

DNB Household Survey 2003 - Documentation - English

Version 2.0

CentERdata - August 2016

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1. Introduction

Since 1993, CentER annually collects economic data through a panel that consists of some two thousand households. This survey is called the *DNB Household Survey* (DHS, formerly known as CentER Savings Survey). The purpose of the research based on the data of the DHS 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 telepanel 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 2003 wave (the eleventh wave) of the DNB Household Survey was conducted over the period April – July 2003.

1.1 Seven questionnaires

The DNB Household Survey consists of seven 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;
7. additional questions for DNB (see section 1.6).

All questionnaires were presented to the panel of CentERdata, consisting of about 1943 households. 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 Nine data sets

The data from the seven questionnaires are organized into seven data sets (which are SPSS portable files; files in Stata format are available too). 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. hhi03en.por	general information on the household	4772	1943
2. wrk03en.por	household and work	2047	1473
3. hse03en.por	accommodation and mortgages	1665	1665
4. inc03en.por	health and income	2187	1571
5. wth03en.por	assets and liabilities	2027	1465
6. psy03en.por	economic and psychological concepts	2190	1633
7. agi03en.por	aggregated data on income	2187	1571
8. agw03en.por	aggregated data on assets, liabilities and mortgages	2419	1764
9. *dnbspaar_bezit.por	additional questions for DNB	2099	1478

* see section 1.6

The files can be linked by using two variables: *nohhold* (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:

$$nohhold \times 100 + nomem$$

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
nohhold	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. Details about the procedure (in SPSS and SAS) that has been applied in the calculations of the 2003 personal income data will be provided on request. 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]
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]
LB	Paid income tax
IB	Calculated income tax
ZFP	Premium national health service/IZA premium
BTOT	Total gross income
NTOT	Total net income
HEFKORT	Considered tax credit
BOX3TAX	Considered income tax box 3 (saving and investments)

The variables *nohhold* and *nomem* serve to identify the data record. The variables *winst* through *lb* are based on data from the questionnaires Health and Income, and Accommodation and Mortgages. With 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 provide 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:

$$btot = loon + vut + pens + wao + ww + wg + aow + aww + abw + rww + aaw + ioaw + alim + \min(winst, 0) + rente + og - htr + hprem + hwf.$$

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 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*.

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

Note that for the calculation of the net income, a negative profit (a 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.

The premium for medical insurance is calculated as follows. First we calculate the premium for medical insurance for each income component from *loon* through *aww* (in the first equation mentioned above) separately, then we add them all up. Paid premiums are not deducted from the net income.

1.4 Aggregated data on assets, liabilities and mortgages

Introduction

The data of the CentER Savings 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 ‘main’ asset (debt, mortgage) components, where 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 such cases we do not increase the value of the *missing value flag*. In case of a *final bracket* answer (e.g. ‘more than 50,000 euros’), however, we add the lower bound of the *final bracket* (50,000 euros) to the total amount, and increase the *missing value flag* by ten.

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 through B25), 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 B26Og) and two mortgage components (B26Hy and B26Hy).

Table 4 gives an overview of all main components. For each main asset, debt and mortgage component we have constructed the three variables explained earlier (A, B and C). For example, when we look at ‘deposit books’ (B4), the variable B4A refers to the number of deposit books, the variable B4B refers to the total amount of money associated with the total number of deposit books, and B4C refers to the *missing value flag* for “deposit books”.

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

Questionnaire Assets and Liabilities

B1	Checking accounts
B2	Employer-sponsored savings plans (1=Yes, 0=No)
B3	Savings or deposit accounts
B4	Deposit books
B5	Savings or deposit accounts
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	Income received by shareholders owning more than 5% of the shares in a company
B29	Working capital free profession
B30	Working capital 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

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.

1.5 Set-up of the documentation

The set-up of the documentation of the DNB Household Survey follows the division into the seven 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?.....MNDBS

[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 2002 received from [NAME EMPLOYER]?
 If you really don't know, use "don't know".
 amount in euros:IJ201 thru IJ203
 don't know IJ181 thru IJ183

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 2003 and 2002

The data collection of the eleventh wave (2003) differs to some extent from the previous waves. The main reason for this being that CentERdata now cooperates closely with DNB.

Questions DNB

In 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 also become available to other researchers after one year, or sooner with the permission of DNB. If this is the case, the data will be added to the files on the website. The same applies to the (seventh) dataset DNB spaar_bezit.por.

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 2003.

General Information on the Household

No variables deleted or added.

Questionnaire Household and Work

The variables AANV, BREUK, HBREUK, JBREUK are deleted. The variables INKVLOED, DRAAG, INDEXA are added in 2003. Also DNB questions are added (marked with an asterisk (*)).

Questionnaire Accommodation and Mortgages

The variables WO24 thru WO26, WO54, WO55, WO57, WO581 thru WO586, WO591 thru WO595, WO601 thru WO606, WO611 thru WO616, WO691 thru WO699, WO70, WO75 thru WO79, WO831 thru WO838, WO84, WO851 thru WO886, WO861 thru WO865, WO871 thru WO876 and WO881 thru WO886 are deleted. The variables WO44A and WO44B are added. Also DNB questions are added (marked with an asterisk (*)).

Questionnaire Health and Income

The variables II41A and IN24 are deleted.

Added are: HUISA1 thru HUISA3, GEBEUR1 thru GEBEUR9, LAAGPR, HOOGPR, PR1, PR2, PR3 and PR4.

Questionnaire Assets and Liabilities

No variables are added or deleted.

Questionnaire Economic and Psychological Concepts

The psychological questionnaire is divided in two. To that end the variables psy1 and psy2 are added. The following variables are deleted: INKVER, INKHO, INKLA, INKTOE, INKTOEHO, INKTOELA, INKZEKER, INK5, INK5HO, INK5LA, INK5ZEK, VRG2 thru VRG7, PRIJZEN, HOEVPRS, PRIJZEN5, HOEVPRS5, BESTEM01 thru BESTEM11, STEM1201 thru STEM1211, TIJD1N thru TIJD16N, GEMLEEF1 thru GEMLEEF3, ERFGELD, ERFVORM1 thru ERFVORM5, ERFAL, ERVEEL, TEG1 thru TEG16. The variables GEBEUR and INKVLOED are moved to 'Health and Income' and 'Household and Work' respectively.

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 other OPLZON

OPLZON

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

BEZIGBEL

Primary occupation of the respondent

1 employed on a contractual basis	AANTALHH
2 works in own business	AANTALHH
3 military service first training	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 [AOW, VUT].....	AANTALHH
9 disabled	AANTALHH
10 unpaid work, keeping benefit payments.....	AANTALHH
11 works as a volunteer.....	AANTALHH
12 other occupation.....	AANTALHH
13 has no occupation yet.....	AANTALHH

AANTALHH

Number of household members

every answer	AANTALKI
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AANTALKI

Number of children in the household

every answer	STED
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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

1 Groningen	URB
2 Friesland	URB
3 Drenthe	URB
4 Overijssel	URB
5 Flevoland	URB
6 Gelderland.....	URB
7 Utrecht	URB
8 Noord-Holland.....	URB
9 Zuid-Holland.....	URB
10 Zeeland	URB
11 Noord-Brabant	URB
12 Limburg	URB

WOONVORM

Composition of the household. The respondent:

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

ACCOUNT

Which member of the household 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 somebody else KOSTWIN
 1 I KOSTWIN

KOSTWIN

Who is the main wage earner of the household?

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

- 0 somebody else PARTNER
 1 I PARTNER

PARTNER

Is there a partner present in the household?

- 0 no WONING
 1 yes WONING

WONING

Type of accommodation

- 1 owner END
 2 tenant..... END
 3 subtenant END
 4 free 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 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 propertyJRBS
- 2 married or registered partnership (including separated), with a marriage settlementJRBS
- 3 divorced from spouseJRBS
- 4 living together with partner (not married).....JRBS
- 5 widowed.....JRBS
- 6 never married

JRBS [if married]

- 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?MNDBS
- [if living together with partner (not married)]
 When (which year) did you start living together?MNDBS
- [if widowed]
 When (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?..... KIDOUT

KIDOUT

- Do you have any children not/no longer belonging to your household?
- 1 yesHKIDOUT
 - 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 (not/no longer being a member of the household).....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 childD5

D5 Month of date of birth second childD6

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 BEZIG

The following questions concern paid jobs and pensions.

Paid jobs are considered to be:

- self-employed (own business/practice, free lance work);
- work in the family business (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 INKVLOED
3 looking for a job after having lost my former job BET
4 looking for first-time work/looking for work after having been without a job for a long time BET
5 student, trainee/apprentice receiving only an allowance for expenses BET
6 work in my own household BET
7 retired, living off interest-yielding investments VUT
8 early retirement RVUT
9 (partially) disabled AFGEK
10 unpaid work, keeping my benefit payments BET
11 work as a volunteer BET
12 other BET

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 jobLOOND2
- 2 I cannot influence the number of working hours in my regular job, but I can take a job in addition to my regular jobLOOND2
- 3 in my regular job, I can do paid overtime work, but I cannot take a job in addition to my regular job....LOOND2
- 4 in my regular job, I can do paid overtime work, and I can also take a job in addition to my regular job.LOOND2

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 yesRVUT
- 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 Ooitw

ROUTING DNB1

- Year of date of birth <1938 DNB111
- Year of date of birth >1938LOOND2

Ooitw Have you ever had a paid job?

- 1 yes ROUTING DNB2
- 2 no ROUTING DNB2

ROUTING DNB2

- Ooitw=yes and year of date of birth <1938 DNB111
- Ooitw=yes and year of date of birth >1938LOOND2
- Ooitw=no and year of date of birth <1938 DNB111
- Ooitw=no and year of date of birth >1938 ZOEK

For the routing of the questionnaire it is important to know that questions DNB111 thru DNB114 are asked to persons born before 1938.

*Questions marked * are from DNB. This is also clear from the variable names.*

*DNB111

What is your total net income per month?

- income DNB1121
- 99999999 don't know..... DNB1121

*DNB1121 thru *DNB1126

How is this net income per month built up?

- 1 general old age pension (AOW): amount DNB113
- 2 pension built up through employer: amount..... DNB113
- 3 annuities and such: amount DNB113
- 4 income out of work after the age of 65: amount..... DNB113
- 5 income from investments: amount DNB113
- 6 other income: amount..... DNB113

*DNB113

Can you get by on this net income?

- 1 yes, I can get by on it but that's all..... ROUTING DNB3
- 2 yes, I can get by on it and can still save some money ROUTING DNB3
- 3 no, I also eat into my savings DNB114
- 4 no, for another reason than mentioned above DNB113A
- 9 don't know ROUTING DNB3

*DNB113A (string)

What is the reason for not getting by on your monthly net income?..... ROUTING DNB3

*DNB114

How much did you eat into your savings in 2002?

- amount..... ROUTING DNB3

ROUTING DNB3

- OOITW=yes.....LOOND2
- OOITW=no ZOEK

For routing purposes, please note the following: if BEZIG=1 or BET=1, the respondent 'has a paid job now'. If BEZIG=0 and BET=0 and OOITW=1, the respondent 'used to have a paid job'. Depending on whether the respondent has paid work now or used to have paid work, the questions are adjusted.

If you have more than one paid job at the same time, the following questions concern the job that you spend MOST of your time on.

If you used to have more than one paid job at the same time, the following questions concern the LAST job that you spent most of your time on.

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 basisLOOND3
- 2 employed on a temporary basis.....LOOND3
- 3 stand-by workROUTING VARIABLE 1
- 4 tempingROUTING VARIABLE 1
- 5 self-employed/working in the family business/free lance/free professionMAATS

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 governmentSCHAAL1
 2 yes, employed by a private limited company FUNCTIE
 3 yes, employed by another institution (public limited company, foundation, association, or cooperative society) FUNCTIE

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 noZELFST

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 businessROUTING VARIABLE 1
 3 free lance.....ROUTING VARIABLE 1

SCHAAL1

Do/did you work as a civil servant or professional soldier?

- 1 yes, civil servantSCHAAL2
 2 yes, professional soldierSCHAAL2
 3 no FUNCTIE

SCHAAL2 (string)

Please provide the salary-scale or rank that you have/had as a civil servant/professional soldier.
 FUNCTIE

FUNCTIE (string)

What position or occupation did you have with your last employer?ROUTING VARIABLE 1

ROUTING VARIABLE 1

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

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 2002?

if LOOND2=3,4 or 5 (self-employed):

How many days off did you take in 2002?

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

999 don't know MWERK

MWERK

Did you have other jobs before your current/last job? Note: 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?

number of years: JPART

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.

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
 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?
 Please give the number of minutes for the single distance.
 minutes AFSTAND

AFSTAND
 How many kilometers does it normally take to get from HOME to WORK?
 Please give the number of kilometers for the single distance. Round off to the nearest kilometer.
 kilometers POB

Now follow some questions about pensions. The routing is too complex to be (completely) stated here. This routing depends on one's employment history and one's current job status.

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 BERPENS
 3 free profession BERPENS

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

BERPENS

Do/did you take part in a professional pension plan through your (current) (most important) job?

Are you, through your last job before you retired, entitled to payments from a professional pension plan?

A professional pension plan is a joint pension plan set up by people in a particular profession, at the request of one (or more than one) organization representing that professional group.

- 1 yes WBERPENS
- 2 no WPENS

WBERPENS

What professional pension plan do/did you take part in?

- 1 lawyers WPENS
- 2 pharmacists WPENS
- 3 doctors (GPs and specialists) WPENS
- 4 veterinarians WPENS
- 5 physiotherapists WPENS
- 6 (junior) notaries WPENS
- 7 dentists/orthodontists and persons employed by the National Health Service WPENS
- 8 midwives WPENS
- 9 independent consulting actuaries WPENS
- 10 exchange brokers WPENS
- 11 none of the above-mentioned WBP DAN

WBP DAN (string)

What professional pension plan do/did you take part in? WPENS

AANBV

Do/did you have shares in the private limited company that you work(ed) for (in your last job) (before your retirement)?

- 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 P23AA

*DNB88

How is your pension built up?

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

*DNB88A (string)

How is your pension built up then?

- | | |
|--------------|--------|
| answer | PFONDS |
|--------------|--------|

PFONDS

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

- | | |
|--------------------------------------|---------|
| 1 ABP | DNB91 |
| 2 TNO | DNB91 |
| 3 PGGM | DNB91 |
| 4 Metaalnijverheid | DNB91 |
| 5 Bouwnijverheid | DNB91 |
| 6 Metaalindustrie | DNB91 |
| 7 Spoorwegpensioenfondsen | DNB91 |
| 8 Grafische bedrijven | DNB91 |
| 9 Landbouw | DNB91 |
| 10 Vervoer en havenbedrijf | DNB91 |
| 11 Detailhandel | DNB91 |
| 12 Beroepsvervoer over de weg | DNB91 |
| 13 Schildersbedrijven | DNB91 |
| 14 Woningcorporaties | DNB91 |
| 15 KPN | DNB91 |
| 16 Philips (A+B) | DNB91 |
| 17 Shell | DNB91 |
| 18 KLM | DNB91 |
| 19 ABN-Amro | DNB91 |
| 20 Corus (voorheen Hoogovens) | DNB91 |
| 21 ING bank + Postbank | DNB91 |
| 22 Progress (Unilever) | DNB91 |
| 23 AKZO | DNB91 |
| 24 PVM (DSM) | DNB91 |
| 25 Rabobankorganisatie | DNB91 |
| 26 Stork | DNB91 |
| 27 Ahold | DNB91 |
| 28 none of the above-mentioned | SPFONDS |

SPFONDS

Pension plans are often executed by pension funds and/or insurance companies. The following categories can be distinguished:

- a: pension funds of (big) companies;
- b: pension funds of particular branches of industry;
- c: individual and joint retirement insurance policies, contracted by the employer with a life-insurance company.

What kind of pension arrangement do/did you have through your current/last employer?

- | | |
|--|----------|
| 1 arrangement through a pension fund of a (big) company | NAAMPENS |
| 2 arrangement through a pension fund of a branch of industry | NAAMBDRT |
| 3 retirement insurance, taken out with an insurance company, partly paid for by my employer | DNB91 |
| don't know | DNB91 |

NAAMPENS (string)
 What is/was the name of this pension fund?P23AA

NAAMBDRT (string)
 Which branch of industry do/did you work in?..... PENSBDRT

PENSBDRT (string)
 What is/was the name of the pension fund of this branch of industry? INDEX

*DNB91
 Have you made other arrangements for your pension apart from the customary pension you build up through your employer?
 1 yes DNB921
 2 no..... INDEX
 9 don't know INDEX

*DNB921 thru *DNB926 (*dummies for 6 possible answers*)
 What arrangement(s)?
 1 through annuities DRAAG
 2 through whole life policies DRAAG
 3 through buying extra pension rights via employer DRAAG
 4 through extra periodical payments via employer..... DRAAG
 5 otherwise DNB92a
 6 don't know DRAAG

*DNB92A (string)
 What other arrangement are you referring to?
 answer DRAAG

DRAAG
 Does/did your employer contribute to this/these arrangement(s)?
 1 yesROUTING DRAAG
 2 no.....ROUTING DRAAG

ROUTING DRAAG
 if (DRAAG=1) and (DNB91=annuities)..... JAARV
 if (DRAAG=1) and (DNB91=whole life policies)..... JAARV
 if (SPFONDS=insurance company) and (POB=work for employer) JAARV
 otherwise INDEX

JAARV When (which year) was this insurance taken out? If insurances were taken out in different years, please mention the last one.
 year:EIGEN

EIGEN Do/did you have to pay part of the premium for this additional retirement insurance yourself?
 1 yes EIGPERC
 2 no INDEX

EIGPERC

What part of this premium do/did you have to pay for yourself?

percentage: WPREMI

WPREMI

Do you have to pay for the premium for this insurance per:

1 week HPREMI

2 4 weeks HPREMI

3 month HPREMI

4 year HPREMI

HPREMI

How much is/was the premium for this additional retirement insurance that you have/had to pay for per week/4 weeks/month/year? Do NOT include the part of the premium paid for by your employer. Please round off the amount to a whole number in euros.

answer: 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 P23AA

3 unknown P23AA

INDEXA

Will your pension be adjusted to a price index (index-linked (waardevast)) or salary index (index-linked (welvaartsvast)) or a combination of both?

1 price index P23AA

2 salary index P23AA

3 both P23AA

P23AA

Did the pension fund that you are associated with through your current/last job, in 2002, send you an overview of the pension rights that you have built up?

1 yes P23AB

2 no P23AC

P23AB

According to this overview, how much pension had you built up until 1 January 2002 through your current/last employer? I.e. the amount per year if you stopped working right then.

Please round off the amount to a whole number in euros.

Explanation: suppose you would have your current marital status. Do not include general old-age pension.

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

amount in euros: P23AC

999999 don't know P23AC

P23AC

Have you built up any pension with other pension funds than the one you are associated with through your current/last job?

1 yes P23AD

2 no HJPENS

P23AD

Did those other pension funds, in 2001, send you an overview of your pension rights?

- 1 yes P23AE
 2 no HJPENS

P23AE

According to this/these overview(s), how much pension had you built up until 1 January 2002 with those other pension funds?

Explanation: suppose you would have your current marital status. Do not include general old-age pension. If you really don't know, use "don't know". Please round off the amount to a whole number in euros.
 amount in euros: HJPENS
 9999999 don't know HJPENS

BREUK

Did you ever have a break in your pension plan when you changed jobs? With such a premium plan break the new employer doesn't correct the pension (to salary-rises) built up during the years you worked with your former employer.

- 1 yes HBREUK
 2 no HJPENS

HBREUK

How many times did you have such a break in your pension plan?

number of times:JBREUK

JBREUK

When (which year) did you have the last break in your pension plan?

year:HJPENS

HJPENS

For how many years in total have you been building up entitlement to a (retirement) pension?

number of years: DNB971

*DNB971 thru *DNB976 (*dummies for 6 possible answers*)

There has been quite some publicity about measures some of the pension funds should make to be able to meet their pension obligations on the long-term.

Did these measures have any consequences for you in the past 12 months?

- 1 no ROUTING DNB 4
 2 yes, the premium I pay myself has increased DNB98
 3 yes, the premium the employer pays for me has increased ROUTING DNB 4
 4 yes, the indexation for people receiving pension has not been (entirely) implemented
 ROUTING DNB 4
 5 otherwise DNB97A
 6 don't know ROUTING DNB 4

*DNB97A (string)

What were the consequences for you then?

answer ROUTING DNB 4

*DNB98

By how many euro per month have the gross pension premiums increased?

Please round off the amount to a whole number in euros.

amount..... ROUTING DNB 4
99999999 don't know..... ROUTING DNB 4

ROUTING DNB 4

if GEBJAAR<1938 and BEZIG <> 7 and BEZIG <> 8 LFTPENS
if GEBJAAR<1938 and BEZIG=7 or BEZIG=8 DNB1001
if VROEGER paid work or NU paid work and BEZIG <>7..... PERCPENS
if GEBJAAR>1938 DNB1021
otherwise DNB104

LFTPENS

At what age do you expect to retire, or to make use of the early retirement arrangement?

age:..... PERCPENS

*DNB1001 thru *DNB1008 (*dummies for 8 possible answers*)

How will you tide over the years till your old age pension?

1 through pre-pension or an early retirement arrangement DNB1011
2 through unemployment benefits/reduced pay..... DNB1011
3 through annuities and/or whole life policies DNB1011
4 through interest, dividend and returns on investment from assets DNB1011
5 by eating into my savings..... DNB1011
6 income of partner DNB1011
7 otherwise DNB100A
8 don't know DNB1011

*DNB100A (string)

How will you tide over the years till your old age pension then?

answer DNB1011

*DNB1011 thru *DNB1017 (*amounts for 7 possible answers*)

Can you tell us what the net income will be which you will annually use out of these means, on average?

