1 |
| 6 VIB .....          | BEL7A1 |
| 7 Wereldhave .....   | BEL7A1 |
| 8 Aegon .....        | BEL7A1 |
| 9 other .....        | BEL71  |

BEL71 thru BEL75 (string)

With which bank or financial institution did you invest through your [1st thru 5th] mutual fund and/or mutual fund account?

- |                  |        |
|------------------|--------|
| any answer ..... | BEL7A1 |
|------------------|--------|

BEL7A1 thru BEL7A5

In what kind of mutual fund do you invest?

- |                                     |       |
|-------------------------------------|-------|
| 1 shares-fund .....                 | BEL91 |
| 2 bonds-fund .....                  | BEL91 |
| 3 deposit- and liquidity fund ..... | BEL91 |
| 4 real estate-fund .....            | BEL91 |
| 5 mix-fund .....                    | BEL91 |
| -9 don't know .....                 | BEL91 |

BEL91 thru BEL95 (string)

What is the name of your [1st thru 5th] mutual fund and/or mutual fund account (e.g. "Robeco Zelfselect Australië" or "Postbank IT Fonds")?

- |                  |        |
|------------------|--------|
| any answer ..... | BEL101 |
|------------------|--------|

BEL101 thru BEL105

How much was the value of your investments with your [1st thru 5th] mutual fund and/or mutual fund account on 31 December 2008?

- |                     |        |
|---------------------|--------|
| amount .....        | BZ13   |
| -9 don't know ..... | BEL121 |



## BEL121 thru BEL125

Into which of the categories mentioned below did the total value of your investments go on 31 December 2008?

1 less than € 500 .....	BZ13
2 € 500 to € 1.500 .....	BZ13
3 € 1.500 to € 2.500 .....	BZ13
4 € 2.500 to € 5.000 .....	BZ13
5 € 5.000 to € 7.500 .....	BZ13
6 € 7.500 to € 10.000 .....	BZ13
7 € 10.000 to € 12.000 .....	BZ13
8 € 12.000 to € 15.000 .....	BZ13
9 € 15.000 to € 20.000 .....	BZ13
10 € 20.000 to € 25.000 .....	BZ13
11 € 25.000 to € 50.000 .....	BZ13
12 € 50.000 to € 75.000 .....	BZ13
13 € 75.000 to € 100.000 .....	BZ13
14 € 100.000 or more .....	BZ13
-9 don't know .....	BZ13

An institution that needs money can take out a loan with private or other institutions through BONDS. So, by having BONDS you participate in loans to the government, companies, or other institutions. In return, you receive interest payments while taking a low risk. A MORTGAGE BOND is an obligation/debenture issued by a mortgage bank.

BZ13 Did you, on 31 December 2008, have any BONDS and/or MORTGAGE BONDS? Do not include bonds through mutual funds here. These have already been reported on.

1 yes .....	OBL2
2 no .....	BZ14

OBL2 With how many companies or institutions did you have these (MORTGAGE) BONDS on 31 December 2008? Count having bonds with the government as having bonds with one institution.

1 one company .....	OBL3
2 two companies .....	OBL3
3 three companies .....	OBL3
4 four companies .....	OBL3
5 five or more companies .....	OBL3

OBL3 How much was the total market value of all your (MORTGAGE) BONDS with this/these companies on 31 December 2008?

amount .....	BZ14
-9 don't know .....	OBL5

OBL5	Into which of the categories mentioned below did the total value of your investments go?	
	1 less than € 500 .....	BZ14
	2 € 500 to € 1.500 .....	BZ14
	3 € 1.500 to € 2.500 .....	BZ14
	4 € 2.500 to € 5.000 .....	BZ14
	5 € 5.000 to € 7.500 .....	BZ14
	6 € 7.500 to € 10.000 .....	BZ14
	7 € 10.000 to € 12.000 .....	BZ14
	8 € 12.000 to € 15.000 .....	BZ14
	9 € 15.000 to € 20.000 .....	BZ14
	10 € 20.000 to € 25.000 .....	BZ14
	11 € 25.000 to € 50.000 .....	BZ14
	12 € 50.000 to € 75.000 .....	BZ14
	13 € 75.000 to € 100.000 .....	BZ14
	14 € 100.000 or more .....	BZ14
	-9 don't know .....	BZ14

By owning SHARES you participate in the capital of a company. In a way, all shareholders together are the owner of the company. Shareholders receive dividends dependent on the profits made by the company.

BZ14	Did you, on 31 December 2008, own any SHARES? Do not include shares of your own private limited company here, nor bonds through MUTUAL FUNDS. These have already been reported.	
	1 yes .....	AAN2
	2 no .....	BZ15

AAN2	With how many Dutch and/or foreign companies did you have SHARES on 31 December 2008? Do not include shares of your own private limited company here, nor include bonds through MUTUAL FUNDS. These have already been reported.	
	answer > 10 .....	AAN2A
	answer < 11 .....	AAN401

AAN2A	How much was the total market value of all your SHARES on 31 December 2008?	
	amount .....	AAN401
	-9 don't know .....	AAN2D

AAN2D	Into which of the categories mentioned below did the total value of your shares go?	
	1 less than € 500 .....	AAN401
	2 € 500 to € 1.500 .....	AAN401
	3 € 1.500 to € 2.500 .....	AAN401
	4 € 2.500 to € 5.000 .....	AAN401
	5 € 5.000 to € 7.500 .....	AAN401
	6 € 7.500 to € 10.000 .....	AAN401
	7 € 10.000 to € 12.000 .....	AAN401
	8 € 12.000 to € 15.000 .....	AAN401
	9 € 15.000 to € 20.000 .....	AAN401
	10 € 20.000 to € 25.000 .....	AAN401
	11 € 25.000 to € 50.000 .....	AAN401
	12 € 50.000 to € 75.000 .....	AAN401
	13 € 75.000 to € 100.000 .....	AAN401
	14 € 100.000 or more .....	AAN401
	-9 don't know .....	AAN401

*The following questions are repeated for a maximum of ten investments in shares. When answering these questions, the respondent should keep in mind the ten MOST IMPORTANT INVESTMENTS.*

*The questions below are repeated a maximum of ten times; the last number in the variable name indicates which investment in shares the question concerns.*

AAN401 thru AAN410 (string)

What is the name of the [1st thru 10th] company with which you had SHARES on 31 December 2008 (e.g Heineken or Koninklijke Olie)?

any answer .....AAN501

AAN501 thru AAN510

How many shares did you have on 31 December 2008 with [NAME OF COMPANY MENTIONED IN AAN401 thru AAN410]?

any answer .....AAN601

-9 don't know.....AAN601

AAN601 thru AAN610

How much was the estimated total market value of these shares with [NAME OF COMPANY MENTIONED IN AAN401 THRU AAN410] on 31 December 2008?

amount .....BZ15

-9 don't know .....AAN9A01

AAN801 thru AAN810

Into which of the categories mentioned below did the value of your shares go on 31 December 2008?

1 less than € 500 ..... BZ15

2 € 500 to € 1.500 ..... BZ15

3 € 1.500 to € 2.500 ..... BZ15

4 € 2.500 to € 5.000 ..... BZ15

5 € 5.000 to € 7.500 ..... BZ15

6 € 7.500 to € 10.000 ..... BZ15

7 € 10.000 to € 12.000 ..... BZ15

8 € 12.000 to € 15.000 ..... BZ15

9 € 15.000 to € 20.000 ..... BZ15

10 € 20.000 to € 25.000 ..... BZ15

11 € 25.000 to € 50.000 ..... BZ15

12 € 50.000 to € 75.000 ..... BZ15

13 € 75.000 to € 100.000 ..... BZ15

14 € 100.000 or more..... BZ15

-9 don't know .....BZ15

An OPTION is a right (with a limited period of validity) to buy or sell shares or other kinds of investments. The price of buying and selling these options is set in advance by the option-selling institution. By buying a PUT-OPTION, you buy the right (not the obligation) to sell a certain underlying value by the exercise price to the writer (seller) of such an option.

BZ15 Did you, on 31 December 2008, have one or more PUT-OPTIONS?

1 yes .....OPT2

2 no .....BZ16

OTP2 How much was the total sum that you had paid for the PUT-OPTIONS in your possession on 31 December 2008?  
 amount ..... BZ16  
 -9 don't know ..... OPT2A

OPT2A Into which of the categories mentioned below did the total sum that you had paid for your PUT-OPTIONS go?  
 1 less than € 500 ..... BZ16  
 2 € 500 to € 1.500 ..... BZ16  
 3 € 1.500 to € 2.500 ..... BZ16  
 4 € 2.500 to € 5.000 ..... BZ16  
 5 € 5.000 to € 7.500 ..... BZ16  
 6 € 7.500 to € 10.000 ..... BZ16  
 7 € 10.000 to € 12.000 ..... BZ16  
 8 € 12.000 to € 15.000 ..... BZ16  
 9 € 15.000 to € 20.000 ..... BZ16  
 10 € 20.000 to € 25.000 ..... BZ16  
 11 € 25.000 to € 50.000 ..... BZ16  
 12 € 50.000 to € 75.000 ..... BZ16  
 13 € 75.000 to € 100.000 ..... BZ16  
 14 € 100.000 or more ..... BZ16  
 -9 don't know ..... BZ16

BZ16 Did you have any written PUT-OPTIONS outstanding on 31 December 2008?  
 1 yes ..... OPT4  
 2 no ..... BZ17

OPT4 How much was, on 31 December 2008, the total market value of these PUT-OPTIONS?  
 amount ..... BZ17  
 -9 don't know ..... OPT4A

OPT4A Into which of the categories mentioned below did the total market value of your PUT-OPTIONS go?  
 1 less than € 500 ..... BZ17  
 2 € 500 to € 1.500 ..... BZ17  
 3 € 1.500 to € 2.500 ..... BZ17  
 4 € 2.500 to € 5.000 ..... BZ17  
 5 € 5.000 to € 7.500 ..... BZ17  
 6 € 7.500 to € 10.000 ..... BZ17  
 7 € 10.000 to € 12.000 ..... BZ17  
 8 € 12.000 to € 15.000 ..... BZ17  
 9 € 15.000 to € 20.000 ..... BZ17  
 10 € 20.000 to € 25.000 ..... BZ17  
 11 € 25.000 to € 50.000 ..... BZ17  
 12 € 50.000 to € 75.000 ..... BZ17  
 13 € 75.000 to € 100.000 ..... BZ17  
 14 € 100.000 or more ..... BZ17  
 -9 don't know ..... BZ17

By buying a CALL-OPTION you acquire the right (not the obligation) to buy shares (or other stocks) at an agreed price during a limited period. By writing a call-option you grant the other party (the buyer of the option) the right to buy. The writer of the option receives a premium in return. Falcons and warrants are comparable to call-options.

BZ17 Had you, on 31 December 2008, bought one or more CALL-OPTIONS, FALCONS, or WARRANTS?  
 1 yes .....OPT6  
 2 no ..... BZ18

OPT6 How much was, on 31 December 2006, the total sum that you had paid for the CALL-OPTIONS, FALCONS, or WARRANTS that you had bought? If you really don't know, use "don't know".  
 amount: ..... BZ18  
 -9 don't know .....OPT6A

OPT6A Into which of the categories mentioned below did the total sum that you had paid for the CALL-OPTIONS, FALCONS, or WARRANTS that you had bought go?  
 1 less than € 500 ..... BZ18  
 2 € 500 to € 1.500 ..... BZ18  
 3 € 1.500 to € 2.500 ..... BZ18  
 4 € 2.500 to € 5.000 ..... BZ18  
 5 € 5.000 to € 7.500 ..... BZ18  
 6 € 7.500 to € 10.000 ..... BZ18  
 7 € 10.000 to € 12.000 ..... BZ18  
 8 € 12.000 to € 15.000 ..... BZ18  
 9 € 15.000 to € 20.000 ..... BZ18  
 10 € 20.000 to € 25.000 ..... BZ18  
 11 € 25.000 to € 50.000 ..... BZ18  
 12 € 50.000 to € 75.000 ..... BZ18  
 13 € 75.000 to € 100.000 ..... BZ18  
 14 € 100.000 or more ..... BZ18  
 -9 don't know .....BZ18

BZ18 Had you, on 31 December 2008, any written CALL-OPTIONS, FALCONS, or WARRANTS outstanding?  
 1 yes .....OPT8  
 2 no..... ROUTING VARIABLE5

OPT8 How much was, on 31 December 2008, the total market value of the CALL-OPTIONS, FALCONS, or WARRANTS that you had written?  
 amount ..... ROUTING VARIABLE5  
 -9 don't know .....OPT8A

OPT8A Into which of the categories mentioned below did the total market value of the CALL-OPTIONS, FALCONS, or WARRANTS that you had written go on 31 December 2008?  
 1 less than € 500 ..... ROUTING VARIABLE 5  
 2 € 500 to € 1.500 ..... ROUTING VARIABLE 5  
 3 € 1.500 to € 2.500 ..... ROUTING VARIABLE 5  
 4 € 2.500 to € 5.000 ..... ROUTING VARIABLE 5  
 5 € 5.000 to € 7.500 ..... ROUTING VARIABLE 5  
 6 € 7.500 to € 10.000 ..... ROUTING VARIABLE 5  
 7 € 10.000 to € 12.000 ..... ROUTING VARIABLE 5  
 8 € 12.000 to € 15.000 ..... ROUTING VARIABLE 5  
 9 € 15.000 to € 20.000 ..... ROUTING VARIABLE 5  
 10 € 20.000 to € 25.000 ..... ROUTING VARIABLE 5  
 11 € 25.000 to € 50.000 ..... ROUTING VARIABLE 5  
 12 € 50.000 to € 75.000 ..... ROUTING VARIABLE 5  
 13 € 75.000 to € 100.000 ..... ROUTING VARIABLE 5  
 14 € 100.000 or more ..... ROUTING VARIABLE 5  
 -9 don't know ..... ROUTING VARIABLE 5

