

# **Documentation**

## **CentER Savings Survey**

### **2000**

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## 1. Introduction

Since 1993, CentER annually collects economic data through a panel that consists of two to three thousand households. This survey is called the *CentER Savings Survey* (CSS). The purpose of the research based on the data of the CSS 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*). With this method of data collection, the questionnaires are sent to the respondents by modem, the questionnaires are answered by the respondents on their home computers, and the answers are returned to CentERdata again by modem. The 2000 wave (the eighth wave) of the CentER Savings Survey was conducted over the period May-December 2000.

### 1.1 Six questionnaires

The CentER Savings Survey of 2000 consists of six questionnaires. Below, we give an overview of the topics that are covered by each of the questionnaires.

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

All questionnaires were presented to the panel of CentERdata, consisting of about 1772 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 Eight data sets

The data from the six questionnaires are organized into six data sets (which are SPSS portable files). 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 eight 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.	hhi00en.por	general information on the household	4213	1772
2.	wrk00en.por	household and work	1519	1147
3.	hse00en.por	accommodation and mortgages	1137	1120
4.	inc00en.por	health and income	1055	839
5.	wth00en.por	assets and liabilities	1587	1158
6.	psy00en.por	economic and psychological concepts	1934	1426
7.	agi00en.por	aggregated data on income	1055	839
8.	agw00en.por	aggregated data on assets, liabilities and mortgages	1989	1524

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:

$$nohhold * 100 + nomem$$

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

Generally, the following coding has been applied: the answer option 'yes' receives value '1', and the option 'no' receives value '2'. With continuous (and some other) variables the answers 'don't know' and 'unknown' have been coded '-9'.

### 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 2000 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]
ZW	Sickness benefits [gross]
RWW	Long-term unemployment benefits [gross]
AAW	Disability benefits [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

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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. If a respondent did not know the gross amount, he/she was asked to provide the net amount. When provided with a net account, we have converted the net amount 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:

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

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. Total net income is calculated as follows:

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

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.

## 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. Where in the text below we refer to asset components, this is meant to also refer to debt and mortgage components. We will also speak of ‘subcomponents’. By subcomponents we mean the separate elements that make up the main asset, debt or mortgage component. For example, the subcomponents of the main asset 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 and *bracketed* 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 guilders, between 500 and 1000 guilders, between 1000 and 2000 guilders, etc.). The last answer in the series of bracketed answers (for example 50,000 guilders or more) is called the *final bracket* answer. 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 guilders’ we add 1500 guilders 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 guilders’), however, we add the lower bound of the *final bracket* (50,000 guilders) to the total amount, and increase the *missing value flag* by ten.

In the case of a *don’t know* answer we add zero guilders to the total amount of the asset component, and we increase the value of the *missing value flag* by one. For every subcomponent of a main asset component where a *don’t know* answer is recorded, the corresponding *missing value flag* is increased by one. For example, a respondent claims to have four checking accounts. For the first account the respondent gives an amount of 12,131 guilders and for the other three accounts the respondent answers *don’t know*. The total amount for the main asset component “checking accounts” will then be 12,131 guilders, and the *missing value flag* for “checking accounts” has the value 3.

#### *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”. For the main asset component “checking accounts” (B1), we have introduced two flags: one that refers to positive values (B1C) and one that refers to negative values (B1D).

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 arrangements, linked to a Postbank account
B4	Deposit books
B5	Savings or deposit accounts
B6	Savings certificates
B7	Single-premium annuity insurance policies
B8	Savings or endowment insurance policies
B9	Combined life insurance policies
B10	Pension scheme, not partly paid for by employer (1=Yes, 0=No)
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
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*


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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

---

*Example*

Suppose that for a certain respondent B4A equals 5, B4B equals 65,000 and B4C equals 12. We know that for the main asset component B4 (deposit books) the value of the final bracket is '50000 guilders or more'. From the value of B4C we can deduce that one *final bracket* answer was given and that two *don't know* answers were given. Since B4A equals 5 it follows that for two deposit books either an exact answer or a non-final bracket answer was reported, adding up to 15,000 guilders.



## 1.5 Set-up of the documentation

The set-up of the documentation of the CentER Panel Survey follows the division into the six questionnaires that were mentioned in table 1. Chapters 2 through 7 of this documentation include a description of these questionnaires.

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 good 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 either *bezig*, *kk*, or *kidout*, depending on certain conditions.

### BURGST

What is your marital status?

1 married (including separated), having community of property.....	JRBS
2 married (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.....	
if not head of the household .....	BEZIG
if head of the household and GEBJAAR < 1953.....	KK
if head of the household and GEBJAAR >= 1953.....	KIDOUT

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]
When (which year) did you get married? If you were married more than once, please give the date of the last marriage.....	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

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

IJ2401 thru IJ2410

Which source did you use to fill in the data on your salary with [EMPLOYER MENTIONED WITH IJ301]?	
1 written annual statement .....	IZ1
2 other written source .....	IZ1
3 no written source .....	IZ1

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 other reason.....	ARVUT

ARVUT (string)

What other reason was this?.....	BET
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## 1.6 Differences between the questionnaires of 2000 and 1999

The data collection of the eighth wave (2000) differs in many ways from the earlier waves. The main reason for this is that CentERdata has switched to new software to collect its data. The most important changes are:

- ✍ the “psychological” questionnaire was split into two parts
- ✍ we no longer distinguish between the representative panel and the high-income panel
- ✍ we introduced preloading of earlier data in the questionnaires “accommodation and mortgages” and “assets and liabilities”. Preloading means that last year’s answers are presented to the respondent (to facilitate answering the questionnaire).

### *General Information on the Household*

Since 1997, the part of the sample that is indicated by “the high-income panel” has not been updated. Therefore, we have decided to no longer include the variable “panel” in the general information on the household data. It is possible, however, to link this information by using the general information on the household from earlier waves. In addition, a number of variables with respect to “occupation” (“bezig1” through “bezig12”) was removed from the questionnaire. The variable indicating the most important occupation (“bezigbel”) has not been removed.

### *Questionnaire Household and Work*

In the section Household, in case one or more children have left the household, the question concerning the sex of the child that has left the household and the question concerning the most important reason for the child to leave the household have been removed from the

questionnaire. This means that variables “gesl01” through “gesl10” and the variables “redaf01” through “redaf10” are no longer included. The variable “digits”, which concerned the “occupation code”, has – together with the corresponding variable “hoedan” – also been removed. The variables “pfonds1”, “pfonds2” and “pfonds3” have been merged into one variable: “pfonds”.

#### *Questionnaire Accommodation and Mortgages*

Due to preloading, the variables wovoor1 and wovoor2 have been removed.

#### *Questionnaire Health and Income*

The variables ip271 through ip274, ii251 through ii253 and is251 through is258 (concerning the sources used when answering the questionnaire) have been removed.

#### *Questionnaire Assets and Liabilities*

The questionnaire Assets and Liabilities has undergone the following changes:

1. The routing of the questions concerning employer-sponsored savings plans has been changed, as a result of which the variables bdr2a and bdr2b have been removed.
2. The questions about Postbank have been made analogous to the questions about other banks. As a result, the variables pos2 through pos113 have been removed. The variable bz3 no longer exclusively concerns Postbank, and the variable bz5 has been removed.
3. The variables bri141 through bri145, concerning interest on mortgage bonds, have been removed.
4. The names of growth funds (gro61 through gro65) and of investment funds (bel81-bel85) are no longer asked, which means that these variables are no longer included. In addition, the questions about the names of stocks (aan301-310), cars (aut401-415), and motorbikes (mot 401-415) were changed and are no longer included in the dataset. A number of questions have been added, providing brackets for the purchase and market value of cars (aut7a and aut8a), motorbikes (mot7a and mot8a), boats (boo5a and boo6a), site-caravans (car3a and car4a) and other investments (ove7a). Also, respondents were asked to estimate the value of their cars, motorbikes, and boats (aut2a and 2b, mot2a and 2b, and boo2a and 2b).
5. Under other investments (bz5), the questions concerning interest and dividends have been removed (ove81 through ove85).
6. The question concerning interest charged for money lent out to friends has been removed; as a result variable uit3 is no longer included. A bracketed question about the amount lent out has been added (uit2a) in case the respondent didn't know the exact amount.
7. With respect to credit cards, a bracketed question was added (cred3), in case the respondent didn't know the exact amount of the debt.

#### *Questionnaire Economic and Psychological Concepts*

The “psychological” questionnaire was split into two parts. To this end, variables psy1 and psy2 were added. Other changes include:

1. An eighth answer option was added to the question about the causes of an unexpected change in income: “change of job”. This answer option has been coded as gebeur8.
2. A number of questions have been removed. These include the questions for the variables spaargew (savings patterns), stigsb18 (comparison with friends), periode2 (least important time horizon), zuinigou (economy of parents), finou (did parents discuss financial decisions with you), tiener1, tiener2, spaardl, bank16, kid1 through

kid3, kind1, kind2, sprknd1 en sprknd2 (financial behavior as a young adult and of children).

3. The questions with respect to “potjes”, “plan” and “pin” have been subdivided into potjes1-4, plan1-4 and pin1, pin2. Due to a mistake, the questions for “hhrela”, “beslis” and “besteed” were not included in the questionnaire, and have therefore been removed.

## 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.....ONDERW  
2 spouse.....ONDERW  
3 permanent partner (not married).....ONDERW  
4 parent (in law).....ONDERW  
5 child living at home.....ONDERW  
6 housemate.....ONDERW  
7 other.....ONDERW  
-9 unknown.....ONDERW

### ONDERW

Highest level of education attended  
1 kindergarten/primary education.....SCHOLING  
2 continued primary education [VGLO] or elementary secondary education [LAVO].....SCHOLING  
3 continued special (low-level) education [MLK , VSO, LOM], secondary education  
[MAVO/MULO].....SCHOLING  
4 pre-university education [HAVO, VWO, Atheneum, Gymnasium, HBS, MMS, Lyceum]..SCHOLING  
5 junior vocational training [e.g. LTS, LEAO, Lagere Land- en Tuinbouwschool].....SCHOLING  
6 senior vocational training [e.g. MTS, MEAO, Middelbare Land- en Tuinbouwschool].....SCHOLING  
7 vocational colleges [e.g. HTS, HEAO, opleidingen MO-akten].....SCHOLING  
8 vocational colleges 2nd tier [e.g. accountant NIVRA, actuaris, opleidingen MO-B-akten].....  
.....SCHOLING  
9 university education.....SCHOLING  
10 special (low-level) education [speciaal onderwijs].....SCHOLING  
11 vocational training through apprentice system [leerlingwezen].....SCHOLING  
12 other sort of education/training.....SCHOLING  
-9 unknown.....SCHOLING

### SCHOLING

Highest level of education completed  
1 kindergarten/primary education.....BEZIGBEL  
2 continued primary education [VGLO] or elementary secondary education [LAVO].....BEZIGBEL  
3 continued special (low-level) education [MLK , VSO, LOM], secondary education  
[MAVO/MULO].....BEZIGBEL  
4 pre-university education [HAVO, VWO, Atheneum, Gymnasium, HBS, MMS, Lyceum]..BEZIGBEL  
5 junior vocational training [e.g. LTS, LEAO, Lagere Land- en Tuinbouwschool].....BEZIGBEL  
6 senior vocational training [e.g. MTS, MEAO, Middelbare Land- en Tuinbouwschool].....BEZIGBEL  
7 vocational colleges [e.g. HTS, HEAO, opleidingen MO-akten].....BEZIGBEL  
8 vocational colleges 2nd tier [e.g. accountant NIVRA, actuaris, opleidingen MO-B-akten].....  
.....BEZIGBEL  
9 university education.....BEZIGBEL  
10 special (low-level) education [speciaal onderwijs].....BEZIGBEL  
11 vocational training through apprentice system [leerlingwezen].....BEZIGBEL

12 other sort of education/training .....	BEZIGBEL
-9 unknown .....	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

**AANTALHH**

Number of household members	
any answer .....	AANTALKI

**AANTALKI**

Number of children in the household	
any answer .....	STED

<b>STED</b>	Degree of urbanization of the town/city of residence (see CBS, 1992, "Een nieuwe maatstaf voor stedelijkheid: de omgevingsadressendichtheid", in: Maandstatistiek van de bevolking, July 1992)	
	1 very high degree of urbanization (more than 2500 residences per km <sup>2</sup> ).....	REGIO
	2 high degree of urbanization (1500 to 2500 residences per km <sup>2</sup> ).....	REGIO
	3 moderate degree of urbanization (1000 to 1500 residences per km <sup>2</sup> ) .....	REGIO
	4 low degree of urbanization (500 to 1000 residences per km <sup>2</sup> ).....	REGIO
	5 very low degree of urbanization (less than 500 residences per km <sup>2</sup> ).....	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.

- 1 I .....KOSTWIN  
 2 somebody else .....KOSTWIN

**KOSTWIN**

Who is the main wage earner of the household?  
 The main wage earner is the person with the highest income.

- 1 I .....PARTNER  
 2 somebody else .....PARTNER

**PARTNER**

Is there a partner present in the household?

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

**END General Information on the Household**

### 3. Questionnaire Household and Work

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 (including separated), having community of property..... JRBS  
 2 married (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.....  
 if not head of the household ..... BEZIG  
 if head of the household and GEBJAAR < 1953..... KK  
 if head of the household and GEBJAAR >= 1953..... KIDOUT

#### JRBS

[if married]

When (which year) did you get married? If you were married more than once, please give the date of the last marriage.....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.

- if not head of the household ..... BEZIG  
 if head of the household and GEBJAAR < 1953..... KK  
 if head of the household and GEBJAAR >= 1953..... KIDOUT

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 yes.....HKIDOUT  
 2 no..... BEZIG

#### HKIDOUT

How many of your children do not/no longer belong to your household?

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



The text and questions below are only presented to the respondent if the answer to HKIDOUT was more than 0.

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).....GESL01
- D4 Day of date of birth second child.....D5
- D5 Month of date of birth second child .....D6
- D6 Year of date of birth second child  
if more than 2 children (HKIDOUT>2).....D7  
if not more than 2 children (HKIDOUT=2).....GESL01
- D7 thru D30  
The same procedure for the third thru the tenth child ..... BEZIG

The following questions concern paid jobs and pensions. We start with a question that has also been asked in one of the earlier questionnaires. Here, the answering options have been formulated in a slightly different way. On the screen below you will be asked what you consider to be your primary occupation. This concerns the occupation that you spend most of your time on.

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 [loondienst];
- sheltered workshop [sociale werkplaats];
- 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.....LOOND2
- 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

AFGEK (string)

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

VUT Did you use the early retirement arrangement?

1 yes ..... RVUT

2 no..... BET

RVUT Why did you use the early retirement arrangement?

1 bad health.....BET

2 reorganization of company/organization.....BET

3 because I wanted to and it was possible .....BET

4 other reason..... ARVUT

ARVUT (string)

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

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

1 yes .....JAARW

2 no..... OITW

OITW Have you ever had a paid job?

1 yes .....JWERKL

2 no..... ZOEK

For routing purposes, please note the following: if BEZIG=1 or BET=1, the respondent 'has a paid job now'. If BEZIG? 1 and BET? 1 and OITW=1, the respondent 'used to have a paid job'.

If you have more than one paid job, 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? Note: being the director of a private limited company is employment on a contractual basis.

1 employed on a permanent basis ..... LOOND3

2 employed on a temporary basis ..... LOOND3

3 stand-by work..... UREN2

4 temping..... UREN2

5 self-employed/working in the family business/free lance/free profession.....MAATS

LOOND3

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

1 yes, employed by the government..... SCHAAL1

2 yes, employed by a private limited company ..... UREN2

3 yes, employed by another institution (public limited company, foundation, association, or cooperative society)..... UREN2

MAATS

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

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

## ZELFST

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

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

## SCHAAL1

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

1 yes, civil servant..... SCHAAL2  
 2 yes, professional soldier..... SCHAAL2  
 3 no..... ROUTING VARIABLE 1

## SCHAAL2 (string)

Please provide the salary-scale or rank that you have/had as a civil servant/professional soldier... UREN2

## ROUTING VARIABLE 1 (this variable does not appear in the data set)

Do you have a paid job now, or did you use to have a paid job?

I have a paid job now..... FUNCTIE  
 I used to have a paid job..... UREN2

## FUNCTIE (string)

What position or occupation did you have with your last employer? ..... UREN

## UREN How many hours per week did you, at your last job, have to work according to your contract?

number of hours:..... UURWERK

## UREN2 How many hours per week do you have to work according to your contract? (not self-employed)

How many hours per week do you normally work? (self-employed)

number of hours:.....  
 if LOOND = 1, 2, or 3:..... UURWERK  
 if LOOND = 4:..... VAKAN

## 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.

if paid job NOW ..... VAKAN  
 if USED TO HAVE a paid job ..... VAKVERL

## VAKAN

How many days off did you take in 1999? (self-employed)

How many days off (including holidays as a consequence of reduced working time) did you take with your employer in 1999? (not self-employed)

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 number of holidays that they actually had.

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

number of years:.....JPART

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

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?

if after 1990.....MAANDW

if before or during 1990.....REIS

MAANDW

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

REIS How much time does it normally take to get from HOME to WORK? .....POB

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..... BREUK

**WBERPENS**

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

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

**WBP DAN (string)**

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

**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 ..... PFONDS  
 2 no..... BREUK

**WPENS**

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

- 1 yes ..... PFONDS  
 2 no..... BREUK

## PFONDS

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

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

## SPFONDS

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.....	JAARV
4 don't know.....	INDEX

## NAAMPENS (string)

What is/was the name of this pension fund? ..... BREUK

## NAAMBDRT (string)

Which branch of industry do/did you work in? .....PENSBDR

## PENSBDR (string)

What is/was the name of the pension fund of this branch of industry? ..... AANV

AANV Do/did you, in addition to the pension that you just mentioned, have additional retirement insurance with an insurance company that is/was partly paid for by your employer?  
 1 yes .....JAARV  
 2 no.....INDEX

JAARV When (which year) was this insurance taken out?  
 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 4 weeks.....HPREMI  
 2 month.....HPREMI  
 3 quarter.....HPREMI  
 4 year.....HPREMI

HPREMI  
 How much is/was the premium for this additional retirement insurance that you have/had to pay for per 4 weeks/month/quarter/year? Do NOT include the part of the premium paid for by your employer.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 .....P23AA  
 2 no.....P23AA  
 3 unknown.....P23AA

P23AA  
 Did the pension fund that you are associated with through your current/last job, in 1999, 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 1999 through your current/last employer? Explanation: suppose you would have your current marital status. Do not include general old-age pension/social security payments. If you really don't know, type -9 (minus nine).  
 amount: .....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.....BREUK

## P23AD

Did those other pension funds, in 1999, send you an overview of your pension rights?

1 yes .....P23AE

2 no.....BREUK

## P23AE

According to this/these overview(s), how much pension had you built up until 1 January 1999 with those other pension funds? Explanation: suppose you would have your current marital status. Do not include general old-age pension/social security payments. If you really don't know, type -9 (minus nine).

amount: .....BREUK

## 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?

if paid job NOW, GEBJAAR<1943 and BEZIG = 6 or 7 .....LFTPENS

if USED TO HAVE a paid job, GEBJAAR<1943 and BEZIG = 6 or 7..... PERCPENS

otherwise.....BIJBAAN

## LFTPENS

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

age:..... PERCPENS

## PERCPENS

How much do you expect your net retirement pension (including general old-age pension/social security) to be (in percentages) in relation to the net income you will have just before you retire?

PERCENTAGE of net income just before retirement: .....BIJBAAN

## BIJBAAN

Do you at the moment 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. ....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. ....ZOEK

JWERKL

When (which year) did you stop working?

if AFTER 1990.....MWERKL

if BEFORE 1990.....PLOON

MWERKL

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

if LOOND=4 (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 per week/per 4 weeks/per month/per year? ..RWEK

RWEK 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 partner/spouse).....ZOEK

9 dismissal because the company was closed .....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.....LOONM

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

3 no, I have already found a(nother) job but I haven't started working there yet .....MLOON1

4 no, I am not looking for a(nother) job .....RNZOEK

if BEZIG=3, 4, 10 OR 11.....RNZOEK

otherwise .....MLOON1

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?

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

MLON1  
 TAKE-HOME PAY IN GUILDERS: (0 = not applicable) .....MLONP1

MLONP1  
 Per:  
 1 = week..... DON1  
 2 = 4 weeks ..... DON1  
 3 = month..... DON1  
 4 = year..... DON1  
 0 = not applicable..... DON1

DON1 Would you accept that other job?  
 1 I would never do that.....  
 0 I would accept that job .....  
 if respondent has paid job NOW .....RAWERK  
 otherwise .....JAWERK

RAWERK  
 For what reasons are you looking for another job?  
 1 (probably) lose my current job.....HZOEK1  
 2 consider my current job as preliminary .....HZOEK1  
 3 want to earn more .....HZOEK1  
 4 want to work in a better work environment.....HZOEK1  
 5 want an additional job, want to earn something extra .....HZOEK1  
 6 want to work fewer hours .....HZOEK1  
 7 want to work more hours .....HZOEK1  
 8 don't like my current job.....HZOEK1  
 9 want a job that gives more security.....HZOEK1  
 10 changed circumstances at home .....HZOEK1  
 11 other reason.....ARAWERK

ARAWERK (string)  
 What other reason do you have in mind? .....HZOEK1

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

if >1993: .....MAWERK  
 if <=1993:.....HZOEK1

MAWERK

And since which month? Please indicate the month by a number: (1=January, etc.) .....HZOEK1

HZOEK1 thru HZOEK9

Please describe the ways 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 GUILDERS: .....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 GUILDERS: (0= not applicable) .....MLOONP1

MLOONP1

Per:

1 = week.....DOEN1  
 2 = 4 weeks .....DOEN1  
 3 = month .....DOEN1  
 4 = year.....DOEN1  
 0 = not applicable .....DOEN1

DOEN1 Would you accept that other job?

1 I would never do that .....LOONM  
 0 I would accept that job .....LOONM

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 [...] 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 GULDERS: (0 = not applicable).....PERLOONM

PERLOONM

Per:

1 = week.....HLOONV  
 2 = 4 weeks .....HLOONV  
 3 = month.....HLOONV  
 4 = year.....HLOONV  
 0 = not applicable .....HLOONV

HLOONV

How much is the NET income that you expect to earn? Please round off the amount to the nearest guilder.

NET INCOME IN GULDERS: .....LOONVP

LOONVP

Per:

1 = week.....END  
 2 = 4 weeks .....END  
 3 = month.....END  
 4 = year.....END  
 0 = not applicable .....END

**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.

- 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 .....WO2  
 2 subtenant.....WO2  
 3 owner .....WO2  
 4 rent free .....WO2
- 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.
- any answer .....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. Area is length x width.  
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.....  
if tenant/subtenant of current accommodation (WO1=1 of WO1=2).....WO15  
if owner of current accommodation (WO1=3)..... ROUTING VARIABLE 1A  
if rent free accommodation (WO1=4).....WO53
- 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: .....  
if tenant/subtenant of current accommodation (WO1=1 of WO1=2).....WO15  
if owner of current accommodation (WO1=3)..... ROUTING VARIABLE 1A  
if rent free accommodation (WO1=4).....WO53
- 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 [PERIOD] 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, type 0 (zero).  
amount rounded off to the nearest guilder: .....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, type 0 (zero).  
amount rounded off to the nearest guilder:..... WO20
- WO20 Do you receive a rent allowance?  
1 yes ..... WO21  
2 no..... WO25

- WO21 Do you receive this rent allowance:
- 1 per month..... WO22
- 2 per quarter ..... WO22
- 3 per six months..... WO22
- 4 per year..... WO22
- WO22 How much is this rent allowance per month/quarter/six months/year? If you really don't know, type 0 (zero).  
amount rounded off to the nearest guilder:..... WO24
- WO24 Many housing corporations and municipal housing agencies deduct the rent allowance from the rent. In your situation, is the rent allowance deducted from the rent?
- 1 yes ..... WO25
- 2 no..... WO25
- WO25 Do you receive an allowance to help you adjust to the new (higher) rent?
- 1 yes ..... WO26
- 2 no..... WO53
- WO26 How much is this allowance for this year? If you really don't know, type 0 (zero).  
amount rounded off to the nearest guilder:..... WO53
- ROUTING VARIABLE 1A
- Since when (which year) have you (has your household) lived at the present address?
- since 1989 or later (WO5>1988).....WO30
- since 1988 or before (WO5<1989).....WO32
- WO30 Have you received a gift from your parents (or other relatives) to help finance the purchase or interior of your CURRENT accommodation?
- 1 yes ..... WO31
- 2 no..... WO32
- WO31 How much (IN GUILDERS) did you receive from your parents (or other relatives) to help finance (the interior of) your CURRENT accommodation? If you really don't know, type 0 (zero).  
number of guilders.....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 ..... WO33
- 2 no..... 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 house (not including the business part of your house). Exclude costs of taking over moveable property. PLEASE GIVE THE AMOUNT IN THOUSANDS OF GUILDERS, so 80,000 is 80.  
purchase price (x 1000):..... WO34A

WO34A

Under which conditions did you buy your house?

Standard: costs to the buyer. In case of newly built houses: no costs to the buyer.