1 pre-pension or an early retirement arrangement: amount DNB104
2 unemployment benefits/reduced pay: amount DNB104
3 annuities and/or whole life policies: amount DNB104
4 interest, dividend and returns on investment from assets: amount DNB104
5 eating into savings: amount DNB104
6 income of partner: amount DNB104
7 otherwise: amount DNB104

*DNB1021 thru *DNB1028 (*dummies for 8 possible answers*)

How will you tide over the years till your old age pension?

1 through pre-pension or an early retirement arrangement DNB1031
2 through unemployment benefits/reduced pay..... DNB1031
3 through annuities and/or whole life policies..... DNB1031
4 through interest, dividend and returns on investment from assets DNB1031
5 by eating into my savings..... DNB1031
6 income of partner DNB1031
7 otherwise DNB102A
8 don't know DNB1031

*DNB102A (string)

How will you tide over the years till your old age pension then?

answer DNB1031

*DNB1031 thru *DNB1037 (*amounts for 7 possible answers*)

Can you tell us what the net income will be which you will annually use out of these means, on average?

1 pre-pension or an early retirement arrangement: amount DNB106

2 unemployment benefits/reduced pay: amount DNB106

3 annuities and/or whole life policies: amount DNB106

4 interest, dividend and returns on investment from assets: amount DNB106

5 eating into savings: amount DNB106

6 income of partner: amount DNB106

7 otherwise: amount DNB106

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? (If you are pre-retired, please mention the last net income before you pre-retired.)

percentage of net income just before retirement DNB104

*DNB106

Have you any idea on what your total income will be when you are 65 years of age?

1 yes DNB107

2 no idea DNB94

*DNB107

What will your net income per month be when you are 65 years of age, do you think?

amount DNB1081

*DNB1081 thru *DNB1086 (*amounts for 6 possible answers*)

How will this net income be built up?

1 regular old-age pension DNB109

2 pension built up through employer DNB109

3 annuities and such. DNB109

4 income from work after the age of 65 DNB109

5 income from investments DNB109

6 other income DNB109

*DNB109

Do you expect you can get by on this net income?

- 1 yes, I think I can get by on it but that's all DNB94
 2 yes, I think I can get by on it and still save some money DNB94
 3 no, I intend to also eat into my savings DNB110
 4 no, for another reason than mentioned above DNB109A
 9 don't know DNB94

*DNB109A (string)

For what reason do you expect not getting by on your net income per month?

answer DNB94

*DNB110

Which amount do you intend to eat into your savings annually?

Please round off the amount to a whole number in euros.

- amount DNB94
 99999999 don't know DNB94

*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)
 DNB96
 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 DNB104
 2 I'd rather decide which pension fund manages my pension premiums for me DNB104
 3 building up my pension I gladly leave to the pension fund of my employer DNB104
 4 not applicable DNB104
 9 don't know DNB104

*DNB104

The present general old-age pension for couples is approximately 15.700 euro gross per year and will become effective at the age of 65.

Do you expect the gross general old-age pension still to exist in its present form in ten years' time, i.e. still effective at the age of 65 and having the same buying power?

- 1 yes DNB105
- 2 no, will become effective before the age of 65..... DNB105
- 3 no, will become effective after the age of 65 DNB105
- 4 no, buying power will be relatively higher..... DNB105
- 5 no, buying power will be relatively lower..... DNB105
- 6 no, will become effective before the age of 65 and buying power will be relatively higher... DNB105
- 7 no, will become effective after the age of 65 and buying power will be relatively lower DNB105
- 8 otherwise DNB104A
- 9 don't know DNB105

*DNB104A (string)

What will then change for the general old-age pension in ten years' time, according to you?

answer DNB105

*DNB105

The levy for the first income brackets for the age group 64 years or older are lower than for the age group below 65 years of age.

Do you expect this levy still to be lower for the age group 64 years or older in ten years' time?

- 1 yes, and the difference will be equal as it is now between the age groups DNB115A
- 2 yes, but the difference will be less than it is now between the age groups..... DNB115A
- 3 no, they levies will be equal DNB115A
- 4 no, the levy will be higher for the age group 64 years or older DNB115A
- 5 otherwise DNB105A
- 9 don't know DNB115A

*DNB105A (string)

What do you mean with otherwise?

answer DNB115A

*DNB115A

To guarantee that the general old-age pension will remain affordable, certain measures should be taken. One possible measure is to increase the age on which people can retire. What do you think of this measure?

- 1 I disagree DNB115B
- 2 I am indifferent..... DNB115B
- 3 I agree..... DNB115B

* DNB115B

What do you think of the following measure?

The general old-age pension premiums for people under the age of 65 should be increased.

- 1 I disagree DNB115C
- 2 I am indifferent..... DNB115C
- 3 I agree..... DNB115C

*DNB115C

How do you feel about the following measure to ensure that the general old-age pension remains affordable? Also persons aged 65 years or older should pay general old-age premiums from now on.

- 1 I disagree DNB115D
- 2 I am indifferent..... DNB115D
- 3 I agree..... DNB115D

*DNB115D

What do you think of the following measure?

The general old-age pension should increase less than the increase in wages.

- 1 I disagree ROUTING DNB 5
 2 I am indifferent ROUTING DNB 5
 3 I agree ROUTING DNB 5

ROUTING DNB 5

If GEBJAAR>1938 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 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 DNB116A
 5 don't know ROUTING DNB 6

*DNB116A (string)

What will you do then if pensions are cut down?

answer DNB117

*DNB117

What is an acceptable pension for you?

Please round off the monthly net amount in euros to a whole number.

amount ROUTING DNB 6

ROUTING DNB 6

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

End of set of questions on Pensions.

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 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

When (which year) did you stop working?

year: MWERKL

MWERKL

And 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? Please round off the amount to a whole number in euros.

amount in euros: RWEG

RWEG 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 military service, first training ZOEK

6 resigned for personal reasons ZOEK

7 sold 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 dismissal for another reason ZOEK

11 early retirement, mandatory retirement ZOEK

12 retired, started living off interest-yielding investments ZOEK

13 other reason ZOEK

14 don't know 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: RAWERK1

otherwise JAWERK

2 yes, I am thinking about looking for a(nother) job RAWERK1

if paid job NOW: RAWERK1

otherwise JAWERK

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 MLON1

if BEZIG=3, 4, 10 OR 11 RNZOEK

otherwise MLON1

RNZOEK

For what reason are you not looking for a paid job?

- 1 doing a course/studying MLON1
- 2 fulfilling my military service/alternative national 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 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. Please round off the amount to a whole number in euros.

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

MLON1

TAKE-HOME PAY IN EUROS: 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 (*dummies for 11 possible answers*)

For what reasons are you looking for another job? More than 1 answer is possible here.

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

ARAWERK (string)

What other reason do you have in mind? 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 etc.): HZOEK1

HZOEK1 thru HZOEK9 (*dummies for 9 possible answers*)

Please describe the way(s) you have 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 IN EUROS:..... 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.

MLOON1

TAKE-HOME PAY IN EUROS:MLOONP1

MLOONP1

- Per:
- 1 = week.....DOEN1
 - 2 = 4 weeksDOEN1
 - 3 = monthDOEN1
 - 4 = yearDOEN1

DOEN1 Would you accept that other job?

- 1 I would accept thatEINDE
- 2 I would never do thatEINDE

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 IN EUROS:PERLOONM

PERLOONM

- Per:
- 1 = week.....HLOONV
 - 2 = 4 weeksHLOONV
 - 3 = month.....HLOONV
 - 4 = yearHLOONV

HLOONV

How much is the NET income that you expect to earn?
amount in euros:.....LOONVP

LOONVP

- Per:
- 1 = week.....END
 - 2 = 4 weeksEND
 - 3 = month.....END
 - 4 = yearEND

END of questionnaire Household and Work

4. Questionnaire Accommodation and Mortgages

4.1 Accommodation

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 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 (rowhouse) | 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 after 1995 | 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 m²: 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 WO11
- WO11 What is the area of this garden, (court)yard, or patio? Please add up area of front and back yard. Area is length x width.
 number of m²: WO11
- WO1 Are you the tenant, subtenant, or owner of your CURRENT accommodation? If you live in more than one house, please report the most important one.
 1 tenant WO15
 2 subtenant WO15
 3 owner WO33
 4 otherwise, e.g. rent free WOD52A
- 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). If you really don't know, use "don't know".
 amount rounded off to the nearest euro: WO16A
 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? If you really don't know, use "don't know".
 amount in euro: WO20
 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]? If you really don't know, use "don't know".
- | | |
|-----------------------|------|
| amount in euro: | WO33 |
| don't know | WO33 |
- 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 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. In case of newly built houses: no costs to the buyer.
- | | |
|-------------------------------|--------|
| 1 costs to the buyer | WOD35A |
| 2 no costs to the buyer | WOD35A |
| 3 other | WO35 |
- WO35 (string)
- What other conditions were these? WOD35A
- *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..... WOD35B
- *WOD35B
- In which year did you buy your CURRENT house?
- year..... 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. If you really don't know, use "don't know"
- | | |
|-------------------------------|--------|
| selling value (x 1000): | |
| if WO2=5 | WO42 |
| otherwise | WOD44A |
| 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 WO45

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 in euro: WO45

*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 are consistent with the real value ROUTING EIG
 9 don't know ROUTING EIG

*WOD44B

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

percentage WOD44C
 999 don't know WOD44C

*WOD44C

This question is about the surplus value on your house. Surplus value is the difference between the selling value or the market value of a house and the remaining debt on the mortgage.

Have you used the surplus value in the past 5 years (i.e. since January 1998)?

For example by taking out an additional mortgage or by taking out the existing mortgage anew (and at the same time increasing it).

1 yes WOD44D
 2 no WOD44K
 3 don't know WOD44K

*WOD44D

What is the total amount? If you do not know exactly, please give an estimate.

PLEASE GIVE THE AMOUNT IN THOUSANDS OF EUROS, so 180,000 is 180.

amount WOD44E1
 999999 don't know WOD44I1

*WOD44E1 thru *WOD44E6 (amounts for 6 years)

Can you indicate which amount you used in which year? If you don't know exactly, you can give an estimate. If you really don't know, you can leave the answer empty. If you haven't used (part of) the money in a particular year, please type 0 (zero). Please give the amount in thousands of euros, so 180,000 is 180.

1 1998 : amount WOD44I1
 2 1999 : amount WOD44I1
 3 2000 : amount WOD44I1
 4 2001 : amount WOD44I1
 5 2002 : amount WOD44I1
 6 2003 : amount WOD44I1

*WOD44I1 thru *WOD44I5 (*dummies for 5 possible answers*)

In which way have you used the surplus value?

- | | |
|---|----------|
| 1 by moving from a private property to a rented property | WOD44F01 |
| 2 by selling the house and buying a new one at the same time | WOD44F01 |
| 3 by taking out the existing mortgage anew and increasing it at the same time | WOD44F01 |
| 4 by taking out an additional mortgage on the house | WOD44F01 |
| 5 otherwise | WOD44J |

*WOD44J (string)

In which way have you used the surplus value then?

answer..... WOD44F01

*WOD44F01 thru *WOD44F13 (*dummies for 13 possible topics*)

Where did you use the surplus value for?

- | | |
|---|----------|
| 1 property improvement (renovating house, kitchen etc.) | WOD44H01 |
| 2 purchase of real estate (land, holiday house etc.) | WOD44H01 |
| 3 business investment | WOD44H01 |
| 4 purchase of durable goods (car, boat etc.) | WOD44H01 |
| 5 purchase of electronic equipment, furniture | WOD44H01 |
| 6 holiday, world trip, party etc. | WOD44H01 |
| 7 savings account..... | WOD44H01 |
| 8 purchase of stocks/ investments..... | WOD44H01 |
| 9 pension arrangements/ old-age/ early retirement/ life insurance | WOD44H01 |
| 10 education of the children | WOD44H01 |
| 12 paying off other loans | WOD44H01 |
| 13 otherwise | WOD44G |

*WOD44G (string)

What other purpose do you mean?

answer..... WOD44K

*WOD44H01 thru *WOD44H12 (*amounts for 12 possible topics*)

How much of the total amount have you used for the purposes you just mentioned? If you don't know exactly, please give an estimate. If you really don't know, please leave the answer empty. Give the amount in thousands of euros, so 180.000 is 180.

- | | |
|--|--------|
| 1 property improvement (renovating house, kitchen etc.) : amount | WOD44K |
| 2 purchase of real estate (land, holiday house etc.) : amount | WOD44K |
| 3 business investment: amount | WOD44K |
| 4 purchase of durable goods (car, boat etc.) : amount | WOD44K |
| 5 purchase of electronic equipment, furniture : amount | WOD44K |
| 6 holiday, world trip, party etc. : amount | WOD44K |
| 7 savings account: amount | WOD44K |
| 8 purchase of stocks/ investments : amount..... | WOD44K |
| 9 pension arrangements/old-age/early retirement/ life insurance : amount | WOD44K |
| 10 education of the children: amount | WOD44K |
| 11 paying off other loans : amount | WOD44K |
| 12 otherwise: amount | WOD44K |

*WOD44K

Do you intend to cash in the surplus value on your property (again) in the next 2 years?

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

*WOD44L1 thru *WOD44L9 (*dummies for 9 possible answers*)

In the knowledge that your property has increased in value, have you (also) changed your spending, or your savings and investment behaviour?

- 1 no WOD44N
 2 yes, I have been spending more WOD44N
 3 yes, I made additional investments WOD44N
 4 yes, I invested less WOD44N
 5 yes, I took out some extra loans or paid off the mortgage less fast WOD44N
 6 yes, I saved less WOD44N
 7 yes, I gave money to my children WOD44N
 8 otherwise WOD44M
 9 don't know WOD44N

*WOD44M (string)

What do you mean with otherwise?

- answer WOD44N

*WOD44N

Do you think the value of your house has 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

What percentage did your house increase/decrease in value, do you think?

- percentage WOD44P
 999 don't know WOD44P

*WOD44P

Do you expect that housing prices will increase, decrease or remain the same in the next two years?

- 1 housing prices will increase WOD44Q
 2 housing prices will stay more or less the same WO44A
 3 housing prices will decrease WOD44Q
 9 don't know WO44A

*WOD44Q

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

- percentage WO44A
 999 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
 999 don't know WOD44R

*WOD44R

What do you consider to be a normal increase percentage per year for houses in the long run?

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

*WOD44S

In order to calculate for example the deemed home ownership value (eigenwoningforfait) and the immovable property tax the government uses the WOZ-value of your house (the official value of your house determined by the municipality). Right now for most houses the reference date is 1 January 1999. What is the determined WOZ-value for your house?

Give the amount in thousands of euros, 180.000 is thus 180.

- WOZ-value..... WO45

WO45 In especially the biggest cities in The Netherlands it often is the case that the land on which a house stands is not sold, but remains the property of the local authorities. This land is then let on a long lease. Is the ground on which your house stands your own property, is it let on a long lease, or was the lease paid off when you bought the house?

- 1 own property.....ROUTING VARIABLE3
 2 let on a long lease..... WO46
 3 lease paid off with the sale.....ROUTING VARIABLE3
 4 unknownROUTING VARIABLE3

WO46 Do you pay for the long lease per:

- 1 month..... WO47
 2 quarter..... WO47
 3 six months..... WO47
 4 year WO47

WO47 How much do you pay for this long lease per [ANSWER WO46]? If you really don't know, use "don't know".

- amount in euro:ROUTING VARIABLE3
 don't knowROUTING VARIABLE3

ROUTING VARIABLE 3

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

- since 1992 or later (WO5>1991) WO30
 since 1991 or before (WO5<1992) 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? If you really don't know, use "don't know".
 amount WO31A
 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 WO49
 2 no WOD52A
 3 unknown WOD52A
- 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 (1st thru 5th).

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 otherwiseHYD1B1 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. If you really don't know, use "don't know".

amount in thousands of euros	HY21 thru HY25
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. If you really don't know, use "don't know". Please give the amount in thousands of euros, so 180,000 is 180.

amount in thousands of euros.....HY31 thru HY35
 don't knowHY31 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. If you really don't know, use "don't know".

any answerHY71 thru HY75
 don't knowHY71 thru HY75

HY71 thru HY75

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

1 yesHY81 thru HY85
 2 noHY41 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 answerHY41 thru HY45

HY41 thru HY45

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

any answerHY51 thru HY55

HY51 thru HY55

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

1 monthHY61 thru HY65
 2 quarterHY61 thru HY65
 3 six monthsHY61 thru HY65
 4 yearHY61 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]? If you really don't know, use "don't know".

amount in euro: HYD6A1 thru HYD6A5
 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 HYD6B
 99999999 don't know..... ROUTING HYD6B

ROUTING HYD6B

If HYP4=investment mortgage HYD6B1 THRU HYD6B30
 otherwise WOD52A

*HYD6B1 thru HYD6B30

(6 answers for [1st thru 5th] mortgage, thus HYD6B01 thru HYD6B06 for 1st mortgage, HYD6B7 thru HYD6B12 for 2nd mortgage etc.)

Did your bank take measures in the last two years because of the fall in the stock markets? For example by asking for extra deposits or an increase in certain periodic premiums?

no.....HYD6F1 thru HYD6F5
 yes, an increase in periodic premium paymentsHYD6E1 thru HYD6E5
 yes, an extra onetime depositsHYD6D1 thru HYD6D5
 yes, several onetime depositsHYD6D1 thru HYD6D5
 yes, by sending a reassuring letterHYD6F1 thru HYD6F5
 yes, otherwise.....HYD6C1 thru HYD6C5

*HYD6C1 thru HYD6C5 (string)

What kind of measure do you mean?

answerHYD6F1 thru HYD6F5

*HYD6D1 thru HYD6D5

What are the extra costs for you on onetime deposits for your [1st thru 5th] mortgage?

extra costs deposits.....HYD6F1 thru HYD6F5
 99999999 don't know.....HYD6F1 thru HYD6F5

*HYD6E1 thru HYD6E5

What are the annually extra costs involved for you for the extra premium payments for your [1st thru 5th] mortgage?

extra costs premium paymentsHYD6F1 thru HYD6F5
 99999999 don't know.....HYD6F1 thru HYD6F5

*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
 99999999 don't know..... WOD52A

*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

*HYD6I1 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 WOD52A
 bond funds..... WOD52A
 mix-funds WOD52A
 deposits and liquidity funds..... WOD52A
 immovable property funds..... WOD52A
 otherwise 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?

percentage 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
 9999 don't know..... WOD52D1

*WOD52D1 thru *WOD52D13 (dummies for 13 possible answers)

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 further 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

*WOD52G1 thru *WOD52G7 (*dummies for 7 possible answers*)

How or for whom do you think the limitation on tax deductibility should occur?

- 1 for new mortgage contracts, not for existing ones..... WOD52I
- 2 with compensation for mortgagors, e.g. through abolition..... WOD52I
- 3 by placing mortgages in box 3 so everyone cannot deduct more than 30% WOD52I
- 4 for mortgages above a certain amount..... WOD52I
- 5 for existing and new mortgages for every mortgagor..... WOD52I
- 6 otherwise WOD52H
- 7 don't know WOD52I

*WOD52H (string)

What do you mean by otherwise?

- answer WOD52I

*WOD52I

Are you for a limitation of the mortgage interest deductibility?

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

*WOD52J1 thru *WOD52J7 (*dummies for 7 possible answers*)

How or for whom do you think the limitation on tax deductibility should occur?

- 1 for new mortgage contracts, not for existing ones ROUTING HUIS
- 2 with compensation for mortgagors, e.g. through abolition..... ROUTING HUIS
- 3 by placing mortgages in box 3 so no one can deduct more than 30% ROUTING HUIS
- 4 for mortgages above a certain amount..... ROUTING HUIS
- 5 for existing and new mortgages for every mortgagor..... ROUTING HUIS
- 6 otherwise WOD52K
- 7 don't know ROUTING HUIS

*WOD52K (string)

What do you mean by otherwise?

- answer ROUTING HUIS

ROUTING HUIS

- if WO1<>owner WOD52L
- otherwise WO53

*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 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 WOD52P

2 yes, we save a fixed amount per month or year..... WOD52P

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 WOD52P

*WOD52P

Are you saving more now that houses have become more expensive over the past years?

1 yes WOD52Q

2 no..... WO53

9 don't know WO53

*WPD52Q

Please indicate how much more per month you are saving now because of the increase in housing prices?

If you don't know exactly, please make an estimate.

amount..... WO53

999999 don't know..... WO53

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 WO71

if WO5>1999 WO71

if WO5<=1999 WO89

WO56 is a type of question where respondents can give more than 1 answer. Variable WO56 is stored as a binary digit in the variables WO561 thru WO568 (8 categories, WO561=1 means that the first category has been selected, WO561=0 means that the first category has not been selected etc.).

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 or more on housing costs | WO71 |
| 7 have new workplace..... | WO71 |
| 8 other reason..... | WO71 |

The next set of questions (WO71 thru WO88) are about your FORMER accommodation.

WO71 You have indicated that you have recently moved. Were you the tenant, subtenant, or owner of your 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): WO73

WO73 And under which conditions did you sell it? Standard is costs to the buyer.

- | | |
|-------------------------------|------|
| 1 costs to the buyer | WO89 |
| 2 no costs to the buyer | WO89 |
| 3 other | WO74 |

WO74 (string)

What other conditions were those? WO75

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..... | WO90 |
| 2 no | END |

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

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

- 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
- WO102 Have you received a gift from your parents (in law) (or other relatives) to help 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 in euro: 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 this 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.
*HYD6B31 thru HYD6B60	measures by the bank s.r.
*HYD6C6 thru HYD6C10	measures by the bank otherwise (string) s.r.
*HYD6D6 thru HYD6D10	extra costs once-only deposits s.r.
*HYD6E6 thru HYD6E10	extra costs extra premiums 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 2002.