## ROUTING VARIABLE 5

- none of the below-mentioned ..... BZ19  
 I was the director or (main) shareholder of a private limited company (BZR1=4 and BZR1A=1) .. EXT2  
 I participated in a partnership or firm (BZR1=6) ..... EXT9  
 I was self-employed (BZR1=7) .....EXT15
- EXT2 On 31 December 2008, did the private limited company have a PENSION COMPANY?  
 1 yes ..... EXT3  
 2 no ..... EXT5
- EXT3 How big was, in the financial year 2008, your share (percentage) in this PENSION COMPANY? If the percentage is 1% or less, type 1.  
 any answer ..... EXT4
- EXT4 How much was the equity capital in this PENSION COMPANY on 31 December 2008?  
 amount ..... EXT5  
 -9 don't know .....EXT4A
- EXT4A Into which of the categories mentioned below did the equity capital in this PENSION COMPANY go on 31 December 2008?  
 1 less than € 50.000 ..... EXT5  
 2 € 50.000 to € 100.000 ..... EXT5  
 3 € 100.000 to € 150.000 ..... EXT5  
 4 € 150.000 to € 200.000 ..... EXT5  
 5 € 200.000 to € 250.000 ..... EXT5  
 6 € 250.000 to € 400.000 ..... EXT5  
 7 € 400.000 to € 500.000 ..... EXT5  
 8 € 500.000 to € 1.000.000 ..... EXT5  
 9 € 1.000.000 to € 2.500.000 ..... EXT5  
 10 € 2.500.000 or more ..... EXT5  
 -9 don't know ..... EXT5
- EXT5 How big was, in the financial year 2008, your share (in percentages) in the private limited company of which you are a (main) shareholder? If the percentage is 1% or less, type 1.  
 any answer ..... EXT6  
 -9 don't know..... EXT6
- EXT6 How much was the equity capital in this private limited company on 31 December 2008?  
 amount ..... EXT7  
 -9 don't know .....EXT6A

EXT6A Into which of the categories mentioned below did the equity capital in this private limited company go on 31 December 2008?

- 1 less than € 50.000 ..... EXT7
- 2 € 50.000 to € 100.000 ..... EXT7
- 3 € 100.000 to € 150.000 ..... EXT7
- 4 € 150.000 to € 200.000 ..... EXT7
- 5 € 200.000 to € 250.000 ..... EXT7
- 6 € 250.000 to € 400.000 ..... EXT7
- 7 € 400.000 to € 500.000 ..... EXT7
- 8 € 500.000 to € 1.000.000 ..... EXT7
- 9 € 1.000.000 to € 2.500.000 ..... EXT7
- 10 € 2.500.000 or more ..... EXT7
- 9 don't know ..... EXT7

EXT7 Did you, on 31 December 2008, have any money lent to the private limited company of which you are a (main) shareholder?

- 1 yes ..... EXT8
- 2 no ..... BZ19

EXT8 How much had you lent to the company on 31 December 2008?

- any answer ..... BZ19
- 9 don't know ..... BZ19

EXT9 Is it correct that you participated in a partnership or firm?

- 1 yes ..... EXT10
- 2 no ..... BZ19

EXT10 Did the financial year of your partnership/firm run parallel to the calendar year on 31 December 2008?

- 1 yes ..... EXT11
- 2 no ..... EXT11

EXT11 How much was, in the financial year (2008) (2007/2008), your share in the equity capital of the firm, according to the fiscal balance on the closing date of the financial year?

- amount ..... EXT12
- 9 don't know ..... EXT11A

EXT11A

Into which of the categories mentioned below did your share in the equity capital of the firm go on the closing date of the financial year?

- 1 less than € 50.000 ..... EXT12
- 2 € 50.000 to € 100.000 ..... EXT12
- 3 € 100.000 to € 150.000 ..... EXT12
- 4 € 150.000 to € 200.000 ..... EXT12
- 5 € 200.000 to € 250.000 ..... EXT12
- 6 € 250.000 to € 400.000 ..... EXT12
- 7 € 400.000 to € 500.000 ..... EXT12
- 8 € 500.000 to € 1.000.000 ..... EXT12
- 9 € 1.000.000 to € 2.500.000 ..... EXT12
- 10 € 2.500.000 or more ..... EXT12
- 9 don't know ..... EXT12

EXT12 Did you, on 31 December 2008, have any [buitenvennootschappelijk] capital outside the partnership in the firm?

- 1 yes ..... EXT13  
2 no ..... BZ19

EXT13 How much was this capital in the financial year (2008) (2007/2008) on the closing date of the financial year?

- amount ..... BZ19  
-9 don't know ..... EXT13A

EXT13A

Into which of the categories mentioned below did this [buitenvennootschappelijk] capital outside the partnership go on the closing date of the financial year?

- 1 less than € 50.000 ..... BZ19  
2 € 50.000 to € 100.000 ..... BZ19  
3 € 100.000 to € 150.000 ..... BZ19  
4 € 150.000 to € 200.000 ..... BZ19  
5 € 200.000 to € 250.000 ..... BZ19  
6 € 250.000 to € 400.000 ..... BZ19  
7 € 400.000 to € 500.000 ..... BZ19  
8 € 500.000 to € 1.000.000 ..... BZ19  
9 € 1.000.000 to € 2.500.000 ..... BZ19  
10 € 2.500.000 or more ..... BZ19  
-9 don't know ..... BZ19

EXT14

The next questions are about your own company's personal capital and about the fiscal pension reserve. Is it true that you were self-employed on 31 December 2008?

- 1 yes ..... EXT15  
2 no ..... EXT15

EXT15 Does the financial year of your firm run parallel to the calendar year?

- 1 yes ..... EXT16  
2 no ..... EXT16

EXT16 How much was, in the financial year (2008) (2007/2008), your equity capital in the firm, according to the fiscal balance (on the closing date of the financial year)?

- amount ..... EXT17B  
-9 don't know ..... EXT16A

EXT16A

Into which of the categories mentioned below did your equity capital in the firm go on the closing date of the financial year?

- 1 less than € 50.000 ..... EXT17B  
2 € 50.000 to € 100.000 ..... EXT17B  
3 € 100.000 to € 150.000 ..... EXT17B  
4 € 150.000 to € 200.000 ..... EXT17B  
5 € 200.000 to € 250.000 ..... EXT17B  
6 € 250.000 to € 400.000 ..... EXT17B  
7 € 400.000 to € 500.000 ..... EXT17B  
8 € 500.000 to € 1.000.000 ..... EXT17B  
9 € 1.000.000 to € 2.500.000 ..... EXT17B  
10 € 2.500.000 or more ..... EXT17B  
-9 don't know ..... EXT17B



## EXT17B

Have you built up a 'fiscal private pension allowance' [fiscale oudedagsreserve] up to 31 December 2008?

- 1 yes .....EXT17  
2 no ..... BZ19

## EXT17

How much was this fiscal private pension allowance [fiscale oudedagsreserve] at the end of 2008?

- amount ..... BZ19  
don't know .....EXT17A

## EXT17A

Into which of the categories mentioned below did the fiscal private pension allowance [fiscale oudedagsreserve] go at the end of 2008?

- 1 less than € 50.000 ..... BZ19  
2 € 50.000 to € 100.000 ..... BZ19  
3 € 100.000 to € 150.000 ..... BZ19  
4 € 150.000 to € 200.000 ..... BZ19  
5 € 200.000 to € 250.000 ..... BZ19  
6 € 250.000 to € 400.000 ..... BZ19  
7 € 400.000 to € 500.000 ..... BZ19  
8 € 500.000 to € 1.000.000 ..... BZ19  
9 € 1.000.000 to € 2.500.000 ..... BZ19  
10 € 2.500.000 or more ..... BZ19  
99 don't know ..... BZ19

By REAL ESTATE we mean land and the buildings on that land, including goods that by their use belong to it (e.g. machinery in factories), and the rights to those goods.

BZ19 Did you, on 31 December 2008, have any REAL ESTATE (NOT being used for your own accommodation)? Do not report your second house here.

- 1 yes .....ONR2  
2 no ..... BZ20

ONR2 How many pieces of REAL ESTATE did you have on 31 December 2008?

- answer > 5 .....ONR2A  
answer < 6 .....ONR31

## ONR2A

What was the total value of your REAL ESTATE on 31 December 2008?

- amount .....ONR31  
-9 don't know .....ONR2B

## ONR2B

Into which of the categories mentioned below did the value go at the end of 2006?

1 less than € 50.000 .....	ONR31
2 € 50.000 to € 100.000 .....	ONR31
3 € 100.000 to € 150.000 .....	ONR31
4 € 150.000 to € 200.000 .....	ONR31
5 € 200.000 to € 250.000 .....	ONR31
6 € 250.000 to € 400.000 .....	ONR31
7 € 400.000 to € 500.000 .....	ONR31
8 € 500.000 to € 1.000.000 .....	ONR31
9 € 1.000.000 to € 2.500.000 .....	ONR31
10 € 2.500.000 or more .....	ONR31
-9 don't know .....	ONR31

*The following questions are repeated for a maximum of five pieces of real estate. When answering these questions, the respondent should keep in mind the ten MOST IMPORTANT pieces of real estate.*

*The questions below are repeated a maximum of five times; the last number in the variable name indicates which piece of real estate the question concerns.*

## ONR31 thru ONR35

What sort of real estate is your [1st thru 5th] piece of REAL ESTATE (primarily)?

1 house .....	ONR51
2 apartment .....	ONR51
3 arable land .....	ONR51
4 factory building .....	ONR51
5 land .....	ONR51
6 farm .....	ONR51
7 office building .....	ONR51
8 shop .....	ONR51
9 allotment garden .....	ONR51
10 other .....	ONR41

## ONR41 thru ONR45 (string)

What sort of real estate is your [1st thru 5th] piece of real estate primarily?

any answer .....	ONR51
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## ONR51 thru ONR55

How much was the estimated market value of your [1st thru 5th] piece of real estate on 31 December 2008?

amount .....	ONR61
-9 don't know.....	ONR5A1

## ONR5A1 thru ONR5A5

Into which of the categories mentioned below did the estimated value go at the end of 2008?

1 less than € 50.000 .....	ONR61
2 € 50.000 to € 100.000 .....	ONR61
3 € 100.000 to € 150.000 .....	ONR61
4 € 150.000 to € 200.000 .....	ONR61
5 € 200.000 to € 250.000 .....	ONR61
6 € 250.000 to € 400.000 .....	ONR61
7 € 400.000 to € 500.000 .....	ONR61
8 € 500.000 to € 1.000.000 .....	ONR61
9 € 1.000.000 to € 2.500.000 .....	ONR61
10 € 2.500.000 or more .....	ONR61
-9 don't know .....	ONR61

## ONR61 thru ONR65

How many mortgages were there on your [1st thru 5th] piece of real estate on 31 December 2008? If there are no mortgages on your [1st thru 5th] piece of real estate, type 0 (zero).

answer = 0 .....	BZ20
answer > 0 .....	O211

*The variables below concern the mortgages respondents may have on their pieces of real estate. For each piece of real estate a maximum of 3 mortgages could be recorded. The variable names all end in three digits. The first digit in each variable name indicates the number of the question, the second digit indicates the number of the piece of real estate (1st thru 5th), and the third digit indicates the number of the mortgage (1st thru 3rd). E.g. variable O123 records the answer of the respondent to the first question, about the third mortgage on his second piece of real estate.*

## O211 thru O213 –thru- O251 thru O253

With which financial institution did you take out the [1st thru 5th] mortgage?

1 ABN AMRO .....	O411
2 Postbank .....	O411
3 Rabobank .....	O411
4 ING Bank .....	O411
5 Fortis Bank .....	O411
6 SNS Bank .....	O411
7 Nationale Nederlanden .....	O411
8 AEGON .....	O411
9 AMEV .....	O411
10 Bouwfonds der Nederlandse Gemeenten. ....	O411
11 ABP .....	O411
12 other financial institution .....	O311

## O311 thru O313 –thru- O351 thru O353 (string)

With which financial institution did you take out the [1st thru 5th] mortgage?

any answer .....	O411
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**ANNUITY MORTGAGE:** with an annuity mortgage, the total amount of your periodic payments on interest and repayment remains the same (at least) during the period for which the interest rate was fixed. During the first part of this period, the amount due consists of a relatively large part of interest and a relatively small part of repayment. In later years, it is the other way around.

**LINEAR MORTGAGE:** with this sort of mortgage, the periodic payments include paying off a fixed percentage of the total mortgage loan, and paying interest on the loan that is left at that moment. Over time, the amount you pay on interest becomes less and less, such that total monthly costs go down through the years. In the first period of the term of the mortgage, the costs of a linear mortgage are higher than the costs of an annuity mortgage.

**TRADITIONAL LIFE-INSURANCE MORTGAGE:** this sort of mortgage consists of a loan and a life-insurance policy. The idea is that there is no repayment, but only paying interest on the loan, and paying a premium for the life-insurance policy. There is no direct relation between the interest rate of the mortgage loan and the savings interest rate of the life-insurance policy (in contrast with an improved life-insurance mortgage, where there is a relation between those two interest rates).

**IMPROVED LIFE-INSURANCE MORTGAGE:** this is a modernized version of a traditional life-insurance mortgage. An improved life-insurance mortgage consists of a loan and a life-insurance policy. The idea is that there is no repayment, but only paying interest on the loan, and paying a premium for the life-insurance policy. In this case, the interest rate of the mortgage-loan and the savings interest rate of the life-insurance policy are related, which causes monthly net-costs to be rather stable.