1 costs to the buyer..... WO41  
2 no costs to the buyer..... WO41  
3 other..... W0N35

W0N35 (string)

What other conditions were these?..... 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)? If you really don't know, type 0 (zero).

selling value (x 1000):.....  
if WO2=5 ..... WO42  
otherwise..... WO45

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 month/quarter/six months/year?

amount rounded off to the nearest guilder:..... 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, or is it let on a long lease, or was the lease paid off when you bought the house?

1 own property ..... WO48  
2 let on a long lease..... WO46  
3 lease paid off with the sale ..... WO48  
4 unknown..... WO48

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 month/quarter/six months/year? If you really don't know, type 0 (zero).  
amount rounded off to the nearest guildler:..... WO48
- WO48 Are there one or more mortgages on this accommodation? LOANS, e.g. from parents will be reported later.  
1 yes ..... WO49  
2 no..... WO53  
3 unknown..... WO53
- 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

## 4.2 Mortgages

**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.

### HYP11 thru HYP15

Do you have a municipal mortgage guarantee for your [1st thru 5th] mortgage?

- 1 yes ..... HYP21 thru HYP25  
2 no ..... 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 (NMB).....	HYP41 thru HYP45
5 VSB 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, type a question mark.

any answer..... 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 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? If you really don't know, type 0 (zero).

any answer..... 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. If you really don't know, type 0 (zero).

any answer..... HY31 thru HY35

## HY31 thru HY35

What is the current interest rate of the [1st thru 5th] MORTGAGE? If you really don't know, type 0.00 (zero).

any answer..... HY71 thru HY75

**HY71 thru HY75**

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

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

**HY81 thru HY85**

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

any answer .....HY91 thru HY95

**HY91 thru HY95**

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

any answer .....HY41 thru HY45

**HY41 thru HY45**

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

any answer .....HY51 thru HY55

**HY51 thru HY55**

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

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

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

**HY61 thru HY65**

How much do you pay now on all mortgage expenses for the [1st thru 5th] MORTGAGE on your [property mentioned earlier] per month/quarter/six months/year? If you really don't know, type 0 (zero).

any answer ..... WO53

**End of section about Mortgages**

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 ..... WO54
- 2 yes, actively looking for other accommodation to buy ..... WO54
- 3 yes, actively looking for other accommodation to rent ..... WO56
- 4 yes, considering buying other accommodation ..... WO56
- 5 yes, considering renting other accommodation..... WO56
- 6 no, have already found other accommodation, but have yet to move there ..... WO68
- 7 no, not looking for other accommodation.....
- if WO5>1988..... WO71
- if WO5<=1988..... WO89

**WO54** Do you expect to receive a gift by your parents (in law) (or other relatives) to help finance the purchase or the interior of your FUTURE ACCOMMODATION?

- 1 yes ..... WO55
- 2 no..... WO561

WO55 How much (IN GULDERS) do you expect to receive from your parents (in law) (or other relatives) to finance (the interior of) your FUTURE ACCOMMODATION? If you really don't know, type 0 (zero).  
amount:.....WO561 thru WO568

WO56 is a type of question where respondents can give more than 1 answer. This is recorded in the data as follows. 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=2 means that the first category has not been selected etc.). Questions WO58, WO59, WO60, WO61, WO69, WO83, WO85, WO86, WO87, and WO88 are also of this type.

#### 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 .....WO581 thru WO586
- 2 composition of the household has changed.....WO591 thru WO595
- 3 health or old age .....  
if WO53=6 (already found new house)..... WO68  
otherwise..... WO68
- 4 current accommodation is soon to be pulled down or renovated .....  
if WO53=6 (already found new house)..... WO68  
otherwise..... WO68
- 5 want to improve living conditions .....WO601 thru WO605
- 6 want to spend less or more on housing costs .....WO611 thru WO616
- 7 have new workplace..... WO68
- 8 other reason ..... WO57

#### WO57 (string)

What other reason do you have in mind?  
any answer ..... WO68

#### WO581 thru WO586

What are the most important reasons that you want to move to another part of the country?

- 1 studies ..... WO68
- 2 want to live closer to current work..... WO68
- 3 have new workplace..... WO68
- 4 better chance of finding another job in another part of the country ..... WO68
- 5 lower housing costs in another part of the country ..... WO68
- 6 other reasons for wanting to move to another part of the country ..... WO68

#### WO591 thru WO595

What are the most important changes in the composition of your household, for which reasons you want to move? More than 1 answer is possible here.

- 1 marriage or living together arrangement begun..... WO68
- 2 divorce or living together arrangement terminated ..... WO68
- 3 want to live on my own ..... WO68
- 4 birth of child ..... WO68
- 5 other change in the composition of the household ..... WO68

#### WO601 thru WO606

What are the most important reasons that you want to improve your living conditions?

- 1 current living environment not sufficiently attractive..... WO68
- 2 building construction of current accommodation not satisfying..... WO68
- 3 too few rooms in current accommodation..... WO68
- 4 area of current accommodation too small ..... WO68

- 5 want to utilize financial means to improve standard of living..... WO68  
 6 other reason..... WO68

## WO611 thru WO616

What are the most important reasons that you want to spend less or more on housing costs?

- 1 want to live in a smaller and cheaper house..... WO68  
 2 current accommodation is more expensive than other accommodation of comparable size ..... WO68  
 3 want to buy instead of rent ..... WO68  
 4 want to invest more money in another house than I have invested in my present house ..... WO68  
 5 want to rent instead of buy ..... WO68  
 6 other reason..... WO68

WO68 For how long have you been actively looking for other accommodation? Until now, for how long have you been actively looking for other accommodation?

- number of months:..... WO69

## WO691 thru WO699

What have you done (thus far) to find other accommodation? More than 1 answer is possible here.

- 1 registered with municipal housing agency .....  
 if WO5>1988..... WO71  
 otherwise..... WO89  
 2 registered with housing corporation .....  
 if WO5>1988..... WO71  
 otherwise..... WO89  
 3 contacted owner or landlord .....  
 if WO5>1988..... WO71  
 otherwise..... WO89  
 4 had regular contacts with real estate agent .....  
 if WO5>1988..... WO71  
 otherwise..... WO89  
 5 studied advertisements .....  
 if WO5>1988..... WO71  
 otherwise..... WO89  
 6 posted (an) advertisement(s) myself .....  
 if WO5>1988..... WO71  
 otherwise..... WO89  
 7 inquired among family and friends.....  
 if WO5>1988..... WO71  
 otherwise..... WO89  
 8 have done other things ..... WO70  
 9 have not (yet) done anything .....  
 if WO5>1988..... WO71  
 otherwise..... WO89

## WO70 (string)

What other things have you done?

- if WO5>1988..... WO71  
 otherwise..... WO89

Explanation if WO53=6:

You have indicated that you have already found a new house, but that you have yet to move there. The following questions concern your FORMER ACCOMMODATION (if any). So, in your situation, there is your future accommodation (you are not living there yet), your current accommodation, and the accommodation where you lived before you lived in your current accommodation (your former accommodation). If in your situation THERE IS NO FORMER accommodation (e.g. because you were

still living with your parents), with the next question choose category '5 otherwise'.

- WO71 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION  
Were you the tenant, subtenant, or owner of you FORMER accommodation?
- |  |      |
|--|------|
| 1 tenant.....                                    | WO77 |
| 2 subtenant.....                                 | WO77 |
| 3 owner.....                                     | WO72 |
| 4 rent free.....                                 | WO89 |
| 5 otherwise, e.g. still living with parents..... | WO89 |
- WO72 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION  
What was the selling price of your FORMER accommodation? Exclude costs of taking over moveable property. PLEASE GIVE THE AMOUNT IN THOUSANDS OF GULDERS, so 80,000 is 80.  
selling price (x 1000):..... WO73
- WO73 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION  
And under which conditions did you sell it? Standard is costs to the buyer.
- |                              |      |
|------------------------------|------|
| 1 costs to the buyer.....    | WO75 |
| 2 no costs to the buyer..... | WO75 |
| 3 other.....                 | WO74 |
- WO74 (string)  
THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION  
What other conditions were those? ..... WO75
- WO75 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION  
Did you (still) have to pay off any mortgages from your FORMER accommodation? LOANS, e.g. from parents, will be reported later.
- |            |      |
|------------|------|
| 1 yes..... | WO76 |
| 2 no.....  | WO89 |
- WO76 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION  
How much did you still have to pay off, of this mortgage on your FORMER accommodation? PLEASE GIVE THE AMOUNT IN THOUSANDS OF GULDERS, so 80,000 is 80.  
remaining debt (x 1000):..... WO89
- WO77 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION  
Did you pay rent for your FORMER accommodation per:
- |                   |      |
|-------------------|------|
| 1 month.....      | WO78 |
| 2 quarter.....    | WO78 |
| 3 six months..... | WO78 |
| 4 year.....       | WO78 |
- WO78 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION  
About how much was the rent per month/quarter/six months/year of your FORMER accommodation (not including costs for gas, water, and service charges)? If you really don't know, type 0 (zero).  
amount rounded off to the nearest guilder:..... WO79
- WO79 FROM FORMER TO CURRENT ACCOMMODATION  
For how long had you been actively looking for or waiting for other accommodation before you found your CURRENT accommodation? .....  
number of months:..... WO83

## WO831 thru WO838

## FROM FORMER TO CURRENT ACCOMMODATION

At the time, what were the most important reasons that you wanted to move? More than 1 answer is possible here.

- |  |      |
|--|------|
| 1 wanted to move to another part of the country .....          | WO85 |
| 2 composition of the household changed .....                   | WO86 |
| 3 health or old age .....                                      | WO89 |
| 4 former accommodation was to be pulled down or renovated..... | WO89 |
| 5 wanted to improve living conditions .....                    | WO87 |
| 6 wanted to spend less or more on housing costs .....          | WO88 |
| 7 new workplace .....  | WO89 |
| 8 other reason .....   | WO84 |

## WO84 (string)

## FROM FORMER TO CURRENT ACCOMMODATION

What other reason do you have in mind? ..... WO89

## WO851 thru WO856

## FROM FORMER TO CURRENT ACCOMMODATION

What were the most important reasons that you wanted to move to another part of the country? More than 1 answer is possible here.

- |   |      |
|---|------|
| 1 studies .....   | WO89 |
| 2 wanted to live closer to work.....                                      | WO89 |
| 3 new workplace .....   | WO89 |
| 4 better chance of finding another job in other part of the country ..... | WO89 |
| 5 lower housing costs in other part of the country .....                  | WO89 |
| 6 other reasons for wanting to move to another part of the country .....  | WO89 |

## WO861 thru WO865

## FROM FORMER TO CURRENT ACCOMMODATION

What were the most important changes in the composition of your household, for which reason you wanted to move? More than 1 answer is possible here.

- |   |      |
|---|------|
| 1 marriage or living together arrangement begun.....      | WO89 |
| 2 divorce or living together arrangement terminated ..... | WO89 |
| 3 wanted to live on my own .....                          | WO89 |
| 4 birth of child .....                                    | WO89 |
| 5 other change in the composition of the household .....  | WO89 |

## WO871 thru WO876

## FROM FORMER TO CURRENT ACCOMMODATION

What were the most important reasons that you wanted to improve your living conditions? More than 1 answer is possible here.

- |   |      |
|---|------|
| 1 former living environment not sufficiently attractive .....           | WO89 |
| 2 building construction of former accommodation not satisfying .....    | WO89 |
| 3 too few rooms in former accommodation .....                           | WO89 |
| 4 area of former accommodation too small .....                          | WO89 |
| 5 wanted to utilize financial means to improve standard of living ..... | WO89 |
| 6 other reason .....  | WO89 |

## WO881 thru WO886

## FROM FORMER TO CURRENT ACCOMMODATION

What were the most important reasons that you wanted to spend less or more on housing costs?

- 1 wanted to live in a smaller and cheaper house..... WO89  
 2 former accommodation was more expensive than other accommodation of comparable size ..... WO89  
 3 wanted to buy instead of rent..... WO89  
 4 wanted to invest more money in current (own) house than I had invested in my former (own) houseWO89  
 5 wanted to rent instead of buy ..... WO89  
 6 other reason..... WO89
- 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 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE  
 Are you the tenant, subtenant, or owner of your SECOND residence?  
 1 tenant ..... WO91  
 2 subtenant..... WO91  
 3 owner ..... WO102  
 4 rent free ..... WO91
- WO102 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE  
 Have you received a gift from your parents (or other relatives) to help finance the purchase or interior of your second residence? .....  
 1 yes ..... WO103  
 2 no..... WO91
- WO103 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE  
 How much (IN GUILDERS) did you receive from your parents (or other relatives) to this purpose?  
 number of guilders:..... WO91
- WO91 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE  
 What is the most important reason for you to have a second residence?  
 1 to spend the holidays and/or weekends there ..... WO93  
 2 at least one member of the household has a job elsewhere ..... WO93  
 3 my children (being students) are living in this second residence ..... WO93  
 4 wanted to invest more money in real estate..... WO93  
 5 other reason..... WO92
- WO92 (string) THIS QUESTION CONCERNS YOUR SECOND RESIDENCE  
 What other reason is that?..... WO93
- WO93 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE  
 About how much would you expect to get for this house, if you sold it today (empty and not let)?  
 PLEASE GIVE THE AMOUNT IN THOUSANDS OF GUILDERS, so 80,000 is 80.  
 selling price (x 1000):..... WO94
- WO94 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE  
 Are there one or more mortgages on this second house? LOANS, e.g. from parents, will be reported later.  
 1 yes ..... WO95



2 no..... END  
 3 unknown..... END

**WO95 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE**

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.
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.
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.
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.

**End of Questionnaire Accommodation and Mortgages**

## 5. Questionnaire Health and Income

The next questions concern two topics: health and income over 2000.

### 5.1 Health

The following questions concern your height, weight and health.

- GEZ1 How tall are you?  
number of centimeters:..... GEZ2
- GEZ2 How much do you weigh, without clothes or 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 much better now, somewhat better now, about the same, somewhat worse, or much 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 .....  
2 no.....  
if BEZIG= 1 or BET= 1 ..... ZIEK  
otherwise..... KANS

ZIEK Have you, in the past year, been absent from work because of illness?  
 1 yes .....HZIEK  
 2 no (or not applicable).....KANS1

HZIEK How many days were you absent from work because of illness?  
 number of days:.....KANS1

The following 1 or 2 questions concern life-expectancy and are to be answered by respondents under 91 years old. 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.

The following 1 or 2 questions concern your life-expectancy. Please indicate for each age mentioned below how big you think is the chance 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

KANS2 How big do you think is the chance that you will attain (at least) the age of 80? .....KANS3

KANS3 How big do you think is the chance that you will attain (at least) the age of 85? .....KANS4

KANS4 How big do you think is the chance that you will attain (at least) the age of 90? .....KANS5

KANS5 How big do you think is the chance that you will attain (at least) the age of 95? .....KANS6

KANS6 How big do you think is the chance that you will attain (at least) the age of 100? .....IJ2

This was the last question concerning health.

**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 2000.

**INCOME THROUGH WORK**

IJ2 How many employers did you have in 1999? 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 1999, type 0 (zero).  
 number of employers:..... IJ301

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 1999. 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 gross salary employer x (according to annual statement by employer)  
 Do not include in the gross salary: child allowance and pension premium paid for by the employer. Do include: withheld income tax and social security premiums [AOW/AWW (ANW)].
- IJ181 thru IJ183 net salary employer x (according to annual statement by employer)
- IJ201 thru IJ203 withheld income tax and premiums for social insurance policies (according to annual statement by employer) ..... IJ241

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 1, 2 or 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 1999, the total GROSS SALARY you received with your other employers? If you really don't know, type -9 (minus 9).  
 -9..... J16B  
 amount:..... J16C

J16B Do you know the total NET amount that you received from your other employers? If you really don't know, type -9 (minus 9).  
-9.....J16B  
amount:..... IZ1

J16C How much was, in 1999, the total amount that you paid on income tax and premiums for social security premiums? If you really don't know, type -9 (minus 9).  
-9..... IZ1  
amount:..... IZ1

## INCOME SELF-EMPLOYED

This program operates in the same way as the program in INCOME THROUGH WORK. First, respondents are asked which periods in 1999 they have been self-employed. Next, they are asked what their income was while they were self-employed. After that, the respondents are shown an overview of their answers, and are asked whether the information recorded is correct. If they confirm that the information is correct, the data are stored. For the years 1999 and 1998 respondents could enter a maximum of 3 periods for self-employed work. If they had worked less than 3 periods as a self-employed, they could fill in 0.

The following questions concern your income as a self-employed over the year 1999.

- IZ1 Were you (also) SELF-EMPLOYED (or free profession/free lance) in 1999? Being the director of a public/private limited company is employment on a contractual basis.  
 1 yes ..... IZ2  
 2 no..... ROUTING VARIABLE 2
- Please indicate the month by a number (1=January, 2=February, etc.). If periods 2 and 3 are not applicable to you, please type ENTER and proceed to the next question. 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.
- IZ2 starting day period 1 1999  
 IZ3 starting month period 1 1999  
 IZ4 last day period 1 1999  
 IZ5 last month period 1 1999  
 IZ6 starting day period 2 1999  
 IZ7 starting month period 2 1999  
 IZ8 last day period 2 1999  
 IZ9 last month period 2 1999  
 IZ10 starting day period 3 1999  
 IZ11 starting month period 3 1999  
 IZ12 last day period 3 1999  
 IZ13 last month period 3 1999 ..... IZ14
- IZ14 Do you know how much the fiscal profit (or loss) from your own business was over 1999? 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 1999 (be) a credit or a deficit balance?  
 1 credit ..... IZ16  
 2 deficit ..... IZ16
- IZ16 How much was the fiscal profit over 1999?  
 Please give an estimation of the fiscal profit over 1999.  
 Do not include compulsory premiums for retirement pensions paid at the expense of profit. If the amount is a deficit, there is no need to enter a minus. If you really don't know, type 0 (zero).  
 amount:..... IZ18
- IZ18 Was there, in 1999, 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 1999?  
Please give an estimation of the expected deduction due to work done by your spouse/partner. If you really don't know, type 0 (zero).  
amount:.....IZ24

The following questions concern self-employed work in THE YEAR 1998.

IZ24 Were you (also) self-employed (or practicing a free profession) in 1998?  
1 yes, all of 1998 (starting date and end date are now automatically given) .....IZ37  
2 yes, part of 1998.....IZ25  
3 no .....ROUTING VARIABLE 2

IZ25 starting day period 1 1998  
IZ26 starting month period 1 1998  
IZ27 last day period 1 1998  
IZ28 last month period 1 1998  
IZ29 starting day period 2 1998  
IZ30 starting month period 2 1998  
IZ31 last day period 2 1998  
IZ32 last month period 2 1998  
IZ33 starting day period 3 1998  
IZ34 starting month period 3 1998  
IZ35 last day period 3 1998  
IZ36 last month period 3 1998 .....IZ37

IZ37 Was the fiscal profit over 1998 a credit or a deficit balance?  
1 credit .....IZ38  
2 deficit .....IZ38

IZ38 How much was the (estimated) fiscal profit over 1998? Do not include compulsory premiums for retirement pensions paid at the expense of profit. If you really don't know, type 0 (zero).  
amount:.....IZ40

IZ40 Was there, in 1998, a deduction due to work done by your spouse/partner in the business?  
1 yes .....IZ41  
2 no.....ROUTING VARIABLE 2

IZ41 How much was this deduction due to work done by your spouse/partner in 1998? If you really don't know, type 0 (zero).  
amount:.....ROUTING VARIABLE 2

ROUTING VARIABLE 2  
if GEBJAAR<1943 .....IP20 thru IP24  
otherwise .....II20

## INCOME THROUGH PENSIONS

This program operates in the same way as the program in INCOME THROUGH WORK. First, respondents are asked what kinds of income they received (up to a maximum of four kinds), in what periods (up to a maximum of three periods) they received it, and what amounts they received. The answers given by the respondents are shown to them on the screen, and they have the opportunity to correct their answers. As soon as the respondent has confirmed that the information shown on the screen is correct, the data are stored.

The following questions concern the amounts you received through early retirement pension [VUT], general old-age pension [AOW], annuities, and/or other pensions in 1999.

With question IP2., respondents can select more than 1 answer. This is recorded in the data set as follows: instead of one variable IP2., 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). If a respondent for example selects the answering options 1 and 3, variables IP21 and IP23 receive value 1, and variables IP20, IP22 and IP24 receive value 2 (not selected).

## IP20 thru IP24

Which of the pension payments mentioned below did you receive in 1999? More than 1 answer is possible here.

0 none of the above-mentioned ..... IP20  
 1 early retirement pension [VUT] ..... IP21  
 2 general old-age pension/social security [AOW] ..... IP22  
 3 other pensions ..... IP23  
 4 annuity ..... IP24

## 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] ..... IP27A  
 2 both general old-age pension/social security payments and pension payments are paid out (at the same time) by my pension fund ..... IP27B

The following questions concern the different sources of income through pensions mentioned by the respondent. 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).

## IP41 thru IP44

How much is the GROSS sum you received in 1999 through [SOURCE OF INCOME IP20 thru IP24] (according to annual statement). If you really don't know, type 0 (zero).

amount ..... IP41  
 0 ..... IP42  
 > 0 ..... IP43

## IP71 thru IP74

Perhaps you know the NET sum (approximately) you received in 1999 through [SOURCE OF INCOME]? If you really don't know, type 0 (zero).

amount: ..... IP71

## IP101 thru IP104

How much was the total amount of withheld income tax (and premiums for social insurance policies) in



1999 on your [SOURCE OF INCOME]? If you really don't know, type 0 (zero).  
 amount:.....IP121

Please indicate the month by a number (1=January, 2=February, etc.). If periods 2 and 3 are not applicable to you, please type ENTER and proceed to the next question. 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.

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 .....	II20

## SICKNESS BENEFITS

This program operates in the same way as the program in INCOME THROUGH WORK. First, respondents are asked what kinds of income they received (up to a maximum of four kinds), in what periods (up to a maximum of three periods) they received it, and what amounts they received. The answers given by the respondents are shown to them on the screen, and they have the opportunity to correct their answers if necessary. As soon as the respondent has confirmed that the information shown on the screen is correct, the data are stored.

The following questions concern the amounts you have received through the Sickness Benefits Act, Short-term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], continuation of [WW], and/or reduced pay scheme in 1999.

## II20 thru II23

Which of the benefit payments mentioned below did you receive in 1999? More than 1 answer is possible here.

- |  |                |
|--|----------------|
| 1 Sickness Benefits Act .....  | II41A          |
| 2 Short-term Unemployment Insurance Act [WW], Unemployment Provisions act [WWV], continuation of [WW]..... | II41           |
| 3 reduced pay scheme .....   | II41           |
| 0 none of the above-mentioned .....  | IS20 thru IS28 |

## II41A

Did you receive the sickness benefit payments from your employer(s) or from the industrial insurance board [bedrijfsvereniging]?

- |   |      |
|---|------|
| 1 from my employer(s) .....                                     | II42 |
| 2 from the industrial insurance board [bedrijfsvereniging]..... | II41 |

The following questions concern the different sources of income through sickness or unemployment benefits mentioned by the respondent. This series of questions was presented to the respondents a maximum of three times. The variables involved are II41 thru II253. The last number of the variable name indicates whether it concerns the first, second or third time the series of questions was presented.

## II41 thru II43

How much is the GROSS sum you received in 1999 through [BENEFIT MENTIONED BEFORE] (according to annual statement)? If you really don't know, type 0 (zero).

- |               |      |
|---------------|------|
| amount: ..... |      |
| 0 .....       | II61 |
| > 0.....      | II81 |

## II61 thru II63

Perhaps you know the NET sum you received in 1999 through [BENEFIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).

- |               |       |
|---------------|-------|
| amount: ..... | II101 |
|---------------|-------|

## II81 thru II83

How much was the total amount of withheld income tax and premiums for social insurance policies in 1999 on your [BENEFIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).

- |                |       |
|----------------|-------|
| amount : ..... | II101 |
|----------------|-------|

Please indicate the month by a number (1=January, 2=February, etc.) If periods 2 and 3 are not applicable to you, please type ENTER and proceed to the next question. You can provide information about a maximum of 3 periods. If, in your situation, there are more than 3 periods, please record the 3 - to you- most important periods.

II101 thru II103	starting day period 1	
II111 thru II113	starting month period 1	
II121 thru II123	last day period 1	
II131 thru II133	last month period 1	
II141 thru II143	starting day period 2	
II151 thru II153	starting month period 2	
II161 thru II163	last day period 2	
II171 thru II173	last month period 2	
II181 thru II183	starting day period 3	
II191 thru II193	starting day period 3	
II201 thru II203	last day period 3	
II211 thru II213	last month period 3 .....	IS20

## SOCIAL SECURITY BENEFITS

This program operates in the same way as the program in INCOME THROUGH WORK. First, respondents are asked what kinds of income they received (up to a maximum of eight kinds of social security benefits), in what periods (up to a maximum of three periods) they received it, and what amounts they received. The answers given by the respondents are shown to them on the screen, and they have the opportunity to correct their answers. As soon as the respondent has confirmed that the information shown on the screen is correct, the data are stored.

## 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 IS2., nine variables IS20, IS21, IS22, and IS23 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). If a respondent for example selects the answering options 1 and 3, variables IS21 and IS23 receive value 1, and variables IS20, IS22 and IS24 thru IS28 receive value 2 (not selected).