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 of this disease, disorder, handicap, or consequences of an accident
..... 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 HUISA
2 no HUISA

HUISA1 t/m HUISA3

How many times did you contact your general practitioner about your own health in 2002?

- 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
- otherwiseKANS1

ZIEK Have you been absent from work because of illness in the year 2002?

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

HZIEK How many days were you absent from work because of illness in the year 2002?

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. KANS1 is presented to people aged 16 thru 65, KANS2 is presented to people aged 16 thru 70, KANS3 is presented to people aged 65 thru 75, KANS4 to people aged 70 thru 80, KANS5 to people aged 75 thru 85, and KANS6 to people aged 80 thru 90.

Please indicate how big you think the chance is that you will attain (at least) that age. Please indicate your answer on a scale of 0 thru 10, where 0 means 'no chance at all' and 10 means 'absolutely certain'.

KANS1 How big do you think is the chance that you will attain (at least) the age of 75?

KANS2 How big do you think is the chance that you will attain (at least) the age of 80?

KANS3 How big do you think is the chance that you will attain (at least) the age of 85?

KANS4 How big do you think is the chance that you will attain (at least) the age of 90?

KANS5 How big do you think is the chance that you will attain (at least) the age of 95?

KANS6 How big do you think is the chance 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 2002.

INCOME THROUGH WORK

- IJ2 How many employers did you have in 2002? 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 2002, type 0 (zero).
 number of employers:IJ31

Below, questions IJ31 thru IJ243 are presented. These 17 questions were presented to the respondents a maximum of 3 times. So, respondents could mention a maximum of 3 employers for the year 2002. For each employer, a maximum of three periods could be mentioned. 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, which e.g. make it impossible for respondents to enter a starting date which is LATER THAN the end date. As soon as the respondents have completed everything and confirmed that it is correct, the data are stored.

- IJ31 thru IJ33 name of the organization (string)
 IJ41 thru IJ43 starting day period 1
 IJ51 thru IJ53 starting month period 1
 IJ61 thru IJ63 last day period 1
 IJ71 thru IJ73 last month period 1
 IJ81 thru IJ83 starting day period 2
 IJ91 thru IJ93 starting month period 2
 IJ101 thru IJ103 last day period 2
 IJ111 thru IJ113 last month period 2
 IJ121 thru IJ123 starting day period 3
 IJ131 thru IJ133 starting month period 3
 IJ141 thru IJ143 last day period 3
 IJ151 thru IJ153 last month period 3

- IJ161 thru IJ163 What was your total gross income over the year 2002 received from [EMPLOYER IJ31-IJ33]?
 If you really don't know, use "don't know".
 amount in euros:IJ201 thru IJ203
 9999999 don't knowIJ181 thru IJ183

- IJ181 thru IJ183 Could you then give the net income over 2002 which you received from [EMPLOYER IJ31-IJ33]? If you really don't know, use "don't know".
 amount in euros:IJ241 thru IJ243
 9999999 don't knowIJ241 thru IJ243

- IJ201 thru IJ203 What was the total amount withheld on income tax and premiums for social insurance policies (according to the annual statement by [EMPLOYER IJ31-IJ33]) over 2002? If you really don't know, use "don't know".
 amount in euros:IJ241 thru IJ243
 9999999 don't knowIJ241 thru IJ243

IJ241 thru IJ243

Which source did you use to fill in the data on your salary with [EMPLOYER IJ31-IJ33]?

- 1 written annual statement.....
- 2 other written source
- 3 no written source
- if IJ2 less or equal than 3 employers IZ1
- if more than 3 employers J16A

J16A With the previous question, you have mentioned the gross salaries that you received with your first three employers. How much was, in 2002, the TOTAL GROSS SALARY you received with your other employers? If you really don't know, use "don't know".

99999999 don't know J16B

amount in euros:..... J16C

J16B Do you know the TOTAL NET amount that you received from your other employers in 2002? If you really don't know, use "don't know".

99999999 don't know J16B

amount in euros:..... IZ1

J16C How much was, in 2002, the total amount that you paid on income tax and on social security premiums with your other employers (preferably according to the annual statement(s))? If you really don't know, use "don't know".

99999999 don't know IZ1

amount in euros:..... IZ1

INCOME SELF-EMPLOYED

The following questions concern your income as a self-employed over the year 2002.

IZ1 Were you (also) self-employed, or free profession/free lance in 2002? Being the director of a public/private limited company is employment on a contractual basis.

1 yes IZ2

2 no ROUTING VARIABLE 4

You have indicated that you were self-employed part of the year 2002. Please indicate which period(s) this concern(s).

You can provide information about a maximum of 3 periods. If, in your situation, there are more than 3 periods, please record the 3 most important periods. If periods 2 and 3 are not applicable to you, you don't need to fill in the relevant space.

IZ2 starting day period 1 2002

IZ3 starting month period 1 2002

IZ4 last day period 1 2002

IZ5 last month period 1 2002

IZ6 starting day period 2 2002

IZ7 starting month period 2 2002

IZ8 last day period 2 2002

IZ9 last month period 2 2002

IZ10 starting day period 3 2002

IZ11 starting month period 3 2002

IZ12 last day period 3 2002

IZ13 last month period 3 2002..... IZ14

- IZ14 Do you know how much the fiscal profit (or loss) from your own business was over 2002? 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 2002 (be) a credit or a deficit balance?
 1 credit IZ16
 2 deficit IZ16
- IZ16 How much was the fiscal profit over 2002? [Please give an estimation of the fiscal profit over 2001.] 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. Round off the amount to a whole number. Please use digits only, no dots or comma's.
 amount in euros: IZ18
 9999999 don't know IZ18
- IZ18 Was there, in 2002, 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 2002? [Please give an estimation of the expected deduction due to work done by your spouse/partner in 2002.] If you really don't know, use don't know. Round off the number to a whole number. Please use digits only, no dots or comma's.
 amount in euros: IZ24
 9999999 don't know: IZ24
- The following questions concern self-employed work in THE YEAR 2001.
- IZ24 Were you (also) self-employed (or practicing a free profession) in 2001?
 1 yes IZ37
 2 no ROUTING VARIABLE 4
- IZ25 starting day period 1 2001
 IZ26 starting month period 1 2001
 IZ27 last day period 1 2001
 IZ28 last month period 1 2001
 IZ29 starting day period 2 2001
 IZ30 starting month period 2 2001
 IZ31 last day period 2 2001
 IZ32 last month period 2 2001
 IZ33 starting day period 3 2001
 IZ34 starting month period 3 2001
 IZ35 last day period 3 2001
 IZ36 last month period 3 2001 IZ37
- IZ37 Was the fiscal profit over 2001 a credit or a deficit balance?
 1 credit IZ38
 2 deficit IZ38

- IZ38 How much was the (estimated) fiscal profit over 2001?
If you really don't know, use "don't know". If the amount is a deficit, there is no need to enter a minus.
Round off the amount to a whole number. Please use digits only, no dots or comma's.
amount in euros:..... IZ40
99999999 don't know IZ40
- IZ40 Was there, in 2001, 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 2001? If you really don't know,
use "don't know". If you really don't know, use "don't know". Round off the amount to a whole number.
Please use digits only, no dots or comma's.
amount in euros:..... ROUTING VARIABLE4
99999999 don't know ROUTING VARIABLE4
- ROUTING VARIABLE 4
if GEBJAAR<1951 IP20 thru IP24
otherwise I20

INCOME THROUGH PENSIONS

With question IP2 respondents can select more than 1 answer. This is recorded in the data set as follows:
instead of one variable, five variables IP20, IP21, IP22, IP23 and IP24 are recorded. The last number in
the variable name indicates the answering option that it is about. Each variable can receive either value 1
(the option was selected) or value 2 (the option was not selected).

IP20 thru IP24

Which of the pension payments mentioned below did you receive in 2002? More than 1 answer is possible
here.

- 0 none of the above-mentioned I20
1 early retirement pension [VUT] IP121
2 general old-age pension/social security [AOW] INP27A
3 other pensions INP27A
4 annuity IP121

INP27A

Do you receive the general old-age pension/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] IP121
2 both general old-age pension/social security payments and pension payments are paid out
(at the same time) by my pension fund IP41

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).

IP121 thru IP124 starting day period 1
 IP131 thru IP134 starting month period 1
 IP141 thru IP144 last day period 1
 IP151 thru IP154 last month period 1
 IP161 thru IP164 starting day period 2
 IP171 thru IP174 starting month period 2
 IP181 thru IP184 last day period 2
 IP191 thru IP194 last month period 2
 IP201 thru IP204 starting day period 3
 IP211 thru IP214 starting month period 3
 IP221 thru IP224 last day period 3
 IP231 thru IP234 last month period 3 IP41

For the questions IP4, IP7 and IP10 the following remark applies every time: "If applicable please give the amount including the bonus received to compensate for having an income below the minimum. Round off the amount to a whole number. Please use digits only, no dots or comma's."

IP41 thru IP44

How much is the GROSS sum you received in 2002 through [SOURCE OF INCOME IP20 thru IP24] (preferably according to annual statement). If you really don't know, use "don't know".
 99999999 don't know IP71
 amount in euros:..... IP101

IP71 thru IP74

Perhaps you know the NET sum (approximately) you received in 2002 through [SOURCE OF INCOME]? If you really don't know, use "don't know".
 amount in euros:..... II20
 99999999 don't know II20

IP101 thru IP104

How much was the total amount of withheld income tax (and premiums for social insurance policies) in 2002 on your [SOURCE OF INCOME]? If you really don't know, use "don't know".
 amount in euros:..... II20
 99999999 don't know II20

(SICKNESS) BENEFITS

With question II2 respondents can select more than 1 answer. This is recorded in the data set as follows: instead of one variable, four variables II20, II21, II22 and II23 are recorded. The last number in the variable name indicates the answering option that it is about. Each variable can receive either value 1 (the option was selected) or value 2 (the option was not selected).

II20 thru II23 (dummies for 4 possible answers)

Which of the benefit payments mentioned below did you receive in 2002? More than 1 answer is possible here.
 0 none of the below-mentioned..... IS20
 1 Sickness Benefits Act..... II102
 2 Short-term Unemployment Insurance Act [WW], or continuation of [WW] II102
 3 reduced pay scheme II102

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).

II102 thru II103	starting day period 1	
II112 thru II113	starting month period 1	
II122 thru II123	last day period 1	
II132 thru II133	last month period 1	
II142 thru II143	starting day period 2	
II152 thru II153	starting month period 2	
II162 thru II163	last day period 2	
II172 thru II173	last month period 2	
II182 thru II183	starting day period 3	
II192 thru II193	starting day period 3	
II202 thru II203	last day period 3	
II212 thru II213	last month period 3	II42

For the questions II4, II6 and II8 the following remark applies every time: "If applicable please give the amount including the bonus received to compensate for having an income below the minimum. Round off the amount to a whole number. Please use digits only, no dots or comma's."

II42 thru II43

How much is the GROSS sum you received in 2002 through [BENEFIT MENTIONED BEFORE] (preferably according to annual statement)? If you really don't know, use "don't know".

amount in euros: II82
9999999 don't know II62

II62 thru II63

Perhaps you know the NET sum you received in 2002 through [BENEFIT MENTIONED BEFORE]? If you really don't know, use "don't know".

amount in euros: IS20
9999999 don't know IS20

II82 thru II83

How much was the total amount of withheld income tax and premiums for social insurance policies in 2002 on your [BENEFIT MENTIONED BEFORE]? If you really don't know, use "don't know".

amount in euros: IS20
9999999 don't know IS20

SOCIAL SECURITY BENEFITS

EXPLANATION OF ABBREVIATIONS USED

AWW/ANW	= General Widows' and Orphans' Pensions Act
WAO	= Disability Insurance Act
AAW	= General Disability Benefits Act
RWW	= Long-term Unemployment Insurance Act
ABW	= General 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

With question IS2 respondents can select more than 1 answer. This is recorded in the data set as follows: instead of one variable, nine variables IS20 thru IS28 are recorded. The last number in the variable name indicates the answering option that it is about. Each variable can receive either value 1 (the option was selected) or value 2 (the option was not selected).

IS20 thru IS28 (*dummies for 9 possible answers*)

Which of the benefits mentioned below did you receive in 2002? More than 1 answer is possible here.

0 none of the below-mentioned.....	IO20
1 General Widows' and Orphans' Pensions Act [AWW/ANW]	IS101
2 Disability Insurance Act [WAO]	IS101
3 General Disability Benefits Act [AAW]	IS101
4 Long-term Unemployment Insurance Act [RWW].....	IS101
5 invalidity pension.....	IS101
6 General Social Assistance Act [ABZ].....	IS101
7 benefits for self-employed [BZ].....	IS101
8 [IOAW/IOAZ]	IS101

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.

IS101 thru IS108 starting day period 1	
IS111 thru IS118 starting month period 1	
IS121 thru IS128 last day period 1	
IS131 thru IS138 last month period 1	
IS141 thru IS148 starting day period 2	
IS151 thru IS158 starting month period 2	
IS161 thru IS168 last day period 2	
IS171 thru IS178 last month period 2	
IS181 thru IS188 starting day period 3	
IS191 thru IS198 starting month period 3	
IS201 thru IS208 last day period 3	
IS211 thru IS218 last month period 3	IS41

For the questions IS4, IS6 and IS8 the following remark applies every time: "If applicable please give the amount including the bonus received to compensate for having an income below the minimum. Round off the amount to a whole number. Please use digits only, no dots or comma's."

IS41 thru IS48

How much is the GROSS sum you received in 2002 through [BENEFIT MENTIONED BEFORE] (preferably according to annual statement)? If you really don't know, use "don't know".

amount in euros:.....	IS81
99999999 don't know	IS61

IS61 thru IS68

Perhaps you know the NET sum you received in 2002 through [BENEFIT MENTIONED BEFORE]? If you really don't know, use "don't know".

amount in euros:.....	IO20
99999999 don't know	IO20

IS81 thru IS88

How much was the total amount of withheld income tax and premiums for social insurance policies in 2002 on your [BENEFIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).

amount in euros:..... IO20
99999999 don't know IO20

OTHER INCOME

With question IO2 respondents can select more than 1 answer. This is recorded in the data set as follows: instead of one variable, nine variables IO20 thru IO28 are recorded. The last number in the variable name indicates the answering option that it is about. Each variable can receive either value 1 (the option was selected) or value 2 (the option was not selected).

IO20 thru IO28 (dummies for 9 possible answers)

Which of the kinds of income mentioned below did you receive in 2002? More than 1 answer is possible here.

0 none of the above-mentioned IN11
1 real estate income (including letting of rooms) IO41
2 government contribution to home owners IO41
3 scholarship or additional support for studies IO41
4 interest-bearing loan (studies) IO41
5 alimony from former spouse IO41
6 alimony for your children IO41
7 parental support for studies IO41
8 support from family IO41

We would now like to ask you to give the total amount that you received in 2002 through the other sources of income you have indicated.

IO41 thru IO48

How much was, in 2002, the sum total that you received through [SOURCE OF INCOME MENTIONED EARLIER]? If you really don't know, use "don't know". Round off the amount to a whole number. Please use digits only, no dots or comma's.

amount in euros:.....IO48A
99999999 don't knowIO48A

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

9) dividend from shares, stocks, investment accounts or investment funds;

10) interest from of savings, loans, stocks, bonds, mortgage bonds or investment accounts.

Prior to 2001 these categories were entered in the attached questions. In order to link the data to previous waves it was decided to maintain the original variable names. The corresponding questions are:

IO48A

Did you, in 2002, have any income through dividends from shares, stocks, investment accounts or investments funds?

1 yesIO48B
2 noIO48C

IO48B

How much was the total amount that you received in 2002 through dividends from shares, stocks, investment accounts or investment funds? If you really don't know, use "don't know". Round off the amount to a whole number. Please use digits only, no dots or comma's.

amount in euros:IO48C
99999999 don't knowIO48C

IO48C

Did you, in 2002, have any interest income from savings, loans, stocks, bonds, mortgage bonds or investment accounts?

1 yesIO48D
2 no IN11

IO48D

How much was the total amount of interest income from savings, loans, stocks, bonds, mortgage bonds or investment accounts that you received in 2002?

amount in euros: IN11

REMAINING QUESTIONS

IN11 Did you, in 2002, have any other sources of income not mentioned before in this questionnaire?

1 yes IN12
2 no IN15

IN12 How much is the total gross sum of these sources of income in 2002, not yet mentioned in this questionnaire? If you really don't know, use "don't know". Round off the amount to a whole number. Please use digits only, no dots or comma's."

gross sum in euros: IN14
99999999 don't know IN14

IN14 (string)

What kind of income was this? IN16

IN16 Did you fill in an income tax form for 2002?

1 yes IN18
2 no IN24

IN18 How much was your taxable income for 2002? If you really don't know, use "don't know".

99999999 don't know IN20
amount in euros: IN24

- IN20 Can you give an ESTIMATION of your taxable income for 2001? If you really don't know, use "don't know".
- 0 don't know IN22
 - 1 less than € 2,270 IN24
 - 2 between € 2,270 and € 4,540 IN24
 - 3 between € 4,540 and € 9,080 IN24
 - 4 between € 9,080 and € 13,600 IN24
 - 5 between € 13,600 and € 18,200 IN24
 - 6 between € 18,200 and € 27,200 IN24
 - 7 between € 27,200 and € 36,300 IN24
 - 8 between € 36,300 and € 45,400 IN24
 - 9 between € 45,400 and € 68,100 IN24
 - 10 more than € 68,100 IN24
- IN22 It is unfortunate that you don't know your taxable income for 2002. Perhaps you know about how much your taxable income was for 2001? If you really don't know, use "don't know".
- 99999999 don't know IN25
 - amount in euros: IN25
- IN25 Did you receive any inheritances and/or gifts in 2002?
- 1 yes IN26
 - 2 no IN29A
- IN26 What was the total sum of these inheritances and/or gifts in 2002? If you really don't know, use "don't know".
- 99999999 don't know IN28
 - amount: IN28
- IN28 Have you mentioned these inheritances and/or gifts also under 'other income'?
- 1 yes IN29A
 - 2 no IN29A
- IN29A Did you, in 2002, 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 2002? Do not include mortgage loan payments here. If you really don't know, use "don't know".
- 99999999 don't know IN29
 - amount: IN29
- IN29 Did you, in 2002, pay alimony to your former wife/husband? Do NOT include child support/alimony for children here.
- 1 yes IN30
 - 2 no IN32
- IN30 How much, in total over 2002, was this alimony to your former wife/husband? If you really don't know, use "don't know".
- 99999999 don't know IN32
 - amount: IN32

- IN32 Did you, in 2002, make any payments to/on behalf of your children?
 1 yes IN33
 2 no IN35
- IN33 How much, in total over 2002, was the amount of these payments to/on behalf of your children? If you really don't know, use "don't know".
 9999999 don't know IN35
 amount: IN35
- IN35 Did you, in 2002, give parental support to your child(ren) being students and living away from home?
 1 yes IN36
 2 no IN38
- IN36 How much was this parental support in total over 2002? If you really don't know, use "don't know".
 don't know IN38
 amount: IN38
- IN38 Did you, in 2002, 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 IN41
- IN39 How much was/were this support/these gifts in total over 2002? If you really don't know, use "don't know".
 9999999 don't know IN41
 amount: IN41
- IN41 What sort of medical insurance do you have at present?
 1 no medical insurance..... IN45
 2 National Health Service (compulsory), elderly people excluded IN45
 3 National Health Service (compulsory), elderly people IN45
 4 insurance for civil servants ([IZA, IZR, DGVP]) IN45
 5 private medical insurance IN42
- IN42 Do you pay the premium on your medical insurance per:
 1 month IN43
 2 quarter IN43
 3 six months IN43
 4 year IN43
- IN43 How much do you pay for the premium on your medical insurance per [ANSWER IN42]? If you really don't know, use "don't know".
 9999999 don't know
 amount:
 year of date of birth <1986 IN45
 otherwise IN49

- IN45 Did you, in 2002, 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 IN49
 otherwise PSY1
 3 not applicable (no employer)
 if no head of household, partner or spouse IN49
 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 2002, take the listed value of the last car. If you really don't know, use "don't know".
- 99999999 don't know IN48
 amount: IN48
- IN48 For how many months in 2002 did you have this car provided by your employer? If you changed your car in 2002, take the total number of months of all cars.
- number of months:
 if head of household, partner or spouse IN49
 otherwise PSY1
- IN49 Do you know, APPROXIMATELY, how much the NET income of your household would amount to over 2002?
- 1 yes IN50
 2 no PSY1
- IN50 Please indicate about how much the TOTAL NET INCOME OF YOUR HOUSEHOLD was over the period 1 January 2002 through 31 December 2002.
 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.
- 1 less than € 7,940 PSY1
 2 between € 7,940 and € 9,080 PSY1
 3 between € 9,080 and € 10,900 PSY1
 4 between € 10,891 and € 12,700 PSY1
 5 between € 12,700 and € 15,400 PSY1
 6 between € 15,400 and € 19,500 PSY1
 7 between € 19,500 and € 25,000 PSY1
 8 between € 24,958 and € 36,300 PSY1
 9 between € 36,300 and € 47,600 PSY1
 10 between € 47,600 and € 68,100 PSY1
 11 more than € 68,100 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

GEBEUR1 thru GEBEUR9 (*dummies for 9 possible answers*)

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

- 1 a member of the household who currently has a job, will stop workingLAAG
- 2 a member of the household who is currently out of work, will start working..... LAAG
- 3 a member of the household will get a promotion.....LAAG
- 4 a member of the household will change jobsLAAG
- 5 social security (welfare) benefits (if any) that the household now receives will significantly go upLAAG
- 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 knowLAAG

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 monthly income your household may realize in the next 12 months? Round off the amount to a whole number. Please use digits only, no dots or comma's.
amount in euros:..... HOOG

HOOG What do you expect to be the HIGHEST total net income your household may realize in the next 12 months? Round off the amount to a whole number. Please use digits only, no dots or comma's.
amount in euros:.....
HOOG-LAAG>5 PRO1
otherwise..... ANSWER

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 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 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 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 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 income of your household will be less than € [LAAG+((HOOG-LAAG)*8)/10] in the next 12 months?
percentage: 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 PR1

PR1 How likely do you think that it is that the increase in prices in the next twelve months will be less than [LAAGPR+((HOOGPR-LAAGPR)*2)/10] euro?
percentage: PR2

PR2 How likely do you think that it is that the increase in prices in the next twelve months will be less than [LAAGPR+((HOOGPR-LAAGPR)*4)/10] euro?
percentage: PR3

PR3 How likely do you think that it is that the increase in prices in the next twelve months will be less than [LAAGPR+((HOOGPR-LAAGPR)*6)/10] euro?
percentage: PR4

PR4 How likely do you think that it is that the increase in prices in the next twelve months will be less than [LAAGPR+((HOOGPR-LAAGPR)*8)/10] euro?
percentage: END

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 surveyable.