**INVESTMENT MORTGAGE:** this is a new variation on the (traditional) life-insurance mortgage. As is the case with the other life-insurance mortgages, also for most of the investment mortgages the loan is paid off out of the benefits of a whole life-insurance policy linked to the mortgage at the end of the mortgage period. Contrary to a(n improved) life-insurance mortgage, the returns of the life-insurance policy are based on the returns of an investment portfolio.

**ANNUITY CONSTRUCTION:** During the term of the mortgage one pays interest only, but at the same time one contributes to an annuity, which becomes available at the end of the mortgage period. The annuity does not have to be used to pay off the mortgage at the end of the mortgage period. It can be used as a supplementary pension provision.

**INTEREST ONLY:** With this mortgage one only pays interest during the term of the mortgage with a balloon payment due at the end.

**LIFE-INSURANCE:** the lifelong mortgage with life-insurance is a variation on the interest only mortgage. This mortgage is taken out for an indefinite period. To be sure that the mortgage is paid off after death (at the latest), the mortgage holds a term life-insurance policy.

**ENDOWMENT MORTGAGE:** with an endowment mortgage it is possible, during the term of the mortgage, to get a new loan on (part of) the amount that you have already paid off.

O411 thru O413-thru- O451 thru O453

What sort of mortgage was the [1st thru 5th] mortgage?

1 annuity mortgage .....	O611
2 traditional life-insurance mortgage .....	O611
3 improved traditional life-insurance mortgage .....	O611
4 linear mortgage .....	O611
5 endowment mortgage .....	O611
6 investment mortgage .....	O611
7 interest only mortgage .....	O611
8 annuity construction .....	O611
9 life-insurance mortgage .....	O611
10 other kind of mortgage .....	O511

O511 thru O513 -thru- O551 thru O553 (string)

What sort of mortgage was the [1st thru 5th] mortgage then?

any answer ..... O611

O611 thru O613 -thru- O651 thru O653

When (which year) was the [1st thru 5th] taken out?

any answer .....ON111

MORTGAGE LOAN: the amount of the loan when you took out the mortgage.

REMAINING DEBT of the mortgage: the amount that is still to be paid off.

ON111 thru ON113 - thru- ON151 thru ON153

How much was the loan at the time you took out the [1st thru 5th] MORTGAGE? Use digits only, no dots or comma's.

any answer .....ON211

-9 don't know.....ON211

ON211 thru ON215 -thru- ON251 thru ON255

How much of the loan of the [1st thru 5th] MORTGAGE is left at present? With (improved) traditional life-insurance mortgage or investment mortgage, the mortgage loan doesn't change as a result of premium payments to the life-insurance. Also the mortgage loan of the interest only mortgage remains the same. Use digits only, no dots or comma's.

any answer .....ON311

-9 don't know.....ON311

ON311 thru ON315 -thru- ON351 thru ON355

What is the current interest rate of the [1st thru 5th] MORTGAGE? You may use a "comma" to indicate decimal points. For example, seven per cent is 7, five and a quarter per cent is 5,25. If you really don't know, use "don't know".

any answer .....ON411

-9 don't know.....ON411

ON411 thru ON413 –thru- ON451 thru ON453

Does the [1st thru 5th] mortgage involve a period with a fixed interest rate?

- 1 yes .....ON511  
 2 no .....ON711

ON511 thru ON513 –thru- ON551 thru ON553

The last time the interest rate was fixed, it was fixed for how many years?

- any answer .....ON611

ON611 thru ON613 –thru- ON651 thru ON653

When (which year) was the last time that the interest rate belonging to the [1st thru 5th] mortgage was fixed?

- any answer .....ON711

ON711 thru ON713 –thru- ON751 thru ON753

What is the term of the [1st thru 5th] mortgage (number of years)?

- any answer .....ON811

ON811 thru ON813 –thru- ON851 thru ON853

How often do you pay mortgage expenses for the [1st thru 5th] mortgage?

- 1 per month .....ON911  
 2 per quarter .....ON911  
 3 per six months .....ON911  
 4 per year .....ON911

ON911 thru ON913 –thru- ON951 thru ON953

How much do you currently pay on all mortgage expenses for the [1st thru 5th] MORTGAGE per [month/quarter/six months/year]? Use digits only, no dots or comma's.

- any answer ..... BZ20  
 -9 don't know..... BZ20

BZ20 Did you, on 31 December 2008, own one or more CAR(S)? Do NOT mention car provided by employer or leased car here.

- 1 yes ..... AUT2  
 2 no ..... BZ21

AUT2 How many CARS did you own on 31 December 2008?

- answer > 5..... AUT2A  
 answer < 6..... AUT301

AUT2A

How much was the total estimated market value of your car(s) on 31 December 2008?

- value ..... AUT301  
 -9 don't know..... AUT2B

## AUT2B

Please choose the category into which the estimated market value fell on 31 December 2008:

1 less than € 500 .....	AUT301
2 € 500 to € 1.500 .....	AUT301
3 € 1.500 to € 2.500 .....	AUT301
4 € 2.500 to € 5.000 .....	AUT301
5 € 5.000 to € 7.500 .....	AUT301
6 € 7.500 to € 10.000 .....	AUT301
7 € 10.000 to € 12.000 .....	AUT301
8 € 12.000 to € 15.000 .....	AUT301
9 € 15.000 to € 20.000 .....	AUT301
10 € 20.000 to € 25.000 .....	AUT301
11 € 25.000 to € 50.000 .....	AUT301
12 € 50.000 to € 75.000 .....	AUT301
13 € 75.000 to € 100.000 .....	AUT301
14 € 100.000 or more.....	AUT301
-9 don't know .....	AUT301

*The following questions are repeated for a maximum of five CARS.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which car the question concerns.*

## AUT301 thru AUT305

What is the year of construction of the [1st thru 5th] car you have mentioned?

any answer .....	AUT501
-9 don't know.....	AUT501

## AUT501 thru AUT505 (string)

What is the make of the [1st thru 5th] car you have mentioned?

any answer .....	AUT601
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## AUT601 thru AUT605 (string)

And what is the type of your [1st thru 5th] car?

any answer .....	AUT701
------------------	--------

## AUT701 thru AUT705

What was the purchase price of your [1st thru 5th] car?

value .....	AUT801
-9 don't know.....	AUT7A01

## AUT7A01 thru AUT7A05

Could you then tell us into which category the purchase price fell?

1 less than € 500 .....	AUT801
2 € 500 to € 1.500 .....	AUT801
3 € 1.500 to € 2.500 .....	AUT801
4 € 2.500 to € 5.000 .....	AUT801
5 € 5.000 to € 7.500 .....	AUT801
6 € 7.500 to € 10.000 .....	AUT801
7 € 10.000 to € 12.000 .....	AUT801
8 € 12.000 to € 15.000 .....	AUT801
9 € 15.000 to € 20.000 .....	AUT801
10 € 20.000 to € 25.000 .....	AUT801
11 € 25.000 to € 50.000 .....	AUT801
12 € 50.000 to € 75.000 .....	AUT801
13 € 75.000 to € 100.000 .....	AUT801
14 € 100.000 or more.....	AUT801
-9 don't know .....	AUT801

## AUT801 thru AUT805

How much was the estimated market value of the [1st thru 5th] car you have mentioned, on 31 December 2008?

value .....	BZ21
-9 don't know.....	AUT8A01

## AUT8A01 thru AUT8A05

Please choose the category into which the estimated market value fell on 31 December 2008?

1 less than € 500 .....	BZ21
2 € 500 to € 1.500 .....	BZ21
3 € 1.500 to € 2.500 .....	BZ21
4 € 2.500 to € 5.000 .....	BZ21
5 € 5.000 to € 7.500 .....	BZ21
6 € 7.500 to € 10.000 .....	BZ21
7 € 10.000 to € 12.000 .....	BZ21
8 € 12.000 to € 15.000 .....	BZ21
9 € 15.000 to € 20.000 .....	BZ21
10 € 20.000 to € 25.000 .....	BZ21
11 € 25.000 to € 50.000 .....	BZ21
12 € 50.000 to € 75.000 .....	BZ21
13 € 75.000 to € 100.000 .....	BZ21
14 € 100.000 or more.....	BZ21
-9 don't know .....	BZ21

BZ21 Did you, on 31 December 2008, own one or more MOTORBIKE(S)?

1 yes .....	MOT2
2 no .....	BZ22

MOT2 How many motorbikes did you own on 31 December 2008?

answer > 5 .....	MOT2A
answer < 6.....	MOT301

## MOT2A

How much was the total estimated market value of your motorbikes on 31 December 2008?

value .....	MOT301
-9 don't know.....	MOT2B



## MOT2B

Please choose the category into which the estimated market value fell

1 less than € 500 .....	MOT301
2 € 500 to € 1.500 .....	MOT301
3 € 1.500 to € 2.500 .....	MOT301
4 € 2.500 to € 5.000 .....	MOT301
5 € 5.000 to € 7.500 .....	MOT301
6 € 7.500 to € 10.000 .....	MOT301
7 € 10.000 to € 12.000 .....	MOT301
8 € 12.000 to € 15.000 .....	MOT301
9 € 15.000 to € 20.000 .....	MOT301
10 € 20.000 to € 25.000 .....	MOT301
11 € 25.000 to € 50.000 .....	MOT301
12 € 50.000 to € 75.000 .....	MOT301
13 € 75.000 to € 100.000 .....	MOT301
14 € 100.000 or more.....	MOT301
-9 don't know .....	MOT301

*The following questions are repeated for a maximum of five MOTORBIKES.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which motorbike the question concerns.*

## MOT301 thru MOT305

What is the year of construction of the [1st thru 5th] motorbike you have mentioned?

any answer .....	MOT501
-9 don't know.....	MOT501

## MOT501 thru MOT505 (string)

What is the make of the [1st thru 5th] motorbike you have mentioned?

any answer .....	MOT601
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## MOT601 thru MOT605 (string)

And what is the type of your [1st thru 5] motorbike?

any answer .....	MOT701
------------------	--------

## MOT701 thru MOT705

What was the purchase price of your [1st thru 5th] motorbike?

value .....	MOT801
-9 don't know.....	MOT7A01

## MOT7A01 thru MOT7A05

Please choose the category into which the purchase price fell.

1 less than € 500 .....	MOT801
2 € 500 to € 1.500 .....	MOT801
3 € 1.500 to € 2.500 .....	MOT801
4 € 2.500 to € 5.000 .....	MOT801
5 € 5.000 to € 7.500 .....	MOT801
6 € 7.500 to € 10.000 .....	MOT801
7 € 10.000 to € 12.000 .....	MOT801
8 € 12.000 to € 15.000 .....	MOT801
9 € 15.000 to € 20.000 .....	MOT801
10 € 20.000 to € 25.000 .....	MOT801
11 € 25.000 to € 50.000 .....	MOT801
12 € 50.000 to € 75.000 .....	MOT801
13 € 75.000 to € 100.000 .....	MOT801
14 € 100.000 or more.....	MOT801
-9 don't know .....	MOT801

## MOT801 thru MOT805

How much was the estimated market value of the [1st thru 5th] motorbike you have mentioned, on 31 December 2008?

value .....	BZ22
-9 don't know.....	MOT8A01

## MOT8A01 thru MOT8A05

Please choose the category into which the estimated market value fell on 31 December 2008.

1 less than € 500 .....	BZ22
2 € 500 to € 1.500 .....	BZ22
3 € 1.500 to € 2.500 .....	BZ22
4 € 2.500 to € 5.000 .....	BZ22
5 € 5.000 to € 7.500 .....	BZ22
6 € 7.500 to € 10.000 .....	BZ22
7 € 10.000 to € 12.000 .....	BZ22
8 € 12.000 to € 15.000 .....	BZ22
9 € 15.000 to € 20.000 .....	BZ22
10 € 20.000 to € 25.000 .....	BZ22
11 € 25.000 to € 50.000 .....	BZ22
12 € 50.000 to € 75.000 .....	BZ22
13 € 75.000 to € 100.000 .....	BZ22
14 € 100.000 or more.....	BZ22
-9 don't know .....	BZ22

BZ22 Did you, on 31 December 2008, own one or more BOAT(S)? Do not include: rowboats, canoes, rubber boats and the like.

1 yes .....	BOO2
2 no.....	BZ23

BOO2 How many BOATS did you own on 31 December 2008?

answer > 5 .....	BOO2A
answer < 6.....	BOO301

## BOO2A

How much was the total estimated market value of your boats on 31 December 2008?

value .....	BOO301
-9 don't know.....	BOO2B

## BOO2B

Please choose the category into which the estimated market value fell.

1 less than € 500 .....	BOO301
2 € 500 to € 1.500 .....	BOO301
3 € 1.500 to € 2.500 .....	BOO301
4 € 2.500 to € 5.000 .....	BOO301
5 € 5.000 to € 7.500 .....	BOO301
6 € 7.500 to € 10.000 .....	BOO301
7 € 10.000 to € 12.000 .....	BOO301
8 € 12.000 to € 15.000 .....	BOO301
9 € 15.000 to € 20.000 .....	BOO301
10 € 20.000 to € 25.000 .....	BOO301
11 € 25.000 to € 50.000 .....	BOO301
12 € 50.000 to € 75.000 .....	BOO301
13 € 75.000 to € 100.000 .....	BOO301
14 € 100.000 or more.....	BOO301
-9 don't know .....	BOO301

*The following questions are repeated for a maximum of five BOATS.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which boat the question concerns.*

## BOO301 thru BOO305

What is the year of construction of the [1st thru 5th] boat you have mentioned?

any answer .....	BOO401
-9 don't know.....	BOO401

## BOO401 thru BOO405 (string)

What is the make of the [1st thru 15th] boat you have mentioned?

any answer .....	BOO501
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## BOO501 thru BOO505

What was the purchase price of the [1st thru 5th] boat you have mentioned?

value .....	BOO601
-9 don't know.....	BOO5A01

## BOO5A01 thru BOO5A05

Please choose the category into which the purchase price fell.