## IS20 thru IS28

Which of the benefits mentioned below did you receive in 1999? More than 1 answer is possible here.

1 General Widows' and Orphans' Pensions Act [AWW/ANW] .....	IS41
2 Disability Insurance Act [WAO] .....	IS41
3 General Disability Benefits Act [AAW] .....	IS41
4 Long-term Unemployment Insurance Act [RWW] .....	IS41
5 invalidity pension .....	IS41
6 General Social Assistance Act [ABZ] .....	IS41
7 benefits for self-employed [BZ] .....	IS41
8 [IOAW/IOAZ] .....	IS41
0 none of the above-mentioned .....	IO20 thru IO28

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. The variables involved are IS41 thru IS258. The last number of the variable name indicates whether it concerns the first, second etc. time the series of questions was presented.

## IS41 thru IS48

How much is the gross sum you received in 1999 through [BENEFIT MENTIONED BEFORE] (according to annual statement)? If you really don't know, type 0 (zero).

amount: .....	
0 .....	IS61
> 0 .....	IS81

## IS61 thru IS68

Perhaps you know the net sum you received in 1999 through [BENEFIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).

amount: .....	IS101
---------------	-------

## IS81 thru IS88

How much was the total amount of withheld income tax and premiums for social insurance policies in 1999 on your [BENEFIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).  
 amount:.....IS101

Please indicate the month by a number (1=January, 2=February, etc.). If periods 2 and 3 are not applicable to you, please type ENTER and proceed to the next question. You can provide information about a maximum of 3 periods. If, in your situation, there are more than 3 periods, please record the 3 - to you- most important periods.

- 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 .....IO20 thru IO28

## OTHER INCOME

Below, respondents can select eight different sources of income, and for each source they can enter a maximum of three periods for 1999.

With question IO2., respondents can select more than 1 answer. This is recorded in the data set as follows: instead of one variable IO2., nine variables IO20, IO21, IO22, and IO23 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). If a respondent for example selects the answering options 1 and 3, variables IO21 and IO23 receive value 1, and variables IO20, IO22 and IO24 thru IO28 receive value 2 (not selected).

## IO20 thru IO28

Which of the kinds of income mentioned below did you receive in 1999? More than 1 answer is possible here.

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
0 none of the above-mentioned.....	IN11

We would now like to ask you to give the total amount that you received in 1999 through the other sources of income you have indicated.

## IO41 thru IO48

How much was, in 1999, the sum total that you received through [SOURCE OF INCOME MENTIONED EARLIER]? If you really don't know, type 0 (zero).

amount:.....IO48A

## IO48A

Did you, in 1999, have any income through dividends from shares, stocks, investment accounts or investments funds?

1 yes .....	IO48B
2 no .....	IO48C

## IO48B

How much was the total amount that you received in 1999 through dividends from shares, stocks, investment accounts or investment funds?

amount in guilders: .....IO48C

## IO48C

Did you, in 1999, have any interest income from savings, loans, stocks, bonds, mortgage bonds or investment accounts?

1 yes .....	IO48D
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 1999?

amount in guilders: .....IN11

- IN11 Did you, in 1999, 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 1999, not yet mentioned in this questionnaire? If you really don't know, type 0 (zero).  
 gross sum in guilders:..... IN14
- IN14 (string)  
 What kind of income was this?..... IN15
- Explanation about income tax codings 1999:
- Income tax coding 1:  
 Mainly MARRIED PEOPLE or PEOPLE SHARING A HOUSEHOLD who had an income of less than Dfl. 8380 in 1999, and who have transferred their tax-free sum to their spouse/partner.
- Income tax coding 3:  
 Mainly MARRIED PEOPLE or PEOPLE SHARING A HOUSEHOLD who use the tax-free sum that has been transferred to them by their spouse/partner. This means that their partner/spouse's income tax coding is 1, and therefore the spouse/partner had an income of less than Dfl. 8380 in 1999.
- Income tax coding 5:  
 SINGLE PARENTS who have a paid job and who have a child (under age 12) that is in their care.
- Income tax coding 4:  
 OTHER (that is, their income tax coding not being 5) SINGLE PARENTS who have one or more children in their care. To qualify for this income tax coding these children should be under age 7 on 31-12-97.
- Income tax coding 2:  
 People who are not in one of the other income tax codings, such as:  
 - double-income couples, each of them earning over Dfl. 8380 per year;  
 - single persons (unmarried);  
 - single parents who don't qualify for codings 4 or 5.
- IN15 What was your income tax coding on 31 December 1999?  
 0 not applicable ..... IN16  
 1 income tax coding 1..... IN16  
 2 income tax coding 2..... IN16  
 3 income tax coding 3..... IN16  
 4 income tax coding 4..... IN16  
 5 income tax coding 5..... IN16
- IN16 Did you fill in an income tax form for 1999?  
 1 yes ..... IN18  
 2 no..... IN24
- IN18 How much was your taxable income for 1999? Please use your tax records to answer this question. If you really don't know, type 0 (zero).  
 0 ..... IN20  
 amount: ..... IN24

- IN20 Can you give an ESTIMATION of your taxable income for 1999? If you really don't know, type 0 (zero).
- 0 don't know.....IN22
- 1 less than Dfl. 5000 .....IN24
- 2 between 5000 and 10000.....IN24
- 3 between 10000 and 20000.....IN24
- 4 between 20000 and 30000.....IN24
- 5 between 30000 and 40000.....IN24
- 6 between 40000 and 60000.....IN24
- 7 between 60000 and 80000.....IN24
- 8 between 80000 and 100000.....IN24
- 9 between 100000 and 150000.....IN24
- 10 more than 150000.....IN24
- IN22 It's unfortunate that you don't know your taxable income for 1999. Perhaps you know about how much your taxable income was for 1998? If you really don't know, type 0 (zero).
- amount:..... IN24
- IN24 Do you fill in a wealth tax form for 1999?
- 1 yes ..... IN25
- 2 no..... IN25
- IN25 Did you receive any inheritances and/or gifts in 1999?
- 1 yes ..... IN26
- 2 no..... IN29
- IN26 What was the total sum of these inheritances and/or gifts? If you really don't know, type 0 (zero).
- 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 1999, 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? Do not include mortgage loan payments here. If you really don't know, type 0 (zero).
- amount:..... IN29
- IN29 Did you, in 1999, pay alimony to your former wife/husband? Do NOT include transfers/child support/alimony for children here.
- 1 yes ..... IN30
- 2 no..... IN32



- IN30 How much, in total over 1999, was this alimony to your former wife/husband? If you really don't know, type 0 (zero).  
amount: ..... IN32
- IN32 Did you, in 1999, make any payments/transfers to/on behalf of your children?  
1 yes ..... IN33  
2 no..... IN35
- IN33 How much, in total over 1999, was the amount of these transfers to/on behalf of your children? If you really don't know, type 0 (zero).  
amount: ..... IN35
- IN35 Did you, in 1999, 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 1999? If you really don't know, type 0 (zero).  
amount: ..... IN38
- IN38 Did you, in 1999, 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 1999? If you really don't know, type 0 (zero).  
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 [TIME UNIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).  
amount: ..... IN45
- IN45 Did you, in 1999, 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 POSITIE=1, 2 or 3..... IN49

otherwise.....PSY1  
 3 not applicable (no employer).....  
 if POSITIE=1, 2 or 3..... IN49  
 otherwise.....PSY1

Positie=1, 2 or 3 means: the respondent is head of the household, or spouse or partner of the head of the household.

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 1999, take the listed value of the last car. If you really don't know, type 0 (zero).  
 amount:..... IN48

IN48 For how many months in 1999 did you have this car provided by your employer? If you changed your car in 1999, take the total number of months of all cars.  
 number of months:.....  
 POSITIE=1, 2 or 3..... IN49  
 otherwise.....PSY1

IN49 Do you know, APPROXIMATELY, how much the NET income of your household would amount to over 1999?  
 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 1999 through 31 December 1999.  
 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, but before making payments for things like rent, mortgages, and the like.  
 1 less than Dfl. 17,500 ..... PSY1  
 2 Dfl. 17,500 - Dfl. 20,000 ..... PSY1  
 3 Dfl. 20,000 - Dfl. 24,000 ..... PSY1  
 4 Dfl. 24,000 - Dfl. 28,000 ..... PSY1  
 5 Dfl. 28,000 - Dfl. 34,000 ..... PSY1  
 6 Dfl. 34,000 - Dfl. 43,000 ..... PSY1  
 7 Dfl. 43,000 - Dfl. 55,000 ..... PSY1  
 8 Dfl. 55,000 - Dfl. 80,000 ..... PSY1  
 9 Dfl. 80,000 - Dfl. 105,000 ..... PSY1  
 10 Dfl. 105,000 - Dfl. 150,000 ..... PSY1  
 11 Dfl. 150,000 or more ..... 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:.....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 income your household may realize in the next 12 months? Please do fill in an amount; this is important for the next couple of questions.  
amount:..... HOOG

HOOG What do you expect to be the HIGHEST total net income your household may realize in the next 12 months? Please do fill in an amount; this is important for the next couple of questions.  
amount:.....  
(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) 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 Dfl.  $[laag+((hoog-laag)*2)/10]$  in the next 12 months? Please fill in a number from 0 to 100.  
percentage:..... PRO2

PRO2 What do you think is the probability that the total net income of your household will be less than Dfl.  $[laag+((hoog-laag)*4)/10]$  in the next 12 months? Please fill in a number from 0 to 100.  
percentage:..... PRO3

PRO3 What do you think is the probability that the total net income of your household will be less than Dfl.  $[laag+((hoog-laag)*6)/10]$  in the next 12 months? Please fill in a number from 0 to 100.  
percentage:..... PRO4

PRO4 What do you think is the probability that the total net income of your household will be less than Dfl.  $[laag+((hoog-laag)*8)/10]$  in the next 12 months? Please fill in a number from 0 to 100.  
percentage:.....ANSWER

ANSWER

Do you think your answers are (if you really don't know, type 0 (zero)):  
0 ..... WRONG0  
1 (almost) ALL CORRECT ..... HOWMANY  
2 MOSTLY CORRECT ..... HOWMANY  
3 MOSTLY WRONG..... WRONG0  
4 (almost) ALL WRONG..... WRONG0

WRONG0 t/m WRONG6

if ANSWER=3: Please indicate why you think most of your answers are wrong.

if ANSWER=4: Please indicate why you think all your answers are wrong.  
More than 1 answer is possible here.

- 0 none of the below-mentioned ..... HOWMANY
- 1 the questionnaires did not suit my situation ..... HOWMANY
- 2 it was not possible to correct mistakes once they were made..... HOWMANY
- 3 my answers were wrongly recorded by the computer ..... HOWMANY
- 4 the questions were too complicated ..... HOWMANY
- 5 the answers were too hard to remember/too much work to look them up ..... HOWMANY
- 6 other reason .....REASON

REASON (string)

What other reason do you have in mind? ..... HOWMANY

HOWMANY

With the last set of questions, how often have you used the possibility to correct your answer? Please enter a number between 1 and 5, where 1=NEVER and 5=VERY OFTEN ..... END  
If you really don't know, type 0 (zero).

**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.

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. Do not include checking accounts that you also use for making payments and/or to receive income for your OWN BUSINESS here.

- BZR1** Were you, in 1999, 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?
- 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 1998, director - main shareholder of a private limited company?
- 1 ja.....BZ1  
 2 nee.....BZ1
- BZ1** Did you, on 31 December 1999, have one or more CHECKING ACCOUNTS (bank or giro accounts)? If applicable: 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 1999?
- more than 5: ..... BET3  
 1 thru 5:.....BET91
- BET3** Did you (in total) have a credit or a deficit balance on your checking accounts on 31 December 1999?
- 1 credit ..... BET4  
 2 deficit ..... BET4
- BET4** What was the total balance of your CHECKING ACCOUNTS on 31 December 1999? If the

balance is a deficit, just enter the amount without a minus (with the previous question you have already answered whether the balance of your CHECKING ACCOUNTS is a credit or a deficit balance). If you don't know the exact amount, type 0 (zero).

answer > 0: .....BET91  
 answer = 0: ..... BET5

BET5 Into which of the categories mentioned below does the total balance (either a credit or a deficit) of your checking accounts go?

- 1 less than Dfl. 100..... BET91
- 2 100 to 500.....BET91
- 3 500 to 1000.....BET91
- 4 1000 to 1500.....BET91
- 5 1500 to 2000.....BET91
- 6 2000 to 5000.....BET91
- 7 5000 to 10000.....BET91
- 8 10000 to 15000.....BET91
- 9 15000 to 20000.....BET91
- 10 20000 to 25000.....BET91
- 11 25000 to 30000.....BET91
- 12 30000 to 35000.....BET91
- 13 35000 to 40000.....BET91
- 14 40000 to 50000.....BET91
- 15 50000 or more.....BET91
- 0 unknown.....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.

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, type a question mark.

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 (NMB) .....BET131
- 5 VSB 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, type a question mark.

any answer .....BET131

## BET131 thru BET135

Did you, on 31 December 1999, 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 1999? If you don't know the amount, type 0 (zero).

answer = 0 .....BET151

answer >0 .....BDR2

## BET151 thru BET155

Into which of the categories mentioned below does the balance (either a credit or a deficit) go?

- 1 less than Dfl. 100.....
- 2 100 to 500.....
- 3 500 to 1000.....
- 4 1000 to 1500.....
- 5 1500 to 2000.....
- 6 2000 to 5000.....
- 7 5000 to 10000.....
- 8 10000 to 15000.....
- 9 15000 to 20000.....
- 10 20000 to 25000.....
- 11 25000 to 30000.....
- 12 30000 to 35000.....
- 13 35000 to 40000.....
- 14 40000 to 50000.....
- 15 50000 or more.....
- 0 unknown.....
- 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 (Dfl. 1706 for 1999) 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 (last-mentioned) 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.

Through an ARRANGEMENT TO SHARE IN THE COMPANY'S PROFIT the employed are granted extra pay. How much extra pay they get depends on the profit made by the employer. If this extra pay (up to a certain maximum per year: Dfl. 1706 for 1999) is deposited onto a separate account and is not made available to the employed for a period of four years, the so-saved sum is tax free and no social insurance premiums have to be paid on it.

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 (Dfl. 1706 for 1999).

**BDR2**

Did your employer, in 1999, 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, in 1999, take the opportunity to participate in a [if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)] save-as-you-earn deduction arrangement?

[if employed by public or a private limited company (BZR1=3 of BZR1=4)] an arrangement to share in the company's profit?

[if employed by a cooperation or another kind of business (BZR1=5)] a shares-option arrangement?

- 1 yes
- 2 no
- 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 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?

[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?

If you participate in the shares-option arrangement, please include the value of the options that you had received through this arrangement in 1999.

[all]

In 1999, a maximum amount of Dfl. 1706 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, please type 0 (zero).

- amount..... 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 t/m BDR54

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

Did you, in 1999, 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 a cooperation or another kind of business (BZR1=5)]

Did you, in 1999, use (part of) 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?

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

Did you, in 1999, use (part of) 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?

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 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?

[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?

year.....	BDR7
don't know (0).....	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 1999?

[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 1999?

[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 1999 (if you participate in the shares-option arrangement, please also include the value of the stock options?)

If you really don't know, type 0 (zero).

amount.....	BDR9
don't know (0).....	BDR8

## BDR8

Into which of the categories mentioned below did the (total) balance go on 31 December 1999?

1 less than Dfl. 100 .....	BDR9
----------------------------	------

2	100 to 1000 .....	BDR9
3	1000 to 3000 .....	BDR9
4	3000 to 5000 .....	BDR9
5	5000 to 10000 .....	BDR9
6	10000 to 15000 .....	BDR9
7	15000 to 20000 .....	BDR9
8	20000 to 25000 .....	BDR9
9	25000 to 30000 .....	BDR9
10	30000 to 35000 .....	BDR9
11	35000 to 40000 .....	BDR9
12	40000 to 45000 .....	BDR9
13	45000 to 50000 .....	BDR9
14	50000 or more .....	BDR9
0	unknown .....	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 (Dfl. 1138 in 1999).

BDR9

Did you participate in the PREMIUM SAVINGS ARRANGEMENT in 1999?

- 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 1999 (please check your pay slip if necessary)? (this question concerns the total sum that you had saved in 1999). If you really don't know, type 0 (zero).

- amount..... BDR11  
 don't know (0)..... BDR11

BDR11

Did you, in 1999, 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 1999, 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 1999, 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 1999? If you really don't know, type 0 (zero).

amount.....BDR140  
 don't know (0).....BDR140

BDR140 thru BDR144

Did you, in 1999, 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? If you really don't know, type 0 (zero).

year.....BDR16  
 don't know (0).....BDR16

BDR16

What was the balance on your premium savings account on 31 December 1999? If you really don't know, type 0 (zero).

amount.....BZ3  
 don't know (0).....BDR17

BDR17

Into which of the categories mentioned below did the (total) balance go on 31 December 1999?

1 less than Dfl. 100 .....BZ3  
 2 100 to 1000 .....BZ3  
 3 1000 to 3000 .....BZ3  
 4 3000 to 5000 .....BZ3  
 5 5000 to 10000 .....BZ3  
 6 10000 to 15000 .....BZ3  
 7 15000 to 20000 .....BZ3  
 8 20000 to 25000 .....BZ3  
 9 25000 to 30000 .....BZ3  
 10 30000 to 35000 .....BZ3  
 11 35000 to 40000 .....BZ3  
 12 40000 to 45000 .....BZ3  
 13 45000 to 50000 .....BZ3  
 14 50000 or more .....BZ3  
 0 unknown .....BZ3

BZ3

Did you, on 31 December 1999, 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 1999? Do NOT include savings accounts linked to a giro bank account with the Postbank here.

answer > 4 .....SPA3  
 answer < 5 .....SPA71

SPA3 What was the total balance of your [NUMBER SPA2] SAVINGS OR DEPOSIT ACCOUNTS on 31 December 1999? If you don't know the exact amount type 0 (zero).  
 answer = 0 .....SPA5  
 answer > 0 .....

SPA5 Into which of the categories mentioned below did the total balance of your savings go on 31 December 1999?  
 1 less than Dfl. 500 ..... SPA71  
 2 500 to 1000 ..... SPA71  
 3 1000 to 20000 ..... SPA71  
 4 2000 to 5000 ..... SPA71  
 5 5000 to 10000 ..... SPA71  
 6 10000 to 15000 ..... SPA71  
 7 15000 to 20000 ..... SPA71  
 8 20000 to 25000 ..... SPA71  
 9 25000 to 30000 ..... SPA71  
 10 30000 to 40000 ..... SPA71  
 11 40000 to 50000 ..... SPA71  
 12 50000 to 100000 ..... SPA71  
 13 100000 to 150000 ..... SPA71  
 14 150000 to 200000 ..... SPA71  
 15 200000 to 300000..... SPA71  
 0 unknown ..... SPA71

The following questions are repeated for a maximum of four savings accounts. When answering these questions, please keep in mind the four - to you - most important SAVINGS ACCOUNTS.

SPA71 thru SPA77

Who is the account holder of your [1st thru 4th] savings 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 4th] savings account? If you don't know, type a question mark.  
 any answer ..... SPA91

SPA91 thru SPA97

With which bank or financial institution is your [1st thru 4th] account registered?  
 1 ABN Amro ..... SPA131  
 2 Postbank ..... SPA131  
 3 Rabobank ..... SPA131  
 4 ING Bank (NMB) ..... SPA131  
 5 VSB Bank ..... SPA131  
 6 SNS Bank ..... SPA131  
 7 other ..... SPA101

SPA101 thru SPA107 (string)

With which bank or financial institution is your [1st thru 4th] account registered? If you don't

know, type a question mark.

any answer ..... SPA131

## SPA131 thru SPA137

What was the balance of your [1st thru 4th] account on 31 December 1999? If you don't know the exact amount, type 0 (zero).

answer = 0 ..... SPA141

answer > 0 ..... BZ4

## SPA141 thru SPA147

Into which of the categories mentioned below did the balance of your account go on 31 December 1999?

1 less than Dfl. 500 ..... BZ4

2 500 to 1000 ..... BZ4

3 1000 to 20000 ..... BZ4

4 2000 to 5000 ..... BZ4

5 5000 to 10000 ..... BZ4

6 10000 to 15000 ..... BZ4

7 15000 to 20000 ..... BZ4

8 20000 to 25000 ..... BZ4

9 25000 to 30000 ..... BZ4

10 30000 to 40000 ..... BZ4

11 40000 to 50000 ..... BZ4

12 50000 to 100000 ..... BZ4

13 100000 to 150000 ..... BZ4

14 150000 to 200000 ..... BZ4

15 200000 to 300000..... BZ4

0 unknown ..... 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 1999, have one or more DEPOSIT BOOKS?.....

1 yes ..... BO2

2 no ..... BZ6

BOE2 How many of these DEPOSIT BOOKS did you have on 31 December 1999? Do NOT include SAVINGS ACCOUNTS or SAVINGS ACCOUNTS LINKED to a giro bank account with the Postbank here.

answer >3 ..... BOE3

answer <4 ..... BOE51

BOE3 What was the (total) balance of your DEPOSIT BOOK(S) on 31 December 1999? If you don't know the exact amount, type 0 (zero).

answer = 0 ..... BOE4

answer > 0 ..... BOE51

BO5 Into which of the categories mentioned below did the balance of your savings go on 31-12-97?

1 less than Dfl. 100..... BOE51

2 100 to 500..... BOE51

3 500 to 1000..... BOE51

4 1000 to 1500..... BOE51

5 1500 to 2000..... BOE51

6 2000 to 5000..... BOE51

7 5000 to 10000.....	BOE51
8 10000 to 15000.....	BOE51
9 15000 to 20000.....	BOE51
10 20000 to 25000.....	BOE51
11 25000 to 30000.....	BOE51
12 30000 to 35000.....	BOE51
13 35000 to 40000.....	BOE51
14 40000 to 50000.....	BOE51
15 50000 or more.....	BOE51
0 unknown.....	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.

## 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 don't know, type a question mark.

any answer .....

## 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 (NMB) ..... | BOE91 |
| 5 VSB 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, type a question mark.

any answer .....

## BOE91 thru BOE93

What was the balance of your [1st thru 3rd] deposit book on 31 December 1999? If you don't know the exact amount, type 0 (zero).

- |                  |        |
|------------------|--------|
| answer = 0 ..... | BOE101 |
| answer > 0 ..... | BZ6    |

## BOE101 thru BOE103

Into which of the categories mentioned below did the balance of your savings go on 31-12-97?

- |                           |     |
|---------------------------|-----|
| 1 less than Dfl. 100..... | BZ6 |
| 2 100 to 500.....         | BZ6 |
| 3 500 to 1000.....        | BZ6 |
| 4 1000 to 1500.....       | BZ6 |

5 1500 to 2000 .....	BZ6
6 2000 to 5000 .....	BZ6
7 5000 to 10000.....	BZ6
8 10000 to 15000.....	BZ6
9 15000 to 20000.....	BZ6
10 20000 to 25000.....	BZ6
11 25000 to 30000.....	BZ6
12 30000 to 35000.....	BZ6
13 35000 to 40000.....	BZ6
14 40000 to 50000.....	BZ6
15 50000 or more .....	BZ6
0 unknown.....	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 1999, have one or more SAVINGS CERTIFICATES?	
	1 yes .....	BRI2
	2 no .....	BZ7

BRI2	How many SAVINGS CERTIFICATES did you have on 31 December 1999?	
	answer > 5 .....	BRI3
	answer < 6 .....	BRI5

BRI3	How much (in total) did you pay for the [NUMBER BRI2] SAVINGS CERTIFICATES that you had on 31 December 1999? If you don't know the exact amount, type 0 (zero).	
	answer = 0 .....	BRI4
	answer > 0 .....	BRI5

BRI4	Into which of the categories mentioned below did the total sum that you paid for your savings certificates go on 31-12-97?	
	1 less than Dfl. 1000 .....	BRI5
	2 1000 to 3000 .....	BRI5
	3 3000 to 5000 .....	BRI5
	4 5000 to 10000 .....	BRI5
	5 10000 to 15000 .....	BRI5
	6 15000 to 20000 .....	BRI5
	7 20000 to 25000 .....	BRI5
	8 25000 to 30000 .....	BRI5
	9 30000 to 40000 .....	BRI5
	10 40000 to 50000 .....	BRI5
	11 50000 to 100000 .....	BRI5
	12 100000 to 150000 .....	BRI5
	13 150000 to 200000 .....	BRI5
	14 200000 or more .....	BRI5
	0 unknown .....	BRI5

BRI5	How much (in total) is to be repaid to you for the [NUMBER BRI2] SAVINGS CERTIFICATES that you had on 31 December 1999? If you don't know the exact amount, type 0 (zero).	
	answer = 0 .....	BRI6
	answer > 0 .....	BRI71

BRI6	Into which of the categories mentioned below did the total sum that you are to be repaid for your savings certificates go on 31-12-97?	
------	--	--

1	less than Dfl. 1000	BRI71
2	1000 to 3000	BRI71
3	3000 to 5000	BRI71
4	5000 to 10000	BRI71
5	10000 to 15000	BRI71
6	15000 to 20000	BRI71
7	20000 to 25000	BRI71
8	25000 to 30000	BRI71
9	30000 to 40000	BRI71
10	40000 to 50000	BRI71
11	50000 to 100000	BRI71
12	100000 to 150000	BRI71
13	150000 to 200000	BRI71
14	200000 or more	BRI71
0	unknown	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.