BZR1 Were you, in 2002, employed on a contractual basis by the government (national, provincial, municipal), by a foundation (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 BZ1
- 2 yes, employed by a foundation or cooperation (not-for-profit) BZ1
- 3 yes, employed by a public limited company BZ1
- 4 yes, employed by a private limited company BZR1A
- 5 yes, employed by a cooperation or another kind of business BZ1
- 6 yes, participating in a partnership [maatschap/vennootschap onder firma] BZ1
- 7 yes, self-employed or free lance BZ1
- 8 no (declared unfit for work, unemployed, (early) retired, going to school, housewife/husband without other occupation) BZ1

BZR1A

Were you, on 31 December 2002, director - main shareholder of a private limited company?

- 1 ja BZ1
- 2 nee BZ1

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 2002, have one or more CHECKING ACCOUNTS (bank or giro 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 2002?
 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 2002?
 1 credit BET4
 2 deficit BET4
- BET4 What was the total balance of your CHECKING ACCOUNTS on 31 December 2002? If the balance is a deficit, just enter the amount without a minus. If you really don't know, use "don't know".
 amount: BET91
 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 2002? If you really don't know, use "don't know".
 1 less than € 45 BET91
 2 € 45 to € 230 BET91
 3 € 230 to € 450 BET91
 4 € 450 to € 680 BET91
 5 € 680 to € 910 BET91
 6 € 910 to € 2270 BET91
 7 € 2270 to € 4540 BET91
 8 € 4540 to € 6810 BET91
 9 € 6810 to € 9080 BET91
 10 € 9080 to € 11300 BET91
 11 € 11300 to € 13600 BET91
 12 € 13600 to € 15900 BET91
 13 € 15900 to € 18200 BET91
 14 € 18200 to € 22700 BET91
 15 € 22700 or more BET91
 I don't know BET91

The following questions are repeated for a maximum of five checking accounts. When answering these questions, please keep in mind the five - to you - 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? If you don't know, use "don't know".

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

any answer BET131

BET131 thru BET135

Did you, on 31 December 2002, 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 2002? If the balance is a deficit, just enter the amount without a minus. If you don't know the amount, use "don't know".

don't know BET151

any answer

if employed (BZR1=1,2,3,4,5)..... BDR2

otherwise (BZR1=6,7 or 8)..... BZ3

BET151 thru BET155

Into which of the categories mentioned below does the balance (either a credit or a deficit) go as per 31 December 2002? If you really don't know, use "don't know".

1 less than € 45	
2 € 45 to € 230.....	
3 € 230 to € 450.....	
4 € 450 to € 680.....	
5 € 680 to € 910.....	
6 € 910 to € 2270.....	
7 € 2270 to € 4540.....	
8 € 4540 to € 6810.....	
9 € 6810 to € 9080.....	
10 € 9080 to € 11300.....	
11 € 11300 to € 13600.....	
12 € 13600 to € 15900.....	
13 € 15900 to € 18200.....	
14 € 18200 to € 22700.....	
15 € 22700 or more	
don't know	
if employed (BZR1=1, 2, 3, 4 or 5)	BDR2
otherwise (BZR1=6, 7 or 8)	BZ3

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 2002) 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 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 2002, including save-as-you-earn deduction and share in the company's profit arrangements).

BDR2

Did your employer, in 2002, 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 2002?

1 yes.....	BDR4
2 no	BDR9

BDR4 [if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)]
 How much money have you deposited onto your save-as-you-earn deduction account?
 [if employed by public or a private limited company (BZR1=3 of BZR1=4)]
 How much money have you deposited onto your save-as-you-earn deduction account and/or your account to share in the company's profit and/or shares-option arrangement?
 If you participate in the shares-option arrangement, please also include the value of the stock options.
 [if employed by a cooperation or another kind of business (BZR1=5)]
 How much money have you deposited onto your save-as-you-earn deduction account and/or your account to share in the company's profit?
 [all]
 In 2002, a maximum amount of € 788 could be saved tax free through the save-as-you-earn deduction arrangement. The same holds for the arrangement to share in the company's profit and for the shares-option arrangement. If you really don't know, use "don't know".
 amount BDR50
 don't know BDR50

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).

BDR50 thru BDR54 (*dummies for 5 possible answers*)
 [if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)]
 Did you, in 2002, 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 2002, 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 2002, 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 2002?
 [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 2002? If you participate in the shares-option arrangement, please also include the value of the stock options.
 [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 2002?
 If you really don't know, use "don't know".
 amount BDR9
 don't know BDR8
- BDR8** Into which of the categories mentioned below did the (total) balance go on 31 December 2002?
 1 less than € 45 BDR9
 2 € 45 to € 230 BDR9
 3 € 230 to € 450 BDR9
 4 € 450 to € 680 BDR9
 5 € 680 to € 910 BDR9
 6 € 910 to € 2270 BDR9
 7 € 2270 to € 4540 BDR9
 8 € 4540 to € 6810 BDR9
 9 € 6810 to € 9080 BDR9
 10 € 9080 to € 11300 BDR9
 11 € 11300 to € 13600 BDR9
 12 € 13600 to € 15900 BDR9
 13 € 15900 to € 18200 BDR9
 14 € 18200 to € 22700 BDR9
 15 € 22700 or more BDR9
 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 if the total sum saved is frozen for four years and if the premium granted by the employer does not exceed a certain maximum per year (€ 526 in 2002).

- BDR9** Did you participate in the PREMIUM SAVINGS ARRANGEMENT in 2002?
 1 yes BDR10
 2 no BZ3

- BDR10 How much have you saved yourself, that is, which part of your net salary has been withheld to the credit of your premium savings account in 2002? If you really don't know, use "don't know".
 amount BDR11
 don't know BDR11
- BDR11 Did you, in 2002, receive a premium from your employer through the premium savings arrangement that was equal to the sum that you had saved yourself?
 1 yes BDR140
 2 no BDR12
- BDR12 Did you, in 2002, receive the premium from your employer through the premium savings arrangement per month, per year, or otherwise?
 1 per month BDR13
 2 per year BDR13
 3 otherwise BDR12A
- BDR12A (string)
 Per what period did you, in 2002, receive the premium from your employer through the premium savings arrangement?
 any answer BDR13
- BDR13 How much was the premium granted by your employer through the premium savings arrangement in 2002? If you really don't know, use "don't know".
 amount BDR140
 don't know BDR140
- BDR140 thru BDR144 (*dummies for 5 possible answers*)
 Did you, in 2002, use the money that you had saved in your premium savings 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 BDR15
 1 purchase a house BDR15
 2 stocks (shares, bonds) BDR15
 3 annuity insurance BDR15
 4 endowment insurance BDR15
- BDR15 Since when (which year) do you participate in the premium savings arrangement?
 year BDR16
- BDR16 What was the balance on your premium savings account on 31 December 2002? If you really don't know, use "don't know".
 amount BZ3
 don't know (0) BDR17

BDR17 Into which of the categories mentioned below did the (total) balance go on 31 December 2002?

1 less than € 45	BZ3
2 € 45 to € 230.....	BZ3
3 € 230 to € 450.....	BZ3
4 € 450 to € 680.....	BZ3
5 € 680 to € 910.....	BZ3
6 € 910 to € 2270.....	BZ3
7 € 2270 to € 4540.....	BZ3
8 € 4540 to € 6810.....	BZ3
9 € 6810 to € 9080.....	BZ3
10 € 9080 to € 11300.....	BZ3
11 € 11300 to € 13600.....	BZ3
12 € 13600 to € 15900.....	BZ3
13 € 15900 to € 18200.....	BZ3
14 € 18200 to € 22700.....	BZ3
15 € 22700 or more	BZ3
don't know	BZ3

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 .

BZ3	Did you, on 31 December 2002, have one or more SAVINGS OR DEPOSIT ACCOUNTS?	
1	yes	SPA2
2	no	BZ4

SPA2	How many of these SAVINGS OR DEPOSIT ACCOUNTS did you have on 31 December 2002? If you really don't know, use "don't know".
answer > 7	SPA3
answer < 8	SPA71

SPA3	What was the total balance of your SAVINGS OR DEPOSIT ACCOUNTS on 31 December 2002? If you don't know, use "don't know".
amount:	SPA71
don't know	SPA4

SPA5	Into which of the categories mentioned below did the total balance of your savings go?
1 less than € 45	SPA71
2 € 45 to € 230.....	SPA71
3 € 230 to € 450.....	SPA71
4 € 450 to € 680.....	SPA71
5 € 680 to € 910.....	SPA71
6 € 910 to € 2270.....	SPA71
7 € 2270 to € 4540.....	SPA71
8 € 4540 to € 6810.....	SPA71
9 € 6810 to € 9080.....	SPA71
10 € 9080 to € 11300.....	SPA71
11 € 11300 to € 13600.....	SPA71
12 € 13600 to € 15900.....	SPA71
13 € 15900 to € 18200.....	SPA71
14 € 18200 to € 22700.....	SPA71
15 € 22700 or more.....	SPA71
don't know.....	SPA71

The following questions are repeated for a maximum of seven savings or deposit accounts. When answering these questions, please keep in mind the seven - to you - 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
(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? If you don't know, use "don't know".

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

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

Any answer SPA131

SPA131 thru SPA137

What was the balance of your [1st thru 7th] account on 31 December 2002? If you don't know the exact amount, use "don't know".

amount: BZ4

don't know SPA141

SPA141 thru SPA147

Into which of the categories mentioned below did the balance of your account go on 31 December 2002? If you really don't know, use "don't know".

1 less than € 45	BZ4
2 € 45 to € 230	BZ4
3 € 230 to € 450	BZ4
4 € 450 to € 680	BZ4
5 € 680 to € 910	BZ4
6 € 910 to € 2270	BZ4
7 € 2270 to € 4540	BZ4
8 € 4540 to € 6810	BZ4
9 € 6810 to € 9080	BZ4
10 € 9080 to € 11300	BZ4
11 € 11300 to € 13600	BZ4
12 € 13600 to € 15900	BZ4
13 € 15900 to € 18200	BZ4
14 € 18200 to € 22700	BZ4
15 € 22700 or more	BZ4
don't know	BZ4

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

BZ4	Did you, on 31 December 2002, have one or more DEPOSIT BOOKS? Do not include any savings or deposit accounts.
	1 yes
	2 no
BOE2	How many of these DEPOSIT BOOKS did you have on 31 December 2002? Do NOT include SAVINGS ACCOUNTS or SAVINGS ACCOUNTS LINKED to a giro bank account with the Postbank here.
	answer >3
	answer <4
BOE3	What was the total balance of your DEPOSIT BOOK(S) on 31 December 2002? If you really don't know, use "don't know".
	amount:
	don't know

BOE4 Into which of the categories mentioned below did the balance of your savings go? If you really don't know, use "don't know".

1 less than € 45	BOE51
2 € 45 to € 230.....	BOE51
3 € 230 to € 450.....	BOE51
4 € 450 to € 680.....	BOE51
5 € 680 to € 910.....	BOE51
6 € 910 to € 2270.....	BOE51
7 € 2270 to € 4540.....	BOE51
8 € 4540 to € 6810.....	BOE51
9 € 6810 to € 9080.....	BOE51
10 € 9080 to € 11300.....	BOE51
11 € 11300 to € 13600.....	BOE51
12 € 13600 to € 15900.....	BOE51
13 € 15900 to € 18200.....	BOE51
14 € 18200 to € 22700.....	BOE51
15 € 22700 or more	BOE51
don't know	BOE51

The following questions are repeated for a maximum of three DEPOSIT BOOKS. When answering these questions, please keep in mind the three - to you – 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 BOE61 (string)

Who is the holder of your [1st thru 3rd] deposit book? If you really don't know, use "don't know".

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

any answer	BOE91
------------------	-------

BOE91 thru BOE93

What was the balance of your [1st thru 3rd] deposit book on 31 December 2002? If you really don't know use "don't know".

amount: BZ6
 don't knowBOE101

BOE101 thru BOE103

Into which of the categories mentioned below did the balance of your savings go on 31 December 2002? If you really don't know, use "don't know".

1 less than € 45 BZ6
 2 € 45 to € 230..... BZ6
 3 € 230 to € 450..... BZ6
 4 € 450 to € 680..... BZ6
 5 € 680 to € 910..... BZ6
 6 € 910 to € 2270..... BZ6
 7 € 2270 to € 4540..... BZ6
 8 € 4540 to € 6810..... BZ6
 9 € 6810 to € 9080..... BZ6
 10 € 9080 to € 11300..... BZ6
 11 € 11300 to € 13600..... BZ6
 12 € 13600 to € 15900..... BZ6
 13 € 15900 to € 18200..... BZ6
 14 € 18200 to € 22700..... BZ6
 15 € 22700 or more BZ6
 don't know BZ6

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.

BZ6

Did you, on 31 December 2002, have one or more SAVINGS CERTIFICATES?

1 yes BR12
 2 no BZ7

BRI2

How many SAVINGS CERTIFICATES did you have on 31 December 2002?

answer > 5 BRI3
 answer < 6 BRI6

BRI3

How much in total did you pay for the SAVINGS CERTIFICATES that you had on 31 December 2002? If you really don't know, use "don't know".

amount: BRI5
 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 € 450 | BRI5 |
| 2 € 450 to € 1360 | BRI5 |
| 3 € 1360 to € 2270 | BRI5 |
| 4 € 2270 to € 4540 | BRI5 |
| 5 € 4540 to € 6810 | BRI5 |
| 6 € 6810 to € 9080 | BRI5 |
| 7 € 9080 to € 11300 | BRI5 |
| 8 € 11300 to € 13600 | BRI5 |
| 9 € 13600 to € 18200 | BRI5 |
| 10 € 18200 to € 22700 | BRI5 |
| 11 € 22700 to € 45400 | BRI5 |
| 12 € 45400 to € 68100 | BRI5 |
| 13 € 68100 to € 90800 | BRI5 |
| 14 € 90800 or more..... | BRI5 |
| 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 2002? If you don't know, use "don't know".
- | | |
|------------------|-------|
| amount: | BRI71 |
| 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 € 450 | BRI71 |
| 2 € 450 to € 1360 | BRI71 |
| 3 € 1360 to € 2270 | BRI71 |
| 4 € 2270 to € 4540 | BRI71 |
| 5 € 4540 to € 6810 | BRI71 |
| 6 € 6810 to € 9080 | BRI71 |
| 7 € 9080 to € 11300 | BRI71 |
| 8 € 11300 to € 13600 | BRI71 |
| 9 € 13600 to € 18200 | BRI71 |
| 10 € 18200 to € 22700 | BRI71 |
| 11 € 22700 to € 45400 | BRI71 |
| 12 € 45400 to € 68100 | BRI71 |
| 13 € 68100 to € 90800 | BRI71 |
| 14 € 90800 or more..... | BRI71 |
| don't know | BRI71 |

The following questions are repeated for a maximum of five SAVINGS CERTIFICATES. When answering these questions, please keep in mind the five - to you - 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 VSB 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? If you don't know, use "don't know".

- any answer BRI91

BRI91 thru BRI95

How much did you PAY for your [1st thru 5th]savings certificate? If you really don't know, use "don't know".

- amount: BRI111
- 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 € 450 BRI111
- 2 € 450 to € 1360 BRI111
- 3 € 1360 to € 2270 BRI111
- 4 € 2270 to € 4540 BRI111
- 5 € 4540 to € 6810 BRI111
- 6 € 6810 to € 9080 BRI111
- 7 € 9080 to € 11300 BRI111
- 8 € 11300 to € 13600 BRI111
- 9 € 13600 to € 18200 BRI111
- 10 € 18200 to € 22700 BRI111
- 11 € 22700 to € 45400 BRI111
- 12 € 45400 to € 68100 BRI111
- 13 € 68100 to € 90800 BRI111
- 14 € 90800 or more..... BRI111
- don't know BRI111

BRI111 thru BRI115

How much is to be repaid to you for your [1st thru 5th] savings certificate? If you really don't know, use "don't know".

- amount: BRI12A1
- 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? If you really don't know, use "don't know".

1 less than € 450	BRI12A11
2 € 450 to € 1360	BRI12A11
3 € 1360 to € 2270	BRI12A11
4 € 2270 to € 4540	BRI12A11
5 € 4540 to € 6810	BRI12A11
6 € 6810 to € 9080	BRI12A11
7 € 9080 to € 11300	BRI12A11
8 € 11300 to € 13600	BRI12A11
9 € 13600 to € 18200	BRI12A11
10 € 18200 to € 22700	BRI12A11
11 € 22700 to € 45400	BRI12A11
12 € 45400 to € 68100	BRI12A11
13 € 68100 to € 90800	BRI12A11
14 € 90800 or more.....	BRI12A11
don't know	BRI12A11

BRI12A1 thru BRI12A5

When (which year) did you buy your [1st thru 5th] savings certificate? If you really don't know, use "don't know".

year	BRI12B1
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
don't know	BRI131

BRI131 thru BRI135

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

number of months:	BZ7
-------------------------	-----

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.

- BZ7** Did you, in or before 2002, take out SINGLE-PREMIUM INSURANCE and/or ANNUITY INSURANCE (pension insurance), which was still in effect on 31 December 2002?
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 BZ8
- KOO2** How many SINGLE-PREMIUM INSURANCE POLICIES and/or ANNUITIES, which were still in effect on 31 December 2002 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 2002? If you really don't know, use "don't know".
amount: KOO501
don't know KOO4
- KOO4** Into which of the categories mentioned below did the guaranteed minimum final payment go? If you really don't know, use "don't know".
- 1 less than € 450 KOO501
2 € 450 to € 1360 KOO501
3 € 1360 to € 2270 KOO501
4 € 2270 to € 4540 KOO501
5 € 4540 to € 6810 KOO501
6 € 6810 to € 9080 KOO501
7 € 9080 to € 11300 KOO501
8 € 11300 to € 13600 KOO501
9 € 13600 to € 18200 KOO501
10 € 18200 to € 22700 KOO501
11 € 22700 to € 45400 KOO501
12 € 45400 to € 68100 KOO501
13 € 68100 to € 90800 KOO501
14 € 90800 or more KOO501
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 - to you - 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 Averro | 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? If you don't know, use "don't know".

any answer KOO701

KOO701 thru KOO710

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

any answer 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 2002, 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 2002?

[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 2002? If you really don't know, use "don't know".

amount: BZ8
 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 2002? If you really don't know, use "don't know".

1 less than € 450 BZ8
 2 € 450 to € 1360 BZ8
 3 € 1360 to € 2270 BZ8
 4 € 2270 to € 4540 BZ8
 5 € 4540 to € 6810 BZ8
 6 € 6810 to € 9080 BZ8
 7 € 9080 to € 11300 BZ8
 8 € 11300 to € 13600 BZ8
 9 € 13600 to € 18200 BZ8
 10 € 18200 to € 22700 BZ8
 11 € 22700 to € 45400 BZ8
 12 € 45400 to € 68100 BZ8
 13 € 68100 to € 90800 BZ8
 14 € 90800 or more BZ8
 don't know BZ8

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).

BZ8 Did you, on 31 December 2002, 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 BZ11

KAP2 How many SAVINGS OR ENDOWMENT INSURANCE POLICIES did you have on 31 December 2002?

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 2002? If you really don't know, use "don't know".

amount: KAP51
 don't know KAP4

KAP4	Into which of the categories mentioned below did your total savings go?	
	1 less than € 450	KAP51
	2 € 450 to € 1360	KAP51
	3 € 1360 to € 2270	KAP51
	4 € 2270 to € 4540	KAP51
	5 € 4540 to € 6810	KAP51
	6 € 6810 to € 9080	KAP51
	7 € 9080 to € 11300	KAP51
	8 € 11300 to € 13600	KAP51
	9 € 13600 to € 18200	KAP51
	10 € 18200 to € 22700	KAP51
	11 € 22700 to € 45400	KAP51
	12 € 45400 to € 68100	KAP51
	13 € 68100 to € 90800	KAP51
	14 € 90800 or more.....	KAP51
	don't know	KAP51

If there were more than five SAVINGS OR ENDOWMENT INSURANCE POLICIES, the respondent should keep in mind the five - to him - 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	Avero	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? If you don't know, please type a question mark.