1 less than € 500 .....	BOO601
2 € 500 to € 1.500 .....	BOO601
3 € 1.500 to € 2.500 .....	BOO601
4 € 2.500 to € 5.000 .....	BOO601
5 € 5.000 to € 7.500 .....	BOO601
6 € 7.500 to € 10.000 .....	BOO601
7 € 10.000 to € 12.000 .....	BOO601
8 € 12.000 to € 15.000 .....	BOO601
9 € 15.000 to € 20.000 .....	BOO601
10 € 20.000 to € 25.000 .....	BOO601
11 € 25.000 to € 50.000 .....	BOO601
12 € 50.000 to € 75.000 .....	BOO601
13 € 75.000 to € 100.000 .....	BOO601
14 € 100.000 or more.....	BOO601
-9 don't know .....	BOO601

## BOO601 thru BOO605

How much was the estimated market value of the [1st thru 5th] boat you have mentioned, on 31 December 2008?

value ..... BZ23  
 -9 don't know..... BOO6A01

## BOO6A01 thru BOO6A05

Please choose the category into which the estimated market value fell on 31 December 2008.

1 less than € 500 ..... BZ23  
 2 € 500 to € 1.500 ..... BZ23  
 3 € 1.500 to € 2.500 ..... BZ23  
 4 € 2.500 to € 5.000 ..... BZ23  
 5 € 5.000 to € 7.500 ..... BZ23  
 6 € 7.500 to € 10.000 ..... BZ23  
 7 € 10.000 to € 12.000 ..... BZ23  
 8 € 12.000 to € 15.000 ..... BZ23  
 9 € 15.000 to € 20.000 ..... BZ23  
 10 € 20.000 to € 25.000 ..... BZ23  
 11 € 25.000 to € 50.000 ..... BZ23  
 12 € 50.000 to € 75.000 ..... BZ23  
 13 € 75.000 to € 100.000 ..... BZ23  
 14 € 100.000 or more ..... BZ23  
 -9 don't know ..... BZ23

BZ23 Did you, on 31 December 2008, own one or more (SITE-)CARAVANS?

1 yes ..... CAR2  
 2 no ..... BZ24

CAR2 How many (SITE-)CARAVANS did you own on 31 December 2008?

0..10 ..... CAR3

CAR3 What was the purchase price of your (SITE-)CARAVAN(S)?

value ..... CAR4  
 -9 don't know..... CAR3A

## CAR3A

Please choose the category into which the purchase price fell.

1 less than € 500 ..... CAR4  
 2 € 500 to € 1.500 ..... CAR4  
 3 € 1.500 to € 2.500 ..... CAR4  
 4 € 2.500 to € 5.000 ..... CAR4  
 5 € 5.000 to € 7.500 ..... CAR4  
 6 € 7.500 to € 10.000 ..... CAR4  
 7 € 10.000 to € 12.000 ..... CAR4  
 8 € 12.000 to € 15.000 ..... CAR4  
 9 € 15.000 to € 20.000 ..... CAR4  
 10 € 20.000 to € 25.000 ..... CAR4  
 11 € 25.000 to € 50.000 ..... CAR4  
 12 € 50.000 to € 75.000 ..... CAR4  
 13 € 75.000 to € 100.000 ..... CAR4  
 14 € 100.000 or more ..... CAR4  
 -9 don't know ..... CAR4

CAR4 How much was the total estimated market value of your (SITE-) CARAVAN(S) on 31 December 2008?  
 value ..... BZ24  
 -9 don't know..... CAR4A

## CAR4A

Please choose the category into which the estimated market value fell on 31 December 2008.

1 less than € 500 ..... BZ24  
 2 € 500 to € 1.500 ..... BZ24  
 3 € 1.500 to € 2.500 ..... BZ24  
 4 € 2.500 to € 5.000 ..... BZ24  
 5 € 5.000 to € 7.500 ..... BZ24  
 6 € 7.500 to € 10.000 ..... BZ24  
 7 € 10.000 to € 12.000 ..... BZ24  
 8 € 12.000 to € 15.000 ..... BZ24  
 9 € 15.000 to € 20.000 ..... BZ24  
 10 € 20.000 to € 25.000 ..... BZ24  
 11 € 25.000 to € 50.000 ..... BZ24  
 12 € 50.000 to € 75.000 ..... BZ24  
 13 € 75.000 to € 100.000 ..... BZ24  
 14 € 100.000 or more..... BZ24  
 -9 don't know ..... BZ24

BZ24 Did you, on 31 December 2008, have any money LENT OUT to family, friends or acquaintances?  
 1 yes ..... UIT2  
 2 no ..... BZ25

UIT2 How much was the total amount you had you lent out on 31 December 2008 to family, friends or acquaintances?  
 value ..... BZ25  
 -9 don't know..... UIT2A

UIT2A Please choose the category into which the amount lent out fell.

1 less than € 500 ..... BZ25  
 2 € 500 to € 1.500 ..... BZ25  
 3 € 1.500 to € 2.500 ..... BZ25  
 4 € 2.500 to € 5.000 ..... BZ25  
 5 € 5.000 to € 7.500 ..... BZ25  
 6 € 7.500 to € 10.000 ..... BZ25  
 7 € 10.000 to € 12.000 ..... BZ25  
 8 € 12.000 to € 15.000 ..... BZ25  
 9 € 15.000 to € 20.000 ..... BZ25  
 10 € 20.000 to € 25.000 ..... BZ25  
 11 € 25.000 to € 50.000 ..... BZ25  
 12 € 50.000 to € 75.000 ..... BZ25  
 13 € 75.000 to € 100.000 ..... BZ25  
 14 € 100.000 or more..... BZ25  
 -9 don't know ..... BZ25

BZ25 Did you, on 31 December 2008, have any money saved or invested IN A WAY NOT MENTIONED BEFORE in this questionnaire? Do NOT include assets belonging to your own business here.  
 1 yes ..... OV2  
 2 no ..... SP421

OVE2 How many of these investments not mentioned before did you have on 31 December 2008?  
 answer > 5 ..... OVE2A  
 answer < 6 ..... OVE31

## OVE2A

What was the total value of the investments not mentioned before, on 31 December 2008?  
 amount ..... OVE31  
 -9 don't know ..... OVE2B

## OVE2B

Please choose the category into which the value fell on 31 December 2008?  
 1 less than € 500 ..... OVE31  
 2 € 500 to € 1.500 ..... OVE31  
 3 € 1.500 to € 2.500 ..... OVE31  
 4 € 2.500 to € 5.000 ..... OVE31  
 5 € 5.000 to € 7.500 ..... OVE31  
 6 € 7.500 to € 10.000 ..... OVE31  
 7 € 10.000 to € 12.000 ..... OVE31  
 8 € 12.000 to € 15.000 ..... OVE31  
 9 € 15.000 to € 20.000 ..... OVE31  
 10 € 20.000 to € 25.000 ..... OVE31  
 11 € 25.000 to € 50.000 ..... OVE31  
 12 € 50.000 to € 75.000 ..... OVE31  
 13 € 75.000 to € 100.000 ..... OVE31  
 14 € 100.000 or more ..... OVE31  
 -9 don't know ..... OVE31

*The following questions are repeated for a maximum of five investments not mentioned before in this questionnaire. When answering these questions, the respondent should keep in mind the five most important investments.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which investment not mentioned before the question concerns.*

## OVE31 thru OVE35

With which bank or financial institution did you make your [1st thru 5th] investment?  
 1 ABN AMRO ..... OVE51  
 2 Postbank ..... OVE51  
 3 Rabobank ..... OVE51  
 4 ING Bank ..... OVE51  
 5 Fortis Bank ..... OVE51  
 6 SNS Bank ..... OVE51  
 7 other ..... OVE41  
 -7 not applicable ..... OVE51

## OVE41 thru OVE45 (string)

With which bank or financial institution did you make your [1st thru 5th] investment?  
 any answer ..... OVE51

## OVE51 thru OVE55 (string)

What kind of investment is your [1st thru 5th] investment?  
 any answer ..... OVE71

## OVE71 thru OVE75

How much was the value of your [1st thru 5th] investment on 31 December 2008?

value ..... DNB301  
 -9 don't know..... OVE7A1

## OVE7A1 thru OVE7A5

Please choose the category into which the value fell on 31 December 2008?

1 less than € 500 ..... DNB301  
 2 € 500 to € 1.500 ..... DNB301  
 3 € 1.500 to € 2.500 ..... DNB301  
 4 € 2.500 to € 5.000 ..... DNB301  
 5 € 5.000 to € 7.500 ..... DNB301  
 6 € 7.500 to € 10.000 ..... DNB301  
 7 € 10.000 to € 12.000 ..... DNB301  
 8 € 12.000 to € 15.000 ..... DNB301  
 9 € 15.000 to € 20.000 ..... DNB301  
 10 € 20.000 to € 25.000 ..... DNB301  
 11 € 25.000 to € 50.000 ..... DNB301  
 12 € 50.000 to € 75.000 ..... DNB301  
 13 € 75.000 to € 100.000 ..... DNB301  
 14 € 100.000 or more ..... DNB301  
 -9 don't know ..... DNB301

## DNB301

Do you have money that is not put into an account, but money you keep inside your house (such as coins, money kept under your bed etc.)?

1 yes ..... DNB301A  
 2 no ..... PERS1

## DNB301A

How much was the value of the money you keep inside your house?

Amount ..... PERS1  
 -8 refusal ..... PERS1  
 -9 don't know ..... PERS1

## 6.2 Liabilities

The following questions concern your own LIABILITIES.

The following questions will also be presented to other household members aged 16 years or over. To prevent double reporting, JOINT liabilities should be mentioned by one member of the household only. The member of the household who is responsible for paying bills etc. has been selected to report not only personal liabilities but also joint liabilities of the household.

The following questions concern your (outstanding) debts and liabilities. The questionnaire includes the following sections:

- private loans;
- extended lines of credit;
- outstanding debts with mail-order firms;
- loans from family, friends or acquaintances;
- study loans;
- debts ('to be in the red') thru credit cards;
- other loans.

This part of the questionnaire does NOT concern mortgages or being in the red on a checking account.

PERS1 Did you, on 31 December 2008, have one or more PRIVATE loans? With a private loan, the whole sum is made available (to the person taking out the loan) at one time.

- 1 yes ..... PERS2  
2 no..... DOOR1

PERS2 How many PRIVATE loans did you have on 31 December 2008?

- answer > 5 ..... PERS2A  
answer < 6..... PER101

PERS2A

What was the remaining debt on your PRIVATE loans on 31 December 2008?

- amount ..... PER101  
-9 don't know..... PERS2B

PERS2B

Please choose the category into which the remaining debt fell?

- 1 less than € 50 ..... PER101  
2 € 50 to € 250 ..... PER101  
3 € 250 to € 500 ..... PER101  
4 € 500 to € 750 ..... PER101  
5 € 750 to € 1.000 ..... PER101  
6 € 1.000 to € 2.500 ..... PER101  
7 € 2.500 to € 5.000 ..... PER101  
8 € 5.000 to € 7.500 ..... PER101  
9 € 7.500 to € 10.000 ..... PER101  
10 € 10.000 to € 11.500 ..... PER101  
11 € 11.500 to € 14.000 ..... PER101  
12 € 14.000 to € 17.000 ..... PER101  
13 € 17.000 to € 20.000 ..... PER101  
14 € 20.000 to € 25.000 ..... PER101  
15 € 25.000 or more ..... PER101  
-9 don't know..... PER101

*The following questions are repeated for a maximum of five PRIVATE LOANS. When answering these questions, the respondent should keep in mind the five most important private loans.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which private loan the question concerns.*

PER101 thru PER110

With which bank or financial institution did you take out your [1st thru 5th] private loan?

- 1 ABN AMRO ..... PER301  
2 Postbank ..... PER301  
3 Rabobank ..... PER301  
4 ING Bank ..... PER301  
5 Fortis Bank ..... PER301  
6 SNS Bank ..... PER301  
7 other ..... PER201

PER201 thru PER210 (string)

With which bank or financial institution did you take out your [1st thru 5th] private loan?

- any answer ..... PER301



## PER301 thru PER305

How much was the remaining debt of your [1st thru 5th] private loan on 31 December 2008?

amount ..... DOOR1  
 -9 don't know..... PER401

## PER401 thru PER410

Into which of the categories mentioned below does the remaining debt go on 31 December 2008?

1 less than € 50 ..... DOOR1  
 2 € 50 to € 250 ..... DOOR1  
 3 € 250 to € 500 ..... DOOR1  
 4 € 500 to € 750 ..... DOOR1  
 5 € 750 to € 1.000 ..... DOOR1  
 6 € 1.000 to € 2.500 ..... DOOR1  
 7 € 2.500 to € 5.000 ..... DOOR1  
 8 € 5.000 to € 7.500 ..... DOOR1  
 9 € 7.500 to € 10.000 ..... DOOR1  
 10 € 10.000 to € 11.500 ..... DOOR1  
 11 € 11.500 to € 14.000 ..... DOOR1  
 12 € 14.000 to € 17.000 ..... DOOR1  
 13 € 17.000 to € 20.000 ..... DOOR1  
 14 € 20.000 to € 25.000 ..... DOOR1  
 15 € 25.000 or more ..... DOOR1  
 -9 don't know..... DOOR1

## DOOR1

Did you, on 31 December 2008, have one or more EXTENDED LINES OF CREDIT? An extended line of credit is an arrangement that enables you to withdraw money, up to a set maximum.