## 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 (NMB)	BRI91
5	VS 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, type a question mark.

any answer .....BRI91

## BRI91 thru BRI95

How much did you PAY for your [1st thru 5th] SAVINGS CERTIFICATE? If you don't know the exact amount, type 0 (zero).

answer = 0	BRI101
answer > 0	BRI111

## BRI101 thru BRI105

Into which of the categories mentioned below did the sum that you PAID for your [1st thru 5th] SAVINGS CERTIFICATE go on 31 December 1999?

1	less than Dfl. 1000	BRI111
2	1000 to 3000	BRI111
3	3000 to 5000	BRI111
4	5000 to 10000	BRI111
5	10000 to 15000	BRI111
6	15000 to 20000	BRI111
7	20000 to 25000	BRI111
8	25000 to 30000	BRI111
9	30000 to 40000	BRI111
10	40000 to 50000	BRI111
11	50000 to 100000	BRI111



12 100000 to 150000 .....	BRI111
13 150000 to 200000 .....	BRI111
14 200000 or more .....	BRI111
0 unknown .....	BRI111

BRI111 thru BRI115

How much is to be REPAID to you for your [1st thru 5th] SAVINGS CERTIFICATE? If you don't know the exact amount, type 0 (zero).

answer = 0 .....	BRI121
answer > 0 .....	BRI12A1

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 on 31-12-97?

1 less than Dfl. 1000 .....	BRI12A1
2 1000 to 3000 .....	BRI12A1
3 3000 to 5000 .....	BRI12A1
4 5000 to 10000 .....	BRI12A1
5 10000 to 15000 .....	BRI12A1
6 15000 to 20000 .....	BRI12A1
7 20000 to 25000 .....	BRI12A1
8 25000 to 30000 .....	BRI12A1
9 30000 to 40000 .....	BRI12A1
10 40000 to 50000 .....	BRI12A1
11 50000 to 100000 .....	BRI12A1
12 100000 to 150000 .....	BRI12A1
13 150000 to 200000 .....	BRI12A1
14 200000 or more .....	BRI12A1
0 unknown .....	BRI12A1

BRI12A1 thru BRI12A5

When (which year) did you buy your [1st thru 5th] SAVINGS CERTIFICATE? If you really don't know, type 0 (zero).

year .....	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
0 unknown .....	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 1999, take out SINGLE-PREMIUM INSURANCE and/or ANNUITY INSURANCE (pension insurance), which was still in effect on 31 December 1999?

Note 1: do NOT include annuity insurance that you have taken out by using money from your employer-sponsored savings plan.

Note 2: do NOT 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 1999, did you take out in or before 1999?

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

KOO3

How much is the total sum you paid in premiums for your [NUMBER KOO2] single-premium insurance policies or annuities? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).

any answer .....KOO4

KOO4

When (which year) did you for the first time take out a single-premium insurance policy or annuity?

any answer .....KOO5

The following questions are repeated for a maximum of ten SINGLE-PREMIUM INSURANCE POLICIES OR ANNUITIES. When answering these questions, please keep in mind the ten - to you - most important policies.

The following questions concern your (10 most important) SINGLE-PREMIUM INSURANCE POLICIES OR ANNUITIES.

KOO501 thru KOO510

With which insurance company did you take out your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY OR ANNUITY?

1 Aegon .....KOO701  
2 Amev .....KOO701  
3 Amersfoortse .....KOO701  
4 Avero .....KOO701  
5 Centraal Beheer .....KOO701  
6 Delta Lloyd .....KOO701  
7 AXA .....KOO701  
8 FBTO .....KOO701  
9 't Hooge Huys .....KOO701  
10 Interpolis .....KOO701  
11 Nationale Nederlanden .....KOO701  
12 Stad Rotterdam .....KOO701

13 Ohra .....	KOO701
14 OLM .....	KOO701
15 OVVM .....	KOO701
16 Reaal .....	KOO701
17 other .....	KOO601

## KOO601 thru KOO610 (string)

With which insurance company did you take out your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY OR ANNUITY? If you don't know, type a question mark.  
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..... KOO1001  
2 periodic payments ..... KOO10A01

## KOO10A01 thru KOO10A10

Did you 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 annuity insurance in 1999?  
[if single deposit]  
How much was the premium for your [1st thru 10<sup>th</sup>] SINGLE-PREMIUM INSURANCE POLICY? If you really don't know, type 0 (zero).  
amount: ..... KOO1101

## KOO1101 thru KOO1110

How much is the guaranteed minimum final payment of your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY OR ANNUITY? If you don't know the exact amount, type 0 (zero).  
0 ..... KOO1201  
> 0 ..... BZ8

## 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 31-12-1999?  
1 less than Dfl. 2000 .....BZ8  
2 2000 to 5000 .....BZ8

3	5000 to 10000	BZ8
4	10000 to 15000	BZ8
5	15000 to 20000	BZ8
6	20000 to 25000	BZ8
7	25000 to 30000	BZ8
8	30000 to 40000	BZ8
9	40000 to 50000	BZ8
10	50000 to 100000	BZ8
11	100000 to 150000	BZ8
12	150000 to 200000	BZ8
13	200000 to 300000	BZ8
14	300000 or more	BZ8
0	unknown	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 1999, 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 1999?

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

KAP3

How much was the total sum that you had saved through your [NUMBER KAP2] SAVINGS OR ENDOWMENT INSURANCE POLICIES on 31 December 1999? If you don't know the exact amount, type 0 (zero).

- |            |       |
|------------|-------|
| answer = 0 | KAP4  |
| answer > 0 | KAP51 |

KAP4

Into which of the categories mentioned below did your total savings go on 31 December 1999?

- |    |                     |        |
|----|---------------------|--------|
| 1  | less than Dfl. 2000 | KAP51  |
| 2  | 2000 to 5000        | KAP51  |
| 3  | 5000 to 10000       | KAP51  |
| 4  | 10000 to 15000      | KAP51  |
| 5  | 15000 to 20000      | KAP51  |
| 6  | 20000 to 25000      | KAP5f1 |
| 7  | 25000 to 30000      | KAP51  |
| 8  | 30000 to 40000      | KAP51  |
| 9  | 40000 to 50000      | KAP51  |
| 10 | 50000 to 100000     | KAP51  |
| 11 | 100000 to 150000    | KAP51  |
| 12 | 150000 to 200000    | KAP51  |
| 13 | 200000 to 300000    | KAP51  |
| 14 | 300000 or more      | KAP51  |
| 0  | unknown             | KAP51  |

If you had more than five SAVINGS OR ENDOWMENT INSURANCE POLICIES on 31 December 1999, please keep in mind the five - to you - most important policies when answering the following questions.

The following questions concern your (five most important) SAVINGS OR ENDOWMENT INSURANCE POLICIES.

## KAP51 thru KAP55

With which financial institution have you taken out your [1st thru 5<sup>th</sup>] SAVINGS OR ENDOWMENT INSURANCE POLICY?

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

## KAP61 thru KAP65 (string)

With which financial institution have you taken out your [1st thru 5<sup>th</sup>] 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 5<sup>th</sup>] SAVINGS OR ENDOWMENT INSURANCE POLICY?

any answer .....

KAP81

## KAP81 thru KAP85

Did you, in 1999, pay the premium on your [1st thru 5<sup>th</sup>] SAVINGS OR ENDOWMENT INSURANCE POLICY per:

1 month .....	KAP91
2 quarter .....	KAP91
3 six months .....	KAP91
4 year .....	KAP91

## KAP91 thru KAP95

How much was, in 1999, the premium that you paid on your [1st thru 5<sup>th</sup>] SAVINGS OR ENDOWMENT INSURANCE POLICY per month/quarter/six months/year? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).

any answer .....

KAP101

## KAP101 thru KAP105

How much was the total sum that you had saved through your [1st thru 5<sup>th</sup>] SAVINGS OR

ENDOWMENT INSURANCE POLICY? If you don't know the exact amount, type 0 (zero).

answer = 0 ..... KAP111  
 answer > 0 ..... BZ11

#### KAP111 thru KAP115

Into which of the categories mentioned below did the sum that you had saved through your [1st thru 5th] SAVINGS OR ENDOWMENT INSURANCE POLICY go on 31 December 1999?

1 less than Dfl. 2000 ..... BZ11  
 2 2000 to 5000 ..... BZ11  
 3 5000 to 10000 ..... BZ11  
 4 10000 to 15000 ..... BZ11  
 5 15000 to 20000 ..... BZ11  
 6 20000 to 25000 ..... BZ11  
 7 25000 to 30000 ..... BZ11  
 8 30000 to 40000 ..... BZ11  
 9 40000 to 50000 ..... BZ11  
 10 50000 to 100000 ..... BZ11  
 11 100000 to 150000 ..... BZ11  
 12 150000 to 200000 ..... BZ11  
 13 200000 to 300000 ..... BZ11  
 14 300000 or more ..... BZ11  
 0 unknown ..... 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. Well-known growth funds are Florentefonds of Robeco or Vermogensgroiefonds of the Postbank.

BZ11 Did you, on 31 December 1999, have any money invested in GROWTH FUNDS?  
 1 yes ..... GRO2  
 2 no ..... BZ12

GRO2 With how many growth funds did you have investments on 31 December 1999?  
 answer > 5 ..... GRO3  
 answer < 6 ..... GRO41

GRO3 What was the estimated total market value of your investments in growth funds on 31 December 1999? If you really don't know, type 0 (zero).  
 0 ..... GRO3A  
 > 0 ..... GRO41

#### GRO3A

Into which of the categories mentioned below did the total estimated value of your investments in growth funds go on 31 December 1999?

1 less than Dfl. 2000 ..... GRO41  
 2 2000 to 5000 ..... GRO41  
 3 5000 to 10000 ..... GRO41  
 4 10000 to 15000 ..... GRO41  
 5 15000 to 20000 ..... GRO41  
 6 20000 to 25000 ..... GRO41  
 7 25000 to 30000 ..... GRO41  
 8 30000 to 40000 ..... GRO41  
 9 40000 to 50000 ..... GRO41  
 10 50000 to 100000 ..... GRO41  
 11 100000 to 150000 ..... GRO41  
 12 150000 to 200000 ..... GRO41

13 200000 to 300000 .....	GRO41
14 300000 or more .....	GRO41
0 unknown .....	GRO41

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

## 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 Generale Bank.....	GRO81
3 ING Bank .....	GRO81
4 Mees & Hope Pierson Helderling .....	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 don't know, type a question mark.

any answer .....GRO81

## GRO81 thru GRO85

How much was the value of the investment with your [1st thru 5th] GROWTH FUND on 31 December 1999? If you don't know the exact amount, type 0 (zero).

answer = 0 .....GRO91  
answer > 0 .....BZ12

## GRO91 thru GRO95

Into which of the categories mentioned below does the value of the investment with your [1st thru 5th] GROWTH FUND go?

1 less than Dfl. 2000 .....	BZ12
2 2000 to 5000 .....	BZ12
3 5000 to 10000 .....	BZ12
4 10000 to 15000 .....	BZ12
5 15000 to 20000 .....	BZ12
6 20000 to 25000 .....	BZ12
7 25000 to 30000 .....	BZ12
8 30000 to 40000 .....	BZ12
9 40000 to 50000 .....	BZ12
10 50000 to 100000 .....	BZ12
11 100000 to 150000 .....	BZ12
12 150000 to 200000 .....	BZ12
13 200000 to 300000 .....	BZ12
14 300000 or more .....	BZ12
0 unknown .....	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'. You can participate in a mutual fund through a MUTUAL FUND ACCOUNT.

- BZ12 Did you, on 31 December 1999, have investments with MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS? 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 and/or MUTUAL FUND ACCOUNTS did you have investments on 31 December 1999?
- answer > 5 ..... BEL3  
answer < 6 ..... BEL61

- BEL3 How much was the total value of your investments with MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS on 31 December 1999? If you don't know the exact amount, type 0 (zero).
- answer = 0 ..... BEL5  
answer > 0 ..... BEL61

- BEL5 Into which of the categories mentioned below did the total value of your investments go on 31 December 1999?
- 1 less than Dfl. 2000 ..... BEL61  
2 2000 to 5000 ..... BEL61  
3 5000 to 10000 ..... BEL61  
4 10000 to 15000 ..... BEL61  
5 15000 to 20000 ..... BEL61  
6 20000 to 25000 ..... BEL61  
7 25000 to 30000 ..... BEL61  
8 30000 to 40000 ..... BEL61  
9 40000 to 50000 ..... BEL61  
10 50000 to 100000 ..... BEL61  
11 100000 to 150000 ..... BEL61  
12 150000 to 200000 ..... BEL61  
13 200000 to 300000 ..... BEL61  
14 300000 or more ..... BEL61  
0 unknown ..... BEL61

The following questions are repeated for a maximum of five MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS. When answering these questions, please keep in mind the five - to you - most important funds/accounts.

The following questions concern your (5 most important) MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS.

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 Groep ..... BEL81  
2 ABN Amro ..... BEL81  
3 Mees & Hope, Pierson, Heldring ..... BEL81  
4 ING Bank ..... BEL81  
5 Postbank ..... BEL81  
6 VIB ..... BEL81  
7 Wereldhave ..... BEL81



- 8 Aegon .....BEL81  
 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 don't know, type a question mark.

any answer .....BEL91

## BEL91 thru BEL95 (string)

What is the name of your [1st thru 5th] MUTUAL FUND and/or MUTUAL FUND ACCOUNT? If you don't know, type a question mark.

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 1999? If you really don't know, type 0 (zero).

0 .....BZ121

> 0 .....BZ13

## BEL121 thru BEL125

Into which of the categories mentioned below did the total value of your investments go on 31 December 1999?

1 less than Dfl. 2000 .....BZ13

2 2000 to 5000 .....BZ13

3 5000 to 10000 .....BZ13

4 10000 to 15000 .....BZ13

5 15000 to 20000 .....BZ13

6 20000 to 25000 .....BZ13

7 25000 to 30000 .....BZ13

8 30000 to 40000 .....BZ13

9 40000 to 50000 .....BZ13

10 50000 to 100000 .....BZ13

11 100000 to 150000 .....BZ13

12 150000 to 200000 .....BZ13

13 200000 to 300000 .....BZ13

14 300000 or more .....BZ13

0 unknown .....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 1999, 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 1999? 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 1999? If you really don't know, type 0 (zero).

0 .....OBL5

> 0 .....BZ14

OBL5

Into which of the categories mentioned below did the total value of your investments go on 31 December 1999?

1 less than Dfl. 2000 .....BZ14

2 2000 to 5000 .....BZ14

3 5000 to 10000 .....BZ14

4 10000 to 15000 .....BZ14

5 15000 to 20000 .....BZ14

6 20000 to 25000 .....BZ14

7 25000 to 30000 .....BZ14

8 30000 to 40000 .....BZ14

9 40000 to 50000 .....BZ14

10 50000 to 100000 .....BZ14

11 100000 to 150000 .....BZ14

12 150000 to 200000 .....BZ14

13 200000 to 300000 .....BZ14

14 300000 or more .....BZ14

0 unknown .....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 1999, own any SHARES? If relevant: do NOT include shares of your own private limited company here. Also, do NOT include bonds through MUTUAL FUNDS here. 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 1999? If relevant: do NOT include shares of your own private limited company here. Also, do NOT include bonds through MUTUAL FUNDS here. These have already been reported.

answer > 10 .....AAN2A

answer < 11 .....AAN401

AAN2A How much was the total estimated market value of all your SHARES with [NUMBER AAN2] companies on 31 December 1999? If you really don't know, type 0 (zero).

0 .....AAN2D

> 0 .....AAN401

AAN2D

Into which of the categories mentioned below did the total value of your shares go on 31 December 1999?

1 less than Dfl. 2000 .....AAN401

2 2000 to 5000 .....AAN401

3 5000 to 10000 .....AAN401

4 10000 to 15000 .....AAN401

5	15000 to 20000	AAN401
6	20000 to 25000	AAN401
7	25000 to 30000	AAN401
8	30000 to 40000	AAN401
9	40000 to 50000	AAN401
10	50000 to 100000	AAN401
11	100000 to 150000	AAN401
12	150000 to 200000	AAN401
13	200000 to 300000	AAN401
14	300000 or more	AAN401
0	unknown	AAN401

The following questions are repeated for a maximum of ten investments in shares. When answering these questions, please keep in mind the ten - to you - most important INVESTMENTS.

The following questions concern your (most important) investments in SHARES.

AAN401 thru AAN410 (string)

What is the name of the [1st thru 10th] company with which you had SHARES on 31 December 1999? If you don't know, type a question mark.

any answer .....AAN501

AAN501 thru AAN510

How many shares did you have on 31 December 1999 with [NAME OF COMPANY MENTIONED WITH AAN301 THRU AAN310]?

any answer .....AAN601

AAN601 thru AAN610

How much was the TOTAL market value of these shares with [NAME OF COMPANY MENTIONED WITH AAN301 THRU AAN310] on 31 December 1999? If you really don't know, type 0 (zero).

0 .....AAN81

> 0 .....BZ15

AAN801 thru AAN810

Into which of the categories mentioned below did the value of your shares with [NAME OF COMPANY MENTIONED WITH AAN301 THRU AAN310] go on 31 December 1999?

1	less than Dfl. 2000	BZ15
2	2000 to 5000	BZ15
3	5000 to 10000	BZ15
4	10000 to 15000	BZ15
5	15000 to 20000	BZ15
6	20000 to 25000	BZ15
7	25000 to 30000	BZ15
8	30000 to 40000	BZ15
9	40000 to 50000	BZ15
10	50000 to 100000	BZ15
11	100000 to 150000	BZ15
12	150000 to 200000	BZ15
13	200000 to 300000	BZ15
14	300000 or more	BZ15
0	unknown	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 of such an option.

BZ15 Had you, on 31 December 1999, BOUGHT one or more PUT-OPTIONS?  
 1 yes ..... OPT2  
 2 no ..... BZ16

OTP2 How much was, on 31 December 1999, the total sum that you had paid for your PUT-OPTIONS? If you really don't know, type 0 (zero).  
 0 ..... OPT2A  
 > 0 ..... BZ16

OPT2A  
 Into which of the categories mentioned below did the total sum that you had paid for your PUT-OPTIONS go on 31 December 1999?  
 1 less than Dfl. 2000 ..... BZ16  
 2 2000 to 5000 ..... BZ16  
 3 5000 to 10000 ..... BZ16  
 4 10000 to 15000 ..... BZ16  
 5 15000 to 20000 ..... BZ16  
 6 20000 to 25000 ..... BZ16  
 7 25000 to 30000 ..... BZ16  
 8 30000 to 40000 ..... BZ16  
 9 40000 to 50000 ..... BZ16  
 10 50000 to 100000 ..... BZ16  
 11 100000 to 150000 ..... BZ16  
 12 150000 to 200000 ..... BZ16  
 13 200000 to 300000 ..... BZ16  
 14 300000 or more ..... BZ16  
 0 unknown ..... BZ16

BZ16 Had you, on 31 December 1999, WRITTEN one or more PUT-OPTIONS?  
 1 yes ..... OPT4  
 2 no ..... BZ17

OPT4 How much was, on 31 December 1999, the total market value of your PUT-OPTIONS? If you really don't know, type 0 (zero).  
 0 ..... OPT4A  
 > 0 ..... BZ17

OPT4A  
 Into which of the categories mentioned below did the total market value of your PUT-OPTIONS go on 31 December 1999?  
 1 less than Dfl. 2000 ..... BZ17  
 2 2000 to 5000 ..... BZ17  
 3 5000 to 10000 ..... BZ17  
 4 10000 to 15000 ..... BZ17  
 5 15000 to 20000 ..... BZ17  
 6 20000 to 25000 ..... BZ17  
 7 25000 to 30000 ..... BZ17  
 8 30000 to 40000 ..... BZ17  
 9 40000 to 50000 ..... BZ17  
 10 50000 to 100000 ..... BZ17  
 11 100000 to 150000 ..... BZ17  
 12 150000 to 200000 ..... BZ17

13 200000 to 300000 .....	BZ17
14 300000 or more .....	BZ17
0 unknown .....	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 1999, BOUGHT one or more CALL-OPTIONS, FALCONS, or WARRANTS?	
1	yes .....	OPT6
2	no .....	BZ18

OPT6	How much was, on 31 December 1999, the total sum that you had paid for the CALL-OPTIONS, FALCONS, or WARRANTS that you had bought? If you really don't know, type 0 (zero).
0 .....	OPT6A
> 0 .....	BZ18

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 on 31 December 1999?	
1	less than Dfl. 2000 .....	BZ18
2	2000 to 5000 .....	BZ18
3	5000 to 10000 .....	BZ18
4	10000 to 15000 .....	BZ18
5	15000 to 20000 .....	BZ18
6	20000 to 25000 .....	BZ18
7	25000 to 30000 .....	BZ18
8	30000 to 40000 .....	BZ18
9	40000 to 50000 .....	BZ18
10	50000 to 100000 .....	BZ18
11	100000 to 150000 .....	BZ18
12	150000 to 200000 .....	BZ18
13	200000 to 300000 .....	BZ18
14	300000 or more .....	BZ18
0	unknown .....	BZ18

BZ18	Had you, on 31 December 1999, WRITTEN one or more CALL-OPTIONS, FALCONS, or WARRANTS?	
1	yes .....	OPT8
2	no .....	BEZ4

OPT8	How much was, on 31 December 1999, the total market value of the CALL-OPTIONS, FALCONS, or WARRANTS that you had written? If you really don't know, type 0 (zero).
0 .....	OPT8A
> 0 .....	BEZ4

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 1999?	
1	less than Dfl. 2000 .....	BEZ4
2	2000 to 5000 .....	BEZ4

3	5000 to 10000	BEZ4
4	10000 to 15000	BEZ4
5	15000 to 20000	BEZ4
6	20000 to 25000	BEZ4
7	25000 to 30000	BEZ4
8	30000 to 40000	BEZ4
9	40000 to 50000	BEZ4
10	50000 to 100000	BEZ4
11	100000 to 150000	BEZ4
12	150000 to 200000	BEZ4
13	200000 to 300000	BEZ4
14	300000 or more	BEZ4
0	unknown	BEZ4

BEZ4	Please indicate what is true for you. On 31 December 1998:	
	0 none of the below-mentioned	ROUTING VARIABLE 3
	1 I was the director or (main) shareholder of a private limited company	EXT1
	2 I participated in a partnership or firm	EXT1
	3 I was self-employed	EXT1

EXT1	Is it correct that, on 31 December 1998, you were the director or a (main) shareholder of a private limited company?	
	1 yes	EXT2
	2 no	EXT9

EXT2	On 31 December 1998, 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 1998, your share (percentage) in this PENSION COMPANY? If you really don't know, type 0 (zero). If the percentage is 1% or less, type 1. any answer	EXT4
------	---	------

EXT4	How much was the equity capital in this PENSION COMPANY on 31 December 1999? If you really don't know, type 0 (zero).	
	0	EXT4A
	> 0	EXT5

EXT4A	Into which of the categories mentioned below did the equity capital in this PENSION COMPANY go on 31 December 1998?	
	1 less than Dfl. 100,000	EXT5
	2 100,000 to 200,000	EXT5
	3 200,000 to 300,000	EXT5
	4 300,000 to 400,000	EXT5
	5 400,000 to 500,000	EXT5
	6 500,000 to 750,000	EXT5
	7 750,000 to 1000,000	EXT5
	8 1000,000 to 2000,000	EXT5
	9 2000,000 to 5000,000	EXT5
	10 5000,000 or more	EXT5
	0 unknown	EXT5

EXT5 How big was, in the financial year 1998, your share (in percentages) in the private limited company of which you are a (main) shareholder? If you really don't know, type 0 (zero). If the percentage is 1% or less, type 1.  
any answer .....EXT6

EXT6 How much was the equity capital in this private limited company on 31 December 1998? If you really don't know, type 0 (zero).  
0 .....EXT6A  
> 0 .....EXT7

EXT6A

Into which of the categories mentioned below did the equity capital in this private limited company go on 31 December 1998?

1	less than Dfl. 100,000	.....EXT7
2	100,000 to 200,000	.....EXT7
3	200,000 to 300,000	.....EXT7
4	300,000 to 400,000	.....EXT7
5	400,000 to 500,000	.....EXT7
6	500,000 to 750,000	.....EXT7
7	750,000 to 1000,000	.....EXT7
8	1000,000 to 2000,000	.....EXT7
9	2000,000 to 5000,000	.....EXT7
10	5000,000 or more	.....EXT7
0	unknown	.....EXT7

EXT7 Did you, on 31 December 1999, have any money lent to the private limited company of which you are a (main) shareholder?  
1 yes .....EXT8  
2 no .....EXT9

EXT8 How much had you lent to the company at that time? If you really don't know, type 0 (zero).  
any answer .....EXT9

EXT9 Is it correct that, on 31 December 1998, you participated in a partnership or firm?  
1 yes .....EXT10  
2 no .....EXT11

EXT10 At that time, did the financial year of your partnership/firm run parallel to the calendar year?  
1 yes .....EXT11  
2 no .....EXT11

EXT11 How much was, in the financial year (1998) (1998/1999), 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, type 0 (zero).  
0 .....EXT11A  
> 0 .....EXT12

EXT11A

Into which of the categories mentioned below did your share in the equity capital of the firm go on the closing date of the financial year?