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

KAP81 thru KAP85

Did you, in 2002, pay the premium on your [1st thru 5th] savings or endowment insurance policy per:

- 1 yearKAP91
 2 monthKAP91
 3 quarterKAP91

KAP91 thru KAP95

How much was, in 2002, the premium that you paid on your [1st thru 5th] savings or endowment insurance policy per year/month/quarter? If you really don't know, use "don't know".

any answerKAP101

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 2002? If you really don't know, use "don't know".

amount: BZ11
 don't knowKAP111

KAP111 thru KAP115

Into which of the categories mentioned below did the sum that you had saved go on 31 December 2002? If you really don't know, use "don't know".

- 1 less than € 450 BZ11
 2 € 450 to € 1360 BZ11
 3 € 1360 to € 2270 BZ11
 4 € 2270 to € 4540 BZ11
 5 € 4540 to € 6810 BZ11
 6 € 6810 to € 9080 BZ11
 7 € 9080 to € 11300 BZ11
 8 € 11300 to € 13600 BZ11
 9 € 13600 to € 18200 BZ11
 10 € 18200 to € 22700 BZ11
 11 € 22700 to € 45400 BZ11
 12 € 45400 to € 68100 BZ11
 13 € 68100 to € 90800 BZ11
 14 € 90800 or more..... BZ11
 don't know BZ11

GROWTH FUNDS are investment funds that do not pay out interest or dividends, but invest their returns in the fund itself. In this way, no income tax has to be paid on the returns.

BZ11

Did you, on 31 December 2002, have any money invested in GROWTH FUNDS?

- 1 yesGRO2
 2 no BZ12

GRO2

With how many growth funds did you have investments on 31 December 2002?

- answer > 5GRO3
 answer < 6GRO41

GRO3

What was the total market value of your investments in growth funds on 31 December 2002? If you really don't know, use "don't know".

amount:GRO41
 don't knowGRO3A

GRO3A	Into which of the categories mentioned below did the total value of your investments in growth funds go on 31 December 2002? If you really don't know, use "don't know".	
	1 less than € 450	GRO41
	2 € 450 to € 1360	GRO41
	3 € 1360 to € 2270	GRO41
	4 € 2270 to € 4540	GRO41
	5 € 4540 to € 6810	GRO41
	6 € 6810 to € 9080	GRO41
	7 € 9080 to € 11300	GRO41
	8 € 11300 to € 13600	GRO41
	9 € 13600 to € 18200	GRO41
	10 € 18200 to € 22700	GRO41
	11 € 22700 to € 45400	GRO41
	12 € 45400 to € 68100	GRO41
	13 € 68100 to € 90800	GRO41
	14 € 90800 or more.....	GRO41
	don't know	GRO41

The following questions are repeated for a maximum of five GROWTH FUNDS. When answering these questions, the respondent should keep in mind the five - to him - most important growth funds.

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

GRO41 thru GRO45

With which bank or financial institution did you make the investment with your [1st thru 5th]

GROWTH FUND?

1	ABN AMRO	GRO81
2	Fortis Bank	GRO81
3	ING Bank	GRO81
4	Mees Pierson	GRO81
5	Postbank	GRO81
6	Van Lanschot	GRO81
7	VSB Bank	GRO81
8	Robeco	GRO81
9	Delta Lloyd Bank	GRO81
10	EMF	GRO81
11	Orco Bank	GRO81
12	other	GRO51

GRO51 thru GRO55 (string)

With which bank or financial institution did you make the investment with your [1st thru 5th] growth fund? If you really don't know, use "don't know".

any answer

GRO81

GRO71 thru GRO75 (string)

What is the name of the [1st thru 5th] growth fund in which you have invested?

any answer

GRO81

GRO81 thru GRO85

How much was the value of the investment with your [1st thru 5th] growth fund on 31 December 2002? If you really don't know, use "don't know".

amount:

BZ12

don't know

GRO91

GRO91 thru GRO95

Into which of the categories mentioned below does the value of the investment with your [1st thru 5th] growth fund go on 31 December 2002? If you really don't know, use "don't know".

1 less than € 450	BZ12
2 € 450 to € 1360	BZ12
3 € 1360 to € 2270	BZ12
4 € 2270 to € 4540	BZ12
5 € 4540 to € 6810	BZ12
6 € 6810 to € 9080	BZ12
7 € 9080 to € 11300	BZ12
8 € 11300 to € 13600	BZ12
9 € 13600 to € 18200	BZ12
10 € 18200 to € 22700	BZ12
11 € 22700 to € 45400	BZ12
12 € 45400 to € 68100	BZ12
13 € 68100 to € 90800	BZ12
14 € 90800 or more.....	BZ12
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', 'bonds-funds', and 'click-funds'.

BZ12 Did you, on 31 December 2002, 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 2002?

answer > 5	BEL3
answer < 6	BEL61

BEL3 How much was the total value of your investments with MUTUAL FUNDS on 31 December 2002? If you really don't know, use "don't know".

amount:	BEL5
don't know	BEL61

BEL5	Into which of the categories mentioned below did the total value of your investments go? If you really don't know, use "don't know".	
	1 less than € 450	BEL61
	2 € 450 to € 1360	BEL61
	3 € 1360 to € 2270	BEL61
	4 € 2270 to € 4540	BEL61
	5 € 4540 to € 6810	BEL61
	6 € 6810 to € 9080	BEL61
	7 € 9080 to € 11300	BEL61
	8 € 11300 to € 13600	BEL61
	9 € 13600 to € 18200	BEL61
	10 € 18200 to € 22700	BEL61
	11 € 22700 to € 45400	BEL61
	12 € 45400 to € 68100	BEL61
	13 € 68100 to € 90800	BEL61
	14 € 90800 or more.....	BEL61
	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 - to him - 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? If you really don't know, use "don't know".

any answer BEL7A1

BEL7A1 thru BEL7A5 (2003: for the time being, only for new respondents to this questionnaire)

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

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

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 2002? If you really don't know, use "don't know".

amount: BZ13
 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 2002? If you really don't know, use "don't know".

1 less than € 450 BZ13
 2 € 450 to € 1360 BZ13
 3 € 1360 to € 2270 BZ13
 4 € 2270 to € 4540 BZ13
 5 € 4540 to € 6810 BZ13
 6 € 6810 to € 9080 BZ13
 7 € 9080 to € 11300 BZ13
 8 € 11300 to € 13600 BZ13
 9 € 13600 to € 18200 BZ13
 10 € 18200 to € 22700 BZ13
 11 € 22700 to € 45400 BZ13
 12 € 45400 to € 68100 BZ13
 13 € 68100 to € 90800 BZ13
 14 € 90800 or more BZ13
 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 2002, 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 2002? 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 2002? If you really don't know, use "don't know".
 amount: BZ14
 don't know OBL5

OBL5	Into which of the categories mentioned below did the total value of your investments go? If you really don't know, type "don't know".	
	1 less than € 450	BZ14
	2 € 450 to € 1360	BZ14
	3 € 1360 to € 2270	BZ14
	4 € 2270 to € 4540	BZ14
	5 € 4540 to € 6810	BZ14
	6 € 6810 to € 9080	BZ14
	7 € 9080 to € 11300	BZ14
	8 € 11300 to € 13600	BZ14
	9 € 13600 to € 18200	BZ14
	10 € 18200 to € 22700	BZ14
	11 € 22700 to € 45400	BZ14
	12 € 45400 to € 68100	BZ14
	13 € 68100 to € 90800	BZ14
	14 € 90800 or more.....	BZ14
	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 2002, 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 2002? 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 2002? If you really don't know, use "don't know".	
	amount:	AAN401
	don't know	AAN2D

AAN2D	Into which of the categories mentioned below did the total value of your shares go? If you really don't know, use "don't know".	
	1 less than € 450	AAN401
	2 € 450 to € 1360	AAN401
	3 € 1360 to € 2270	AAN401
	4 € 2270 to € 4540	AAN401
	5 € 4540 to € 6810	AAN401
	6 € 6810 to € 9080	AAN401
	7 € 9080 to € 11300	AAN401
	8 € 11300 to € 13600	AAN401
	9 € 13600 to € 18200	AAN401
	10 € 18200 to € 22700	AAN401
	11 € 22700 to € 45400	AAN401
	12 € 45400 to € 68100	AAN401
	13 € 68100 to € 90800	AAN401
	14 € 90800 or more.....	AAN401
	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 - to him - 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 2002 (e.g Heineken or Koninklijke Olie)? If you really don't know, use "don't know".
any answer AAN501

AAN501 thru AAN510

How many shares did you have on 31 December 2002 with [NAME OF COMPANY MENTIONED IN AAN401 thru AAN410]? If you really don't know, use "don't know".
any answer 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 2002? If you really don't know, use "don't know".
amount: BZ15
don't know AAN9A01

AAN801 thru AAN810

Into which of the categories mentioned below did the value of your shares go on 31 December 2002?
1 less than € 450 BZ15
2 € 450 to € 1360 BZ15
3 € 1360 to € 2270 BZ15
4 € 2270 to € 4540 BZ15
5 € 4540 to € 6810 BZ15
6 € 6810 to € 9080 BZ15
7 € 9080 to € 11300 BZ15
8 € 11300 to € 13600 BZ15
9 € 13600 to € 18200 BZ15
10 € 18200 to € 22700 BZ15
11 € 22700 to € 45400 BZ15
12 € 45400 to € 68100 BZ15
13 € 68100 to € 90800 BZ15
14 € 90800 or more BZ15
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 2002, 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 2002? If you really don't know, use "don't know".
 amount: BZ16
 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? If you really don't know, use "don't know".
 1 less than € 450 BZ16
 2 € 450 to € 1360 BZ16
 3 € 1360 to € 2270 BZ16
 4 € 2270 to € 4540 BZ16
 5 € 4540 to € 6810 BZ16
 6 € 6810 to € 9080 BZ16
 7 € 9080 to € 11300 BZ16
 8 € 11300 to € 13600 BZ16
 9 € 13600 to € 18200 BZ16
 10 € 18200 to € 22700 BZ16
 11 € 22700 to € 45400 BZ16
 12 € 45400 to € 68100 BZ16
 13 € 68100 to € 90800 BZ16
 14 € 90800 or more BZ16
 don't know BZ16
- BZ16 Did you have any written PUT-OPTIONS outstanding on 31 December 2002?
 1 yes OPT4
 2 no BZ17
- OPT4 How much was, on 31 December 2002, the total market value of these PUT-OPTIONS? If you really don't know, use "don't know".
 amount: BZ17
 don't know OPT4A
- OPT4A Into which of the categories mentioned below did the total market value of your PUT-OPTIONS go? If you really don't know, use "don't know".
 1 less than € 450 BZ17
 2 € 450 to € 1360 BZ17
 3 € 1360 to € 2270 BZ17
 4 € 2270 to € 4540 BZ17
 5 € 4540 to € 6810 BZ17
 6 € 6810 to € 9080 BZ17
 7 € 9080 to € 11300 BZ17
 8 € 11300 to € 13600 BZ17
 9 € 13600 to € 18200 BZ17
 10 € 18200 to € 22700 BZ17
 11 € 22700 to € 45400 BZ17
 12 € 45400 to € 68100 BZ17
 13 € 68100 to € 90800 BZ17
 14 € 90800 or more BZ17
 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 2002, bought one or more CALL-OPTIONS, FALCONS, or WARRANTS?
 1 yes OPT6
 2 no BZ18
- OPT6 How much was, on 31 December 2002, 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
 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? If you really don't know, use "don't know".
 1 less than € 450 BZ18
 2 € 450 to € 1360 BZ18
 3 € 1360 to € 2270 BZ18
 4 € 2270 to € 4540 BZ18
 5 € 4540 to € 6810 BZ18
 6 € 6810 to € 9080 BZ18
 7 € 9080 to € 11300 BZ18
 8 € 11300 to € 13600 BZ18
 9 € 13600 to € 18200 BZ18
 10 € 18200 to € 22700 BZ18
 11 € 22700 to € 45400 BZ18
 12 € 45400 to € 68100 BZ18
 13 € 68100 to € 90800 BZ18
 14 € 90800 or more BZ18
 don't know BZ18
- BZ18 Had you, on 31 December 2002, any written CALL-OPTIONS, FALCONS, or WARRANTS outstanding?
 1 yes OPT8
 2 no ROUTING VARIABLE5
- OPT8 How much was, on 31 December 2002, the total market value of the CALL-OPTIONS, FALCONS, or WARRANTS that you had written? If you really don't know, use "don't know".
 don't know OPT8A
 amount: ROUTING VARIABLE5

- 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 2002? If you really don't know, use "don't know".
- | | |
|-----------------------------|---------------------|
| 1 less than € 450 | ROUTING VARIABELE 5 |
| 2 € 450 to € 1360 | ROUTING VARIABELE 5 |
| 3 € 1360 to € 2270 | ROUTING VARIABELE 5 |
| 4 € 2270 to € 4540 | ROUTING VARIABELE 5 |
| 5 € 4540 to € 6810 | ROUTING VARIABELE 5 |
| 6 € 6810 to € 9080 | ROUTING VARIABELE 5 |
| 7 € 9080 to € 11300 | ROUTING VARIABELE 5 |
| 8 € 11300 to € 13600 | ROUTING VARIABELE 5 |
| 9 € 13600 to € 18200 | ROUTING VARIABELE 5 |
| 10 € 18200 to € 22700 | ROUTING VARIABELE 5 |
| 11 € 22700 to € 45400 | ROUTING VARIABELE 5 |
| 12 € 45400 to € 68100 | ROUTING VARIABELE 5 |
| 13 € 68100 to € 90800 | ROUTING VARIABELE 5 |
| 14 € 90800 or more | ROUTING VARIABELE 5 |
| don't know | ROUTING VARIABELE 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) | EXT10 |
| I was self-employed (BZR1=7) | EXT15 |
- EXT2 On 31 December 2002, did the private limited company of which you are the director or a (main) shareholder have a PENSION COMPANY?
- | | |
|-------------|------|
| 1 yes | EXT3 |
| 2 no | EXT5 |
- EXT3 How big was, in the financial year 2002, your share (percentage) in this PENSION COMPANY? If the percentage is 1% or less, type 1. If you really don't know, use "don't know".
- | | |
|------------------|------|
| any answer | EXT4 |
|------------------|------|
- EXT4 How much was the equity capital in this PENSION COMPANY on 31 December 2002? If you really don't know, use "don't know".
- | | |
|------------------|-------|
| amount: | EXT5 |
| don't know | EXT4A |
- EXT4A Into which of the categories mentioned below did the equity capital in this PENSION COMPANY go on 31 December 2002? If you really don't know, use "don't know".
- | | |
|-------------------------------|------|
| 1 less than € 45400 | EXT5 |
| 2 € 45400 to € 90800 | EXT5 |
| 3 € 90800 to € 136000 | EXT5 |
| 4 € 136000 to € 182000 | EXT5 |
| 5 € 182000 to € 227000 | EXT5 |
| 6 € 227000 to € 340000 | EXT5 |
| 7 € 340000 to € 454000 | EXT5 |
| 8 € 454000 to € 908000 | EXT5 |
| 9 € 908000 to € 2270000 | EXT5 |
| 10 € 2270000 or more | EXT5 |
| don't know | EXT5 |

- EXT5 How big was, in the financial year 2002, 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. If you really don't know, use "don't know".
any answerEXT6
- EXT6 How much was the equity capital in this private limited company on 31 December 2002? If you really don't know, use "don't know".
amount:EXT7
don't knowEXT6A
- EXT6A Into which of the categories mentioned below did the equity capital in this private limited company go on 31 December 2002? If you really don't know, use "don't know".
1 less than € 45400EXT7
2 € 45400 to € 90800EXT7
3 € 90800 to € 136000EXT7
4 € 136000 to € 182000EXT7
5 € 182000 to € 227000EXT7
6 € 227000 to € 340000EXT7
7 € 340000 to € 454000EXT7
8 € 454000 to € 908000EXT7
9 € 908000 to € 2270000EXT7
10 € 2270000 or moreEXT7
don't knowEXT7
- EXT7 Did you, on 31 December 2002, have any money lent to the private limited company of which you are a (main) shareholder?
1 yesEXT8
2 noBZ19
- EXT8 How much had you lent to the company on 31 December 2002? If you really don't know, use "don't know".
any answerBZ19
- EXT10 Did the financial year of your partnership/firm run parallel to the calendar year on 31 December 2002?
1 yesEXT11
2 noEXT11
- EXT11 How much was, in the financial year (2002) (2001/2002), your share in the equity capital of the firm, according to the fiscal balance (on the closing date of the financial year)? If you really don't know, use "don't know".
amount:EXT2
don't knowEXT11A

- 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? If you really don't know, use "don't know".
- | | |
|-------------------------------|-------|
| 1 less than € 45400 | EXT12 |
| 2 € 45400 to € 90800 | EXT12 |
| 3 € 90800 to € 136000 | EXT12 |
| 4 € 136000 to € 182000 | EXT12 |
| 5 € 182000 to € 227000 | EXT12 |
| 6 € 227000 to € 340000 | EXT12 |
| 7 € 340000 to € 454000 | EXT12 |
| 8 € 454000 to € 908000 | EXT12 |
| 9 € 908000 to € 2270000 | EXT12 |
| 10 € 2270000 or more | EXT12 |
| don't know | EXT12 |
- EXT12 Did you, on 31 December 2002, have any [buitenvennootschappelijk] capital in the firm?
- | | |
|-------------|-------|
| 1 yes | EXT13 |
| 2 no | BZ19 |
- EXT13 How much was this capital in the financial year (2002) (2001/2002) on the closing date of the financial year? If you really don't know, use "don't know".
- | | |
|------------------|--------|
| amount: | BZ19 |
| don't know | EXT13A |
- EXT13A Into which of the categories mentioned below did this [buitenvennootschappelijk] capital go on the closing date of the financial year? If you really don't know, use "don't know".
- | | |
|-------------------------------|------|
| 1 less than € 45400 | BZ19 |
| 2 € 45400 to € 90800 | BZ19 |
| 3 € 90800 to € 136000 | BZ19 |
| 4 € 136000 to € 182000 | BZ19 |
| 5 € 182000 to € 227000 | BZ19 |
| 6 € 227000 to € 340000 | BZ19 |
| 7 € 340000 to € 454000 | BZ19 |
| 8 € 454000 to € 908000 | BZ19 |
| 9 € 908000 to € 2270000 | BZ19 |
| 10 € 2270000 or more | BZ19 |
| don't know | BZ19 |
- 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 (2002) (2001/2002), your equity capital in the firm, according to the fiscal balance (on the closing date of the financial year)? If you really don't know, use "don't know".
- | | |
|------------------|--------|
| amount: | EXT17B |
| 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? If you really don't know, use "don't know".
- | | |
|-------------------------------|--------|
| 1 less than € 45400 | EXT17B |
| 2 € 45400 to € 90800 | EXT17B |
| 3 € 90800 to € 136000 | EXT17B |
| 4 € 136000 to € 182000 | EXT17B |
| 5 € 182000 to € 227000 | EXT17B |
| 6 € 227000 to € 340000 | EXT17B |
| 7 € 340000 to € 454000 | EXT17B |
| 8 € 454000 to € 908000 | EXT17B |
| 9 € 908000 to € 2270000 | EXT17B |
| 10 € 2270000 or more | EXT17B |
| don't know | EXT17B |
- EXT17B Have you built up a 'fiscal private pension allowance' [fiscale oudedagsreserve] up to 31 December 2002?
- | | |
|-------------|-------|
| 1 yes | EXT17 |
| 2 no | BZ19 |
- EXT17 How much was this fiscal private pension allowance [fiscale oudedagsreserve] at the end of 2002? If you really don't know, use "don't know".
- | | |
|------------------|--------|
| 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 2002? If you really don't know, use "don't know".
- | | |
|-------------------------------|------|
| 1 less than € 45400 | BZ19 |
| 2 € 45400 to € 90800 | BZ19 |
| 3 € 90800 to € 136000 | BZ19 |
| 4 € 136000 to € 182000 | BZ19 |
| 5 € 182000 to € 227000 | BZ19 |
| 6 € 227000 to € 340000 | BZ19 |
| 7 € 340000 to € 454000 | BZ19 |
| 8 € 454000 to € 908000 | BZ19 |
| 9 € 908000 to € 2270000 | BZ19 |
| 10 € 2270000 or more | BZ19 |
| 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 2002, 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 2002?
- | | |
|------------------|-------|
| answer > 5 | ONR2A |
| answer < 6 | ONR31 |
- ONR2A What was the total value of your REAL ESTATE on 31 December 2002? If you really don't know, use "don't know".
- | | |
|------------------|-------|
| amount: | ONR31 |
| don't know | ONR2B |

ONR2B	Into which of the categories mentioned below did the value go at the end of 2002? If you really don't know, use "don't know".	
	1 less than € 45400	ONR31
	2 € 45400 to € 90800	ONR31
	3 € 90800 to € 136000	ONR31
	4 € 136000 to € 182000	ONR31
	5 € 182000 to € 227000	ONR31
	6 € 227000 to € 340000	ONR31
	7 € 340000 to € 454000	ONR31
	8 € 454000 to € 908000	ONR31
	9 € 908000 to € 2270000	ONR31
	10 € 2270000 or more	ONR31
	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 - to him – 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? If you really don't know, use "don't know".

any answer	ONR51
------------------	-------

ONR51 thru ONR55

How much was the estimated market value of your [1st thru 5th] piece of real estate on 31 December 2002? If you really don't know, use "don't know".

amount:	ONR61
don't know	ONR5A1

ONR5A1 thru ONR5A5

Into which of the categories mentioned below did the estimated value go at the end of 2002? If you really don't know, use "don't know".