1 yes ..... DOOR2  
 2 no ..... POST1

## DOOR2

HOW MANY EXTENDED LINES OF CREDIT did you have on 31 December 2008?

answer > 5 ..... DOOR2A  
 answer < 6..... DOO101

## DOOR2A

What was the remaining debt for your EXTENDED LINES OF CREDIT on 31 December 2008?

amount ..... DOO101  
 -9 don't know ..... DOOR2B

## DOOR2B

Into which of the categories mentioned below does the remaining debt go on 31 December 2008?

1 less than € 50 .....	DOO101
2 € 50 to € 250 .....	DOO101
3 € 250 to € 500 .....	DOO101
4 € 500 to € 750 .....	DOO101
5 € 750 to € 1.000 .....	DOO101
6 € 1.000 to € 2.500 .....	DOO101
7 € 2.500 to € 5.000 .....	DOO101
8 € 5.000 to € 7.500 .....	DOO101
9 € 7.500 to € 10.000 .....	DOO101
10 € 10.000 to € 11.500 .....	DOO101
11 € 11.500 to € 14.000 .....	DOO101
12 € 14.000 to € 17.000 .....	DOO101
13 € 17.000 to € 20.000 .....	DOO101
14 € 20.000 to € 25.000 .....	DOO101
15 € 25.000 or more .....	DOO101
-9 don't know .....	DOO101

*The following questions are repeated for a maximum of five EXTENDED LINES OF CREDIT. When answering these questions, the respondent should keep in mind the five - to him/her - MOST IMPORTANT EXTENDED LINES OF CREDIT.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which extended line of credit the question concerns.*

## DOO101 thru DOO105

With which financial institution did you take out your [1st thru 5th] EXTENDED LINE OF CREDIT?

1 ABN AMRO .....	DOO301
2 Postbank .....	DOO301
3 Rabobank .....	DOO301
4 ING Bank .....	DOO301
5 Fortis Bank .....	DOO301
6 SNS Bank .....	DOO301
7 other .....	DOO201

## DOO201 thru DOO205 (string)

With which financial institution did you take out your [1st thru 5th] extended line of credit?

any answer .....	DOO301
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## DOO301 thru DOO310

How much was the remaining debt of your [1st thru 5h] extended line of credit on 31 December 2008?

amount .....	DOO501
-9 don't know .....	DOO401

## DOO401 thru DOO405

Into which of the categories mentioned below did the remaining debt go on 31 December 2008?

1 less than € 50 .....	DOO501
2 € 50 to € 250 .....	DOO501
3 € 250 to € 500 .....	DOO501
4 € 500 to € 750 .....	DOO501
5 € 750 to € 1.000 .....	DOO501
6 € 1.000 to € 2.500 .....	DOO501
7 € 2.500 to € 5.000 .....	DOO501
8 € 5.000 to € 7.500 .....	DOO501
9 € 7.500 to € 10.000 .....	DOO501
10 € 10.000 to € 11.500 .....	DOO501
11 € 11.500 to € 14.000 .....	DOO501
12 € 14.000 to € 17.000 .....	DOO501
13 € 17.000 to € 20.000 .....	DOO501
14 € 20.000 to € 25.000 .....	DOO501
15 € 25.000 or more .....	DOO501
-9 don't know .....	DOO501

## DOO501 thru DOO505

What is the maximum credit of your [1st thru 5th] extended line of credit?

any answer .....	FINA1
-9 don't know .....	FINA1

**DEBT BASED ON PAYMENT BY INSTALLMENT:** With debts based on payment by installment you do not receive any money, but just the object you bought. The object is your property from the moment you make the deal. You pay a monthly amount on interest and repayment. This sort of credit is common with mail-order firms, for example.

**OUTSTANDING DEBT FROM A HIRE-PURCHASE CONTRACT:** The situation is the same as with a debt based on payment by installment, with one difference: with hire-purchase the object only becomes your property after the whole sum has been paid off. This sort of arrangement is common with car dealers and audio-visual equipment shops.

**EQUITY-BASED LOAN:** With this sort of debt, (the paid-off) part of a house (or e.g. stocks) is given in pledge. The interest rate is usually the same as the mortgage interest rate.

FINA1 Did you, on 31 December 2008, have any **OUTSTANDING DEBTS** from a **HIRE-PURCHASE CONTRACT**, or a **DEBT BASED ON PAYMENT BY INSTALLMENT**, and/or an **EQUITY-BASED LOAN**?

1 yes .....	FINA2
2 no .....	POST1

FINA2 How many of these **DEBTS/LOANS** did you have on 31 December 2008?

answer > 5 .....	FINA2A
answer < 6 .....	FIN101

## FINA2A

How much was the remaining debt on these **DEBTS/LOANS** on 31 December 2008?

amount .....	FIN101
-9 don't know .....	FINA2B

## FINA2B

Into which of the categories mentioned below does the remaining debt go on 31 December 2008?

1 less than € 50 .....	FIN101
2 € 50 to € 250 .....	FIN101
3 € 250 to € 500 .....	FIN101
4 € 500 to € 750 .....	FIN101
5 € 750 to € 1.000 .....	FIN101
6 € 1.000 to € 2.500 .....	FIN101
7 € 2.500 to € 5.000 .....	FIN101
8 € 5.000 to € 7.500 .....	FIN101
9 € 7.500 to € 10.000 .....	FIN101
10 € 10.000 to € 11.500 .....	FIN101
11 € 11.500 to € 14.000 .....	FIN101
12 € 14.000 to € 17.000 .....	FIN101
13 € 17.000 to € 20.000 .....	FIN101
14 € 20.000 to € 25.000 .....	FIN101
15 € 25.000 or more .....	FIN101
-9 don't know .....	FIN101

*The following questions are repeated for a maximum of five OUTSTANDING DEBTS/LOANS. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT OUTSTANDING DEBTS/LOANS.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which outstanding debt/loan the question concerns.*

## FIN101 thru FIN105

What kind of debt is your [1st thru 5th] outstanding debt?

1 payment by installment .....	FIN201
2 hire-purchase .....	FIN201
3 equity-based .....	FIN201

## FIN201 thru FIN205

How much was the remaining debt of your [1st thru 5th] outstanding debt based on hire-purchase or payment by installment, or equity-based loan, on 31 December 2008?

amount: .....	POST1
-9 don't know .....	FIN301

## FIN301 thru FIN305

Into which of the categories mentioned below did the remaining debt go?

1 less than € 50 .....	POST1
2 € 50 to € 250 .....	POST1
3 € 250 to € 500 .....	POST1
4 € 500 to € 750 .....	POST1
5 € 750 to € 1.000 .....	POST1
6 € 1.000 to € 2.500 .....	POST1
7 € 2.500 to € 5.000 .....	POST1
8 € 5.000 to € 7.500 .....	POST1
9 € 7.500 to € 10.000 .....	POST1
10 € 10.000 to € 11.500 .....	POST1
11 € 11.500 to € 14.000 .....	POST1
12 € 14.000 to € 17.000 .....	POST1
13 € 17.000 to € 20.000 .....	POST1
14 € 20.000 to € 25.000 .....	POST1
15 € 25.000 or more .....	POST1
-9 don't know .....	POST1

POST1 Did you, on 31 December 2008, have one or more outstanding debts NOT MENTIONED BEFORE with a mail-order firm, shop(s), or other sort of retail business (e.g. a debt from a 'client-card')?

1 yes .....POST2  
2 no..... FAMI1

POST2 How many of these outstanding debts NOT MENTIONED BEFORE did you have on 31 December 2008?

answer > 5 .....POST2A  
answer < 6..... PS1A1

POST2A How much was the remaining debt of your outstanding debt not mentioned before with a mail-order firm, shop, or other sort of retail business, on 31 December 2008?

amount .....PS1A1  
-9 don't know .....POST2B

POST2B Into which of the categories mentioned below did the remaining debt go?

1 less than € 50 ..... PS1A1  
2 € 50 to € 250 .....PS1A1  
3 € 250 to € 500 .....PS1A1  
4 € 500 to € 750 .....PS1A1  
5 € 750 to € 1.000 .....PS1A1  
6 € 1.000 to € 2.500 .....PS1A1  
7 € 2.500 to € 5.000 .....PS1A1  
8 € 5.000 to € 7.500 .....PS1A1  
9 € 7.500 to € 10.000 .....PS1A1  
10 € 10.000 to € 11.500 .....PS1A1  
11 € 11.500 to € 14.000 .....PS1A1  
12 € 14.000 to € 17.000 .....PS1A1  
13 € 17.000 to € 20.000 .....PS1A1  
14 € 20.000 to € 25.000 .....PS1A1  
15 € 25.000 or more.....PS1A1  
-9 don't know.....PS1A1

*The following questions are repeated for a maximum of five OUTSTANDING DEBTS/LOANS NOT MENTIONED BEFORE. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT OUTSTANDING DEBTS/LOANS NOT MENTIONED BEFORE.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which outstanding debt/loan the question concerns.*

PS1A1 thru PS1A5 (string)  
With which mail-order firm, shop, or other sort of retail business did you have an outstanding debt on 31 December 2008?  
any answer .....PS101

PS101 thru PS105  
What was the remaining debt for your [1st thru 5th] outstanding debt/loan not mentioned before, on 31 December 2008?  
amount: ..... FAMI1  
-9 don't know .....PS201

## PS201 thru PS205

Into which of the categories mentioned below did the remaining debt go?

1 less than € 50 .....	FAMI1
2 € 50 to € 250 .....	FAMI1
3 € 250 to € 500 .....	FAMI1
4 € 500 to € 750 .....	FAMI1
5 € 750 to € 1.000 .....	FAMI1
6 € 1.000 to € 2.500 .....	FAMI1
7 € 2.500 to € 5.000 .....	FAMI1
8 € 5.000 to € 7.500 .....	FAMI1
9 € 7.500 to € 10.000 .....	FAMI1
10 € 10.000 to € 11.500 .....	FAMI1
11 € 11.500 to € 14.000 .....	FAMI1
12 € 14.000 to € 17.000 .....	FAMI1
13 € 17.000 to € 20.000 .....	FAMI1
14 € 20.000 to € 25.000 .....	FAMI1
15 € 25.000 or more .....	FAMI1
-9 don't know .....	FAMI1

FAMI1 Did you, on 31 December 2008, have a LOAN FROM FAMILY, FRIENDS OR ACQUAINTANCES?

1 yes .....	FAMI2
2 no .....	STUD1

FAMI2 HOW MANY of these loans from family, friends or acquaintances did you have on 31 December 2008?

answer > 5 .....	FAM12A
answer < 6 .....	FAM101

## FAMI2A

How much was the total remaining debt of your loan from family, friends or acquaintances on 31 December 2008?

amount .....	FAM101
-9 don't know .....	FAMI2B

## FAMI2B

Into which of the categories mentioned below did the total remaining debt go?

1 less than € 50 .....	FAM101
2 € 50 to € 250 .....	FAM101
3 € 250 to € 500 .....	FAM101
4 € 500 to € 750 .....	FAM101
5 € 750 to € 1.000 .....	FAM101
6 € 1.000 to € 2.500 .....	FAM101
7 € 2.500 to € 5.000 .....	FAM101
8 € 5.000 to € 7.500 .....	FAM101
9 € 7.500 to € 10.000 .....	FAM101
10 € 10.000 to € 11.500 .....	FAM101
11 € 11.500 to € 14.000 .....	FAM101
12 € 14.000 to € 17.000 .....	FAM101
13 € 17.000 to € 20.000 .....	FAM101
14 € 20.000 to € 25.000 .....	FAM101
15 € 25.000 or more .....	FAM101
-9 don't know .....	FAM101

*The following questions are repeated for a maximum of five LOANS FROM FAMILY, FRIENDS OR ACQUAINTANCES. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT LOANS FROM FAMILY, FRIENDS OR ACQUAINTANCES.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which debt from family, friend or acquaintances the question concerns.*

## FAM101 thru FAM105

How much was the remaining debt of your [1st thru 5th] loan from family, friends or acquaintances on 31 December 2008?

amount .....STUD1  
-9 don't know .....FAM201

## FAM201 thru FAM205

Into which of the categories mentioned below did the remaining debt go? If you really don't know, use "don't know".

1 less than € 50 ..... STUD1  
2 € 50 to € 250 .....STUD1  
3 € 250 to € 500 .....STUD1  
4 € 500 to € 750 .....STUD1  
5 € 750 to € 1.000 .....STUD1  
6 € 1.000 to € 2.500 .....STUD1  
7 € 2.500 to € 5.000 .....STUD1  
8 € 5.000 to € 7.500 .....STUD1  
9 € 7.500 to € 10.000 .....STUD1  
10 € 10.000 to € 11.500 .....STUD1  
11 € 11.500 to € 14.000 .....STUD1  
12 € 14.000 to € 17.000 .....STUD1  
13 € 17.000 to € 20.000 .....STUD1  
14 € 20.000 to € 25.000 .....STUD1  
15 € 25.000 or more .....STUD1  
-9 don't know .....STUD1

## STUD1 Did you, on 31 December 2008, have a STUDY LOAN?

1 yes .....STUD2  
2 no .....CRED1

## STUD2 HOW MANY STUDY LOANS did you have on 31 December 2008?

answer > 5 .....STUD2A  
answer < 6 .....STU101

## STUD2A

How much was the total remaining debt of your STUDY LOAN on 31 December 2008?

amount .....STU101  
-9 don't know .....STUD2B

## STUD2B

Into which of the categories mentioned below did the total remaining debt go?