1	less than Dfl. 100,000	.....EXT12
---	------------------------	------------

2	100,000 to 200,000	EXT12
3	200,000 to 300,000	EXT12
4	300,000 to 400,000	EXT12
5	400,000 to 500,000	EXT12
6	500,000 to 750,000	EXT12
7	750,000 to 1000,000	EXT12
8	1000,000 to 2000,000	EXT12
9	2000,000 to 5000,000	EXT12
10	5000,000 or more	EXT12
0	unknown	EXT12

EXT12	Did you, on 31 December 1998, have any [buitenvennootschappelijk] capital in the firm?	
1	yes	EXT13
2	no	EXT14

EXT13	How much was this capital in the financial year (1998) (1998/1999) on the closing date of the financial year? If you really don't know, type 0 (zero).	
0		EX13A
> 0		EXT14

EX13A	Into which of the categories mentioned below did this [buitenvennootschappelijk] capital go on the closing date of the financial year?	
1	less than Dfl. 100,000	EXT14
2	100,000 to 200,000	EXT14
3	200,000 to 300,000	EXT14
4	300,000 to 400,000	EXT14
5	400,000 to 500,000	EXT14
6	500,000 to 750,000	EXT14
7	750,000 to 1000,000	EXT14
8	1000,000 to 2000,000	EXT14
9	2000,000 to 5000,000	EXT14
10	5000,000 or more	EXT14
0	unknown	EXT14

EXT14	Is it correct that, on 31 December 1998, you were self-employed?	
1	yes	EXT15
2	no	ROUTING VARIABLE 3

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 (1998) (1998/1999), 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, type 0 (zero).	
0		EXT16A
> 0		EXT17B

EXT16A	Into which of the categories mentioned below did your equity capital in the firm go on the closing date of the financial year?	
1	less than Dfl. 100,000	EXT17B



2	100,000 to 200,000	EXT17B
3	200,000 to 300,000	EXT17B
4	300,000 to 400,000	EXT17B
5	400,000 to 500,000	EXT17B
6	500,000 to 750,000	EXT17B
7	750,000 to 1000,000	EXT17B
8	1000,000 to 2000,000	EXT17B
9	2000,000 to 5000,000	EXT17B
10	5000,000 or more	EXT17B
0	unknown	EXT17B

EXT17B

Have you built up a 'fiscal private pension allowance' [fiscale oudedagsreserve] up to 31 December 1998?

1	yes	EXT17
2	no	ROUTING VARIABLE 3

EXT17

How much was this fiscal private pension allowance [fiscale oudedagsreserve] at the end of 1998? Please check your income tax assessment. If you really don't know, type 0 (zero).

0	EXT18A
> 0	ROUTING VARIABLE 3

EXT18A

Into which of the categories mentioned below did the fiscal private pension allowance [fiscale oudedagsreserve] go at the end of 1998?

1	less than Dfl. 100,000	ROUTING VARIABLE 3
2	100,000 to 200,000	ROUTING VARIABLE 3
3	200,000 to 300,000	ROUTING VARIABLE 3
4	300,000 to 400,000	ROUTING VARIABLE 3
5	400,000 to 500,000	ROUTING VARIABLE 3
6	500,000 to 750,000	ROUTING VARIABLE 3
7	750,000 to 1000,000	ROUTING VARIABLE 3
8	1000,000 to 2000,000	ROUTING VARIABLE 3
9	2000,000 to 5000,000	ROUTING VARIABLE 3
10	5000,000 or more	ROUTING VARIABLE 3
0	unknown	ROUTING VARIABLE 3

ROUTING VARIABLE 3

Are you the member of the household who is responsible for paying bills etc.?

1	yes	BZ19
2	no	BZ20

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 1999, have any REAL ESTATE NOT being used for your own accommodation? If relevant: do NOT report your second house here. Do NOT report REAL ESTATE belonging to your firm/business here. This will be reported later.

1	yes	ONR2
2	no	BZ20

ONR2

How many pieces of REAL ESTATE did you have on 31 December 1999? Do NOT include REAL ESTATE used for your own accommodation (e.g. second residence), or REAL ESTATE belonging to your firm/business here.

answer > 5 .....ONR31  
 answer < 6 .....ONR31

If you have more than five pieces of real estate, please keep in mind the five - to you - most important pieces of real estate when answering the following questions.

The following questions concern your (five most important) PIECE(S) OF REAL ESTATE.

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?

any answer .....ONR51

ONR51 thru ONR55

How much was the estimated market value of your [STRING ONR3.] on 31 December 1999?

any answer .....ONR61

ONR61 thru ONR65

How many mortgages were there on your [STRING ONR3.] on 31 December 1999? If there are no mortgages on your [STRING ONR3.], type 0 (zero).

answer = 0 .....BZ20

answer > 0 .....O111

The following questions are repeated for each mortgage.

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 municipal or national mortgage guarantee for your [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?

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 on your [1st thru 5th PIECE OF REAL ESTATE]?

1 ABN Amro .....O411

2 Postbank .....	O411
3 Rabobank .....	O411
4 ING Bank (NMB) .....	O411
5 VSB 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
49 unknown.....	O411

5O311 thru O315, thru, O351 thru O355 (string)

With which financial institution did you take out the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]? If you don't know, type a question mark.

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 compared with the costs of an annuity mortgage.

**TRADITIONAL LIFE-INSURANCE MORTGAGE:** This sort of mortgage consists of a loan and a life-insurance policy. In principle, there is no repayment during the term of the mortgage. You only pay interest on the loan, and you pay for 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 traditional life-insurance mortgage, where there is a relation between those two interest rates).

**IMPROVED TRADITIONAL 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. You only pay interest on the loan, and you pay for a premium for the life-insurance policy. At the moment that you take out the improved life-insurance mortgage, it is guaranteed that at the end of the term you will have saved exactly the amount needed to pay off the mortgage.

**INVESTMENT MORTGAGE:** This is a new version of the (traditional) life-insurance mortgage. As with other life-insurance mortgages, with most investment mortgages the mortgage loan is paid off at the maturity of the mortgage by a payment from a 'connected' life-insurance. The difference with traditional or improved life-insurance mortgage is that in the case of investment mortgage, the payment of the life-insurance is based on investments.

**MORTGAGE WITH ANNUITY:** In this case, the mortgage is combined with an annuity insurance. There is no obligation to use the annuity insurance to pay off the mortgage at the maturity of the insurance. The annuity insurance may be used as a supplementary pension insurance.

**'NO-REPAYMENT MORTGAGE':** With this kind of mortgage you only pay interest during the term of the mortgage. There is no repayment.

**'LIFE-TIME' MORTGAGE WITH LIFE-INSURANCE:** This is a version of the 'no-repayment mortgage'. The mortgage does not have a maturity date. To make sure that the loan will be paid off no

later than the time of death of the person who has taken out the mortgage, a life-insurance is connected to the 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.

O411 thru O415, thru, O451 thru O455

On 31 December 1999, what sort of mortgage was the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?

- |  |      |
|--|------|
| 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 'no repayment' mortgage .....                      | O611 |
| 8 mortgage with annuity .....                        | O611 |
| 9 'life-time' mortgage with life-insurance .....     | O611 |
| 10 other kind of mortgage .....                      | O511 |

O511 thru O515, thru, O551 thru O555 (string)

On 31 December 1999, what sort of mortgage was the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?

any answer .....O611

O611 thru O615, thru, O651 thru O655

When (which year) was the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE] taken out?

any answer .....ON111

MORTGAGE LOAN: the amount of the loan when you took out the mortgage.  
REMAINING DEBT of the mortgage: the amount that is still to be paid off.

ON111 thru ON115, thru, ON151 thru ON155

How much was the loan at the time you took out the [1st thru 5th] MORTGAGE on your [1st thru 5th PIECE OF REAL ESTATE]? If you don't know, type 0 (zero).

any answer .....ON211

ON211 thru ON215, thru, ON251 thru ON255

How much of the loan of the [1st thru 5th] MORTGAGE on your [1st thru 5th PIECE OF REAL ESTATE] 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. If you really don't know, type 0 (zero).

any answer .....ON311

ON311 thru ON315, thru, ON351 thru ON355

What is the current interest rate of the [1st thru 5th] MORTGAGE on your [1st thru 5th PIECE OF REAL ESTATE]? If you really don't know, type 0.00.

any answer .....ON711

ON711 thru ON715, thru, ON751 thru ON755

Does the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE] involve a period with a fixed interest rate?

- 1 yes .....ON811  
 2 no .....OR351

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, type 0 (zero).  
 any answer .....ON911

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 on your [1st thru 5th PIECE OF REAL ESTATE] was fixed?  
 any answer .....ON411

ON411 thru ON415, thru, ON451 thru ON455

What is the term of the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?  
 1 30 years .....ON511  
 2 25 years .....ON511  
 3 20 years .....ON511  
 4 other .....ON411

ON411 thru ON415, thru, ON451 thru ON455

So, what is the term of the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?  
 number of years:.....ON511

ON511 thru ON515, thru, ON551 thru ON555

How often do you pay mortgage expenses for the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?  
 1 per month .....ON611  
 2 per quarter .....ON611  
 3 per six months .....ON611  
 4 per year .....ON611

ON611 thru ON615, thru, ON651 thru ON655

Total MORTGAGE EXPENSES include interest, repayment, and premiums (if any).  
 How much do you currently pay on all mortgage expenses for the [1st thru 5th] MORTGAGE on your [1st thru 5th PIECE OF REAL ESTATE] per month/quarter/six months/year? Please give the gross amount, that is, do not take into account the fact that interest payments are tax-deductible. If you really don't know, type 0 (zero).  
 any answer .....BZ20

BZ20

Did you, on 31 December 1999, 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 1999? Do not mention car provided by employer or leased car here.  
 any answer .....AUT2A

The following questions concern your CAR(S).

## AUT2A

How much was the total estimated market value of your car(s) on 31 December 1999? If you really don't know, please type zero.

value.....AUT301  
 don't know.....AUT2B

## AUT2B

Please choose the category into which the estimated market value fell on 31 December 1999:

1 less than Dfl. 1,000.....AUT301  
 2 between 1,000 and 3,000.....AUT301  
 3 between 3,000 and 5,000.....AUT301  
 4 between 5,000 and 10,000.....AUT301  
 5 between 10,000 and 15,000.....AUT301  
 6 between 15,000 and 20,000.....AUT301  
 7 between 20,000 and 25,000.....AUT301  
 8 between 25,000 and 30,000.....AUT301  
 9 between 30,000 and 35,000.....AUT301  
 10 between 40,000 and 50,000.....AUT301  
 11 between 50,000 and 100,000.....AUT301  
 12 between 100,000 and 150,000.....AUT301  
 13 between 150,000 and 200,000.....AUT301  
 14 200,000 or more.....AUT301

## AUT301 thru AUT315

What is the year of construction of the [1st thru 15th] CAR you have mentioned?

any answer .....AUT501

## AUT501 thru AUT515 (string)

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

any answer .....AUT601

## AUT601 thru AUT615 (string)

And what is the type of your [STRING AUT501 thru AUT515]? This question concerns the [1st thru 15th] car you have mentioned.

any answer .....AUT701

## AUT701 thru AUT715

What was the purchase price of your [STRING AUT501 and AUT615]? The purchase price is the sum that you paid to buy the [1st thru 15th] car you have mentioned. If you really don't know, type 0 (zero).

value.....AUT801  
 don't know.....AUT7A01

## AUT7A01 thru AUT7A05

Please choose the category into which the purchase price fell:

1 less than Dfl. 1,000 and 3,000.....AUT801  
 2 between 1,000 and 3,000.....AUT801  
 3 between 3,000 and 5,000.....AUT801  
 4 between 5,000 and 10,000.....AUT801  
 5 between 10,000 and 15,000.....AUT801  
 6 between 15,000 and 20,000.....AUT801

7 between 20,000 and 25,000.....	AUT801
8 between 25,000 and 30,000.....	AUT801
9 between 30,000 and 35000.....	AUT801
10 between 40,000 and 50,000.....	AUT801
11 between 50,000 and 100,000.....	AUT801
12 between 100,000 and 150,000.....	AUT801
13 between 150,000 and 200,000.....	AUT801
14 200,000 or more.....	AUT801

## AUT801 thru AUT815

How much was the estimated market value of the [1st thru 15th] CAR you have mentioned, on 31 December 1999? If you really don't know, type 0 (zero).

value.....	BZ21
don't know.....	AUT8A01

## AUT8A01 thru AUT8A05

Please choose the category into which the estimated market value fell on 31 December 1999:

1 less than Dfl 1,000 and 3,000.....	BZ21
2 between 1,000 and 3,000.....	BZ21
3 between 3,000 and 5,000.....	BZ21
4 between 5,000 and 10,000.....	BZ21
5 between 10,000 and 15,000.....	BZ21
6 between 15,000 and 20,000.....	BZ21
7 between 20,000 and 25,000.....	BZ21
8 between 25,000 and 30,000.....	BZ21
9 between 30,000 and 35,000.....	BZ21
10 between 40,000 and 50,000.....	BZ21
11 between 50,000 and 100,000.....	BZ21
12 between 100,000 and 150,000.....	BZ21
13 between 150,000 and 200,000.....	BZ21
14 200,000 or more.....	BZ21

BZ21 Did you, on 31 December 1999, own one or more MOTORBIKE(S)?

1 yes .....	MOT2
2 no .....	BZ22

MOT2 How many motorbikes did you own on 31 December 1999?

any answer .....	MOT2A
------------------	-------

## MOT2A

How much was the total estimated market value of your motorbikes on 31 December 1999? If you really don't know, please type zero.

value.....	MOT301
don't know.....	MOT2B

## MOT2B

Please choose the category into which the estimated market value fell on 31 December 1999:

1 less than Dfl. 1,000 and 3,000.....	MOT301
2 between 1,000 and 3,000.....	MOT301
3 between 3,000 and 5,000.....	MOT301
4 between 5,000 and 10,000.....	MOT301
5 between 10,000 and 15,000.....	MOT301

6 between 15,000 and 20,000.....	MOT301
7 between 20,000 and 25,000.....	MOT301
8 between 25,000 and 30,000.....	MOT301
9 between 30,000 and 35,000.....	MOT301
10 between 40,000 and 50,000.....	MOT301
11 between 50,000 and 100,000.....	MOT301
12 between 100,000 and 150,000.....	MOT301
13 between 150,000 and 200,000.....	MOT301
14 200,000 or more.....	MOT301

## MOT301 thru MOT315

What is the year of construction of the [1st thru 15th] MOTORBIKE you have mentioned?  
any answer ..... MOT501

## MOT501 thru MOT515 (string)

What is the make of the [1st thru 15th] MOTORBIKE you have mentioned?  
any answer ..... MOT601

## MOT601 thru MOT615 (string)

And what is the type of your [STRING MOT501 thru MOT515]? This question concerns the [1st thru 15th] motorbike you have mentioned.  
any answer ..... MOT701

## MOT701 thru MOT715

What was the purchase price of your [STRING MOT501 thru MOT515]? The purchase price is the sum that you paid to buy the [1st thru 15th] motorbike you have mentioned. If you don't know, type 0 (zero).  
value..... MOT801  
don't know..... MOT7A01

## MOT7A01 thru MOT7A05

Please choose the category into which the purchase price fell:

1 less than Dfl. 1,000 and 3,000.....	MOT801
2 between 1,000 and 3,000.....	MOT801
3 between 3,000 and 5,000.....	MOT801
4 between 5,000 and 10,000.....	MOT801
5 between 10,000 and 15,000.....	MOT801
6 between 15,000 and 20,000.....	MOT801
7 between 20,000 and 25,000.....	MOT801
8 between 25,000 and 30,000.....	MOT801
9 between 30,000 and 35,000.....	MOT801
10 between 40,000 and 50,000.....	MOT801
11 between 50,000 and 100,000.....	MOT801
12 between 100,000 and 150,000.....	MOT801
13 between 150,000 and 200,000.....	MOT801
14 200,000 or more.....	MOT801

## MOT801 thru MOT815

How much was the estimated market value of the [1st thru 15th] motorbike you have mentioned, on 31 December 1999? If you really don't know, type 0 (zero).  
value..... BZ22  
don't know..... MOT8A01



## MOT8A01 thru MOT8A05

Please choose the category into which the estimated market value fell on 31 December 1999:

1 less than Dfl 1,000 and 3,000.....	BZ22
2 between 1,000 and 3,000.....	BZ22
3 between 3,000 and 5,000.....	BZ22
4 between 5,000 and 10,000.....	BZ22
5 between 10,000 and 15,000.....	BZ22
6 between 15,000 and 20,000.....	BZ22
7 between 20,000 and 25,000.....	BZ22
8 between 25,000 and 30,000.....	BZ22
9 between 30,000 and 35,000.....	BZ22
10 between 40,000 and 50,000.....	BZ22
11 between 50,000 and 100,000.....	BZ22
12 between 100,000 and 150,000.....	BZ22
13 between 150,000 and 200,000.....	BZ22
14 200,000 or more.....	BZ22

BZ22	Did you, on 31 December 1999, 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 1999? Do not include: rowboats, canoes, rubber boats and the like.
	any answer..... BOO2A

The following questions concern your BOAT(S).

BOO2A	How much was the total estimated market value of your boats on 31 December 1999? If you really don't know, please type zero.
	value..... BOO301
	don't know..... BOO2B

BOO2B	Please choose the category into which the estimated market value fell on 31 December 1999:
	1 less than Dfl. 1,000 and 3,000..... BOO301
	2 between 1,000 and 3,000..... BOO301
	3 between 3,000 and 5,000..... BOO301
	4 between 5,000 and 10,000..... BOO301
	5 between 10,000 and 15,000..... BOO301
	6 between 15,000 and 20,000..... BOO301
	7 between 20,000 and 25,000..... BOO301
	8 between 25,000 and 30,000..... BOO301
	9 between 30,000 and 35,000..... BOO301
	10 between 40,000 and 50,000..... BOO301
	11 between 50,000 and 100,000..... BOO301
	12 between 100,000 and 150,000..... BOO301
	13 between 150,000 and 200,000..... BOO301
	14 200,000 or more..... BOO301

BOO301 thru BOO315

What is the year of construction of the [1st thru 15th] BOAT you have mentioned?  
 any answer .....BOO401

BOO401 thru BOO415

What is the make of the [1st thru 15th] BOAT you have mentioned?  
 any answer .....BOO501

BOO501 thru BOO515

What was the purchase price of the [1st thru 15th] BOAT you have mentioned? The purchase price is the sum that you paid to buy the [1st thru 15th] boat you have mentioned. If you really don't know, type 0 (zero).  
 value..... BOO601  
 don't know..... BOO5A01

BOO5A01 thru BOOA05

Please choose the category into which the purchase price fell:

1 less than Dfl. 1,000 and 3,000.....	BOO601
2 between 1,000 and 3,000.....	BOO601
3 between 3,000 and 5,000.....	BOO601
4 between 5,000 and 10,000.....	BOO601
5 between 10,000 and 15,000.....	BOO601
6 between 15,000 and 20,000.....	BOO601
7 between 20,000 and 25,000.....	BOO601
8 between 25,000 and 30,000.....	BOO601
9 between 30,000 and 35,000.....	BOO601
10 between 40,000 and 50,000.....	BOO601
11 between 50,000 and 100,000.....	BOO601
12 between 100,000 and 150,000.....	BOO601
13 between 150,000 and 200,000.....	BOO601
14 200,000 or more.....	BOO601

BOO601 thru BOO615

How much was the estimated market value of the [1st thru 15th] BOAT you have mentioned, on 31 December 1999? If you don't know, type 0 (zero).  
 value..... BZ23  
 don't know..... BOO6A01

BOO6A01 thru BOO6A05

Please choose the category into which the estimated market value fell on 31 December 1999:

1 less than Dfl. 1,000 and 3,000.....	BZ23
2 between 1,000 and 3,000.....	BZ23
3 between 3,000 and 5,000.....	BZ23
4 between 5,000 and 10,000.....	BZ23
5 between 10,000 and 15,000.....	BZ23
6 between 15,000 and 20,000.....	BZ23
7 between 20,000 and 25,000.....	BZ23
8 between 25,000 and 30,000.....	BZ23
9 between 30,000 and 35,000.....	BZ23
10 between 40,000 and 50,000.....	BZ23
11 between 50,000 and 100,000.....	BZ23
12 between 100,000 and 150,000.....	BZ23
13 between 150,000 and 200,000.....	BZ23
14 200,000 or more.....	BZ23

BZ23 Did you, on 31 December 1999, own one or more (SITE-)CARAVANS?  
 1 yes .....CAR2  
 2 no .....BZ24

CAR2 How many (SITE-)CARAVANS did you own on 31 December 1999?  
 any answer .....CAR3

CAR3 What was the purchase price of your (SITE-)CARAVAN(S)? The purchase price is the sum that  
 you paid to buy it/them. If you really don't know, type 0 (zero).  
 value.....CAR4  
 don't know.....CAR3A01

CAR3A01 thru CAR3A05

Please choose the category into which the purchase price fell:

1 less than Dfl. 1,000 and 3,000 ..... CAR4  
 2 between 1,000 and 3,000..... CAR4  
 3 between 3,000 and 5,000..... CAR4  
 4 between 5,000 and 10,000..... CAR4  
 5 between 10,000 and 15,000..... CAR4  
 6 between 15,000 and 20,000..... CAR4  
 7 between 20,000 and 25,000..... CAR4  
 8 between 25,000 and 30,000..... CAR4  
 9 between 30,000 and 35,000..... CAR4  
 10 between 40,000 and 50,000..... CAR4  
 11 between 50,000 and 100,000..... CAR4  
 12 between 100,000 and 150,000..... CAR4  
 13 between 150,000 and 200,000..... CAR4  
 14 200,000 or more..... CAR4

CAR4 How much was the total estimated market value of your [NUMBER CAR2] (SITE-)  
 CARAVAN(S) on 31 December 1999? If you really don't know, type 0 (zero).  
 value..... BZ24  
 don't know.....CAR4A01

CAR4A01 thru CAR4A05

Please choose the category into which the estimated market value fell on 31 December 1999:

1 less than Dfl 1,000 and 3,000 .....BZ24  
 2 between 1,000 and 3,000.....BZ24  
 3 between 3,000 and 5,000.....BZ24  
 4 between 5,000 and 10,000.....BZ24  
 5 between 10,000 and 15,000.....BZ24  
 6 between 15,000 and 20,000.....BZ24  
 7 between 20,000 and 25,000.....BZ24  
 8 between 25,000 and 30,000.....BZ24  
 9 between 30,000 en 35,000.....BZ24  
 10 between 40,000 and 50,000.....BZ24  
 11 between 50,000 and 100,000.....BZ24  
 12 between 100,000 and 150,000.....BZ24  
 13 between 150,000 and 200,000.....BZ24  
 14 200,000 or more.....BZ24

BZ24 Did you, on 31 December 1999, have any money LENT OUT to family or friends?  
 1 yes ..... UIT2  
 2 no ..... BZ25

UIT2 How much had you lent out at that time? If you really don't know, type 0 (zero).  
 value..... BZ25  
 don't know..... UIT2A

UIT2A Please choose the category into which the amount lent out fell on 31 December 1999:  
 1 less than Dfl. 1,000 and 3,000..... BZ25  
 2 between 1,000 and 3,000..... BZ25  
 3 between 3,000 and 5,000..... BZ25  
 4 between 5,000 and 10,000..... BZ25  
 5 between 10,000 and 15,000..... BZ25  
 6 between 15,000 and 20,000..... BZ25  
 7 between 20,000 and 25,000..... BZ25  
 8 between 25,000 and 30,000..... BZ25  
 9 between 30,000 and 35,000..... BZ25  
 10 between 40,000 and 50,000..... BZ25  
 11 between 50,000 and 100,000..... BZ25  
 12 between 100,000 and 150,000..... BZ25  
 13 between 150,000 and 200,000..... BZ25  
 14 200,000 or more..... BZ25

BZ25 Did you, on 31 December 1999, have any money saved or invested IN A WAY NOT MENTIONED BEFORE in this questionnaire? If relevant: do NOT include assets belonging to your own business here.  
 1 yes ..... OVE2  
 2 no ..... SP421

OVE2 How many of these INVESTMENTS NOT MENTIONED BEFORE in this questionnaire did you have on 31 December 1999?  
 answer > 5 ..... OVE31  
 answer < 6 ..... OVE31

The following questions are repeated for a maximum of five investments not mentioned before in this questionnaire. When answering these questions, please keep in mind the five - to you - most important investments.

The following questions concern your (5 most important) INVESTMENTS NOT MENTIONED BEFORE in this questionnaire.