1 less than € 45400	ONR61
2 € 45400 to € 90800	ONR61
3 € 90800 to € 136000	ONR61
4 € 136000 to € 182000	ONR61
5 € 182000 to € 227000	ONR61
6 € 227000 to € 340000	ONR61
7 € 340000 to € 454000	ONR61
8 € 454000 to € 908000	ONR61
9 € 908000 to € 2270000	ONR61
10 € 2270000 or more	ONR61
don't know	ONR61

ONR61 thru ONR65

How many mortgages were there on your [1st thru 5th] piece of real estate on 31 December 2002? If there are no mortgages on your [1st thru 5th] piece of real estate, type 0 (zero).

answer = 0	BZ20
answer > 0	O111

The variables below concern the mortgages respondents may have on their pieces of real estate. For each piece of real estate a maximum of 5 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 5th). 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.

O111 thru O115, thru, O151 thru O155

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

1 yes	O211
2 no	O211

O211 thru O215, thru, O251 thru O255

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 O315, thru, O351 thru O355 (string)

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

any answer	O411
------------------	------

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 O415, thru, O451 thru O455

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 O515, thru, O551 thru O555 (string)

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

any answerO611

O611 thru O615, thru, O651 thru O655

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

any answerON111

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 ON115, thru, ON151 thru ON155

How much was the loan at the time you took out the [1st thru 5th] MORTGAGE ? If you don't know, use "don't know". Please round off the amount to a whole number in euros. Use digits only, no dots or comma's.

any answerON211

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. If you really don't know, use "don't know". Please round off the amount to a whole number in euros. Use digits only, no dots or comma's.

any answerON311

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 answerON711

ON711 thru ON715, thru, ON751 thru ON755

Does the [1st thru 5th] mortgage involve a period with a fixed interest rate?

1 yesON811

2 noON411

ON811 thru ON815, thru, ON851 thru ON855

The last time the interest rate was fixed, it was fixed for how many years? If you really don't know, use "don't know".

any answerON911

ON911 thru ON915, thru, ON951 thru ON955

When (which year) was the last time that the interest rate belonging to the [1st thru 5th] mortgage was fixed?

any answerON411

ON411 thru ON415, thru, ON451 thru ON455

What is the term of the [1st thru 5th] mortgage (number of years)?

any answerON411

ON511 thru ON515, thru, ON551 thru ON555

How often do you pay mortgage expenses for the [1st thru 5th] mortgage?

- 1 per month ON611
 2 per quarter ON611
 3 per six months ON611
 4 per year ON611

ON611 thru ON615, thru, ON651 thru ON655

How much do you currently pay on all mortgage expenses for the [1st thru 5th] MORTGAGE per month/quarter/six months/year? If you really don't know, use "don't know". Please round off the amount to a whole number in euros. Use digits only, no dots or comma's.

any answer BZ20

BZ20 Did you, on 31 December 2002, 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 2002?

answer > 5 AUT2A
 answer < 6 AUT301

AUT2A How much was the total estimated market value of your car(s) on 31 December 2002? If you really don't know, use "don't know".

value AUT301
 don't know AUT2B

AUT2B Please choose the category into which the estimated market value fell on 31 December 2002:

- 1 less than € 450 AUT301
 2 € 450 to € 1360 AUT301
 3 € 1360 to € 2270 AUT301
 4 € 2270 to € 4540 AUT301
 5 € 4540 to € 6810 AUT301
 6 € 6810 to € 9080 AUT301
 7 € 9080 to € 11300 AUT301
 8 € 11300 to € 13600 AUT301
 9 € 13600 to € 18200 AUT301
 10 € 18200 to € 22700 AUT301
 11 € 22700 to € 45400 AUT301
 12 € 45400 to € 68100 AUT301
 13 € 68100 to € 90800 AUT301
 14 € 90800 or more AUT301
 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 AUT315

What is the year of construction of the [1st thru 5th] car you have mentioned? If you really don't know, use "don't know".

any answer AUT501

AUT501 thru AUT515 (string)

What is the make of the [1st thru 5th] car you have mentioned?

any answer AUT601

AUT601 thru AUT615 (string)

And what is the type of your [1st thru 5th] car?

any answer AUT701

AUT701 thru AUT715

What was the purchase price of your [1st thru 5th] car? If you really don't know, use "don't know".

value AUT801

don't know AUT7A01

AUT7A01 thru AUT7A05

Please choose the category into which the purchase price fell. If you really don't know, use "don't know".

1 less than € 450 AUT801

2 € 450 to € 1360 AUT801

3 € 1360 to € 2270 AUT801

4 € 2270 to € 4540 AUT801

5 € 4540 to € 6810 AUT801

6 € 6810 to € 9080 AUT801

7 € 9080 to € 11300 AUT801

8 € 11300 to € 13600 AUT801

9 € 13600 to € 18200 AUT801

10 € 18200 to € 22700 AUT801

11 € 22700 to € 45400 AUT801

12 € 45400 to € 68100 AUT801

13 € 68100 to € 90800 AUT801

14 € 90800 or more AUT801

don't know AUT801

AUT801 thru AUT815

How much was the estimated market value of the [1st thru 5th] car you have mentioned, on 31 December 2002? If you really don't know, use "don't know".

value BZ21

don't know AUT8A01

AUT8A01 thru AUT8A05

Please choose the category into which the estimated market value fell on 31 December 2002. If you really don't know, use "don't know".

1 less than € 450	BZ21
2 € 450 to € 1360.....	BZ21
3 € 1360 to € 2270.....	BZ21
4 € 2270 to € 4540.....	BZ21
5 € 4540 to € 6810.....	BZ21
6 € 6810 to € 9080.....	BZ21
7 € 9080 to € 11300.....	BZ21
8 € 11300 to € 13600.....	BZ21
9 € 13600 to € 18200.....	BZ21
10 € 18200 to € 22700.....	BZ21
11 € 22700 to € 45400.....	BZ21
12 € 45400 to € 68100.....	BZ21
13 € 68100 to € 90800.....	BZ21
14 € 90800 or more	BZ21
don't know	BZ21

BZ21	Did you, on 31 December 2002, own one or more MOTORBIKE(S)?	
	1 yes	MOT2
	2 no	BZ22

MOT2	How many motorbikes did you own on 31 December 2002?	
	answer > 5	MOT2A
	answer < 6.....	MOT301

MOT2A	How much was the total estimated market value of your motorbikes on 31 December 2002? If you really don't know, use "don't know".	
	value	MOT301
	don't know	MOT2B

MOT2B	Please choose the category into which the estimated market value fell. If you really don't know, use "don't know".	
	1 less than € 450	MOT301
	2 € 450 to € 1360.....	MOT301
	3 € 1360 to € 2270.....	MOT301
	4 € 2270 to € 4540.....	MOT301
	5 € 4540 to € 6810.....	MOT301
	6 € 6810 to € 9080.....	MOT301
	7 € 9080 to € 11300.....	MOT301
	8 € 11300 to € 13600.....	MOT301
	9 € 13600 to € 18200.....	MOT301
	10 € 18200 to € 22700.....	MOT301
	11 € 22700 to € 45400.....	MOT301
	12 € 45400 to € 68100.....	MOT301
	13 € 68100 to € 90800.....	MOT301
	14 € 90800 or more	MOT301
	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 MOT315

What is the year of construction of the [1st thru 5th] motorbike you have mentioned? If you really don't know, use "don't know".

any answerMOT501

MOT501 thru MOT515 (string)

What is the make of the [1st thru 5th] motorbike you have mentioned?

any answerMOT601

MOT601 thru MOT615 (string)

And what is the type of your [1st thru 5] motorbike?

any answerMOT701

MOT701 thru MOT715

What was the purchase price of your [1st thru 5th] motorbike? If you really don't know, use "don't know".

valueMOT801

don't knowMOT7A01

MOT7A01 thru MOT7A05

Please choose the category into which the purchase price fell If you really don't know, use "don't know".

1 less than € 450MOT801

2 € 450 to € 1360MOT801

3 € 1360 to € 2270MOT801

4 € 2270 to € 4540MOT801

5 € 4540 to € 6810MOT801

6 € 6810 to € 9080MOT801

7 € 9080 to € 11300MOT801

8 € 11300 to € 13600MOT801

9 € 13600 to € 18200MOT801

10 € 18200 to € 22700MOT801

11 € 22700 to € 45400MOT801

12 € 45400 to € 68100MOT801

13 € 68100 to € 90800MOT801

14 € 90800 or moreMOT801

don't knowMOT801

MOT801 thru MOT815

How much was the estimated market value of the [1st thru 5th] motorbike you have mentioned, on 31 December 2002? If you really don't know, use "don't know".

value BZ22

don't knowMOT8A01

MOT8A01 thru MOT8A05

Please choose the category into which the estimated market value fell on 31 December 2002. If you really don't know, use "don't know".

1 less than € 450	BZ22
2 € 450 to € 1360.....	BZ22
3 € 1360 to € 2270.....	BZ22
4 € 2270 to € 4540.....	BZ22
5 € 4540 to € 6810.....	BZ22
6 € 6810 to € 9080.....	BZ22
7 € 9080 to € 11300.....	BZ22
8 € 11300 to € 13600.....	BZ22
9 € 13600 to € 18200.....	BZ22
10 € 18200 to € 22700.....	BZ22
11 € 22700 to € 45400.....	BZ22
12 € 45400 to € 68100.....	BZ22
13 € 68100 to € 90800.....	BZ22
14 € 90800 or more	BZ22
don't know	BZ22

BZ22 Did you, on 31 December 2002, 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 2002? If you really don't know, use "don't know".

answer > 5	BOO2A
answer < 6.....	BOO301

BOO2A How much was the total estimated market value of your boats on 31 December 2002? If you really don't know, use "don't know".

value	BOO301
don't know	BOO2B

BOO2B Please choose the category into which the estimated market value fell. If you really don't know, use "don't know".

1 less than € 450	BOO301
2 € 450 to € 1360.....	BOO301
3 € 1360 to € 2270.....	BOO301
4 € 2270 to € 4540.....	BOO301
5 € 4540 to € 6810.....	BOO301
6 € 6810 to € 9080.....	BOO301
7 € 9080 to € 11300.....	BOO301
8 € 11300 to € 13600.....	BOO301
9 € 13600 to € 18200.....	BOO301
10 € 18200 to € 22700.....	BOO301
11 € 22700 to € 45400.....	BOO301
12 € 45400 to € 68100.....	BOO301
13 € 68100 to € 90800.....	BOO301
14 € 90800 or more	BOO301
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? If you really don't know, use "don't know".

any answer BOO401

BOO401 thru BOO405 (string)

What is the make of the [1st thru 15th] boat you have mentioned?

any answer BOO501

BOO501 thru BOO505

What was the purchase price of the [1st thru 5th] boat you have mentioned? If you really don't know, use "don't know".

value BOO601

don't know BOO5A01

BOO5A01 thru BOOA05

Please choose the category into which the purchase price fell. If you really don't know, use "don't know".

1 less than € 450 BOO601

2 € 450 to € 1360 BOO601

3 € 1360 to € 2270 BOO601

4 € 2270 to € 4540 BOO601

5 € 4540 to € 6810 BOO601

6 € 6810 to € 9080 BOO601

7 € 9080 to € 11300 BOO601

8 € 11300 to € 13600 BOO601

9 € 13600 to € 18200 BOO601

10 € 18200 to € 22700 BOO601

11 € 22700 to € 45400 BOO601

12 € 45400 to € 68100 BOO601

13 € 68100 to € 90800 BOO601

14 € 90800 or more BOO601

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 200? If you don't know, use "don't know".

value BZ23

don't know BOO6A01

BOO6A01 thru BOO6A05

Please choose the category into which the estimated market value fell on 31 December 2002. If you really don't know, use "don't know".

1 less than € 450	BZ23
2 € 450 to € 1360.....	BZ23
3 € 1360 to € 2270.....	BZ23
4 € 2270 to € 4540.....	BZ23
5 € 4540 to € 6810.....	BZ23
6 € 6810 to € 9080.....	BZ23
7 € 9080 to € 11300.....	BZ23
8 € 11300 to € 13600.....	BZ23
9 € 13600 to € 18200.....	BZ23
10 € 18200 to € 22700.....	BZ23
11 € 22700 to € 45400.....	BZ23
12 € 45400 to € 68100.....	BZ23
13 € 68100 to € 90800.....	BZ23
14 € 90800 or more	BZ23
don't know	BZ23

BZ23	Did you, on 31 December 2002, own one or more (SITE-)CARAVANS?	
	1 yes	CAR2
	2 no	BZ24

CAR2	How many (SITE-)CARAVANS did you own on 31 December 2002?	
	0..10	CAR3

CAR3	What was the purchase price of your (SITE-)CARAVAN(S)? If you really don't know, use "don't know".	
	value	CAR4
	don't know	CAR3A

CAR3A

Please choose the category into which the purchase price fell. If you really don't know, use "don't know".

1 less than € 450	CAR4
2 € 450 to € 1360.....	CAR4
3 € 1360 to € 2270.....	CAR4
4 € 2270 to € 4540.....	CAR4
5 € 4540 to € 6810.....	CAR4
6 € 6810 to € 9080.....	CAR4
7 € 9080 to € 11300.....	CAR4
8 € 11300 to € 13600.....	CAR4
9 € 13600 to € 18200.....	CAR4
10 € 18200 to € 22700.....	CAR4
11 € 22700 to € 45400.....	CAR4
12 € 45400 to € 68100.....	CAR4
13 € 68100 to € 90800.....	CAR4
14 € 90800 or more	CAR4
don't know	CAR4

CAR4	How much was the total estimated market value of your (SITE-) CARAVAN(S) on 31 December 2002? If you really don't know, use "don't know".	
	value	BZ24
	don't know	CAR4A

- CAR4A Please choose the category into which the estimated market value fell on 31 December 2002. If you really don't know, use "don't know".
- | | |
|----------------------------|------|
| 1 less than € 450..... | BZ24 |
| 2 € 450 to € 1360..... | BZ24 |
| 3 € 1360 to € 2270..... | BZ24 |
| 4 € 2270 to € 4540..... | BZ24 |
| 5 € 4540 to € 6810..... | BZ24 |
| 6 € 6810 to € 9080..... | BZ24 |
| 7 € 9080 to € 11300..... | BZ24 |
| 8 € 11300 to € 13600..... | BZ24 |
| 9 € 13600 to € 18200..... | BZ24 |
| 10 € 18200 to € 22700..... | BZ24 |
| 11 € 22700 to € 45400..... | BZ24 |
| 12 € 45400 to € 68100..... | BZ24 |
| 13 € 68100 to € 90800..... | BZ24 |
| 14 € 90800 or more | BZ24 |
| don't know | BZ24 |
- BZ24 Did you, on 31 December 2002, 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 2002 to family, friends or acquaintances? If you really don't know, use "don't know".
- | | |
|------------------|-------|
| value | BZ25 |
| don't know | UIT2A |
- UIT2A Please choose the category into which the amount lent out fell. If you really don't know, use "don't know".
- | | |
|----------------------------|------|
| 1 less than € 450..... | BZ25 |
| 2 € 450 to € 1360..... | BZ25 |
| 3 € 1360 to € 2270..... | BZ25 |
| 4 € 2270 to € 4540..... | BZ25 |
| 5 € 4540 to € 6810..... | BZ25 |
| 6 € 6810 to € 9080..... | BZ25 |
| 7 € 9080 to € 11300..... | BZ25 |
| 8 € 11300 to € 13600..... | BZ25 |
| 9 € 13600 to € 18200..... | BZ25 |
| 10 € 18200 to € 22700..... | BZ25 |
| 11 € 22700 to € 45400..... | BZ25 |
| 12 € 45400 to € 68100..... | BZ25 |
| 13 € 68100 to € 90800..... | BZ25 |
| 14 € 90800 or more | BZ25 |
| don't know | BZ25 |
- BZ25 Did you, on 31 December 2002, 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 2002? If you really don't know, use "don't know".
 answer > 5 OVE2A
 answer < 6 OVE31
- OVE2A What was the total value of the investments not mentioned before, on 31 December 2002? If you really don't know, use "don't know".
 amount OVE31
 don't know OVE2B
- OVE2B Please choose the category into which the value fell on 31 December 2002? If you really don't know, use "don't know".
 1 less than € 450 OVE31
 2 € 450 to € 1360 OVE31
 3 € 1360 to € 2270 OVE31
 4 € 2270 to € 4540 OVE31
 5 € 4540 to € 6810 OVE31
 6 € 6810 to € 9080 OVE31
 7 € 9080 to € 11300 OVE31
 8 € 11300 to € 13600 OVE31
 9 € 13600 to € 18200 OVE31
 10 € 18200 to € 22700 OVE31
 11 € 22700 to € 45400 OVE31
 12 € 45400 to € 68100 OVE31
 13 € 68100 to € 90800 OVE31
 14 € 90800 or more OVE31
 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 - to him/her - 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?

- 0 NOT APPLICABLE OVE51
 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

OVE41 thru OVE45 (string)

With which bank or financial institution did you make your [1st thru 5th] investment? If you don't know, use "don't know".

- any answer OVE51

OVE51 thru OVE55 (string)

What kind of investment is your [1st thru 5th] investment? If you really don't know, use "don't know".

any answer OVE71

OVE71 thru OVE75

How much was the value of your [1st thru 5th] investment on 31 December 2002? If you really don't know, use "don't know".

value PERS1

don't know OVE7A1

OVE7A1 thru OVE7A5

Please choose the category into which the value fell on 31 December 2002? If you really don't know, use "don't know".

1 less than € 450 PERS1

2 € 450 to € 1360 PERS1

3 € 1360 to € 2270 PERS1

4 € 2270 to € 4540 PERS1

5 € 4540 to € 6810 PERS1

6 € 6810 to € 9080 PERS1

7 € 9080 to € 11300 PERS1

8 € 11300 to € 13600 PERS1

9 € 13600 to € 18200 PERS1

10 € 18200 to € 22700 PERS1

11 € 22700 to € 45400 PERS1

12 € 45400 to € 68100 PERS1

13 € 68100 to € 90800 PERS1

14 € 90800 or more PERS1

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 2002, 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 2002?
 answer > 5 PERS2A
 answer < 6..... PER101

PERS2A What was the remaining debt on your PRIVATE loans on 31 December 2002? If you really don't know, use "don't know".
 amount PER101
 don't know PERS2B

PERS2B Please choose the category into which the remaining debt fell? If you really don't know, use "don't know".
 1 less than € 45 PER101
 2 € 45 to € 230..... PER101
 3 € 230 to € 450..... PER101
 4 € 450 to € 680..... PER101
 5 € 680 to € 910..... PER101
 6 € 910 to € 2270..... PER101
 7 € 2270 to € 4540..... PER101
 8 € 4540 to € 6810..... PER101
 9 € 6810 to € 9080..... PER101
 10 € 9080 to € 11300..... PER101
 11 € 11300 to € 13600..... PER101
 12 € 13600 to € 15900..... PER101
 13 € 15900 to € 18200..... PER101
 14 € 18200 to € 22700..... PER101
 15 € 22700 or more PER101
 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 - to him/her - 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? If you don't know, use "don't know".
 any answer PER301

PER301 thru PER305

How much was the remaining debt of your [1st thru 5th] private loan on 31 December 2002? If you don't know, use "don't know".

amount DOOR1
 don't know PER401

PER401 thru PER410

Into which of the categories mentioned below does the remaining debt go on 31 December 2002? If you really don't know, use "don't know".

1 less than € 45 DOOR1
 2 € 45 to € 230 DOOR1
 3 € 230 to € 450 DOOR1
 4 € 450 to € 680 DOOR1
 5 € 680 to € 910 DOOR1
 6 € 910 to € 2270 DOOR1
 7 € 2270 to € 4540 DOOR1
 8 € 4540 to € 6810 DOOR1
 9 € 6810 to € 9080 DOOR1
 10 € 9080 to € 11300 DOOR1
 11 € 11300 to € 13600 DOOR1
 12 € 13600 to € 15900 DOOR1
 13 € 15900 to € 18200 DOOR1
 14 € 18200 to € 22700 DOOR1
 15 € 22700 or more DOOR1
 don't know DOOR1

DOOR1 Did you, on 31 December 2002, 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 2002?

answer > 5 DOOR2A
 answer < 6 DOO101

DOOR2A What was the remaining debt for your EXTENDED LINES OF CREDIT on 31 December 2002? If you really don't know, use "don't know".

amount DOO101
 don't know DOOR2B

DOOR2B Into which of the categories mentioned below does the remaining debt go on 31 December 2002?
If you really don't know, use "don't know".

1 less than € 45	DOO101
2 € 45 to € 230	DOO101
3 € 230 to € 450	DOO101
4 € 450 to € 680	DOO101
5 € 680 to € 910	DOO101
6 € 910 to € 2270	DOO101
7 € 2270 to € 4540	DOO101
8 € 4540 to € 6810	DOO101
9 € 6810 to € 9080	DOO101
10 € 9080 to € 11300	DOO101
11 € 11300 to € 13600	DOO101
12 € 13600 to € 15900	DOO101
13 € 15900 to € 18200	DOO101
14 € 18200 to € 22700	DOO101
15 € 22700 or more	DOO101
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? If you don't know, use "don't know".

any answer	DOO301
------------------	--------

DOO301 thru DOO310

How much was the remaining debt of your [1st thru 5th] extended line of credit on 31 December 2002? If you really don't know, use "don't know".

amount:	DOO501
don't know	DOO401

DOO401 thru DOO405

Into which of the categories mentioned below did the remaining debt go on 31 December 2002? If you really don't know, use "don't know".