1 less than € 50 .....	STU101
2 € 50 to € 250 .....	STU101
3 € 250 to € 500 .....	STU101
4 € 500 to € 750 .....	STU101
5 € 750 to € 1.000 .....	STU101
6 € 1.000 to € 2.500 .....	STU101
7 € 2.500 to € 5.000 .....	STU101
8 € 5.000 to € 7.500 .....	STU101
9 € 7.500 to € 10.000 .....	STU101
10 € 10.000 to € 11.500 .....	STU101
11 € 11.500 to € 14.000 .....	STU101
12 € 14.000 to € 17.000 .....	STU101
13 € 17.000 to € 20.000 .....	STU101
14 € 20.000 to € 25.000 .....	STU101
15 € 25.000 or more .....	STU101
-9 don't know .....	STU101

*The following questions are repeated for a maximum of five STUDY LOANS. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT STUDY LOANS.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which study loan the question concerns.*

## STU101 thru STU105

How much was the remaining debt of your [1st thru 5th] study loan on 31 December 2008?

amount .....	CRED1
-9 don't know .....	STU201

## STU201 thru STU205

Into which of the categories mentioned below did the remaining debt go?

1 less than € 50 .....	CRED1
2 € 50 to € 250 .....	CRED1
3 € 250 to € 500 .....	CRED1
4 € 500 to € 750 .....	CRED1
5 € 750 to € 1.000 .....	CRED1
6 € 1.000 to € 2.500 .....	CRED1
7 € 2.500 to € 5.000 .....	CRED1
8 € 5.000 to € 7.500 .....	CRED1
9 € 7.500 to € 10.000 .....	CRED1
10 € 10.000 to € 11.500 .....	CRED1
11 € 11.500 to € 14.000 .....	CRED1
12 € 14.000 to € 17.000 .....	CRED1
13 € 17.000 to € 20.000 .....	CRED1
14 € 20.000 to € 25.000 .....	CRED1
15 € 25.000 or more .....	CRED1
-9 don't know .....	CRED1

## CRED1

Did you, on 31 December 2008, have any CREDIT CARD DEBTS (that is, were you in the red with one or more of your credit cards)?

1 yes .....	CRED2
2 no .....	ANDE1



CRED2 How much was the TOTAL DEBT through these CREDIT CARDS on 31 December 2008?

amount ..... ANDE1  
 -9 don't know.....CRED3

CRED 3

Please choose the category into which the remaining debt fell on 31 December 2008.

1 less than € 50 ..... ANDE1  
 2 € 50 to € 250 ..... ANDE1  
 3 € 250 to € 500 ..... ANDE1  
 4 € 500 to € 750 ..... ANDE1  
 5 € 750 to € 1.000 ..... ANDE1  
 6 € 1.000 to € 2.500 ..... ANDE1  
 7 € 2.500 to € 5.000 ..... ANDE1  
 8 € 5.000 to € 7.500 ..... ANDE1  
 9 € 7.500 to € 10.000 ..... ANDE1  
 10 € 10.000 to € 11.500 ..... ANDE1  
 11 € 11.500 to € 14.000 ..... ANDE1  
 12 € 14.000 to € 17.000 ..... ANDE1  
 13 € 17.000 to € 20.000 ..... ANDE1  
 14 € 20.000 to € 25.000 ..... ANDE1  
 15 € 25.000 or more ..... ANDE1  
 -9 don't know..... ANDE1

ANDE1 Did you, on 31 December 2008, have any other loans not mentioned above?

1 yes ..... ANDE2  
 2 no.....AFLOS1

ANDE2 How many of these other loans not mentioned earlier did you have on 31 December 2008?

answer > 5 ..... ANDE2A  
 answer < 6.....AND101

ANDE2A

What was the total remaining debt of the loans not mentioned before on 31 December 2008?

amount .....AND101  
 -9 don't know.....ANDE2B

ANDE2B

Please choose the category into which the total remaining debt fell.

1 less than € 50 ..... AND101  
 2 € 50 to € 250 .....AND101  
 3 € 250 to € 500 .....AND101  
 4 € 500 to € 750 .....AND101  
 5 € 750 to € 1.000 .....AND101  
 6 € 1.000 to € 2.500 .....AND101  
 7 € 2.500 to € 5.000 .....AND101  
 8 € 5.000 to € 7.500 .....AND101  
 9 € 7.500 to € 10.000 .....AND101  
 10 € 10.000 to € 11.500 .....AND101  
 11 € 11.500 to € 14.000 .....AND101  
 12 € 14.000 to € 17.000 .....AND101  
 13 € 17.000 to € 20.000 .....AND101  
 14 € 20.000 to € 25.000 .....AND101  
 15 € 25.000 or more .....AND101  
 -9 don't know.....AND101

*The following questions are repeated for a maximum of five OTHER LOANS NOT MENTIONED BEFORE. When answering these questions, the respondent should keep in mind the MOST IMPORTANT LOANS NOT MENTIONED BEFORE.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which loan not mentioned before the question concerns.*

## AND101 thru AND105 (string)

What kind of loan is your [1st thru 5th] loan that has not yet been mentioned?  
any answer .....AND201

## AND201 thru AND205

How much was the remaining debt of your [1st thru 5th] loan not mentioned earlier, on 31 December 2008?  
amount .....AFLOS1  
-9 don't know .....AND301

## AND301 thru AND305

Into which of the categories mentioned below does the remaining debt go?  
1 less than € 50 ..... AFLOS1  
2 € 50 to € 250 .....AFLOS1  
3 € 250 to € 500 .....AFLOS1  
4 € 500 to € 750 .....AFLOS1  
5 € 750 to € 1.000 .....AFLOS1  
6 € 1.000 to € 2.500 .....AFLOS1  
7 € 2.500 to € 5.000 .....AFLOS1  
8 € 5.000 to € 7.500 .....AFLOS1  
9 € 7.500 to € 10.000 .....AFLOS1  
10 € 10.000 to € 11.500 .....AFLOS1  
11 € 11.500 to € 14.000 .....AFLOS1  
12 € 14.000 to € 17.000 .....AFLOS1  
13 € 17.000 to € 20.000 .....AFLOS1  
14 € 20.000 to € 25.000 .....AFLOS1  
15 € 25.000 or more .....AFLOS1  
-9 don't know .....AFLOS1

## AFLOS1

Did you, in 2008, FULLY PAY OFF one or more loans?  
1 yes ..... REK0  
2 no ..... REK0

## REK0 thru REK3

Did you, on 31 December 2008, have any ARREARS with paying one or more accounts/bills? More than one answer is possible here (1=yes, 2=no).  
0 no ..... HEBBEN  
1 yes, arrears with paying the rent ..... REKHUUR  
2 yes, arrears with paying for gas, water, electricity ..... REKGAS  
3 yes, arrears with paying other accounts/bills ..... REKOVER

## REKHUUR

How much was the TOTAL sum on RENT ARREARS on 31 December 2008?

any answer

if REK2=1 ..... REKGAS

if REK3=1 ..... REKOVER

otherwise ..... HEBBEN

## REKGAS

How much was the total sum on ARREARS FOR GAS, WATER, ELECTRICITY, on 31 December 2008?

any answer

if REK3=1 ..... REKOVER

otherwise ..... HEBBEN

## REKOVER

How much was the total sum on OTHER ARREARS on 31 December 2008?

any answer ..... HEBBEN

## HEBBEN

Would you, at present, like to spend more money than you have available (e.g. through income)? In other words, would you like to have more money to spend now, but which you would have to pay back later?

1 yes ..... LENEN

2 no ..... LENEN

## LENEN

Are you currently in a position to borrow a substantial sum of money from family or friends?

1 yes ..... KREDIET0

2 no ..... KREDIET0

-9 don't know ..... KREDIET0

## KREDIET0 thru KREDIET4

Which of the ways to get a credit mentioned below did you APPLY FOR (irrespective of the application being accepted) over the past two years? More than one answer is possible here (1=yes, 2=no).

0 NOT applied for any loan ..... AFGEZIEN

1 mortgage ..... NOKRED

2 private loan ..... NOKRED

3 extended line of credit ..... NOKRED

4 other sort of loan ..... ANDKRED

## ANDKRED (string)

What other sort of loan did you apply for over the past two years?

any answer ..... NOKRED

## NOKRED1 thru NOKRED3

In the past 2 years, has a request you (or your partner) made for credit been turned down, or were you not given as much credit as you applied for? More than 1 answer is possible here (1=yes, 2=no).

1 yes, request for credit turned down ..... AFGEZIEN

2 yes, not given as much credit as I applied for ..... AFGEZIEN

3 no ..... AFGEZIEN

AFGEZIEN

Was there any time in the past two years that you (or your partner) thought of applying for credit, but changed your mind because you thought you might be turned down?

- 1 yes .....VERWKRED
- 2 no .....VERWKRED

VERWKRED

If you would need credit now, would you expect your application to be accepted?

- 1 yes .....END
- 2 no .....END

**End of questionnaire Assets and Liabilities**

## 7. Questionnaire Economic and Psychological Concepts

*This questionnaire on economic and psychological concepts. It was split in two parts since 2000, but in 2009 it was merged into one questionnaire. The questions INKHH to SPAARM16 are only answered by people in position 1, 2 of 3.*

### INKHH

The TOTAL NET INCOME OF YOUR HOUSEHOLD consists of the income of all members of the household, after deduction of taxes and premiums for social insurance policies, over the past 12 months. Into which of the categories mentioned below did the total net income of your household go IN THE PAST 12 MONTHS?

- |                                       |         |
|---------------------------------------|---------|
| 1 less than € 10,000 .....            | INKNORM |
| 2 between € 10,000 and € 14,000 ..... | INKNORM |
| 3 between € 14,000 and € 22,000 ..... | INKNORM |
| 4 between € 22,000 and € 40,000 ..... | INKNORM |
| 5 between € 40,000 and € 75,000 ..... | INKNORM |
| 6 € 75,000 or more .....              | INKNORM |
| -9 don't know .....                   | INKROND |

### INKNORM

Is this income unusually high or low compared to the income you would expect in a 'regular' year, or is it regular?

- |                        |         |
|------------------------|---------|
| 1 unusually low .....  | INKROND |
| 2 regular .....        | INKROND |
| 3 unusually high ..... | INKROND |
| -9 don't know .....    | INKROND |

### INKROND

How well can you manage on the total income of your household?

- |                                     |         |
|-------------------------------------|---------|
| 1 it is very hard .....             | FINSITU |
| 2 it is hard .....                  | FINSITU |
| 3 it is neither hard nor easy ..... | FINSITU |
| 4 it is easy .....                  | FINSITU |
| 5 it is very easy .....             | FINSITU |

### FINSITU

How is the financial situation of your household at the moment?

- |                                     |         |
|-------------------------------------|---------|
| 1 there are debts .....             | INKEVEN |
| 2 need to draw upon savings .....   | INKEVEN |
| 3 it is just about manageable ..... | INKEVEN |
| 4 some money is saved .....         | INKEVEN |
| 5 a lot of money can be saved ..... | INKEVEN |

### INKEVEN

Over the past 12 months, would you say the expenditures of your household were higher than the income of the household, about equal to the income of the household, or lower than the income of the household?

- |   |         |
|---|---------|
| 1 the expenditures were higher than the income .....    | INKAANK |
| 2 the expenditures were about equal to the income ..... | LOAN1   |
| 3 the expenditures were lower than the income .....     | LOAN1   |

## INKAANK

Was the purchase of a house or car, or were other (big) investments part of these expenditures?

- 1 yes ..... INKSEC  
2 no ..... LOAN1

## INKSEC

When you ignore the purchase of a house or car, or other (big) investments, would you say the expenditures of your household, over the past 12 months, were higher than the income of the household, about equal to the income of the household, or lower than the income of the household?

- 1 the expenditures were higher than the income ..... ECBPSY2  
2 the expenditures were about equal to the income ..... ECBPSY2  
3 the expenditures were lower than the income ..... ECBPSY2

*Now follow three questions on loans.*

## LOAN1

Did you ever regret taking out a loan?

- 1 yes ..... LOAN2  
2 no ..... LOAN2  
-7 not applicable ..... LOAN2

## LOAN2

Do you agree with the following statement?

*If I want, I can easily obtain a loan.*

- 1 totally agree ..... LOAN3  
2 agree ..... LOAN3  
3 agree nor disagree ..... LOAN3  
4 disagree ..... LOAN3  
5 totally disagree ..... LOAN3

## LOAN3

Have you ever had any help from 'Debt assistance/aid'? (=Schuldhulpverlening)

- 1 yes ..... INK25A  
2 no ..... INK25A

## INK25A

When you think of the NEXT 12 MONTHS, do you think the expenditures of your household will be higher than the income of the household, about the same as the income of the household, or lower than the income of the household?

- 1 the expenditures will be much higher than the income ..... INK25B  
2 the expenditures will be higher than the income ..... INK25B  
3 the expenditures will be about the same as the income ..... INK25B  
4 the expenditures will be lower than the income ..... INK25B  
5 the expenditures will be much lower than the income ..... INK25B

## INK25B

Do these expenditures include the purchase of a house or car, or other (big) investments?

- 1 yes ..... INK25C  
2 no ..... ECSIT

## INK25C

If you ignore the purchase of a house or car, or other (big) investments, do you think the expenditures of your household, in the NEXT 12 MONTHS, will be higher than the income of the household, about the same as the income of the household, or lower than the income of the household?