OVE31 thru OVE35  
 With which bank or financial institution did you make your [1st thru 5th] INVESTMENT?  
 0 NOT APPLICABLE ..... OVE71  
 1 ABN Amro ..... OVE71  
 2 Postbank ..... OVE71  
 3 Rabobank ..... OVE71  
 4 ING Bank (NMB) ..... OVE71

- 5 VSB Bank ..... OVE71  
 6 SNS Bank ..... OVE71  
 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, type a question mark.

any answer ..... OVE71

## OVE71 thru OVE75

How much was the value of your [1st thru 5th] INVESTMENT on 31 December 1999? If you really don't know, type 0 (zero).

value..... OVE51

don't know..... OVE7A

## OVE7A

Please choose the category into which the value fell on 31 December 1999:

- 1 less than Dfl. 1,000 and 3,000..... OVE51  
 2 between 1,000 and 3,000..... OVE51  
 3 between 3,000 and 5,000..... OVE51  
 4 between 5,000 and 10,000..... OVE51  
 5 between 10,000 and 15,000..... OVE51  
 6 between 15,000 and 20,000..... OVE51  
 7 between 20,000 and 25,000..... OVE51  
 8 between 25,000 and 30,000..... OVE51  
 9 between 30,000 and 35,000..... OVE51  
 10 between 40,000 and 50,000..... OVE51  
 11 between 50,000 and 100,000..... OVE51  
 12 between 100,000 and 150,000..... OVE51  
 13 between 150,000 and 200,000..... OVE51  
 14 200,000 or more..... OVE51

## OVE51 thru OVE55 (string)

How did you invest your [1st thru 5th] investment?

any answer .....

## 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 or friends;
- 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 1999, 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 1999?  
 number of loans: ..... PER101

PER101 thru PER110

With which bank or financial institution did you take out your [1st thru 10th] PRIVATE LOAN?  
 1 ABN Amro ..... PER301  
 2 Postbank ..... PER301  
 3 Rabobank ..... PER301  
 4 ING Bank (NMB) ..... PER301  
 5 VSB 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 10th] PRIVATE LOAN? If you don't know, type a question mark.  
 any answer ..... PER301

PER301 thru PER310

How much was the remaining debt of your [1st thru 10th] PRIVATE LOAN on 31 December 1999? If you don't know the exact amount, type 0 (zero).  
 any answer ..... PER401

PER401 thru PER410

Into which of the categories mentioned below does the remaining debt go?  
 1 less than Dfl. 100 ..... DOOR1  
 2 between 100 and 1000 ..... DOOR1  
 3 between 1000 and 3000 ..... DOOR1  
 4 between 3000 and 5000 ..... DOOR1  
 5 between 5000 and 10000 ..... DOOR1  
 6 between 10000 and 15000 ..... DOOR1  
 7 between 15000 and 20000 ..... DOOR1  
 8 between 20000 and 25000 ..... DOOR1  
 9 between 25000 and 30000 ..... DOOR1  
 10 between 30000 and 35000 ..... DOOR1  
 11 between 35000 and 40000 ..... DOOR1  
 12 between 40000 and 45000 ..... DOOR1  
 13 between 45000 and 50000 ..... DOOR1  
 14 50000 or more ..... DOOR1  
 0 unknown ..... DOOR1

DOOR1 Did you, on 31 December 1999, 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 1999?  
 number: .....DOO101

DOO101 thru DOO110

With which financial institution did you take out your [1st thru 10th] EXTENDED LINE OF CREDIT?

- |                        |        |
|------------------------|--------|
| 1 ABN Amro .....       | DOO301 |
| 2 Postbank .....       | DOO301 |
| 3 Rabobank .....       | DOO301 |
| 4 ING Bank (NMB) ..... | DOO301 |
| 5 VSB Bank .....       | DOO301 |
| 6 SNS Bank .....       | DOO301 |
| 7 other .....          | DOO201 |

DOO201 thru DOO210 (string)

With which financial institution did you take out your [1st thru 10th] EXTENDED LINE OF CREDIT? If you don't know, type a question mark.

any answer .....DOO301

DOO301 thru DOO310

How much was the remaining debt of your [1st thru 10th] EXTENDED LINE OF CREDIT on 31 December 1999? If you don't know the exact amount, type 0 (zero).

any answer .....DOO401

DOO401 thru DOO410

Into which of the categories mentioned below did the remaining debt go?

- |                                  |        |
|----------------------------------|--------|
| 1 less than Dfl. 100 .....       | DOO501 |
| 2 between 100 and 1000 .....     | DOO501 |
| 3 between 1000 and 3000 .....    | DOO501 |
| 4 between 3000 and 5000 .....    | DOO501 |
| 5 between 5000 and 10000 .....   | DOO501 |
| 6 between 10000 and 15000 .....  | DOO501 |
| 7 between 15000 and 20000 .....  | DOO501 |
| 8 between 20000 and 25000 .....  | DOO501 |
| 9 between 25000 and 30000 .....  | DOO501 |
| 10 between 30000 and 35000 ..... | DOO501 |
| 11 between 35000 and 40000 ..... | DOO501 |
| 12 between 40000 and 45000 ..... | DOO501 |
| 13 between 45000 and 50000 ..... | DOO501 |
| 14 50000 or more .....           | DOO501 |
| 0 unknown .....                  | DOO501 |

DOO501 thru DOO510

What is the maximum credit of your [1st thru 10th] extended line of credit?

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 cardealers 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 1999, 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 1999? This question concerns outstanding debts from a hire-purchase contract, and/or debts based on payment by installment, and/or equity-based loans.
- number of debts/loans:..... FIN101

- 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 1999? If you don't know the exact amount, type 0 (zero).
- answer > 0 ..... FIN401
- answer = 0 ..... FIN301

- FIN301 thru FIN310
- Into which of the categories mentioned below did the remaining debt go?
- 1 less than Dfl. 100 ..... FIN401
- 2 between 100 and 1000 ..... FIN401
- 3 between 1000 and 3000 ..... FIN401
- 4 between 3000 and 5000 ..... FIN401
- 5 between 5000 and 10000 ..... FIN401
- 6 between 10000 and 15000 ..... FIN401
- 7 between 15000 and 20000 ..... FIN401
- 8 between 20000 and 25000 ..... FIN401
- 9 between 25000 and 30000 ..... FIN401
- 10 between 30000 and 35000 ..... FIN401
- 11 between 35000 and 40000 ..... FIN401
- 12 between 40000 and 45000 ..... FIN401
- 13 between 45000 and 50000 ..... FIN401
- 14 50000 or more ..... FIN401
- 0 unknown ..... FIN401

- FIN401 thru FIN410
- How much (in total) did you pay on interest because of your [1st thru 10th] outstanding debt based on hire-purchase or payment by installment, or equity-based loan over the period 1 January 1999 thru 31 December 1999? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.
- any answer ..... POST1



POST1 Did you, on 31 December 1999, 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 ..... FAMIL1

POST2 HOW MANY of these outstanding debts NOT MENTIONED BEFORE IN THIS QUESTIONNAIRE did you have on 31 December 1999? This question concerns debts with a mail-order firm, shop(s), or other sort of retail business, e.g. a debt from a 'client-card'.  
number of debts: ..... PS101

PS101 thru PS110

How much was the remaining debt of your [1st thru 10th] outstanding debt with a mail-order firm, shop, or other sort of retail business, on 31 December 1999? If you don't know the exact amount, type 0 (zero).

answer > 0 ..... FAMI1  
answer = 0 ..... PS201

PS201 thru PS210

Into which of the categories mentioned below did the remaining debt go?

1 less than Dfl. 100 ..... FAMI1  
2 between 100 and 1000 ..... FAMI1  
3 between 1000 and 3000 ..... FAMI1  
4 between 3000 and 5000 ..... FAMI1  
5 between 5000 and 10000 ..... FAMI1  
6 between 10000 and 15000 ..... FAMI1  
7 between 15000 and 20000 ..... FAMI1  
8 between 20000 and 25000 ..... FAMI1  
9 between 25000 and 30000 ..... FAMI1  
10 between 30000 and 35000 ..... FAMI1  
11 between 35000 and 40000 ..... FAMI1  
12 between 40000 and 45000 ..... FAMI1  
13 between 45000 and 50000 ..... FAMI1  
14 50000 or more ..... FAMI1  
0 unknown ..... FAMI1

FAMI1 Did you, on 31 December 1999, have a LOAN FROM FAMILY OR FRIENDS?

1 yes ..... FAMI2  
2 no ..... STUD1

FAMI2 HOW MANY of these loans from family or friends did you have on 31 December 1999?  
number of loans: ..... FAM101

FAM101 thru FAM110

How much was the remaining debt of your [1st thru 10th] loan from family or friends on 31 December 1999? If you don't know the exact amount, type 0 (zero).

answer > 0 ..... STUD1  
answer = 0 ..... FAM201

FAM201 thru FAM210

Into which of the categories mentioned below did the remaining debt go?

1 less than Dfl. 100 ..... STUD1

	2	between 100 and 1000 .....	STUD1
	3	between 1000 and 3000 .....	STUD1
	4	between 3000 and 5000 .....	STUD1
	5	between 5000 and 10000 .....	STUD1
	6	between 10000 and 15000 .....	STUD1
	7	between 15000 and 20000 .....	STUD1
	8	between 20000 and 25000 .....	STUD1
	9	between 25000 and 30000 .....	STUD1
	10	between 30000 and 35000 .....	STUD1
	11	between 35000 and 40000 .....	STUD1
	12	between 40000 and 45000 .....	STUD1
	13	between 45000 and 50000 .....	STUD1
	14	50000 or more .....	STUD1
	0	unknown .....	STUD1
STUD1		Did you, on 31 December 1999, have a STUDY LOAN?	
	1	yes .....	STUD2
	2	no .....	CRED1
STUD2		HOW MANY STUDY LOANS did you have on 31 December 1999?	
		number of study loans: .....	STU101
STU101 thru STU110		How much was the remaining debt of your [1st thru 10th] study loan on 31 December 1999? If you don't know the exact amount, type 0 (zero).	
		answer > 0 .....	CRED1
		answer = 0 .....	STU201
STU201 thru STU210		Into which of the categories mentioned below did the remaining debt go?	
	1	less than Dfl. 100 .....	CRED1
	2	between 100 and 1000 .....	CRED1
	3	between 1000 and 3000 .....	CRED1
	4	between 3000 and 5000 .....	CRED1
	5	between 5000 and 10000 .....	CRED1
	6	between 10000 and 15000 .....	CRED1
	7	between 15000 and 20000 .....	CRED1
	8	between 20000 and 25000 .....	CRED1
	9	between 25000 and 30000 .....	CRED1
	10	between 30000 and 35000 .....	CRED1
	11	between 35000 and 40000 .....	CRED1
	12	between 40000 and 45000 .....	CRED1
	13	between 45000 and 50000 .....	CRED1
	14	50000 or more .....	CRED1
	0	unknown .....	CRED1
CRED1		Did you, on 31 December 1999, 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, type 0 (zero).	
	1	yes .....	CRED2
	2	no .....	ANDE1
CRED2		How much was the TOTAL DEBT through these CREDIT CARDS on 31 December 1999?	
		amount: .....	ANDE1
		don't know.....	CRED3

CRED 3 Please choose the category into which the total debt fell on 31 December 1999:

- |                                      |       |
|--------------------------------------|-------|
| 1 less than Dfl. 500.....            | ANDE1 |
| 2 between 500 and 1,000 .....        | ANDE1 |
| 3 between 1,000 and 2,000 .....      | ANDE1 |
| 4 between 2,000 and 5,000 .....      | ANDE1 |
| 5 between 5,000 and 10,000 .....     | ANDE1 |
| 6 between 10,000 and 15,000 .....    | ANDE1 |
| 7 between 15,000 and 20,000 .....    | ANDE1 |
| 8 between 20,000 and 25,000 .....    | ANDE1 |
| 9 between 25,000 and 30,000 .....    | ANDE1 |
| 10 between 30,000 and 35,000 .....   | ANDE1 |
| 11 between 40,000 and 50,000 .....   | ANDE1 |
| 12 between 50,000 and 100,000 .....  | ANDE1 |
| 13 between 100,000 and 150,000 ..... | ANDE1 |
| 14 between 150,000 and 200,000 ..... | ANDE1 |
| 15 between 200,000 and 300,000 ..... | ANDE1 |
| 16 300,000 or more.....              | ANDE1 |

ANDE1 Did you, on 31 December 1999, 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 1999?

number of loans: .....AND101

AND101 thru AND110 (string)

What kind of loan is your [1st thru 10th] loan that has not yet been mentioned in this questionnaire?  
If you don't know, type a question mark.

any answer .....AND201

AND201 thru AND210

How much was the remaining debt of your [1st thru 10th] loan not mentioned earlier in this questionnaire? If you don't know the exact amount, type 0 (zero).

answer = 0 .....	AND301
answer > 0 .....	AFLOS1

AND301 thru AND310

Into which of the categories mentioned below does the remaining debt go?

- |                                  |        |
|----------------------------------|--------|
| 1 less than Dfl. 100 .....       | AFLOS1 |
| 2 between 100 and 1000 .....     | AFLOS1 |
| 3 between 1000 and 3000 .....    | AFLOS1 |
| 4 between 3000 and 5000 .....    | AFLOS1 |
| 5 between 5000 and 10000 .....   | AFLOS1 |
| 6 between 10000 and 15000 .....  | AFLOS1 |
| 7 between 15000 and 20000 .....  | AFLOS1 |
| 8 between 20000 and 25000 .....  | AFLOS1 |
| 9 between 25000 and 30000 .....  | AFLOS1 |
| 10 between 30000 and 35000 ..... | AFLOS1 |
| 11 between 35000 and 40000 ..... | AFLOS1 |
| 12 between 40000 and 45000 ..... | AFLOS1 |
| 13 between 45000 and 50000 ..... | AFLOS1 |
| 14 50000 or more .....           | AFLOS1 |
| 0 unknown .....                  | AFLOS1 |

AFLOS1 Did you, in 1999, FULLY PAY OFF one or more loans?  
 1 yes .....REK0  
 2 no .....REK0

## REK0 thru REK3

Did you, on 31 December 1999, 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 1999? If you really don't know, type 0 (zero).  
 amount:  
 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 1999? If you really don't know, type 0 (zero).  
 amount:  
 if REK3=1 ..... REKOVER  
 otherwise ..... HEBBEN

REKOVER How much was the TOTAL sum on OTHER ARREARS on 31 December 1999? If you really don't know, type 0 (zero).  
 amount: ..... HEBBEN

HEBBEN Would you, at present, like to spend more money than you have available (e.g. through income)? In other words, would you like to have more money to spend now, but which you would have to pay back later?  
 1 yes ..... LENEN  
 2 no ..... LENEN

LENEN Are you currently in a position to borrow a substantial sum of money from family or friends?  
 1 yes .....KREDIET0  
 2 no .....KREDIET0  
 -9 don't know .....KREDIET0

## KREDIET0 thru KREDIET4

Which of the ways to get a credit mentioned below did you APPLY FOR (irrespective of the application being accepted) over the past two years? More than one answer is possible here (1=yes, 2=no).

0 NOT applied for any loan ..... NOKRED  
 1 mortgage ..... AFGEZIEN  
 2 private loan ..... AFGEZIEN  
 3 extended line of credit ..... AFGEZIEN  
 4 other sort of loan ..... ANDKRED

ANDKRED (string)

What other sort of loan did you apply for over the past two years?

any answer ..... NOKRED

NOKRED1 thru NOKRED3

In the past 2 years, has a request you (or your partner) made for credit been turned down, or were you not given as much credit as you applied for? More than 1 answer is possible here (1=yes, 2=no).

1 yes, request for credit turned down ..... AFGEZIEN

2 yes, not given as much credit as I applied for ..... AFGEZIEN

3 no ..... AFGEZIEN

AFGEZIEN Was there any time in the past two years that you (or your partner) thought of applying for credit, but changed your mind because you thought you might be turned down?

1 yes ..... VERWKRED

2 no ..... VERWKRED

VERWKRED

If you would need credit now, would you expect your application to be accepted?

1 yes ..... END

2 no ..... END

**End of Questionnaire Assets and Liabilities**

## 7. Questionnaire Economic and Psychological Concepts

We would like to start this interview with some questions about developments in the financial situation of your household.

### ROUTING VARIABLE 5

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, type 0 (zero).

- 0 don't know.....INKROND  
1 less than Dfl. 20,000.....INKNORM  
2 20,000 - 28,000.....INKNORM  
3 28,000 - 43,000.....INKNORM  
4 43,000 - 80,000.....INKNORM  
5 80,000 - 150,000.....INKNORM  
6 150,000 or more .....INKNORM

### INKNORM

Is this income (the net income of your household that you have just mentioned) 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 (as mentioned in the second from last question)?

- 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 .....INKVER  
3 the expenditures were lower than the income .....INKVER

INKAANK

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

- 1 yes ..... INKSEC
- 2 no.....INKVER

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 .....INKVER
- 2 the expenditures were about equal to the income .....INKVER
- 3 the expenditures were lower than the income.....INKVER

INKVER

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. Compared to about one year ago, did the total net income of your household increase, remain about the same, or decrease? .....

- 1 increased.....INKHO
- 2 remained about the same.....GEBEUR0
- 3 decreased.....INKLA

INKHO By what PERCENTAGE (approximately) has the total net income of your household increased?

percentage:.....GEBEUR0

INKLA By what PERCENTAGE (approximately) has the total net income of your household decreased?

percentage:.....GEBEUR0

GEBEUR0 thru GEBEUR8

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? More than 1 answer is possible here. ....

a member of the household

- 1 who currently has a job, will stop working.....INKTOE
- 2 who is currently out of work, will start working.....INKTOE
- 8 will change jobs.....INKTOE
- 3 will get a promotion.....INKTOE

social security (welfare) benefits (if any) that we are now receiving.....

- 4 will significantly go up.....INKTOE
- 5 will significantly go down .....INKTOE

6 other changes .....ANDVER

- 7 I don't expect any significant changes IN THE NEXT 12 MONTHS.....INKTOE
- 0 don't know.....INKTOE

ANDVER (string)

What OTHER changes do you have in mind?.....INKTOE

INKTOE

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. Do you think, taking into account possible changes within the household, the total net income of your household will increase, remain the same, or decrease, IN THE NEXT 12 MONTHS?

- 1 increase ..... INKTOEHO
- 2 remain the same ..... INKZEKER
- 3 decrease ..... INKTOELA

INKTOEHO

By what PERCENTAGE do you think the total net income of your household will increase IN THE NEXT 12 MONTHS?

percentage:..... INKZEKER

INKTOELA

By what PERCENTAGE do you think the total net income of your household will decrease IN THE NEXT 12 MONTHS?

percentage:..... INKZEKER

INKZEKER

How certain do you feel about this change of income?

- 1 very certain ..... INK25A
- 2 rather certain ..... INK25A
- 3 not very certain ..... INK25A
- 4 not at all certain ..... 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 ..... INKZEK1

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 ..... INKZEK1
- 2 the expenditures will be about the same as the income ..... INKZEK1
- 3 the expenditures will be lower than the income ..... INKZEK1

With the next few questions, you will be asked to choose a number between 1 and 7.

highly							highly
unlikely							likely
1	2	3	4	5	6	7	

We would like to know a bit more about your expectations of the next 12 months. Below we have



presented a number of possible changes in income. Please indicate with any of those changes, how likely you think it is that the total income of your household will change by that percentage IN THE NEXT 12 MONTHS. If you don't know, type 0 (zero).

- INKZEK1  
rise in income of more than 15% .....INKZEK2
- INKZEK2  
rise in income between 10 and 15% .....INKZEK3
- INKZEK3  
rise in income between 5 and 10% .....INKZEK4
- INKZEK4  
no significant change in income (change smaller than 5%) .....INKZEK5
- INKZEK5  
drop in income between 5 and 10% .....INKZEK6
- INKZEK6  
drop in income between 10 and 15% .....INKZEK7
- INKZEK7  
drop in income of more than 15% ..... INK5

- INK5 Do you think the total net income of your household will increase, remain the same, or decrease, in the NEXT FIVE YEARS?
- 1 increase .....INK5HO
- 2 remain about the same .....INK5ZEK
- 3 decrease..... INK5LA

- INK5HO  
By what PERCENTAGE do you think the TOTAL net income of your household will increase in THE NEXT FIVE YEARS?  
percentage:.....INK5ZEK

- INK5LA  
By what PERCENTAGE do you think the TOTAL net income of your household will decrease in THE NEXT FIVE YEARS?  
percentage:.....INK5ZEK

- INK5ZEK  
How certain do you feel about this change in income?
- 1 very certain .....INKLOON
- 2 rather certain .....INKLOON
- 3 not very certain .....INKLOON
- 4 not at all certain .....INKLOON

- INKLOON  
Do you have a paid job?
- 1 yes ..... INKVLOED
- 2 no.....PRIJZEN

- INKVLOED  
Please indicate to what degree you are able to influence your income.
- 1 I cannot influence the number of working hours in my regular job, neither can I take a job in addition to my regular job.....PRIJZEN
- 2 I cannot influence the number of working hours in my regular job, but I can take a job in addition to my regular job .....PRIJZEN
- 3 in my regular job, I can do paid overtime work, but I cannot take a job in addition to my regular job ....

.....PRIJZEN  
 4 in my regular job, I can do paid overtime work, and I can also take a job in addition to my regular job.  
 .....PRIJZEN

## PRIJZEN

Do you expect prices IN GENERAL to rise, to remain the same, or to go down, in THE NEXT 12 MONTHS?

1 go down.....PRIJZEN5  
 2 remain the same.....PRIJZEN5  
 3 rise.....HOEVPRS

## HOEVPRS

By what PERCENTAGE do you expect prices in general to rise in THE NEXT 12 MONTHS?  
 percentage:.....PRIJZEN5

## PRIJZEN5

Do you expect prices in general to rise, to remain the same, or to go down, in THE NEXT FIVE YEARS?

1 go down.....ZINVOL  
 2 remain the same.....ZINVOL  
 3 rise.....HOEVPRS5

## HOEVPRS5

By what percentage do you expect prices IN TOTAL to have risen after FIVE YEARS?  
 percentage:.....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.....BESTEM01  
 2 no.....OPZIJ12

## BESTEM01 thru BESTEM11

What do you have in mind that you want to spend this money on, or where have you already spent it on? More than 1 answer is possible here. I want to spend it on:

1 car.....HOEVOPZY  
 2 house.....HOEVOPZY  
 3 holidays, travel.....HOEVOPZY  
 4 durable goods.....HOEVOPZY  
 5 extra income (e.g. interests).....HOEVOPZY  
 6 unforeseen circumstances.....HOEVOPZY  
 7 old age.....HOEVOPZY  
 8 my children.....HOEVOPZY  
 9 paying off debts.....HOEVOPZY  
 10 other purpose.....ANDSTEM

11 no particular purpose.....HOEVOPZY

ANDSTEM (string)

What OTHER purpose do you have in mind? .....HOEVOPZY

HOEVOPZY

About how much money has your household put aside IN THE PAST 12 MONTHS? If you really don't know, type 0 (zero).

- 1 less than Dfl. 3,000..... OPZIJ12
- 2 3,000 - 10,000..... OPZIJ12
- 3 10,000 - 25,000..... OPZIJ12
- 4 25,000 - 40,000..... OPZIJ12
- 5 40,000 - 75,000..... OPZIJ12
- 6 75,000 - 150,000..... OPZIJ12
- 7 150,000 or more..... OPZIJ12

OPZIJ12

Are you planning to put money aside IN THE NEXT 12 MONTHS?

- 1 yes, certainly .....STEM1201
- 2 yes, perhaps.....STEM1201
- 3 probably not .....SPAARM01
- 4 certainly not.....SPAARM01

STEM1201 thru STEM1211

What do you have in mind that you want to spend this money on? More than 1 answer is possible here. I want to spend it on:

- 1 car.....SPAARM01
- 2 house .....SPAARM01
- 3 holidays, travel.....SPAARM01
- 4 durable goods.....SPAARM01
- 5 extra income (e.g. interests).....SPAARM01
- 6 unforeseen circumstances .....SPAARM01
- 7 old age .....SPAARM01
- 8 my children.....SPAARM01
- 9 paying off debts.....SPAARM01
- 10 other purpose.....ANDSTM12
- 11 no particular purpose.....SPAARM01

ANDSTM12 (string)

What OTHER purpose do you have in mind? .....SPAARM01

We would now like to ask you some questions about your personal opinion about saving. 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, type 0 (zero).

very							very
unimportant							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

The following statements concern saving. Please indicate for each statement to what extent you agree or disagree.

EXAMPLE

totally disagree							totally agree
1	2	3	4	5	6		7

Imagine you are asked to what extent you agree with the following statement: 'every Saturday night I go out to meet people'. If you totally agree with this statement, please type 7. If you totally disagree with the statement, please type 1. You can also select a number somewhere in between 1 and 7; 4 is neutral. If you cannot make a choice, type 0.

- STIGSB01  
I save because it gives me a larger freedom of choice and because it gives me independence.....  
.....STIGSB02
- STIGSB02  
I always try to choose those savings plans that yield high profits .....STIGSB03
- STIGSB03  
in general, it is a good idea to be able to buy a car on the installment plan .....STIGSB04
- STIGSB04  
being careful with money is an important character trait.....STIGSB05
- STIGSB05  
I tend to listen carefully to advice by family or friends with respect to financial affairs .....STIGSB06
- STIGSB06  
to me, the service of a bank is very important.....STIGSB07
- STIGSB07  
banks are only made for people who have much money .....STIGSB08
- STIGSB08  
it is important to always save as much as possible, and only to spend money on things that are strictly  
necessary .....STIGSB09
- STIGSB09

- 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. If you really don't know, type 0 (zero).

totally disagree								totally agree
1	2	3	4	5	6	7		

- SITUAT1
- compared to others in my environment, I am better off ..... SITUAT2
- SITUAT2
- I think I have more assets than others in my environment ..... SITUAT3
- SITUAT3
- other people in my environment have more money to spend than I..... SITUAT4
- SITUAT4
- if I compare myself with my friends, I think in general I am financially better off..... SITUAT5
- SITUAT5
- most people in my environment are saving money ..... SITUAT6
- SITUAT6
- I can spend more on durable consumer goods than others in my environment ..... SITUAT7
- SITUAT7
- if necessary, we/I can reduce our/my household's expenditures by 5% without a problem.....
- .....ROUTING VARIABLE 6

ROUTING VARIABLE 6

- Is the total net income of the household equal to or more than Dfl. 20,000?
- 1 yes .....SPAAR1
- 2 no.....TOEK01

The following questions concern money, saving, and investments.