1 less than € 45	DOO501
2 € 45 to € 230	DOO501
3 € 230 to € 450	DOO501
4 € 450 to € 680	DOO501
5 € 680 to € 910	DOO501
6 € 910 to € 2270	DOO501
7 € 2270 to € 4540	DOO501
8 € 4540 to € 6810	DOO501
9 € 6810 to € 9080	DOO501
10 € 9080 to € 11300	DOO501
11 € 11300 to € 13600	DOO501
12 € 13600 to € 15900	DOO501
13 € 15900 to € 18200	DOO501
14 € 18200 to € 22700	DOO501
15 € 22700 or more.....	DOO501
don't know	DOO501

DOO501 thru DOO505

What is the maximum credit of your [1st thru 5th] extended line of credit? If you really don't know, use "don't know".

any answer 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 2002, 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 2002?

answer > 5..... FINA2A
answer < 6..... FIN101

FINA2A How much was the remaining debt on these DEBTS/LOANS on 31 December 2002? If you really don't know, use "don't know".

amount: FIN101
don't know FINA2B

FINA2B Into which of the categories mentioned below does the remaining debt go on 31 December 2002? If you really don't know, use "don't know".

1 less than € 45	FIN101
2 € 45 to € 230	FIN101
3 € 230 to € 450	FIN101
4 € 450 to € 680	FIN101
5 € 680 to € 910	FIN101
6 € 910 to € 2270	FIN101
7 € 2270 to € 4540	FIN101
8 € 4540 to € 6810	FIN101
9 € 6810 to € 9080	FIN101
10 € 9080 to € 11300	FIN101
11 € 11300 to € 13600	FIN101
12 € 13600 to € 15900	FIN101
13 € 15900 to € 18200	FIN101
14 € 18200 to € 22700	FIN101
15 € 22700 or more	FIN101
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 - to him/her - 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 FIN110

What kind of debt is your [1st thru 10th] outstanding debt?

1 payment by installment	FIN201
2 hire-purchase	FIN201
3 equity-based	FIN201

FIN201 thru FIN210

How much was the remaining debt of your [1st thru 10th] outstanding debt based on hire-purchase or payment by installment, or equity-based loan, on 31 December 2002? If you really don't know, use "don't know".

amount:	POST1
don't know	FIN301

FIN301 thru FIN305

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 € 45	POST1
2 € 45 to € 230	POST1
3 € 230 to € 450	POST1
4 € 450 to € 680	POST1
5 € 680 to € 910	POST1
6 € 910 to € 2270	POST1
7 € 2270 to € 4540	POST1
8 € 4540 to € 6810	POST1
9 € 6810 to € 9080	POST1
10 € 9080 to € 11300	POST1
11 € 11300 to € 13600	POST1
12 € 13600 to € 15900	POST1
13 € 15900 to € 18200	POST1
14 € 18200 to € 22700	POST1
15 € 22700 or more.....	POST1
don't know	POST1

POST1 Did you, on 31 December 2002, have one or more outstanding debts NOT MENTIONED BEFORE IN THIS QUESTIONNAIRE 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 IN THIS QUESTIONNAIRE did you have on 31 December 2002?

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 2002? If you really don't know, use "don't know".

amount:	PS1A1
don't know	POST2B

POST2B 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 € 45	PS1A1
2 € 45 to € 230	PS1A1
3 € 230 to € 450	PS1A1
4 € 450 to € 680	PS1A1
5 € 680 to € 910	PS1A1
6 € 910 to € 2270	PS1A1
7 € 2270 to € 4540	PS1A1
8 € 4540 to € 6810	PS1A1
9 € 6810 to € 9080	PS1A1
10 € 9080 to € 11300	PS1A1
11 € 11300 to € 13600	PS1A1
12 € 13600 to € 15900	PS1A1
13 € 15900 to € 18200	PS1A1
14 € 18200 to € 22700	PS1A1
15 € 22700 or more.....	PS1A1
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 - to him/her – 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 2002?

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 2002? If you really don't know, use "don't know".

amount: FAMI1

don't know PS201

PS201 thru PS205

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 € 45 FAMI1

2 € 45 to € 230 FAMI1

3 € 230 to € 450 FAMI1

4 € 450 to € 680 FAMI1

5 € 680 to € 910 FAMI1

6 € 910 to € 2270 FAMI1

7 € 2270 to € 4540 FAMI1

8 € 4540 to € 6810 FAMI1

9 € 6810 to € 9080 FAMI1

10 € 9080 to € 11300 FAMI1

11 € 11300 to € 13600 FAMI1

12 € 13600 to € 15900 FAMI1

13 € 15900 to € 18200 FAMI1

14 € 18200 to € 22700 FAMI1

15 € 22700 or more FAMI1

don't know FAMI1

FAMI1 Did you, on 31 December 2002, 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 2002?

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 2002? If you really don't know, use "don't know".

amount: FAM101

don't know FAMI2B

FAMI2B	Into which of the categories mentioned below did the total remaining debt go? If you really don't know, use "don't know".	
	1 less than € 45	FAM101
	2 € 45 to € 230	FAM101
	3 € 230 to € 450	FAM101
	4 € 450 to € 680	FAM101
	5 € 680 to € 910	FAM101
	6 € 910 to € 2270	FAM101
	7 € 2270 to € 4540	FAM101
	8 € 4540 to € 6810	FAM101
	9 € 6810 to € 9080	FAM101
	10 € 9080 to € 11300	FAM101
	11 € 11300 to € 13600	FAM101
	12 € 13600 to € 15900	FAM101
	13 € 15900 to € 18200	FAM101
	14 € 18200 to € 22700	FAM101
	15 € 22700 or more.....	FAM101
	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 - to him/her – 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 FAM110

How much was the remaining debt of your [1st thru 5th] loan from family, friends or acquaintances on 31 December 2002? If you really don't know, use "don't know".

amount:	STUD1
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 € 45	STUD1
2 € 45 to € 230	STUD1
3 € 230 to € 450	STUD1
4 € 450 to € 680	STUD1
5 € 680 to € 910	STUD1
6 € 910 to € 2270	STUD1
7 € 2270 to € 4540	STUD1
8 € 4540 to € 6810	STUD1
9 € 6810 to € 9080	STUD1
10 € 9080 to € 11300	STUD1
11 € 11300 to € 13600	STUD1
12 € 13600 to € 15900	STUD1
13 € 15900 to € 18200	STUD1
14 € 18200 to € 22700	STUD1
15 € 22700 or more.....	STUD1
don't know	STUD1

STUD1

Did you, on 31 December 2002, have a STUDY LOAN?

1 yes	STU201
2 no.....	CRED1

STUD2 HOW MANY STUDY LOANS did you have on 31 December 2002?
 answer > 5 STUD2A
 answer < 6..... STU101

STUD2A How much was the total remaining debt of your STUDY LOAN on 31 December 2002? If you really don't know, use "don't know".
 amount: STU101
 don't knowSTUD2B

STUD2B Into which of the categories mentioned below did the total remaining debt go? If you really don't know, use "don't know".

1 less than € 45	STU101
2 € 45 to € 230	STU101
3 € 230 to € 450	STU101
4 € 450 to € 680	STU101
5 € 680 to € 910	STU101
6 € 910 to € 2270	STU101
7 € 2270 to € 4540	STU101
8 € 4540 to € 6810	STU101
9 € 6810 to € 9080	STU101
10 € 9080 to € 11300	STU101
11 € 11300 to € 13600	STU101
12 € 13600 to € 15900	STU101
13 € 15900 to € 18200	STU101
14 € 18200 to € 22700	STU101
15 € 22700 or more.....	STU101
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 - to him/her – 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 2002? If you really don't know, use "don't know".
 amount: CRED1
 don't know STU201

STU201 thru STU205

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 € 45	CRED1
2 € 45 to € 230	CRED1
3 € 230 to € 450	CRED1
4 € 450 to € 680	CRED1
5 € 680 to € 910	CRED1
6 € 910 to € 2270	CRED1
7 € 2270 to € 4540	CRED1
8 € 4540 to € 6810	CRED1
9 € 6810 to € 9080	CRED1
10 € 9080 to € 11300	CRED1
11 € 11300 to € 13600	CRED1
12 € 13600 to € 15900	CRED1
13 € 15900 to € 18200	CRED1
14 € 18200 to € 22700	CRED1
15 € 22700 or more.....	CRED1
don't know	CRED1

CRED1 Did you, on 31 December 2002, have any CREDIT CARD DEBTS (that is, were you in the red with one or more of your credit cards)? If you really don't know, use "don't know".

1 yes	CRED2
2 no.....	ANDE1

CRED2 How much was the TOTAL DEBT through these CREDIT CARDS on 31 December 2002? If you really don't know, use "don't know".

amount:	ANDE1
don't know	CRED3

CRED 3 Please choose the category into which the remaining debt fell on 31 December 2002. If you really don't know, use "don't know".

1 less than € 45	ANDE1
2 € 45 to € 230	ANDE1
3 € 230 to € 450	ANDE1
4 € 450 to € 680	ANDE1
5 € 680 to € 910	ANDE1
6 € 910 to € 2270	ANDE1
7 € 2270 to € 4540	ANDE1
8 € 4540 to € 6810	ANDE1
9 € 6810 to € 9080	ANDE1
10 € 9080 to € 11300	ANDE1
11 € 11300 to € 13600	ANDE1
12 € 13600 to € 15900	ANDE1
13 € 15900 to € 18200	ANDE1
14 € 18200 to € 22700	ANDE1
15 € 22700 or more.....	ANDE1
don't know	ANDE1

ANDE1 Did you, on 31 December 2002, 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 2002?
 answer > 5 ANDE2A
 answer < 6 AND101

ANDE2A What was the total remaining debt of the loans not mentioned before on 31 December 2002? If you really don't know, use "don't know".
 amount: AND101
 don't know ANDE2B

ANDE2B Please choose the category into which the total remaining debt fell. If you really don't know, use "don't know".

1 less than € 45	AND101
2 € 45 to € 230	AND101
3 € 230 to € 450	AND101
4 € 450 to € 680	AND101
5 € 680 to € 910	AND101
6 € 910 to € 2270	AND101
7 € 2270 to € 4540	AND101
8 € 4540 to € 6810	AND101
9 € 6810 to € 9080	AND101
10 € 9080 to € 11300	AND101
11 € 11300 to € 13600	AND101
12 € 13600 to € 15900	AND101
13 € 15900 to € 18200	AND101
14 € 18200 to € 22700	AND101
15 € 22700 or more	AND101
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 five - to him/her - 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 in this questionnaire?
 any answer AND21

AND201 thru AND205
 How much was the remaining debt of your [1st thru 5th] loan not mentioned earlier in this questionnaire, on 31 December 2002? If you really don't know, use "don't know".
 amount: AFLOS1
 don't know AND301

AND301 thru AND305

Into which of the categories mentioned below does the remaining debt go? If you really don't know, use "don't know".

1 less than € 45	AFLOS1
2 € 45 to € 230	AFLOS1
3 € 230 to € 450	AFLOS1
4 € 450 to € 680	AFLOS1
5 € 680 to € 910	AFLOS1
6 € 910 to € 2270	AFLOS1
7 € 2270 to € 4540	AFLOS1
8 € 4540 to € 6810	AFLOS1
9 € 6810 to € 9080	AFLOS1
10 € 9080 to € 11300	AFLOS1
11 € 11300 to € 13600	AFLOS1
12 € 13600 to € 15900	AFLOS1
13 € 15900 to € 18200	AFLOS1
14 € 18200 to € 22700	AFLOS1
15 € 22700 or more.....	AFLOS1
don't know	AFLOS1

AFLOS1 Did you, in 2002, FULLY PAY OFF one or more loans?

1 yes	REK0
2 no	REK0

REK0 thru REK3 (*dummies for four possible answers*)

Did you, on 31 December 2002, 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 2002? If you really don't know, use "don't know".

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 2002? If you really don't know, use "don't know".

any answer

if REK3=1	REKOVER
otherwise	HEBBEN

REKOVER How much was the total sum on OTHER ARREARS on 31 December 2002? If you really don't know, use "don't know".

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 yesKREDIET0
 2 noKREDIET0
 don't knowKREDIET0

KREDIET0 thru KREDIET4 (*dummies for five possible answers*)

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 (*dummies for three possible answers*)

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 is split in two parts since 2001. Here, both parts are put together. The variables psy1 and psy2 indicate which part of the questionnaire is filled in by the respondent.

ROUTING VARIABLE 6

Are you the (partner of the) head of the household?

- 1 yes INKHH
2 no TIJD1N

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, taken as the sum total 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? If you really don't know, use "don't know".

- 1 less than € 9076 INKNORM
2 between € 9076 and € 12706 INKNORM
3 between € 12706 and € 19513 INKNORM
4 between € 19513 and € 36302 INKNORM
5 between € 36302 and € 68067 INKNORM
6 € 68067 or more INKNORM
7 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
4 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 I am/we are in debt INKEVEN
2 I am/we are drawing upon our savings INKEVEN
3 I can/we can just about manage INKEVEN
4 I can/we can save some money INKEVEN
5 I can/we can save a lot of money 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 INK25A
 3 the expenditures were lower than the income INK25A

INKAANK

Was the purchase of a house or car, or were other (big) investments part of these expenditures?

- 1 yes INKSEC
 2 no INK25A

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 INK25A
 2 the expenditures were about equal to the income INK25A
 3 the expenditures were lower than the income 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 higher than the income INK25B
 2 the expenditures will be about the same as the income INK25B
 3 the expenditures will be 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 INKLOON

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 higher than the income INKLOON
 2 the expenditures will be about the same as the income INKLOON
 3 the expenditures will be lower than the income INKLOON

INKLOON

Do you have a paid job?

- 1 yes ZINVOL
 2 no 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
 5 don't know OPZIJ

OPZIJ Did you 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? If you really don't know, use "don't know".

- 1 less than € 1361..... OPZIJ12
 2 between € 1361 and € 4538..... OPZIJ12
 3 between € 4538 and € 11345..... OPZIJ12
 4 between € 11345 and € 18151..... OPZIJ12
 5 between € 18151 and € 34034..... OPZIJ12
 6 between € 34034 and € 68067..... OPZIJ12
 7 € 68067 or more OPZIJ12
 8 don't know OPZIJ12

OPZIJ12

Are you 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
 5 don't know SPAARM01

People have many different reasons for saving money for a short or for a long time. Please indicate your opinion about each statement mentioned below. Is it to you personally of much or of little importance? If you really don't know, use "don't know" (9).

very unimportant						very important
1	2	3	4	5	6	7

- SPAARM01 to leave money to my children (or other relatives) SPAARM02
- SPAARM02 to give presents or other gifts to my (grand)children SPAARM03
- SPAARM03 to have some savings to cover unforeseen expenses as a consequence of illness or accidents SPAARM04
- SPAARM04 to have some savings in case I or a member of my family get(s) unemployed SPAARM05
- SPAARM05 to supplement (in future possibly lower) general old-age pension..... SPAARM06
- SPAARM06 to supplement my retirement pension, and to have some extra money to spend when I'm retired SPAARM07
- SPAARM07 to pay for my children's (or other relatives') education..... SPAARM08
- SPAARM08 to buy durable goods such as furniture, electric appliances, or bicycles in the future SPAARM09
- SPAARM09 to generate income from interests or dividends SPAARM10
- SPAARM10 to buy a house in the future SPAARM11
- SPAARM11 to set up my own business SPAARM12
- SPAARM12 as a reserve to cover unforeseen expenses SPAARM13
- SPAARM13 to have enough money in my bank account to be sure I will be able to meet my financial liabilities..... STIGSB01

Please indicate your opinion about each statement mentioned below: 1 means 'I totally disagree', 7 means 'I totally agree'. If you really don't know, use "don't know" (9).

	totally disagree						totally agree	
	1	2	3	4	5	6	7	
STIGSBO1	I save because it gives me a larger freedom of choice and because it gives me independence.....							STIGSBO2
STIGSBO2	I always try to choose those savings plans that yield high profits							STIGSBO3
STIGSBO3	in general, it is a good idea to be able to buy a car on the installment plan							STIGSBO4
STIGSBO4	being careful with money is an important character trait							STIGSBO5
STIGSBO5	I tend to listen carefully to advice by family or friends with respect to financial affairs							STIGSBO6
STIGSBO6	to me, the service of a bank is very important							STIGSBO7
STIGSBO7	banks are only made for people who have much money							STIGSBO8
STIGSBO8	it is important to always save as much as possible, and only to spend money on things that are strictly necessary.....							STIGSBO9
STIGSBO9	I try to have enough money in the bank to make sure I will be able to meet my financial liabilities							STIGSB10
STIGSB10	it is important to have some money left by the end of the month							STIGSB11
STIGSB11	people who buy things on installment are wasters							STIGSB12
STIGSB12	I am very interested in financial matters (insurance, investments etc.)							STIGSB13
STIGSB13	it is not right to borrow money to pay for a holiday							STIGSB14
STIGSB14	I reserve part of my salary to save							STIGSB15
STIGSB15	I always keep some money in reserve because my income varies during the year							STIGSB16
STIGSB16	saving should be encouraged in today's society							STIGSB17
STIGSB17	people who are successful in saving are also successful in life							STIGSB19
STIGSB19	there is no need for me to save because my income will rise significantly in the future							STIGSB20
STIGSB20	most people in my environment are saving							STIGSB21
STIGSB21	because of the welfare system in our country, there is no need to save money							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				totally
1	2	3	4	5	6	agree 7

- SITUAT1 compared to others in my environment, I am better offSITUAT2
- SITUAT2 I think I have more assets than others in my environmentSITUAT3
- SITUAT3 other people in my environment have more money to spend than ISITUAT4
- SITUAT4 if I compare myself with my friends, I think in general I am financially better offSITUAT5
- SITUAT5 most people in my environment are saving moneySITUAT6
- 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 € 9076 (Dfl. 20,000)?
- 1 yes SPAAR1
- 2 no TOEK01

The following statements concern saving and taking risks.

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'. If you really don't know, use "don't know" (9).

totally disagree						totally agree
1	2	3	4	5	6	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 riskySPAAR3
- 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 safeSPAAR5
- 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
- 6 not applicable..... TOEK01
- 7 don't know TOEK01

Now follow some statements about the future.

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'. If you really don't know, use "don't know" (9).

totally disagree							totally agree
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.ROUTING VARIABLE 8

ROUTING VARIABLE 8

- Are you (the partner of) the head of the household?
- 1 yesUITGEVEN
- 2 noERFENIS

People have different opinions about planning financial affairs. Some people find it important to plan in advance, other people manage without 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'. If you really don't know, use "don't know" (9).

I like to spend all my money immediately						I want to save as much as possible	
1	2	3	4	5	6	7	CONTROL

CONTROL

Please indicate to what extent you agree or disagree with the following statement. If you really don't know, use "don't know" (9).

I have good control of my investments and their returns..

totally disagree							totally agree
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 'no, very easy' and 7 means 'yes, very difficult'. If you really don't know, use "don't know" (9).

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	UITG10
2 I keep rather bad track of my expenditures	UITG10
3 I more or less keep track of my expenditures	UITG10
4 I keep good track of my expenditures	UITG10
5 I keep very good track of my expenditures	UITG10

UITG10 thru UITG15 (*dummies for 6 possible answers*)

Many people find it difficult to plan or control their expenditures. There are many ways to keep track of your expenditures, or to prevent spending more than you were planning to. Please indicate whether you sometimes use one or more of the below-mentioned ways to plan or control your expenditures. More than 1 answer is possible here.

- 1 I keep a housekeeping book UITG20
 2 I don't have any credit cards or checks UITG20
 3 I try to pay that much on taxes during the year, so that I will more probably get a return of payment then an additional assessment at the final assessment at the end of the year UITG20
 4 I always make sure I have a limited amount of money on me..... UITG20
 5 I withdraw a certain amount from my bank account at the beginning of each month (or week), to keep track of how fast I am running out of money..... UITG20
 0 none of the above-mentioned/not applicable..... UITG20

UITG20 thru UITG24 (*dummies for 5 possible answers*)

Do you use one or more of the ways mentioned below? More than 1 answer is possible here.

- 1 every month an amount of money is automatically transferred to my savings account PIN
 2 if I have bought something impulsively, and I regret having bought it later, I take it back to the shop PIN
 3 when at first I plan to go shopping, I sometimes change my mind and I don't go..... PIN
 4 I do other things to plan my expenditures WMAN
 0 none of the above-mentioned/not applicable PIN

WMAN (string)

What ways do you use to plan your expenditures? PIN

PIN1 Do you own a bank card (ATM-card) with a PIN code?

- 1 yes PIN2
 2 no AUTOM

PIN2 I use the bank card with PIN code:

- 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 ATMFOON
 2 I prefer to go into the bank.....FOON
 3 I have no particular preference.....FOON
 4 I don't knowFOON

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. This kind of facility is sometimes called [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
 6 I 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. Examples of such a facility are: HomeNet, Internetbanking or Girotel. Do you use such a facility?

- 1 no POTJES
 2 yes, very rarely POTJES
 3 yes, every now and then POTJES
 4 yes, often POTJES
 5 yes, very often POTJES
 6 I don't know POTJES

POTJES Do you put money aside for particular purposes (holidays, clothes, rent etc.) frequently, 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 ERFENIS
 2 separate bank or giro accounts ERFENIS
 3 separate envelopes or jars/boxes, or in another way in your own house ERFENIS
 4 other ways APOT

APOT (string)

- What other ways do you have in mind? ERFENIS

The following questions concern bequests.

ERFENIS

Do you expect to be left a substantial inheritance in the future, or do you expect to receive a substantial gift in the future?

- 1 yes ERFDENK
 2 no ERFDENK
 3 don't know ERFDENK

ERFDENK

Have you ever thought about leaving a bequest?

- 1 yes ERFBEL
 2 no BABY

ERFBEL

Some people think it important to leave a bequest to their children or to other heirs, while other people don't find that important. Do you think this is important, or not?

- 1 very important TESTA
 2 important TESTA
 3 neither important nor unimportant TESTA
 4 unimportant TESTA
 5 very unimportant TESTA

TESTA Have you made a will?

- 1 yesERFWIE1
 2 noERFWIE1

ERFWIE1 thru ERFWIE6 (*dummies for 6 possible answers*)

To whom or what would you like to bequeath? More than 1 answer is possible here.