- 1 the expenditures will be much higher than the income..... ECSIT  
 2 the expenditures will be higher than the income..... ECSIT  
 3 the expenditures will be about the same as the income ..... ECSIT  
 4 the expenditures will be lower than the income..... ECSIT  
 5 the expenditures will be much lower than the income ..... ECSIT

## ECSIT

How do you think the economic situation of your household will be in five years' time in comparison to the current situation?

- 1 much worse..... ZINVOL  
 2 worse..... ZINVOL  
 3 (about) the same..... ZINVOL  
 4 better..... ZINVOL  
 5 much better ..... ZINVOL  
 -9 don't know..... ZINVOL

*The following questions concern saving.*

## ZINVOL

Do you think it makes sense to save money, considering the current general economic situation?

- 1 yes, certainly..... OPZIJ  
 2 yes, perhaps ..... OPZIJ  
 3 probably not..... OPZIJ  
 4 certainly not ..... OPZIJ  
 -9 don't know..... OPZIJ

OPZIJ Did your household put any money aside IN THE PAST 12 MONTHS?

- 1 yes..... HOEVOPZY  
 2 no ..... OPZIJ12

## HOEVOPZY

About how much money has your household put aside IN THE PAST 12 MONTHS?

- 1 less than € 1,500 ..... OPZIJ12  
 2 between € 1,500 and € 5,000 ..... OPZIJ12  
 3 between € 5,000 and € 12,500 ..... OPZIJ12  
 4 between € 12,500 and € 20,000 ..... OPZIJ12  
 5 between € 20,000 and € 37,500 ..... OPZIJ12  
 6 between € 37,500 and € 75,000 ..... OPZIJ12  
 7 € 75,000 or more..... OPZIJ12  
 -9 don't know..... OPZIJ12

## OPZIJ12

Is your household planning to put money aside IN THE NEXT 12 MONTHS?

- 1 yes, certainly..... SPAARM01  
 2 yes, perhaps ..... SPAARM01  
 3 probably not..... SPAARM01  
 4 certainly not ..... SPAARM01  
 -9 don't know..... SPAARM01

People have many different reasons for saving money for a short or for a longer time. Please indicate your opinion about each statement mentioned below.

How important is it to you to have some money saved? Please indicate on a scale from 1 to 7 how important it is to you, 1 being 'very unimportant' and 7 being 'very important'. If the statement does not apply to you, do not answer.

very unimportant							very important
1	2	3	4	5	6	7	

SPAARM01

To save so I can leave a house and/or other valuable assets to my children ..... SPAARM02

SPAARM02

To save so I can help my children if they have financial difficulties. .... SPAARM03

SPAARM03

To save to supplement my general old-age pension ..... SPAARM04

SPAARM04

To save in order to cover future (high) expenses ..... SPAARM05

SPAARM05

To save so that I do not ever need to ask other people for financial help ..... SPAARM06

SPAARM06

To save so I can buy an apartment or house in the future ..... SPAARM07

SPAARM07

To save so that I generate income from interests or dividends ..... SPAARM08

SPAARM08

To save because it increases my freedom to do as I want ..... SPAARM09

SPAARM09

To save so I can leave money to my children (or other relatives) ..... SPAARM10

SPAARM10

To save to have some savings to cover unforeseen expenses ..... SPAARM11

SPAARM11

To save so I have some extra money to spend when I'm retired ..... SPAARM12

SPAARM12

To set up my own business ..... SPAARM13

SPAARM13

To save so I can give money or presents to my children and/or grandchildren ..... SPAARM14

SPAARM14

To save so I have enough money in my bank account to be sure I will be able to meet my financial liabilities ..... SPAARM15

SPAARM15

To save so I can buy durable goods (such as furniture, electrical equipment or bikes) in the future ..... SPAARM16

SPAARM16

To save for a better future ..... SITUAT1



The following statements concern your own situation compared to that of others. Please indicate for each statement to what extent you agree or disagree.

totally disagree							totally agree
1	2	3	4	5	6	7	

SITUAT1

Compared to others in my environment, I am better off ..... SITUAT2

SITUAT2

I think I have more assets than others in my environment ..... SITUAT3

SITUAT3

Other people in my environment have more money to spend than I ..... SITUAT4

SITUAT4

If I compare myself with my friends, I think in general I am financially better off ..... SITUAT5

SITUAT5

Most people in my environment are saving money ..... SITUAT6

SITUAT6

I can spend more on durable consumer goods than others in my environment ..... SITUAT7

SITUAT7

If necessary, we/I can reduce our/my household's expenditures by 5% without a problem .....

..... ROUTING VARIABLE 7

ROUTING VARIABLE 7

Is the total net income of the household equal to or more than € 10,000?

1 yes ..... SPAAR1

2 no ..... UITGEVEN

*The following statements concern saving and taking risks.*

Please indicate for each statement to what extent you agree or disagree.

Please indicate on a scale from 1 to 7 to what extent you agree with the following statements, where 1 indicates 'totally disagree' and 7 indicates 'totally agree'.

totally disagree							totally agree
1	2	3	4	5	6	7	7

**SPAAR1**

I think it is more important to have safe investments and guaranteed returns, than to take a risk to have a chance to get the highest possible returns. .... SPAAR2

**SPAAR2**

I would never consider investments in shares because I find this too risky ..... SPAAR3

**SPAAR3**

if I think an investment will be profitable, I am prepared to borrow money to make this investment ..... SPAAR4

**SPAAR4**

I want to be certain that my investments are safe ..... SPAAR5

**SPAAR5**

I get more and more convinced that I should take greater financial risks to improve my financial position ..... SPAAR6

**SPAAR6**

I am prepared to take the risk to lose money, when there is also a chance to gain money .....BESCHRYF

**BESCHRYF**

What would you say was the risk factor that you have taken with investments over the past few years? If you haven't made any investments, choose 'not applicable'.

1 I have taken no risk at all .....	TOEK01
2 I have taken small risks every now and then .....	TOEK01
3 I have taken some risks .....	TOEK01
4 I have sometimes taken great risks .....	TOEK01
5 I have often taken great risks .....	TOEK01
-7 not applicable .....	TOEK01
-9 don't know.....	TOEK01

*Now follow some statements about the future.*

Please indicate for each statement to what extent you agree or disagree.

Please indicate on a scale from 1 to 7 to what extent you agree with the following statements, where 1 indicates 'totally disagree' and 7 indicates 'totally agree'.

extremely uncharacteristic							extremely characteristic
1	2	3	4	5	6	7	

TOEK01

I think about how things can change in the future, and try to influence those things in my everyday life.  
.....TOEK02

TOEK02

I often work on things that will only pay off in a couple of years. ....TOEK03

TOEK03

I am only concerned about the present, because I trust that things will work themselves out in the future.  
.....TOEK04

TOEK04

With everything I do, I am only concerned about the immediate consequences (say a period of a couple of days or weeks). ....TOEK05

TOEK05

Whether something is convenient for me or not, to a large extent determines the decisions that I take or the actions that I undertake. ....TOEK06

TOEK06

I am ready to sacrifice my well-being in the present to achieve certain results in the future. ....TOEK07

TOEK07

I think it is important to take warnings about negative consequences of my acts seriously, even if these negative consequences would only occur in the distant future. ....TOEK08

TOEK08

I think it is more important to work on things that have important consequences in the future, than to work on things that have immediate but less important consequences. ....TOEK09

TOEK09

In general, I ignore warnings about future problems because I think these problems will be solved before they get critical. ....TOEK10

TOEK10

I think there is no need to sacrifice things now for problems that lie in the future, because it will always be possible to solve these future problems later. ....TOEK11

TOEK11

I only respond to urgent problems, trusting that problems that come up later can be solved in a later stage.  
.....TOEK12

TOEK12

I get clear results in my daily work, this is more important to me than getting vague results ..... UITGEVEN

People have different opinions about planning financial affairs. Some people find it important to plan in advance, other people manage without too much planning. The following questions concern planning financial affairs.

#### UITGEVEN

Some people spend all their income immediately. Others save some money in order to have something to fall back on. Please indicate what you do with money that is left over after having paid for food, rent, and other necessities -- on a scale from 1 to 7, where 1 means 'I like to spend all my money immediately' and 7 means 'I want to save as much as possible'.

I like to spend all my money immediately				I want to save as much as possible			
1	2	3	4	5	6	7.....	PLANNEN

#### PLANNEN

Do you find it difficult to control your expenditures? Please indicate how difficult you find this on a scale from 1 to 7, where 1 means 'very easy' and 7 means 'very difficult'.

very easy				very difficult			
1	2	3	4	5	6	7 .....	PERIODE1

#### PERIODE1

People use different time-horizons when they decide about what part of the income to spend, and what part to save. Which of the time-horizons mentioned below is in your household MOST important with regard to planning expenditures and savings?

1 the next couple of months .....	BIJHOUD
2 the next year.....	BIJHOUD
3 the next couple of years .....	BIJHOUD
4 the next 5 to 10 years .....	BIJHOUD
5 more than 10 years from now .....	BIJHOUD

#### BIJHOUD

How well do you keep track of your (household) expenditures?

1 I keep very bad track of my expenditures .....	POTJES
2 I keep rather bad track of my expenditures.....	POTJES
3 I more or less keep track of my expenditures .....	POTJES
4 I keep good track of my expenditures.....	POTJES
5 I keep very good track of my expenditures.....	POTJES

#### POTJES

Do you put money aside for particular purposes (holidays, clothes, rent etc.) in order to reserve separate amounts for different expenditures? For example, by depositing money into separate bank or giro accounts, or by putting money in separate envelopes or jars.

1 no .....	PIN1
2 separate bank or giro accounts.....	PIN1
3 separate envelopes or jars/boxes, or in another way in your own house.....	PIN1
4 other ways.....	APOT

#### APOT (string)

What other ways do you have in mind?.....PIN1

PIN1 Do you own a bank card (ATM-card) with a PIN code?  
 1 yes ..... PIN2  
 2 no ..... CHIP1

PIN2 How often do you use the bank card with PIN code to pay in shops?  
 1 very rarely ..... CHIP1  
 2 every now and then ..... CHIP1  
 3 often ..... CHIP1  
 4 very often ..... CHIP1

CHIP1 Do you have a Chippas you can use to pay in shops?  
 1 yes ..... CHIP2  
 2 no ..... AUTOM

CHIP2  
 How often do you use the Chippas to pay in shops?  
 1 very rarely ..... AUTOM  
 2 every now and then ..... AUTOM  
 3 often ..... AUTOM  
 4 very often ..... AUTOM

AUTOM  
 Do you prefer to get your money from an ATM or do you prefer to go to the counter of a bank?  
 1 I prefer to use the ATM ..... FOON  
 2 I prefer to go into the bank ..... FOON  
 3 I have no particular preference ..... FOON  
 -9 don't know ..... FOON

FOON Nowadays, a number of banks offer the possibility to arrange your banking affairs through the phone, without the mediation of a person. After entering your personal secret code you can obtain information about the balance of your accounts, and you can transfer money from one account to another. Examples of this facility are saldofoon or girofoon. Do you use such a facility?  
 1 no ..... INTERN  
 2 yes, very rarely ..... INTERN  
 3 yes, every now and then ..... INTERN  
 4 yes, often ..... INTERN  
 5 yes, very often ..... INTERN  
 -9 don't know ..... INTERN

INTERN  
 Nowadays, a number of banks offer the possibility to arrange banking affairs through Internet, without the mediation of a person. Do you use such a facility?  
 1 no ..... ZON  
 2 yes, very rarely ..... ZON  
 3 yes, every now and then ..... ZON  
 4 yes, often ..... ZON  
 5 yes, very often ..... ZON  
 -9 don't know ..... ZON

*The next set of questions is about estimating chances.*

- ZON What is the chance of having a sunny day tomorrow, according to you? ..... HER1
- HER1 What is the chance that you will leave an inheritance (including possessions and valuable items) of more than € 10,000? ..... HER2
- HER2 What is the chance that you will leave an inheritance (including possessions and valuable items) of more than € 100,000? ..... HER3
- HER3 What is the chance that you will leave an inheritance (including possessions and valuable items) of more than € 500,000? ..... HER4
- HER4 What is the chance that you will leave an inheritance (including possessions and valuable items)?  
..... BABY
- BABY Do you have any children?  
1 yes ..... PLAN  
2 no ..... ROUTING VARIABLE 9
- PLAN Do you give substantial amounts of money to your children in order to transfer part of your capital to them, or are you planning to do so in the future, e.g. every year?  
1 no ..... UITSPR  
2 yes, I already give substantial amounts now ..... UITSPR  
3 yes, I am planning to give substantial amounts in the future ..... UITSPR  
-9 don't know ..... UITSPR
- UITSPR Please indicate which of the following four statements about parents leaving a bequest to their children, would be closest to your own opinion about this.  
1 if our children would take good care of us when we get old, we would like to leave them a considerable bequest. .... ROUTING VARIABLE 9  
2 we would like to leave our children a considerable bequest, irrespective of the way they will take care of us when we are old. .... ROUTING VARIABLE 9  
3 we have no preconceived plans about leaving a bequest to our children .ROUTING VARIABLE 9  
4 we don't intend to leave a bequest to our children..... ROUTING VARIABLE 9  
5 none of the above-mentioned statements ..... ROUTING VARIABLE 9
- ROUTING VARIABLE 9 (not in data)  
Number of persons in household>1?  
1 yes ..... HHRELA  
2 no ..... GELUK

## HHRELA

How would you characterize your household, in general?

- 1 very good relationship between the members of the household ..... ROUTING VARIABLE  
 2 good relationship between the members of the household ..... ROUTING VARIABLE  
 3 neither really good nor really bad relationship between the members of the household  
 ..... ROUTING VARIABLE  
 4 bad relationship between the members of the household..... ROUTING VARIABLE  
 5 very bad relationship between the members of the household..... ROUTING VARIABLE

## ROUTING VARIABELE (not in data)

Is there a partner in your household?