The following statements concern saving and taking risks. Please indicate for each statement to what extent you agree or disagree, on the basis of your personal opinion or experience.

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 risky .....SPAAR3
- SPAAR3  
if I think an investment will be profitable, I am prepared to borrow money to make this investment.....  
.....SPAAR4
- SPAAR4  
I want to be certain that my investments are safe .....SPAAR5
- SPAAR5  
I get more and more convinced that I should take greater financial risks to improve my  
financial position .....SPAAR6
- SPAAR6  
I am prepared to take the risk to lose money, when there is also a chance to gain money ..... BESCHRYF

- BESCHRYF  
What would you say was the risk factor that you have taken with investments over the past few years?  
If you haven't made any investments, select answer 6.
- 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
- 0 don't know.....TOEK01

To what extent do you agree or disagree with the following statements. If you really don't know, type 0 (zero).

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. .... TIJD1N

TIJD1N

Imagine you win a prize of Dfl. 1000 in the National Lottery. The prize is to paid out today. Imagine, however, that the lottery asks if you are prepared to wait THREE MONTHS before you get the prize. There is no risk involved in this wait.

How much extra money would you ask to receive AT LEAST to compensate for the waiting term of three months? If you agree on the waiting term without the need to receive extra money for that, please type 0 (zero).

AT LEAST a compensation of Dfl. .... TIJD2N

TIJD2N

Now imagine that the National Lottery asks if you are prepared to wait A YEAR before you get the prize of Dfl. 1000. There is no risk involved in this wait.

How much extra money would you ask to receive AT LEAST to compensate for the waiting term of a year? If you agree on the waiting term without the need to receive extra money for that, please type 0 (zero).

AT LEAST a compensation of Dfl. .... TIJD3N

TIJD3N

Now imagine that the prize you win in the National Lottery is worth Dfl. 100,000. The prize is to be paid out today. Imagine, again, that the lottery asks if you are prepared to wait THREE MONTHS before you get the prize. There is no risk involved in this wait.

How much extra money would you ask to receive AT LEAST to compensate for the waiting term of three months? If you agree on the waiting term without the need to receive extra money for that, please type 0 (zero).

AT LEAST a compensation of Dfl. .... TIJD4N

TIJD4N

Now imagine that the National Lottery asks if you are prepared to wait A YEAR before you get the prize of Dfl. 100,000. There is no risk involved in this wait.

How much extra money would you ask to receive AT LEAST to compensate for the waiting term of a year? If you agree on the waiting term without the need to receive extra money for that, please type 0 (zero).

AT LEAST a compensation of Dfl. .... TIJD5N

TIJD5N

Imagine you have to pay a tax assessment of Dfl. 1000 today. Suppose that you could wait THREE MONTHS with settling the tax assessment.

How much extra money would you be prepared to pay AT MOST to get the extension of payment of THREE MONTHS? If you are not interested in getting an extension of payment or if you are not prepared to pay more for the extension of payment, please type 0 (zero).

AT MOST Dfl. .... extra. .... TIJD6N

TIJD6N

Imagine again that you have to pay a tax assessment of Dfl. 1000 today. Suppose that you could wait A YEAR with settling the tax assessment.

How much extra money would you be prepared to pay AT MOST to get the extension of payment of A YEAR? If you are not interested in getting an extension of payment or if you are not prepared to pay more for the extension of payment, please type 0 (zero).

AT MOST Dfl. .... extra. .... TIJD7N

TIJD7N

Imagine you receive an assessment for tax arrears of Dfl. 100,000. Suppose that you could wait THREE MONTHS with settling the tax assessment.

How much extra money would you be prepared to pay AT MOST to get the extension of payment of THREE MONTHS? If you are not interested in getting an extension of payment or if you are not prepared to pay more for the extension of payment, please type 0 (zero).

AT MOST Dfl. .... extra. .... TIJD8N

TIJD8N

Imagine again that you receive an assessment for tax arrears of Dfl. 100,000. Suppose that you could wait A YEAR with settling the tax assessment.

How much extra money would you be prepared to pay AT MOST to get the extension of payment of A YEAR? If you are not interested in getting an extension of payment or if you are not prepared to pay more for the extension of payment, please type 0 (zero).

AT MOST Dfl. .... extra. .... TIJD9N

TIJD9N

Imagine you receive notice from the National Lottery that you have won a prize worth Dfl. 1000. The money will be paid out after THREE MONTHS. The money can be paid out at once, but in that case you receive less than Dfl. 1000.

How much LESS money would you be prepared to receive AT MOST if you would get the money at once instead of after three months? If you are not interested in receiving the money earlier or if you are not prepared to receive less for getting the money earlier, please type 0 (zero).

AT MOST Dfl. .... LESS. .... TIJD10N

TIJD10N

Imagine again that you receive notice from the National Lottery that you have won a prize worth Dfl. 1000. The money will be paid out after A YEAR. The money can be paid out at once, but in that case you receive less than Dfl. 1000.



How much LESS money would you be prepared to receive AT MOST if you would get the money at once instead of after a year? If you are not interested in receiving the money earlier or if you are not prepared to receive less for getting the money earlier, please type 0 (zero).

AT MOST Dfl. .... LESS. .... TIJD11N

TIJD11N

Imagine you receive notice from the National Lottery that you have won a prize worth Dfl. 100,000. The money will be paid out after THREE MONTHS. The money can be paid out at once, but in that case you receive less than Dfl. 100,000.

How much LESS money would you be prepared to receive AT MOST if you would get the money at once instead of after three months? If you are not interested in receiving the money earlier or if you are not prepared to receive less for getting the money earlier, please type 0 (zero).

AT MOST Dfl. .... LESS. .... TIJD12N

TIJD12N

Imagine again you receive notice from the National Lottery that you have won a prize worth Dfl. 100,000. The money will be paid out after A YEAR. The money can be paid out at once, but in that case you receive less than Dfl. 100,000.

How much LESS money would you be prepared to receive AT MOST if you would get the money at once instead of after a year? If you are not interested in receiving the money earlier or if you are not prepared to receive less for getting the money earlier, please type 0 (zero).

AT MOST Dfl. .... LESS. .... TIJD13N

TIJD13N

Imagine you receive a tax assessment of Dfl. 1000. The assessment has to be settled within THREE MONTHS. It is, however, possible to settle the assessment now, and in that case you will get a REDUCTION.

How much REDUCTION would you like to get AT LEAST for settling the assessment now instead of after three months? If you are not interested in getting a reduction for paying early or if you think there is no need to get a reduction for paying early, please type 0 (zero).

AT LEAST a reduction of Dfl. .... TIJD14N

TIJD14N

Imagine again that you receive a tax assessment of Dfl. 1000. The assessment has to be settled within A YEAR. It is, however, possible to settle the assessment now, and in that case you will get a REDUCTION.

How much REDUCTION would you like to get AT LEAST for settling the assessment now instead of after a year? If you are not interested in getting a reduction for paying early or if you think there is no need to get a reduction for paying early, please type 0 (zero).

AT LEAST a reduction of Dfl. .... TIJD15N

TIJD15N

Imagine you receive a tax assessment of Dfl. 100,000. The assessment has to be settled within THREE MONTHS. It is, however, possible to settle the assessment now, and in that case you will get a REDUCTION.

How much REDUCTION would you like to get AT LEAST for settling the assessment now instead of after three months? If you are not interested in getting a reduction for paying early or if you think there is no need to get a reduction for paying early, please type 0 (zero).

AT LEAST a reduction of Dfl. .... TIJD16N

TIJD16N

Imagine you receive a tax assessment of Dfl. 100,000. The assessment has to be settled within A YEAR. It is, however, possible to settle the assessment now, and in that case you will get a REDUCTION.

How much REDUCTION would you like to get AT LEAST for settling the assessment now instead of after a year? If you are not interested in getting a reduction for paying early or if you think there is no need to get a reduction for paying early, please type 0 (zero).

AT LEAST a reduction of Dfl. ....ROUTING VARIABLE 7

ROUTING VARIABLE 7

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

1 yes ..... UITGEVEN  
 2 no.....TEG1

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. Are you the sort of person that likes to spend his/her money immediately, or are you the sort of person that tries to save as much as possible, or are you somewhere in between those two extremes? If you really don't know, type 0 (zero).

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, type 0 (zero).

I have good control of my investments and their returns.

totally disagree						totally agree	
1	2	3	4	5	6	7	.....PLANNEN

PLANNEN

Many people find it difficult to plan or control their expenditures. Do you find it difficult to control your expenditures? If you really don't know, type 0 (zero).

no, very easy	yes, 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

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 cheques ..... 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

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?

0 I don't know.....FOON  
 1 I prefer to use the ATM.....FOON  
 2 I prefer to go into the bank.....FOON  
 3 I have no particular preference.....FOON

## FOON

Nowadays, a number of banks offer the possibility to arrange your banking affairs through the phone, without the mediation of a person. After entering your personal secret code you can obtain information about the balance of your accounts, and you can transfer money from one account to another. This kind of facility is sometimes called [saldofoon] or [girofoon]. Do you use such a facility?

0 don't know.....POTJES1  
 1 no.....POTJES1  
 2 yes, very rarely.....POTJES1  
 3 yes, every now and then.....POTJES1  
 4 yes, often.....POTJES1  
 5 yes, very often.....POTJES1

## POTJES1 thru POTJES4

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.....GEMLEEF1  
 2 separate bank or giro accounts.....GEMLEEF1  
 3 separate envelopes or jars/boxes, or in another way in your own house.....GEMLEEF1  
 4 other ways.....APOT

## APOT (string)

What other ways do you have in mind?.....GEMLEEF1

The following questions concern life-expectancy and bequests.

## GEMLEEF1

For people of your age and sex there is an average life-expectancy. Do you have any idea what age people of your age and sex reach on average?

1 yes.....GEMLEEF2  
 2 no.....ERFENIS

## GEMLEEF2

What age do you think people of your age and sex reach on average?

age in years: .....GEMLEEF3

## GEMLEEF3

You answered that you think people of your age and sex on average reach an age of -the answer to GEMLEEF2-. If you consider your situation and your current health condition, do you expect to live shorter, about the same, or (much) longer than the average person of your age and sex?

1 shorter.....ERFENIS  
 2 about the same as the average person.....ERFENIS  
 3 longer.....ERFENIS

4 much longer.....ERFENIS  
 5 no idea .....ERFENIS

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 .....ERFGELD  
 2 no.....ERFAL  
 0 don't know.....ERFAL

ERFGELD

Will these inheritances and/or gifts in total be worth a great amount of money, an average amount, or a small amount?

1 great amount.....ERFVORM1  
 2 average amount.....ERFVORM1  
 3 small amount.....ERFVORM1

ERFVORM1 thru ERFVORM5

What sort of asset do you think these inheritances and/or gifts will consist of? More than 1 answer is possible here.

1 a house .....ERFAL  
 2 antiques, pieces of art, other goods.....ERFAL  
 3 payment of a life insurance .....ERFAL  
 4 money .....ERFAL  
 5 other .....WVORM

WVORM (string)

What other sort of asset do you have in mind?.....ERFAL

ERFAL Have you ever been left an inheritance?

1 yes .....ERFVEEL  
 2 no.....ERFDENK

ERFVEEL

Did you inherit a small, average, or large part of your current assets?

1 small.....ERFDENK  
 2 average .....ERFDENK  
 3 large .....ERFDENK  
 0 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 yes .....ERFWIE1  
2 no.....ERFWIE1

ERFWIE1 thru ERFWIE6

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

1 partner.....ERFNA1  
2 children.....ERFNA1  
3 parents .....ERFNA1  
4 family, friends, or acquaintances .....ERFNA1  
5 to charitable institutions or other associations/institutions .....ERFNA1  
6 other.....ANDWIE

ANDWIE (string)

To whom or what would you like to bequeath?.....ERFNA1

ERFNA1 thru ERFNA5

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

1 a house .....ERFBEDR  
2 antiques, pieces of art, other goods.....ERFBEDR  
3 payment of a life insurance .....ERFBEDR  
4 money .....ERFBEDR  
5 other .....ANDVORM

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.

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 .....PLAN1  
2 no.....TEG1

PLAN1 thru PLAN4

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.....TEG1  
 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.....TEG1  
 3 we have no preconceived plans about leaving a bequest to our children because we want to enjoy our own lives. ....TEG1  
 4 we don't intend to leave a bequest to our children, because we don't want to do that. ....TEG1  
 0 NONE of the above-mentioned statements .....TEG1

Now we would like to know how you would describe your personality. Below we have mentioned a number of personal qualities in pairs. The qualities are not always opposites. Please indicate for each pair of qualities which number would best describe your personality. If you think your personality is equally well characterized by the quality on the left as it is by the quality on the right, please choose number 4. If you really don't know, type 0 (zero).

TEG1	1	2	3	4	5	6	7
	oriented towards things				oriented towards people .....TEG2		
TEG2	1	2	3	4	5	6	7
	slow thinker				quick thinker.....TEG3		
TEG3	1	2	3	4	5	6	7
	easily get worried				not easily get worried.....TEG4		
TEG4	1	2	3	4	5	6	7
	flexible, ready to adapt myself				stubborn, persistent .....TEG5		
TEG5	1	2	3	4	5	6	7
	quiet, calm				vivid, vivacious.....TEG6		
TEG6	1	2	3	4	5	6	7
	carefree				meticulous.....TEG7		
TEG7	1	2	3	4	5	6	7
	shy				dominant.....TEG8		
TEG8	1	2	3	4	5	6	7
	not easily hurt/offended				sensitive, easily hurt/offended.....TEG9		
TEG9	1	2	3	4	5	6	7
	trusting, credulous				suspicious ..... TEG10		
TEG10	1	2	3	4	5	6	7
	oriented towards reality				dreamer..... TEG11		
TEG11	1	2	3	4	5	6	7
	direct, straightforward				diplomatic, tactful..... TEG12		
TEG12	1	2	3	4	5	6	7
	happy with myself				doubts about myself ..... TEG13		
TEG13	1	2	3	4	5	6	7
	creature of habit				open to changes ..... TEG14		
TEG14	1	2	3	4	5	6	7
	need to be supported				independent, self-reliant ..... TEG15		

TEG15	1	2	3	4	5	6	7	
	little self-control						disciplined .....	TEG16
TEG16	1	2	3	4	5	6	7	
	well-balanced, stable						irritable, quick-tempered .....	GELUKKIG

GELUKKIG

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 Dfl. 17,500 per year .....KENOPL
- 2 17,500 - 20,000 .....KENOPL
- 3 20,000 - 24,000 .....KENOPL
- 4 24,000 - 28,000 .....KENOPL
- 5 28,000 - 34,000 .....KENOPL
- 6 34,000 - 43,000 .....KENOPL



7 43,000 - 60,000.....	KENOPL
8 60,000 - 80,000.....	KENOPL
9 80,000 - 105,000.....	KENOPL
10 105,000 - 150,000.....	KENOPL
11 150,000 or more.....	KENOPL
0 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:..... KUNDIG

The following questions concern the sources you use for financial information and advice.

## KUNDIG

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 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

**Appendix B1. Descriptive Statistics General Information on the Household**

variable	N	Minimum	Maximum
NOHHOLD	4213	6	14176
NOMEM	4213	1	8
GEBJAAR	4213	0	2001
GESLACHT	4213	1	2
POSITIE	4205	1	7
ONDERW	4163	1	13
SCHOLING	3846	1	13
BEZIGBEL	4195	1	13
AANTALHH	4213	1	8
AANTALKI	4213	0	6
STED	4213	1	5
REGIO	4213	1	5
PROV	4213	1	12
WOONVORM	4213	1	5
ACCOUNT	4213	0	1
KOSTWIN	4213	0	1
PARTNER	4213	0	1

## Appendix B2. Descriptive Statistics Household and Work

variable	N	Minimum	Maximum				
NOHHOLD	1519	6	14176	UURWERK	1307	0	185
NOMEM	1519	1	5	VAKAN	1038	0	100
BURGST	1519	1	6	VAKVERL	439	0	200
JRBS	1215	1932	2000	MWERK	1477	1	2
MNDBS	1215	1	12	EWERK	1051	1932	2000
KK	1519	1	2	JFULL	1477	0	76
HKK	318	1	17	JPART	1477	0	56
KIDOUT	1519	1	2	JAARW	1038	1948	2000
HKIDOUT	490	1	8	MAANDW	1038	1	12
D1	1222	0	31	REIS	1038	0	180
D2	1222	0	12	POB	7	1	3
D3	1222	0	1998	POC	3	1	1
D4	1222	0	31	BERPENS	24	1	2
D5	1222	0	12	WBERPENS	4	11	11
D6	1222	0	1990	AANBV	525	1	2
D7	1222	0	31	RPENSBV	25	1	2
D8	1222	0	12	APENSBV	16	1	2
D9	1222	0	1992	WPENS	1368	1	2
D10	1222	0	31	PFONDS	1084	1	28
D11	1222	0	12	SPFONDS	328	1	4
D12	1222	0	1979	JAARV	36	1937	2000
D13	1222	0	28	EIGEN	36	1	2
D14	1222	0	12	EIGPERC	13	0	50
D15	1222	0	1981	WPREMI	13	1	4
D16	1222	0	27	HPREMI	13	0	1600
D17	1222	0	11	INDEX	395	1	3
D18	1222	0	1981	P23AA	18	1	2
D19	1222	0	27	P23AB	11	247	57254
D20	1222	0	10	P23AC	18	1	2
D21	1222	0	1976	P23AD	3	1	2
D22	1222	0	14	P23AE	1	26	26
D23	1222	0	12	BREUK	3	2	2
D24	1222	0	1967	HBREUK	0		
D25	1222	0	0	JBREUK	0		
D26	1222	0	0	HJPENS	1368	0	46
D27	1222	0	0	LFTPENS	147	55	75
D28	1222	0	0	PERCPENS	121	0	100
D29	1222	0	0	BIJBAAN	1038	1	3
D30	1222	0	0	HBIJB	96	0	45
GESL01	0			ZWERK	1038	0	80
GESL02	0			JWERKL	439	1935	2000
GESL03	0			MWERKL	439	1	12
GESL04	0			PLOON	418	1	4
GESL05	0			LASTLOON	418	0	116000
GESL06	0			RWEG	439	1	14
GESL07	0			ZOEK	1519	1	4
GESL08	0			RNZOEK	33	1	7
GESL09	0			MLON1	389	0	160000
GESL10	0			MLONP1	389	1	4
BEZIG	1519	1	12	DON1	779	1	2
VUT	180	1	2	RAWERK	259	1	11
RVUT	149	1	4	JAWERK	306	1980	2001
BET	629	1	2	MAWERK	306	1	12
OOITW	481	1	2	HZOEK1	1519	0	1
LOOND2	1477	1	5	HZOEK2	1519	0	1
LOOND3	1307	1	3	HZOEK3	1519	0	1
MAATS	89	1	3	HZOEK4	1519	0	1
ZELFST	70	1	3	HZOEK5	1519	0	1
SCHAAL1	273	1	3	HZOEK6	1519	0	1
SCHAAL2	217	0	25	HZOEK7	1519	0	1
UREN	439	0	100	HZOEK8	1519	0	1
UREN2	1038	0	70	HZOEK9	1519	0	1
				HSOL	306	0	16

AUUR	306	0	60
NETLOON	259	1	4
PERLOON	1	3	3
MLOON1	182	0	120000
MLOONP1	182	1	4
DOEN1	259	1	2
LOONM	47	0	4500
PERLOONM	47	1	4
HLOONV	47	1	3
LOONVP	0		

## Appendix B3. Descriptive Statistics Accommodation and Mortgages

variable N	Minimum	Maximum					
NOHHOLD	1137	6	14176	HY62	107	0	2750
NOMEM	1137	1	4	HYP13	13	1	2
WO1	1131	1	4	HYP23	13	1	12
WO2	1133	1	10	HYP43	13	1	10
WO4	1126	1	11	HYP63	13	1900	2000
WO5	1132	1929	2000	HY13	12	0	180000
WO7	1132	1	16	HY23	9	11	180000
WO8	1128	0	400	HY33	11	4.8	7.5
WO9	1131	1	2	HY73	13	1	2
WO10	1131	1	2	HY83	8	5	17
WO11	758	0	45000	HY93	8	1996	2000
WO15	491	1	2	HY43	13	0	91
WO16	473	0	2550	HY53	13	1	4
WO16A	491	1	2	HY63	11	0	940
WO18	151	0	1102	WO53	1123	1	7
WO20	491	1	2	WO54	43	1	2
WO21	99	1	4	WO55	6	10000	100000
WO22	106	0	5500	WO561	1137	0	1
WO24	116	1	2	WO562	1137	0	1
WO25	491	1	2	WO563	1137	0	1
WO26	18	0	528	WO564	1137	0	1
WO30	435	1	2	WO565	1137	0	1
WO31	21	0	250000	WO566	1137	0	1
WO31A	0			WO567	1137	0	1
WO32	627	1	2	WO568	1137	0	1
WO33	627	1	2	WO581	1137	0	1
WO34	627	0	3000	WO582	1137	0	1
WO34A	627	1	3	WO583	1137	0	1
WO41	586	0	6000000	WO584	1137	0	1
WO42	92	1	2	WO585	1137	0	1
WO43	75	1	4	WO586	1137	0	1
WO44	83	0	1386	WO591	1137	0	1
WO45	627	1	4	WO592	1137	0	1
WO46	19	1	4	WO593	1137	0	0
WO47	24	0	3000	WO594	1137	0	1
WO48	627	1	3	WO595	1137	0	1
WO49	512	0	3	WO601	1137	0	1
HYP11	509	1	2	WO602	1137	0	1
HYP21	509	1	12	WO603	1137	0	1
HYP41	509	1	10	WO604	1137	0	1
HYP61	508	1952	2000	WO605	1137	0	1
HY11	468	0	600000	WO606	1137	0	1
HY21	437	0	660085	WO611	1137	0	1
HY31	449	0	21	WO612	1137	0	1
HY71	507	1	2	WO613	1137	0	1
HY81	439	0	97	WO614	1137	0	1
HY91	438	1902	2042	WO615	1137	0	1
HY41	506	0	80	WO616	1137	0	1
HY51	506	1	4	WO68	268	0	120
HY61	455	0	22000	WO691	1137	0	1
HYP12	134	1	2	WO692	1137	0	1
HYP22	134	1	12	WO693	1137	0	1
HYP42	134	1	10	WO694	1137	0	1
HYP62	134	1980	2000	WO695	1137	0	1
HY12	125	0	400000	WO696	1137	0	1
HY22	108	0	360000	WO697	1137	0	1
HY32	118	0	8	WO698	1137	0	1
HY72	134	1	2	WO699	1137	0	1
HY82	110	1	50	WO71	20	1	4
HY92	111	1900	2000	WO72	8	0	365
HY42	134	0	60	WO73	8	1	3
HY52	134	1	4	WO75	8	1	1
				WO76	8	0	317

WO77	11	1	1	HP011	9	2	2
WO78	11	0	1040	HP021	9	1	8
WO79	11	1	36	HP041	9	1	7
WO831	1137	0	1	HP061	9	1976	1999
WO832	1137	0	1	HP11	7	120	161000
WO833	1137	0	1	HP21	8	100	200000
WO834	1137	0	0	HP31	7	0	6.75
WO835	1137	0	1	HP71	9	1	2
WO836	1137	0	1	HP81	6	1	10
WO837	1137	0	1	HP91	6	1997	1999
WO838	1137	0	1	HP41	9	0	30
WO851	1137	0	0	HP51	9	1	1
WO852	1137	0	1	HP61	8	394	1505
WO853	1137	0	0	HP012	1	2	2
WO854	1137	0	0	HP022	1	1	1
WO855	1137	0	1	HP042	1	7	7
WO856	1137	0	1	HP062	1	1999	1999
WO861	1137	0	1	HP12	1	50	50
WO862	1137	0	0	HP22	1	50	50
WO863	1137	0	0	HP32	1	7	7
WO864	1137	0	1	HP72	1	1	1
WO865	1137	0	0	HP82	1	3	3
WO871	1137	0	1	HP92	1	1999	1999
WO872	1137	0	1	HP42	1	30	30
WO873	1137	0	1	HP52	1	1	1
WO874	1137	0	1	HP62	1	200	200
WO875	1137	0	1	HP013	1	2	2
WO876	1137	0	1	HP023	1	1	1
WO881	1137	0	1	HP043	1	7	7
WO882	1137	0	0	HP063	1	2000	2000
WO883	1137	0	1	HP13	1	30	30
WO884	1137	0	0	HP23	1	27	27
WO885	1137	0	0	HP33	1	7	7
WO886	1137	0	1	HP73	1	1	1
WO89	1128	1	2	HP83	1	5	5
WO90	26	1	4	HP93	1	2000	2000
WO102	22	2	2	HP43	1	30	30
WO103	0			HP53	1	1	1
WO91	26	1	5	HP63	1	100	100
WO93	22	20	675				
WO94	22	1	2				
WO95	8	1	3				