- 1 partnerERFNA1
 2 childrenERFNA1
 3 parentsERFNA1
 4 family, friends, or acquaintancesERFNA1
 5 to charitable institutions or other associations/institutionsERFNA1
 6 otherANDWIE

ANDWIE (string)

To whom or what would you like to bequeath?ERFNA1

ERFNA1 thru ERFNA5 (*dummies for 5 possible answers*)

What sort of asset would your bequest consist of? More than 1 answer is possible here.

- 1 a houseERFBEDR
 2 antiques, pieces of art, other goodsERFBEDR
 3 payment of a life insuranceERFBEDR
 4 moneyERFBEDR
 5 otherANDVORM

ANDVORM (string)

What other asset do you have in mind?ERFBEDR

ERFBEDR

How much do you think your bequest would amount to? If the bequest consists of a house, antiques or other goods, please estimate the market value thereof. Please round the amount off to a whole number, do not use dots or comma's.

amount:BABY

BABY The following questions should be answered by people who have children (either being a member of the household or not) now. It is quite complicated to deduct this information from your answers to earlier questions. That's why we put the next question.

Do you have any children (either being a member of the household or not)?

- 1 yes PLAN
 2 no ROUTING VARIABELE 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? More than 1 answer is possible here.
- 1 no UITSPR
 2 yes, I give already substantial amounts now UITSPR
 3 yes, I am planning to give substantial amounts in the future UITSPR
 4 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 VARIABELE 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 VARIABELE 9
 3 we have no preconceived plans about leaving a bequest to our children because we want to enjoy our own lives. ROUTING VARIABELE 9
 4 we don't intend to leave a bequest to our children, because we don't want to do that. ROUTING VARIABELE 9
 5 NONE of the above-mentioned statements ROUTING VARIABELE 9

ROUTING VARIABLE 9

Are you (partner of) the head of the household?

- 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 BESLIS
 2 good relationship between the members of the household BESLIS
 3 neither really good nor really bad relationship between the members of the household BESLIS
 4 bad relationship between the members of the household BESLIS
 5 very bad relationship between the members of the household BESLIS

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..... BESTEED
 2 My partner has more influence than me on financial decisions BESTEED
 3 My partner and I have equal influence on financial decisions..... BESTEED
 4 I have more influence on financial decisions than my partner does BESTEED

BESTEED

Which of the following three statements would best describe the spending within the household?

- 1 My partner and I (almost) always agree on how much money to spend GELUK
 2 My partner and I frequently disagree on how much money to spend..... GELUK
 3 My partner and I can decide independently of each other how much money each of us spends 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
 6 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 € 7.941 per year	KENOPL
2	€ 7.941 – 9.076	KENOPL
3	€ 9.076 – 10.891	KENOPL
4	€ 10.891 – 12.706	KENOPL
5	€ 12.706 – 15.429	KENOPL
6	€ 15.429 – 19.513	KENOPL
7	€ 19.513 – 27.227	KENOPL
8	€ 27.227 – 36.302	KENOPL
9	€ 36.302 – 47.647	KENOPL
10	€ 47.647 – 68.067	KENOPL
11	€ 68.067 or more	KENOPL
12	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..... | FAMILIE |
| 2 information from the newspapers..... | FAMILIE |
| 3 financial magazines, guides, books..... | FAMILIE |
| 4 brochures from my bank or mortgage adviser..... | FAMILIE |
| 5 advertisements on TV, in the papers, or in other media..... | FAMILIE |
| 6 professional financial advisers..... | FAMILIE |
| 7 financial computer programs..... | FAMILIE |
| 8 financial information on the Internet..... | FAMILIE |
| 9 other..... | ANDADV |

ANDADV

So, what is your most important source of advice when you have to make important financial decisions for the household?.....FAMILIE

FAMILIE

If you would need it, could you call on one of your relatives for financial advice?

- | | |
|-------------------|-----|
| 1 yes..... | END |
| 2 no..... | END |
| 3 don't know..... | END |

END Questionnaire Economic and Psychological Concepts

8. Questionnaire Additional DNB questions*8.1 Section DNB_Asset**

The questionnaire "Extra questions DNB" has been presented to the respondent in two parts in the year 2003. In the documentation and in the database both parts have been incorporated.

ROUTING DNB 7

respondent responsible for finances VR1
 otherwise VR6

VR1 What is the total value of the liquid assets and/or savings balances in your household?
 I.e. bank and giro accounts, deposits and savings accounts, save-as-you-earn deduction arrangements,
 interest accounts etc.).
 If you don't know exactly, please give an estimate of the total value.
 total value VR2A
 99999999 don't know VR2A

VR2A Does your household have one or more personal loans and/or extended lines of credit and/or credit cards
 with a maximum credit and/or products that have not yet been paid off? (This does NOT concern
 mortgages.)
 1 yes VR2B
 2 no VR4A01

VR2B What is the total amount of your debts?
 If you don't know exactly, please give an estimate of the total amount of your debts.
 amount VR3
 99999999 don't know VR3

VR3 Which of the following statements applies best to you?
 1 I'd rather not lend money, however I am forced to do so due to (temporary) lack of money VR4A01
 2 lending money is a deliberate part of my financial planning VR4A01
 9 don't know VR4A01

VR4A01 thru VR4A11 (*dummies for 11 possible answers*)

Does your household invest in ...? More than 1 answer is possible.
 1 Stocks VR501
 2 Stock funds VR501
 3 Stock lease arrangements VR501
 4 Bonds VR501
 5 Bond funds VR501
 6 Deposits and liquidity funds VR501
 7 Immovable property funds VR501
 8 Mixed funds VR501
 9 Options VR501
 10 Foreign currency VR501
 11 Otherwise VR4B

VR4B Where does your household invest in then?
 answer VR501

VR501 thru VR511 (amounts for 11 possible categories)

Please indicate the current value per category. If you don't know exactly, please give an estimate.

1 Stocks	VR6
2 Stock funds	VR6
3 Stock lease arrangements	VR6
4 Bonds	VR6
5 Bond funds	VR6
6 Deposits and liquidity funds	VR6
7 Immovable property funds	VR6
8 Mixed funds	VR6
9 Options	VR6
10 Foreign currency	VR6
11 Otherwise	VR6

VR6 What is the total net value of your capital?

I.e. all properties minus debts, including the value of your house minus (the remainder of) your mortgage loans. Please leave out an art collection or consumer durables (such as jewels or a car).

total value	VR7
9999999 don't know	VR7

VR7 Did you have stocks in companies or did you participate in stock funds in 2000?

1 yes	ROUTING DNB 8
2 no.....	ROUTING DNB 8
9 don't know	ROUTING DNB 8

ROUTING DNB 8

if VR7=1 or VR4A01=1 or VR4A02=1	VR8A
otherwise	VR221

VR8A In comparison to 2000 most share prices have decreased. Since then, have you made a loss on your stock portfolio? If you don't know exactly, please give an estimate.

1 no, I made a profit	VR8B
2 no, I have made neither loss nor profit	VR9A
3 yes, I have made a loss	VR8B
9 don't know	VR9A

VR8B How much profit/loss did you make?

amount	VR9A
9999999 don't know	VR9A

VR9A What did you do as a consequence of the decreasing share prices (since the peak in 2000)?

1 I have disposed of all my stocks	VR10
2 I have disposed of most (approximately 75%) of my stocks	VR10
3 I have sold many stocks, but also kept many stocks (approximately half of them).....	VR10
4 I have hold on to my stock s (for approximately 75%)	VR10
5 I have hold on to my stocks, but did not buy new ones.....	VR16
6 I have bought a substantial amount of stocks	VR16
7 otherwise	VR9B
9 don't know	VR16

- VR9B What did you do then?
answer VR16
- VR10 You mentioned that you have sold (part of) your stocks since 2000. In which year did you sell the most?
1 2000..... VR11
2 2001..... VR11
3 2002..... VR11
4 2003..... VR11
9 don't know VR11
- VR11 This question concerns the spending of the profit out of the sale of stocks and/or stock funds.
In the last 5 years (since January 1998) have you sold any stocks or stock funds on one or several occasions to use the profits for other purposes (thus NOT for immediately buying other stocks or stock funds)?
1 yes VR12
2 no..... ROUTING DNB 9
9 don't know ROUTING DNB 9
- VR12 What was the total amount involved? If you don't know exactly, please give an estimate.
amount VR131
9999999 don't know..... VR131
- VR131 thru VR136 (*amounts for 6 years*)
Could you indicate which part of that amount you obtained in which year? If you don't know exactly, please give an estimate. If you really don't know, leave the answer empty. If you have not obtained (part of) the amount in a specific year, please type 0 (zero).
1 1998 amount : VR14A01
2 1999 amount:..... VR14A01
3 2000 amount:..... VR14A01
4 2001 amount:..... VR14A01
5 2002 amount:..... VR14A01
6 2003 amount:..... VR14A01
- VR13TOTA
Total of VR131 thru VR136 VR14A01
- VR14A01 THRU VR14A12 (*dummies for 12 possible answers*)
Where did you use the profits out of the sale of the stocks for? More than 1 answer possible.
1 property improvement (renovating house, kitchen etc.)..... VR1501
2 purchase of real estate (land, holiday house etc.) VR1501
3 business investment..... VR1501
4 purchase of durable goods (car, boat etc.) VR1501
5 purchase of electronic equipment, furniture VR1501
6 holiday, world trip, party etc. VR1501
7 savings account VR1501
8 other, safer investments, such as bonds etc. VR1501
9 pension arrangements/old-age/early retirement/ life insurance VR1501
10 education of the children VR1501
11 paying off other loans..... VR1501
12 otherwise VR14B

VR14B What other use do you mean?
 answer VR1501

VR1501 thru VR1512 (*amounts for 12 possible categories*)

Could you indicate for each category which part of the total amount you have used? If you don't know exactly, please give an estimate.

1 property improvement (renovation house, kitchen etc.)	ROUTING DNB 9
2 purchase of real estate (land, holiday house etc.)	ROUTING DNB 9
3 business investment	ROUTING DNB 9
4 purchase of durable goods (car, boat, etc.)	ROUTING DNB 9
5 purchase of electronic equipment, furniture	ROUTING DNB 9
6 holiday, world trip, party etc.	ROUTING DNB 9
7 savings account	ROUTING DNB 9
8 other, safer investments, such as bonds etc.	ROUTING DNB 9
9 pension arrangement/old-age/early retirement/ life insurance	ROUTING DNB 9
10 education of the children	ROUTING DNB 9
11 paying off other loans.....	ROUTING DNB 9
12 otherwise	ROUTING DNB 9

VR15TOTA

Total of VR1501 thru VR1512 ROUTING DNB 9

ROUTING DNB 9

if VR9A<>1 VR16
 otherwise VR19A

VR16 Do you intend to sell stocks or stock funds (again) in the next 2 years (to use the money for other things than buying other stocks or stock funds)?

1 yes, definitely	VR17A01
2 yes, probably	VR17A01
3 no, probably not.....	ROUTING DNB 10
4 no, definitely not	ROUTING DNB 10
9 don't know	ROUTING DNB 10

VR17A01 thru VR17A12 (*dummies for 12 possible answers*)

For what purpose will you use the profits out of the sale of stocks or stock funds for? More than 1 answer possible here.

1 property improvement (renovation house, kitchen etc.)	ROUTING DNB 10
2 purchase of real estate (land, holiday house etc.)	ROUTING DNB 10
3 business investment	ROUTING DNB 10
4 purchase of durable goods (car, boat, etc.)	ROUTING DNB 10
5 purchase of electronic equipment, furniture	ROUTING DNB 10
6 holiday, world trip, party etc.	ROUTING DNB 10
7 savings account	ROUTING DNB 10
8 other, safer investments, such as bonds etc.	ROUTING DNB 10
9 pension arrangement/old-age/early retirement/ life insurance	ROUTING DNB 10
10 education of the children	ROUTING DNB 10
11 paying off other loans.....	ROUTING DNB 10
12 otherwise	VR17B

VR17B

What other purpose do you mean?

answer ROUTING DNB 10

ROUTING DNB 10

if VR9A=5 or VR9A=6 VR1801
 else VR19A

VR1801 thru VR1810 (*dummies for 10 possible answers*)

If you have not sold your stocks or stock funds, did you nevertheless change your spending, saving or investment habits, in the knowledge that the value of your stocks has been decreased since 2000?

More than 1 answer possible.

1 no VR19A
 2 yes, I have been spending less VR19A
 3 yes, I have been investing more VR19A
 4 yes, I have been investing less VR19A
 5 yes, I took out some extra loans or have paid off less fast VR19A
 6 yes, I took out less loans VR19A
 7 yes, I have saved more VR19A
 8 yes, I have saved less VR19A
 9 yes, I have given my children less money VR19A
 10 otherwise VR19A

VR19A Do you think that the current rates on the stock prices are in agreement with the actual value? Is the current rate too low, too high or about the same as the actual value?

1 too low VR19B
 2 about the same as the actual value VR20A
 3 too high VR19B
 9 don't know VR20A

VR19B About how many percentage points do you think the current rates are too high or too low in comparison to the actual value?

percentage VR20A
 999 don't know VR20A

VR20A What do you expect will the worldwide stock prices do the next two years? Will the stock prices increase, decrease or remain about the same?

1 increase VR20B
 2 remain about the same VR21
 3 decrease VR20B
 9 don't know VR21

VR20B How many percentage points do you expect them to increase or decrease per year?

percentage VR21
 999 don't know VR21

VR21 What is, in your opinion, over a longer period of time a normal increase percentage for stock rates?

Please give your answer in percentages per year.

percentage VR221
 999 don't know VR221

VR221 thru VR223 (*dummies for 3 possible answers*)

Do you have whole-life policies, annuities or endowment insurances? More than 1 answer possible.

1 whole-life policies VR231
 2 annuities VR231
 3 endowment insurances VR231

VR231 thru VR233

Do you know its current value? If you don't know exactly, please give an estimate.

- 1 whole-life policies amount: VR241
- 2 annuities amount: VR242
- 3 endowment insurances amount: VR243

VR241 thru VR243

Are there any periodic obligations (e.g. monthly or yearly) or aren't you obliged to deposit extra means?

- 1 whole-life policies (1. yes, 2. no, not obliged, 3. don't know) VR251
- 2 annuities (1. yes, 2. no, not obliged, 3. don't know) VR252
- 3 endowment insurances (1. yes, 2. no, not obliged, 3. don't know) VR253

VR251 thru VR253

What is the amount for your obligations on a yearly basis? If you don't know exactly, please give an estimate.

- 1 whole-life policies EINDE
- 2 annuities EINDE
- 3 endowment insurances EINDE

End section DNB_Bezit

8.2 Section DNB_Spaar

VR26 Do you have one or more save-as-you-earn deduction accounts? In this arrangement your employer deposits a certain amount of the gross salary into a separate account for a period of four years. After this time it becomes available not subject to income tax and premiums for social insurance policies.

Note: this is not about premium savings arrangements of which we talk later on.

- 1 yes VR27A
- 2 no VR30
- 9 don't know VR30

VR27A The save-as-you-earn deduction arrangement has been cut down. Due to this, part of the balance has become available this year (unfrozen). Did money become available to you because of this release?

- 1 yes VR27B
- 2 no money became available, it was already taken out earlier VR30
- 3 no money became available, as I have not yet participated long enough in this arrangement VR30
- 9 don't know VR30

VR27B What amount became available this year due to this release? If you don't know exactly, please give an estimate. Round off the amount to a whole number.

- amount VR28A01

VR28A01 thru VR28A12 (*dummies for 12 possible answers*)

What did you do with the balance that became available? More than 1 answer possible.

1 put it on a savings account	VR2901
2 used it to pay off the mortgage or other debts	VR2901
3 used it for daily shopping	VR2901
4 used it for electronic equipment, furniture	VR2901
5 used it to buy durable goods (car, boat etc.).....	VR2901
6 used it for property improvement (renovating house, kitchen etc.).....	VR2901
7 used it for a holiday, world trip, party etc.	VR2901
8 to buy or make a deposit on single-premium annuity insurance policies	VR2901
9 it did not become available, because I don't participate long enough	VR2901
10 to make a deposit on other endowment insurance	VR2901
11 gave it to the children	VR2901
12 otherwise	VR28B

VR28B What else did you do?

answer VR2901

VR2901 thru VR2912 (*amounts for 12 possible categories; only asked if for VR28A more than 1 category has been chosen.*)

Can you indicate per category which amount you have spent on that category?

1 put it on a savings account	VR30
2 used it to pay off the mortgage or other debts	VR30
3 used it for daily shopping	VR30
4 used it for electronic equipment, furniture	VR30
5 used it to buy durable goods (car, boat etc.).....	VR30
6 used it for property improvement (renovating house, kitchen etc.).....	VR30
7 used it for a holiday, world trip, party etc.	VR30
8 to buy or make a deposit on single-premium annuity insurance policies	VR30
9 it did not become available, because I don't participate long enough	VR30
10 to make a deposit on other endowment insurance	VR30
11 gave it to the children	VR30
12 otherwise	VR30

VR29TOTA

Total for VR2901 thru VR2912 VR30

VR30 As of 1 January 2003 the premium savings arrangements have been abolished. Have you participated in this arrangement till then? You would save part of your net salary and your employer adds a premium to the so-saved sum. The sum will become available after four years, tax free.

1 yes	VR31A
2 no.....	ROUTING DNB 11
9 don't know	ROUTING DNB 11

VR31A The premium savings arrangement has been abolished. Due to this, part of the balance has become available this year (unfrozen). Did money become available to you because of this release?

1 yes	VR31B
2 no money became available, it was already taken out earlier.....	ROUTING DNB 11
3 no money became available, as I have not yet participated long enough in this arrangement	ROUTING DNB 11
9 don't know	ROUTING DNB 11

VR31B What amount became available this year due to this release? If you don't know exactly, please give an estimate.
 amount VR32A

VR32A01 thru VR32A12 (*dummies for 12 possible answers*)

What did you do with the balance that became available? More than 1 answer possible.

1 put it on a savings account VR3301
 2 used it to pay off the mortgage or other debts VR3301
 3 used it for daily shopping VR3301
 4 used it for electronic equipment, furniture VR3301
 5 used it to buy durable goods (car, boat etc.) VR3301
 6 used it for property improvement (renovating house, kitchen etc.) VR3301
 7 used it for a holiday, world trip, party etc. VR3301
 8 to buy or make a deposit on single-premium annuity insurance policies VR3301
 9 it did not become available, because I don't participate long enough VR3301
 10 to make a deposit on other endowment insurance VR3301
 11 gave it to the children VR3301
 12 otherwise VR32B

VR32B What else did you do?
 answer VR3301

VR32TOT
 Total of VR32A01 thru VR32A12 VR3301

VR3301 thru VR3312 (*amounts for 12 possible categories; only asked if for VR32A more than 1 category has been chosen.*)

Can you indicate per category which amount you have spent on that category?

1 put it on a savings account ROUTING DNB11
 2 used it to pay off the mortgage or other debts ROUTING DNB11
 3 used it for daily shopping ROUTING DNB11
 4 used it for electronic equipment, furniture ROUTING DNB11
 5 used it to buy durable goods (car, boat etc.) ROUTING DNB11
 6 used it for property improvement (renovating house, kitchen etc.) ROUTING DNB11
 7 used it for a holiday, world trip, party etc. ROUTING DNB11
 8 to buy or make a deposit on single-premium annuity insurance policies ROUTING DNB11
 9 it did not become available, because I don't participate long enough ROUTING DNB11
 10 to make a deposit on other endowment insurance ROUTING DNB11
 11 gave it to the children ROUTING DNB11
 12 otherwise ROUTING DNB11

VR33TOTA
 Total of VR3301 thru VR3312 ROUTING DNB 11

ROUTING DNB 11
 if VR26=1 or VR30=1 VR34
 else EINDE

VR341 thru VR345 (*dummies for 5 possible answers*)

The save-as-you-earn deduction arrangement has been cut down and will probably be abolished entirely in the future. The premium savings arrangements have already been abolished. Will you save the amount you can no longer save through these arrangements yourself? More than 1 answer possible.

- 1 yes, I save the same amount, because the obligations linked to having whole-life policies and/or annuities and/or endowment insurances remain. VR36
 2 yes, I save the same amount, but now on other accounts VR36
 3 no, because it is no longer that worthwhile to save, I save less VR35
 4 no, I spend the money as it is no longer in an account unavailable to me VR36
 5 no, because the income is less, I can save less VR36

VR35 What amount which you no longer can save through the premium savings arrangements are you now saving yourself? If you don't know exactly, please make an estimate. Give the answer in percentage points.

- percentage VR36
 999 don't know VR36

VR36 Were the deposits on your <save-as-you-earn deduction arrangement and/or premium savings arrangement> automatically put into whole-life policies and/or annuities before the adjustment in January 2003?

- 1 yes, entirely VR38
 2 yes, partly VR37
 3 no EINDE
 9 don't know EINDE

VR37 Which part of the deposits on the <save-as-you-earn deduction arrangement and/or premium savings arrangement> are automatically put into whole-life policies and/or annuities? If you don't know exactly, please give an estimate. Give the answer in percentage points.

- percentage VR38
 999 don't know VR38

VR38 What will you do now about the automatic deposits?

- 1 I will keep fulfilling the deposit obligations EINDE
 2 I don't have any obligations, but will keep depositing EINDE
 3 I have stopped the automatic deposits entirely EINDE
 4 the policy has been adjusted, so I have to deposit less VR39
 5 don't know EINDE

VR39 Which part of the original deposit amount do you deposit now? If you don't know exactly, please give an estimate. Give the answer in percentage points.

- percentage EINDE
 999 don't know EINDE

End section DNB_Spaar