- 1 yes..... BESLIS  
 2 no ..... GELUK

## BESLIS

Which of the following four statements would best describe the way in which financial matters are decided in your household?

- 1 I leave it to my partner to decide on financial matters ..... GELDH  
 2 My partner has more influence than me on financial decisions ..... GELDH  
 3 My partner and I have equal influence on financial decisions ..... GELDH  
 4 I have more influence on financial decisions than my partner does ..... GELDH  
 5 My partner leaves the financial decisions to me... ..... GELDH

## GELDH

Now we would like to ask you how your household is organized and how financial decisions are taken.

Which of the following statements represents the situation in your household most?

- 1 All our money belongs to both of us, there is no distinction between mine and yours ..... GELUK  
 2 Part of the money is considered to be someone's own, the other part is mutual money. .... GELUK  
 3 The money we earn individually is one's own ..... GELUK  
 4 I control the finances, my partner receives an allowance. .... GELUK  
 5 My partner controls the finances, I receive an allowance ..... GELUK  
 6 I get part of the household money, my partner controls the rest ..... GELUK  
 7 My partner receives part of the household money, I control the rest ..... GELUK  
 8 Another settlement ..... GELUK  
 -7 The above is not applicable for my situation/I do not have a partner ..... GELUK  
 -9 don't know..... GELUK

## GELUK

All in all, to what extent do you consider yourself a happy person?

- 1 very happy ..... KENLTD  
 2 happy ..... KENLTD  
 3 neither happy nor unhappy ..... KENLTD  
 4 unhappy ..... KENLTD  
 5 very unhappy ..... KENLTD  
 -9 don't know..... KENLTD

The following questions concern your circle of acquaintances, that is, the people with whom you associate frequently, such as friends, neighbors, acquaintances, or maybe people at work.

## KENLTD

If you think of your circle of acquaintances, into which age category do MOST of these people go? Please select the answer that is closest to reality.

age (in years) is mostly:

- |    |                  |       |
|----|------------------|-------|
| 1  | under 16.....    | KENHH |
| 2  | 16 - 20.....     | KENHH |
| 3  | 21 - 25.....     | KENHH |
| 4  | 26 - 30.....     | KENHH |
| 5  | 31 - 35.....     | KENHH |
| 6  | 36 - 40.....     | KENHH |
| 7  | 41 - 45.....     | KENHH |
| 8  | 46 - 50.....     | KENHH |
| 9  | 51 - 55.....     | KENHH |
| 10 | 56 - 60.....     | KENHH |
| 11 | 61 - 65.....     | KENHH |
| 12 | 66 - 70.....     | KENHH |
| 13 | 71 or over ..... | KENHH |

## KENHH

The people in your circle of acquaintances may live alone or share a household with other people (for example with a partner and children). Of how many persons do MOST households of your acquaintances consist?

- |   |                           |        |
|---|---------------------------|--------|
| 1 | one person.....           | KENINK |
| 2 | two persons .....         | KENINK |
| 3 | three persons .....       | KENINK |
| 4 | four persons .....        | KENINK |
| 5 | five persons.....         | KENINK |
| 6 | six persons or more ..... | KENINK |

## KENINK

How much do you think is the AVERAGE total net income per year of those households?

- |    |                                 |        |
|----|---------------------------------|--------|
| 1  | less than € 8,000 per year..... | KENOPL |
| 2  | € 8,000 – 9,500 .....           | KENOPL |
| 3  | € 9,500 – 11,000 .....          | KENOPL |
| 4  | € 11,000 – 13,000 .....         | KENOPL |
| 5  | € 13,000 – 16,000 .....         | KENOPL |
| 6  | € 16,000 – 20,000 .....         | KENOPL |
| 7  | € 20,000 – 28,000 .....         | KENOPL |
| 8  | € 28,000 – 38,000 .....         | KENOPL |
| 9  | € 38,000 – 50,000 .....         | KENOPL |
| 10 | € 50,000 – 75,000 .....         | KENOPL |
| 11 | € 75,000 or more.....           | KENOPL |
| -9 | don't know.....                 | KENOPL |

## KENOPL

Which level of education do MOST of your acquaintances have?

- |   |   |         |
|---|---|---------|
| 1 | primary education .....                                   | KENWERK |
| 2 | junior vocational training.....                           | KENWERK |
| 3 | lower secondary education.....                            | KENWERK |
| 4 | secondary education/pre-university education.....         | KENWERK |
| 5 | senior vocational training.....                           | KENWERK |
| 6 | vocational colleges/first year university education ..... | KENWERK |
| 7 | university education.....                                 | KENWERK |



## KENWERK

What kind of employment do MOST of your acquaintances have?

- |   |        |
|---|--------|
| 1 self-employed .....                   | MANUUR |
| 2 practicing a free profession .....    | MANUUR |
| 3 working in the family business .....  | MANUUR |
| 4 employed on a contractual basis ..... | MANUUR |
| 5 mostly no paid job .....              | MANUUR |

## MANUUR

If you think of the MEN among your acquaintances, how many hours per week do they work on average?  
number of hours: .....

VROUWUUR

## VROUWUUR

If you think of the WOMEN among your acquaintances, how many hours per week do they work on average?

number of hours: .....

KUNDE

The following questions concern the sources you use for financial information and advice.

## KUNDE

How knowledgeable do you consider yourself with respect to financial matters?

- |                                    |        |
|------------------------------------|--------|
| 1 not knowledgeable .....          | ADVIES |
| 2 more or less knowledgeable ..... | ADVIES |
| 3 knowledgeable .....              | ADVIES |
| 4 very knowledgeable .....         | ADVIES |

## ADVIES

What is your most important source of advice when you have to make important financial decisions for the household?

- |  |        |
|--|--------|
| 1 parents, friends or acquaintances .....                      | CON1   |
| 2 information from the newspapers .....                        | CON1   |
| 3 financial magazines, guides, books .....                     | CON1   |
| 4 brochures from my bank or mortgage adviser .....             | CON1   |
| 5 advertisements on TV, in the papers, or in other media ..... | CON1   |
| 6 professional financial advisers .....                        | CON1   |
| 7 financial computer programs .....                            | CON1   |
| 8 financial information on the Internet .....                  | CON1   |
| 9 other .....  | ANDADV |

## ANDADV

So, what is your most important source of advice when you have to make important financial decisions for the household? .....

CON1

## CON1 thru CON50

For the following statements on human behavior, please choose the statement which applies most to you. Describe yourself as you are, not as how you want to be. Describe yourself in comparison to other people you know of the same sex and of about the same age.

1 means **'very inaccurate'**

5 means **'very accurate'**

CON1	I do chores right away. ....	CON2
CON2	I'll leave my things lying around. ....	CON3
CON3	I live my life according to schedules. ....	CON4
CON4	I neglect my obligations. ....	CON5
CON5	I have an eye for details. ....	CON6
CON6	I am accurate in my work. ....	CON7
CON7	I forget to put things back where they belong. ....	CON8
CON8	I am always well prepared. ....	CON9
CON9	I often make a mess of things. ....	CON10
CON10	I like order. ....	CON11
CON11	I am the life of the party. ....	CON12
CON12	I feel little concern for others. ....	CON13
CON13	I get stressed out easily. ....	CON14
CON14	I have a rich vocabulary. ....	CON15
CON15	I do not talk a lot. ....	CON16
CON16	I am interested in people. ....	CON17
CON17	I am relaxed most of the time. ....	CON18
CON18	I have difficulty understanding abstract ideas. ....	CON19
CON19	I feel comfortable around people. ....	CON20
CON20	I insult people. ....	CON21
CON21	I worry about things. ....	CON22
CON22	I have a vivid imagination. ....	CON23
CON23	I keep in the background. ....	CON24
CON24	I sympathize with others' feelings. ....	CON25
CON25	I seldom feel blue. ....	CON26
CON26	I am not interested in abstract ideas. ....	CON27

CON27	I start conversations .....	CON28
CON28	I am not interested in other people's problems .....	CON29
CON29	I am easily disturbed.....	CON30
CON30	I have excellent ideas.....	CON31
CON31	I have little to say .....	CON32
CON32	I have a soft heart .....	CON33
CON33	I get upset easily .....	CON34
CON34	I do not have a good imagination .....	CON35
CON35	I talk to a lot of different people at parties.....	CON36
CON36	I am not really interested in others. ....	CON37
CON37	I change my mood a lot .....	CON38
CON38	I am quick to understand things.....	CON39
CON39	I do not like to draw attention to myself.....	CON40
CON40	I take time out for others.....	CON41
CON41	I have frequent mood swings.....	CON42
CON42	I use difficult words.....	CON43
CON43	I do not mind being the centre of attention.....	CON44
CON44	I feel others' emotions .....	CON45
CON45	I get irritated easily .....	CON46
CON46	I spend time reflecting on things .....	CON47
CON47	I am quiet around strangers .....	CON48
CON48	I make people feel at ease.....	CON49
CON49	I often feel blue.....	CON50
CON50	I am full of ideas.....	JEUGD1

## LOCUS01 thru LOCUS13

Please indicate for the following statements in which extent you agree or disagree.

1 means **'totally disagree'**

7 means **'totally agree'**

LOCUS01	Saving and careful investing is a key factor in becoming rich .....	LOCUS02
LOCUS02	Whether or not I get to become wealthy depends mostly on my ability .....	LOCUS03
LOCUS03	In the long run, people who take very good care of their finances stay wealthy .....	LOCUS04
LOCUS04	If I become poor, it's usually my own fault.....	LOCUS05
LOCUS05	I am usually able to protect my personal interests. ....	LOCUS06
LOCUS06	When I get what I want, it's usually because I worked hard for it .....	LOCUS07
LOCUS07	My life is determined by my own actions.....	LOCUS08
LOCUS08	There is little one can do to prevent poverty .....	LOCUS09
LOCUS09	Becoming rich has nothing to do with luck .....	LOCUS10
LOCUS10	Regarding money, there isn't much you can do for yourself when you are poor .....	LOCUS11
LOCUS11	It's not always wise for me to save because many things turn out to be a matter of good or bad fortune .....	LOCUS12
LOCUS12	It is chiefly a matter of fate whether I become rich or poor.....	LOCUS13
LOCUS13	Only those who inherit or win money can possible become rich .....	ROUTING VARIABLE 11
ROUTING VARIABLE 11	If the respondent works .....	WORK01
	If the respondent does not work.....	JEUGD1

## WORK01 t/m WORK09

The next questions are about your work. Please indicate in which extent you agree or disagree.

1 means **'totally disagree'**

7 means **'totally agree'**

In my work:

WORK01	I interact a lot with other people .....	WORK02
WORK02	I have to cooperate with others .....	WORK03
WORK03	I make my own decisions. ....	WORK04
WORK04	I care and help other people.....	WORK05
WORK05	I have to solve complicated tasks .....	WORK06
WORK06	I usually work in my own office.....	WORK07
WORK07	I usually do what other people tell me to do .....	WORK08
WORK08	I work with others in a team .....	WORK09
WORK09	I decide what other people should do .....	JEUGD1

*The next 6 questions are about your childhood. Please think back to the time you were a child and try to answer the following questions as best as possible.*

*NB. The following six questions are only asked if respondents did not fill them out in 2007. The answers of the previous waves are variables JEUGD1\_X to JEUGD6\_X.*

## JEUGD1

When you were between 8 and 12 years of age, did you receive an allowance from your parents then?  
By allowance we mean a fixed amount received on a regular basis.

1 yes.....	JEUGD2
2 yes, but it was sometimes forgotten.....	JEUGD2
3 occasionally .....	JEUGD2
4 no .....	JEUGD2

## JEUGD2

When you were between 8 and 12 years of age, did you do little household chores (like washing the car) for which you received some money from your parents?

1 often.....	JEUGD3
2 sometimes .....	JEUGD3
3 occasionally .....	JEUGD3
4 hardly ever .....	JEUGD3
5 never .....	JEUGD3

## JEUGD3

When you were between 8 and 12 years of age, could you spend your money as you pleased?

- 1 My parents decided on how I spent all my money.....JEUGD4
- 2 My parents decided on how I spent most of my money. ....JEUGD4
- 3 Part of my expenditure was decided by me, the rest was decided by my parents. ....JEUGD4
- 4 Mostly, I could decide on how I spent my money. ....JEUGD4
- 5 I could decide on all my expenditures .....JEUGD4

## JEUGD4

Did you have a job on the side (like a newspaper round, a job on Saturday etc.) when you were between 12 and 16 years of age?

- 1 Yes, I had many jobs on the side at that time. ....JEUGD5
- 2 Yes, I had a few jobs on the side at that time.....JEUGD5
- 3 Yes, I had one job on the side at that time. ....JEUGD5
- 4 No, I did not have a job on the side at that time. ....JEUGD5

## JEUGD5

Did your (grand)parents try to teach you how to budget when you were between 12 and 16 years of age?

- 1 Yes, they gave me advice and practical help. ....JEUGD6
- 2 Yes, they gave me some advice and help.....JEUGD6
- 3 Yes, but to a certain extent.....JEUGD6
- 4 No .....JEUGD6

## JEUGD6

Did your (grand)parents stimulate you to save money between the age of 12 and 16?

- 1 Yes, they emphasized the necessity of saving. .... EINDE
- 2 Yes, they told me how important saving is. .... EINDE
- 3 Yes, but to a certain extent..... EINDE
- 4 No, not at all ..... EINDE

**END Questionnaire Economic and Psychological Concepts**