## Appendix B4. Descriptive Statistics Health and Income

variable	N	Minimum	Maximum				
NOHHOLD	1055	6	14175	IJ153	0		
NOMEM	1055	1	7	IJ163	11	0	26600
GEZ1	1055	1	206	IJ183	1	5000	5000
GEZ2	1055	0	175	IJ203	9	0	5809
GEZ3	1055	1	5	J16A	4	0	11200
GEZ4	1055	1	5	J16B	0		
GEZ5	1055	1	2	J16C	3	0	1796
GEZ7	1055	1	3	IZ1	1055	1	2
GEZ8	271	1	2	IZ2	74	1	23
GEZ9	1055	1	2	IZ3	74	1	9
ZIEK	427	1	2	IZ4	74	1	31
HZIEK	187	0	120	IZ5	74	1	12
KANS1	863	0	10	IZ6	3	1	1
KANS2	915	0	10	IZ7	3	6	11
KANS3	101	0	10	IZ8	3	2	31
KANS4	65	0	8	IZ9	3	6	12
KANS5	22	0	8	IZ10	0		
KANS6	11	0	10	IZ11	0		
IJ2	1055	0	4	IZ12	0		
IJ241	711	1	3	IZ13	0		
IJ242	114	1	3	IZ14	74	1	2
IJ243	23	1	3	IZ15	74	1	2
IJ41	711	1	31	IZ16	34	0	170000
IJ51	711	1	12	IZ18	74	1	2
IJ61	709	1	31	IZ19	4	524	40000
IJ71	711	1	12	IZ24	74	1	2
IJ81	12	1	30	IZ25	55	1	1
IJ91	12	1	11	IZ26	55	1	11
IJ101	11	1	31	IZ27	55	2	31
IJ111	12	5	12	IZ28	55	5	12
IJ121	2	1	1	IZ29	2	1	1
IJ131	2	8	11	IZ30	2	10	11
IJ141	2	1	31	IZ31	2	2	30
IJ151	2	10	12	IZ32	2	10	11
IJ161	502	0	213144	IZ33	1	1	1
IJ181	43	12	70000	IZ34	1	12	12
IJ201	312	0	98644	IZ35	1	31	31
IJ42	114	1	30	IZ36	1	12	12
IJ52	114	1	12	IZ37	55	1	2
IJ62	113	1	31	IZ38	28	0	198000
IJ72	114	1	12	IZ40	55	1	2
IJ82	1	1	1	IZ41	4	524	30000
IJ92	1	1	1	INP27A	88	1	2
IJ102	1	1	1	IP20	1055	0	1
IJ112	1	12	12	IP21	1055	0	1
IJ122	1	1	1	IP22	1055	0	1
IJ132	1	1	1	IP23	1055	0	1
IJ142	1	1	1	IP24	1055	0	1
IJ152	1	12	12	IP41	22	8764	123000
IJ162	64	0	94000	IP71	1	35000	35000
IJ182	13	900	14600	IP101	17	0	48000
IJ202	45	0	23224	IP121	29	1	1
IJ43	23	1	29	IP131	29	1	12
IJ53	23	1	12	IP141	29	30	31
IJ63	23	1	31	IP151	29	6	12
IJ73	23	5	12	IP161	0		
IJ83	0			IP171	0		
IJ93	0			IP181	0		
IJ103	0			IP191	0		
IJ113	0			IP201	0		
IJ123	0			IP211	0		
IJ133	0			IP221	0		
IJ143	0			IP231	0		
				IP42	82	0	135000



IP72	12	10000	56222	II112	30	1	11
IP102	65	0	49000	II122	29	1	31
IP122	120	1	6	II132	30	3	12
IP132	120	1	11	II142	3	1	1
IP142	120	30	31	II152	3	1	8
IP152	120	11	12	II162	3	28	31
IP162	1	1	1	II172	3	8	12
IP172	1	12	12	II182	1	1	1
IP182	1	31	31	II192	1	12	12
IP192	1	12	12	II202	1	31	31
IP202	0			II212	1	12	12
IP212	0			II43	7	8400	90750
IP222	0			II63	0		
IP232	0			II83	5	7954	31845
IP43	50	100	136269	II103	10	1	1
IP73	2	3000	35000	II113	10	1	1
IP103	41	100	56290	II123	10	15	31
IP123	63	1	4	II133	10	7	12
IP133	63	1	11	II143	0		
IP143	63	30	31	II153	0		
IP153	63	12	12	II163	0		
IP163	0			II173	0		
IP173	0			II183	0		
IP183	0			II193	0		
IP193	0			II203	0		
IP203	0			II213	0		
IP213	0			IS20	1055	0	1
IP223	0			IS21	1055	0	1
IP233	0			IS22	1055	0	1
IP44	10	1400	32000	IS23	1055	0	1
IP74	1	4400	4400	IS24	1055	0	1
IP104	9	235	11541	IS25	1055	0	1
IP124	12	1	1	IS26	1055	0	0
IP134	12	1	1	IS27	1055	0	1
IP144	12	31	31	IS28	1055	0	1
IP154	12	3	12	IS41	3	19000	38716
IP164	0			IS61	1	14600	14600
IP174	0			IS81	3	5187	10472
IP184	0			IS101	6	1	1
IP194	0			IS111	6	1	1
IP204	0			IS121	6	31	31
IP214	0			IS131	6	12	12
IP224	0			IS141	0		
IP234	0			IS151	0		
II20	1055	0	1	IS161	0		
II21	1055	0	1	IS171	0		
II22	1055	0	1	IS181	0		
II23	1055	0	1	IS191	0		
II41A	118	1	2	IS201	0		
II41	4	496	10365	IS211	0		
II61	3	491	15000	IS42	37	0	3589700
II81	4	70	2323	IS62	4	3000	25000
II101	17	1	31	IS82	28	0	775400
II111	17	1	11	IS102	59	1	29
II121	17	1	31	IS112	59	1	9
II131	17	2	12	IS122	59	1	31
II141	2	5	7	IS132	59	11	12
II151	2	10	11	IS142	0		
II161	2	10	31	IS152	0		
II171	2	10	12	IS162	0		
II181	0			IS172	0		
II191	0			IS182	0		
II201	0			IS192	0		
II211	0			IS202	0		
II42	14	0	56170	IS212	0		
II62	4	3000	14400	IS43	0		
II82	10	0	13830	IS63	0		
II102	30	1	28	IS83	0		

IS103	2	1	1	IS187	0		
IS113	2	1	1	IS197	0		
IS123	2	31	31	IS207	0		
IS133	2	12	12	IS217	0		
IS143	0			IS48	1	31868	31868
IS153	0			IS68	0		
IS163	0			IS88	1	4290	4290
IS173	0			IS108	1	1	1
IS183	0			IS118	1	1	1
IS193	0			IS128	1	31	31
IS203	0			IS138	1	12	12
IS213	0			IS148	0		
IS44	3	1600	24827	IS158	0		
IS64	1	1999	1999	IS168	0		
IS84	3	104	7052	IS178	0		
IS104	7	1	5	IS188	0		
IS114	7	1	1	IS198	0		
IS124	6	4	31	IS208	0		
IS134	7	2	12	IS218	0		
IS144	0			IO20	1055	0	1
IS154	0			IO21	1055	0	1
IS164	0			IO22	1055	0	1
IS174	0			IO23	1055	0	1
IS184	0			IO24	1055	0	1
IS194	0			IO25	1055	0	1
IS204	0			IO26	1055	0	1
IS214	0			IO27	1055	0	1
IS45	4	0	61943	IO28	1055	0	1
IS65	0			IO41	14	2260	115000
IS85	4	0	19028	IO42	21	500	15905
IS105	7	1	1	IO43	43	435	12000
IS115	7	1	1	IO44	5	400	15000
IS125	7	31	31	IO45	0		
IS135	7	12	12	IO46	9	400	7800
IS145	0			IO47	20	300	8000
IS155	0			IO48	11	600	50000
IS165	0			IO48A	1055	0	1
IS175	0			IO48B	98	0	45000
IS185	0			IO48C	1055	0	1
IS195	0			IO48D	236	0	36523
IS205	0			IN11	1055	1	2
IS215	0			IN12	42	600	165000
IS46	8	4000	29000	IN15	1055	1	6
IS66	7	2800	183000	IN16	1055	1	2
IS86	5	250	7059	IN18	366	0	186634
IS106	20	1	25	IN20	248	1	10
IS116	20	1	9	IN22	8	0	80000
IS126	20	1	31	IN24	1055	1	2
IS136	20	2	12	IN25	1055	1	2
IS146	0			IN26	30	0	340000
IS156	0			IN28	39	1	2
IS166	0			IN29A	1055	1	2
IS176	0			IN29B	119	0	70000
IS186	0			IN29	1055	1	2
IS196	0			IN30	14	1200	49950
IS206	0			IN32	1055	1	2
IS216	0			IN33	10	1200	12500
IS47	0			IN35	1055	1	2
IS67	0			IN36	31	1000	26400
IS87	0			IN38	1055	1	2
IS107	0			IN39	35	100	60000
IS117	0			IN41	1055	1	5
IS127	0			IN42	365	1	4
IS137	0			IN43	278	0	61615
IS147	0			IN45	1055	1	3
IS157	0			IN46	44	2700	170000
IS167	0			IN48	62	1	12
IS177	0			IN49	952	1	2

IN50	520	1	11
PSY1	1055	0	2000000
PSY2	1055	0	2300000
PSY3	1055	0	2600000
PSY4	1055	0	3000000
PSY5	1055	0	5000000
PSY6	1055	0	9999999
LAAG	1055	0	2500000
HOOG	1055	0	10000000
PRO1	899	0	100
PRO2	899	0	100
PRO3	899	0	100
PRO4	899	0	100
ANSWER	974	1	4
WRONG0	1055	0	0
WRONG1	1055	0	1
WRONG2	1055	0	1
WRONG3	1055	0	1
WRONG4	1055	0	1
WRONG5	1055	0	1
WRONG6	1055	0	1
HOWMANY	1007	1	5

## Appendix B5. Descriptive Statistics Assets and Liabilities

variable	N	Minimum	Maximum				
				SPA72	385	1	5
				SPA92	377	1	7
				SPA132	273	0	662493
				SPA142	56	1	14
				SPA73	141	1	5
				SPA93	139	1	7
				SPA133	110	0	204000
				SPA143	20	2	15
				SPA74	48	1	5
				SPA94	46	1	7
				SPA134	36	2	81158
				SPA144	7	4	7
				SPA75	18	1	5
				SPA95	18	2	7
				SPA135	15	600	33800
				SPA145	2	4	11
				SPA76	12	1	5
				SPA96	12	2	7
				SPA136	11	8	23871
				SPA146	0		
				SPA77	6	1	5
				SPA97	6	2	7
				SPA137	6	44	8000
				SPA147	0		
				SPA3	2	27000	72000
				SPA4	1	9	9
				BZ4	1587	0	1
				BOE2	1587	0	27
				BOE51	166	1	5
				BOE71	160	1	7
				BOE91	99	1	45000
				BOE101	39	1	13
				BOE52	33	1	5
				BOE72	33	1	7
				BOE92	23	0	45000
				BOE102	6	1	6
				BOE53	7	1	5
				BOE73	7	1	5
				BOE93	5	17	3000
				BOE103	0		
				BOE3	2	575	48000
				BOE4	0		
				BZ6	1587	0	1
				BRI2	1587	0	11
				BRI71	31	1	7
				BRI91	20	0	48000
				BRI101	8	1	5
				BRI111	13	0	24500
				BRI121	14	1	11
				BRI12A1	26	1980	2000
				BRI12B1	20	1	11
				BRI131	32	0	240
				BRI72	15	2	7
				BRI92	12	0	10000
				BRI102	1	1	1
				BRI112	7	50	5000
				BRI122	4	1	11
				BRI12A2	11	1991	1999
				BRI12B2	10	1	12
				BRI132	14	0	400
				BRI73	6	2	7
				BRI93	5	0	6000
				BRI103	1	1	1
				BRI113	4	50	7223
				BRI123	2	1	6
				BRI12A3	6	1995	1999
				BRI12B3	5	7	12
NOHHOLD	1587	6	14172				
NOMEM	1587	1	5				
BZR1	1587	1	8				
BZR1A	412	1	2				
BZ1	1587	0	1				
BET2	1587	0	52				
BET91	1434	1	5				
BET111	1435	1	7				
BET131	1439	1	2				
BET141	913	0	251200				
BET151	387	1	15				
BET92	682	1	5				
BET112	679	1	7				
BET132	683	1	2				
BET142	437	0	35442				
BET152	165	1	15				
BET93	131	1	5				
BET113	131	1	7				
BET133	132	1	2				
BET143	79	0	55210				
BET153	32	1	9				
BET94	24	1	5				
BET114	24	1	7				
BET134	24	1	2				
BET144	14	1	8733				
BET154	2	3	3				
BET95	6	1	5				
BET115	6	2	7				
BET135	6	1	2				
BET145	3	450	9500				
BET155	1	4	4				
BET3	3	1	2				
BET4	1	222	222				
BET5	1	6	6				
BDR2	1587	0	1				
BDR3	922	1	2				
BDR4	466	0	21706				
BDR50	1587	0	1				
BDR51	1587	0	1				
BDR52	1587	0	1				
BDR53	1587	0	1				
BDR54	1587	0	0				
BDR6	614	1954	2000				
BDR7	298	0	35000				
BDR8	197	1	15				
AANTAL	1587	0	0				
BDR9	922	1	2				
BDR10	146	0	11138				
BDR11	209	1	2				
BDR12	54	1	3				
BDR13	36	0	1200				
BDR140	1587	0	1				
BDR141	1587	0	1				
BDR142	1587	0	1				
BDR143	1587	0	1				
BDR144	1587	0	0				
BDR15	209	1954	2000				
BDR16	119	0	46422				
BDR17	53	1	11				
BZ3	1587	0	1				
SPA2	1587	0	40				
SPA71	1028	1	5				
SPA91	1022	1	7				
SPA131	681	0	230000				
SPA141	213	1	15				

BRI133	5	48	200	KOO1006	3	0	12000
BRI74	4	2	7	KOO1106	2	0	56124
BRI94	4	40	4000	KOO1206	0		
BRI104	0			KOO507	3	6	17
BRI114	4	50	4000	KOO707	3	1900	1998
BRI124	0			KOO807	3	0	21
BRI12A4	4	1996	1999	KOO907	3	1	2
BRI12B4	3	2	12	KOO10A07	1	1	1
BRI134	3	48	120	KOO1007	3	0	8500
BRI75	3	2	7	KOO1107	2	0	129551
BRI95	1	40	40	KOO1207	0		
BRI105	2	2	3	KOO508	3	10	17
BRI115	2	50	1000	KOO708	3	1900	1999
BRI125	1	3	3	KOO808	3	0	14
BRI12A5	2	1997	1999	KOO908	3	1	1
BRI12B5	1	12	12	KOO10A08	0		
BRI135	2	10	48	KOO1008	3	0	59668
BRI3	2	200	16000	KOO1108	2	0	133837
BRI4	0			KOO1208	0		
BRI5	2	0	21000	KOO509	1	10	10
BRI6	0			KOO709	1	1996	1996
BZ7	1587	0	1	KOO809	1	13	13
KOO2	1587	0	9	KOO909	1	1	1
KOO501	240	1	17	KOO10A09	0		
KOO701	234	1977	2000	KOO1009	1	8500	8500
KOO801	264	0	45	KOO1109	0		
KOO901	264	1	2	KOO1209	0		
KOO10A01	168	1	3	KOO510	0		
KOO1001	264	0	120000	KOO710	0		
KOO1101	80	0	600000	KOO810	0		
KOO1201	79	1	14	KOO910	0		
KOO502	62	1	17	KOO10A10	0		
KOO702	61	1978	2000	KOO1010	0		
KOO802	68	1	35	KOO1110	0		
KOO902	68	1	2	KOO1210	0		
KOO10A02	22	1	3	KOO3	0		
KOO1002	68	0	50000	KOO4	0		
KOO1102	22	0	197000	BZ8	1587	0	1
KOO1202	21	1	11	KAP2	1587	0	20
KOO503	26	1	17	KAP51	141	1	17
KOO703	22	1978	2000	KAP71	136	1936	2000
KOO803	28	0	30	KAP81	139	1	3
KOO903	28	1	2	KAP91	150	0	20000
KOO10A03	6	1	2	KAP101	60	0	160000
KOO1003	28	30	44500	KAP111	36	1	12
KOO1103	13	0	189730	KAP52	24	1	17
KOO1203	8	3	12	KAP72	23	1937	1999
KOO504	14	5	17	KAP82	24	1	3
KOO704	12	1900	1999	KAP92	26	0	2700
KOO804	14	0	28	KAP102	12	0	70000
KOO904	14	1	2	KAP112	3	1	7
KOO10A04	2	1	1	KAP53	4	12	17
KOO1004	14	0	17000	KAP73	5	1978	1998
KOO1104	6	0	50282	KAP83	5	1	2
KOO1204	5	3	12	KAP93	6	0	8000
KOO505	9	6	17	KAP103	3	0	8000
KOO705	8	1987	1999	KAP113	0		
KOO805	9	0	21	KAP54	2	1	17
KOO905	9	1	1	KAP74	2	1984	2000
KOO10A05	0			KAP84	3	1	1
KOO1005	9	0	8500	KAP94	3	0	70000
KOO1105	6	0	28616	KAP104	2	0	7000
KOO1205	2	4	5	KAP114	0		
KOO506	3	6	17	KAP55	1	17	17
KOO706	2	1990	1997	KAP75	1	1990	1990
KOO806	3	0	20	KAP85	2	1	1
KOO906	3	1	1	KAP95	2	0	105
KOO10A06	0			KAP105	1	0	0

KAP115	0			AAN508	15	0	1180
KAP3	1	200	200	AAN608	13	0	83000
KAP4	0			AAN808	2	2	3
BZ11	1587	0	1	AAN509	12	0	5000
GRO2	1587	0	4	AAN609	10	506	60692
GRO41	58	1	11	AAN809	1	2	2
GRO81	34	400	147150	AAN510	10	0	1576
GRO91	15	1	12	AAN610	9	0	37507
GRO42	9	1	11	AAN810	1	2	2
GRO82	8	310	57330	AAN2A	7	31200	576254
GRO92	5	3	9	AAN2D	1	10	10
GRO43	5	1	11	BZ15	1587	0	1
GRO83	3	100	3850	OPT2	8	0	17000
GRO93	3	2	7	OPT2A	3	2	3
GRO44	1	11	11	BZ16	1587	0	1
GRO84	1	100	100	OPT4	6	0	45000
GRO94	0			OPT4A	5	1	5
GRO45	0			BZ17	1587	0	1
GRO85	0			OPT6	17	0	94000
GRO95	0			OPT6A	9	1	11
GRO3	0			BZ18	1587	0	1
GRO3A	0			OPT8	7	0	10000
BZ12	1587	0	1	OPT8A	6	1	6
BEL2	1587	0	66	EXT1	3	1	1
BEL61	259	1	9	EXT2	3	1	2
BEL101	187	19	281461	EXT3	0		
BEL121	41	1	12	EXT4	0		
BEL62	109	1	9	EXT4A	0		
BEL102	85	19	176739	EXT5	3	33	100
BEL122	14	1	7	EXT6	1	200000	200000
BEL63	67	1	9	EXT6A	0		
BEL103	47	26	128796	EXT7	3	1	2
BEL123	12	1	7	EXT8	1	360000	360000
BEL64	40	1	9	EXT9	19	1	2
BEL104	31	400	251741	EXT10	15	1	2
BEL124	4	1	6	EXT11	2	0	281794
BEL65	35	1	9	EXT11A	7	1	4
BEL105	30	110	63059	EXT12	15	2	2
BEL125	1	6	6	EXT13	0		
BEL3	20	8500	758931	EXT13A	0		
BEL5	3	11	13	EXT14	43	1	2
BZ13	1587	0	1	EXT15	36	1	2
OBL2	34	1	5	EXT16	19	0	295000
OBL3	28	0	570000	EXT16A	9	1	6
OBL5	6	1	11	EXT17B	36	1	2
BZ14	1587	0	1	EXT17	8	0	128067
AAN2	1587	0	20	EXT17A	0		
AAN501	126	0	8750	BZ19	1587	0	1
AAN601	110	0	391451	ONR2	109	0	4
AAN801	31	1	14	ONR31	102	1	10
AAN502	82	0	10000	ONR51	88	800	1700000
AAN602	69	36	447000	ONR61	103	0	3
AAN802	14	1	8	O111	84	1	2
AAN503	63	0	2039	O211	84	1	12
AAN603	57	4	160000	O411	84	1	10
AAN803	3	2	4	O611	84	1965	2000
AAN504	49	0	2400	ON111	79	82	1000000
AAN604	45	500	241372	ON211	73	0	900000
AAN804	2	4	5	ON311	72	0	9.4
AAN505	37	0	8800	ON411	84	1	2
AAN605	33	0	150000	ON511	75	1	30
AAN805	3	4	5	ON611	75	1980	2000
AAN506	20	0	42500	ON711	84	0	35
AAN606	21	0	450000	ON811	84	1	4
AAN806	1	2	2	ON911	76	0	6000
AAN507	19	0	900	O112	15	1	2
AAN607	18	0	140000	O212	15	1	12
AAN807	2	2	3	O412	15	1	7

O612	15	1990	1999	O131	1	2	2
ON112	13	25000	300000	O231	1	3	3
ON212	13	25000	300000	O431	1	7	7
ON312	10	4.5	7.9	O631	1	1997	1997
ON412	15	1	2	ON131	1	140000	140000
ON512	14	1	10	ON231	1	106000	106000
ON612	14	1995	1999	ON331	1	6	6
ON712	15	5	30	ON431	1	1	1
ON812	15	1	2	ON531	1	5	5
ON912	11	100	1700	ON631	1	1997	1997
O113	1	2	2	ON731	1	10	10
O213	1	3	3	ON831	1	1	1
O413	1	7	7	ON931	1	530	530
O613	1	1998	1998	O132	0		
ON113	1	20000	20000	O232	0		
ON213	0			O432	0		
ON313	0			O632	0		
ON413	1	2	2	ON132	0		
ON513	0			ON232	0		
ON613	0			ON332	0		
ON713	1	20	20	ON432	0		
ON813	1	1	1	ON532	0		
ON913	0			ON632	0		
ONR32	14	1	10	ON732	0		
ONR52	9	30000	1000000	ON832	0		
ONR62	14	0	1	ON932	0		
O121	5	2	2	O133	0		
O221	5	1	3	O233	0		
O421	5	1	7	O433	0		
O621	5	1997	1999	O633	0		
ON121	5	90000	1400000	ON133	0		
ON221	4	90000	1200000	ON233	0		
ON321	4	5	6	ON333	0		
ON421	5	1	2	ON433	0		
ON521	4	5	10	ON533	0		
ON621	4	1997	1999	ON633	0		
ON721	5	10	30	ON733	0		
ON821	5	1	1	ON833	0		
ON921	5	375	9000	ON933	0		
O122	0			ONR34	1	1	1
O222	0			ONR54	1	295000	295000
O422	0			ONR64	1	0	0
O622	0			O141	0		
ON122	0			O241	0		
ON222	0			O441	0		
ON322	0			O641	0		
ON422	0			ON141	0		
ON522	0			ON241	0		
ON622	0			ON341	0		
ON722	0			ON441	0		
ON822	0			ON541	0		
ON922	0			ON641	0		
O123	0			ON741	0		
O223	0			ON841	0		
O423	0			ON941	0		
O623	0			ONR35	0		
ON123	0			ONR55	0		
ON223	0			ONR65	0		
ON323	0			O151	0		
ON423	0			O251	0		
ON523	0			O451	0		
ON623	0			O651	0		
ON723	0			ON151	0		
ON823	0			ON251	0		
ON923	0			ON351	0		
ONR33	3	2	10	ON451	0		
ONR53	3	180000	650000	ON551	0		
ONR63	3	0	1	ON651	0		

ON751	0			BOO302	0		
ON851	0			BOO502	0		
ON951	0			BOO5A02	0		
BZ20	1587	0	1	BOO602	0		
AUT2	1587	0	4	BOO6A02	0		
AUT301	1009	1962	2000	BOO303	0		
AUT701	866	0	350000	BOO503	0		
AUT7A01	99	1	11	BOO5A03	0		
AUT801	654	0	185000	BOO603	0		
AUT8A01	211	1	10	BOO6A03	0		
AUT302	109	1968	2000	BOO304	0		
AUT702	99	100	67000	BOO504	0		
AUT7A02	10	2	10	BOO5A04	0		
AUT802	85	0	63000	BOO604	0		
AUT8A02	17	1	10	BOO6A04	0		
AUT303	8	1949	1998	BOO305	0		
AUT703	7	250	35000	BOO505	0		
AUT7A03	1	11	11	BOO5A05	0		
AUT803	8	3000	40000	BOO605	0		
AUT8A03	0			BOO6A05	0		
AUT304	3	1964	1983	BOO2A	0		
AUT704	3	1000	10000	BOO2B	0		
AUT7A04	0			BZ23	1587	0	1
AUT804	3	250	20000	CAR2	53	0	1
AUT8A04	0			CAR3	33	0	32000
AUT305	0			CAR3A	8	1	14
AUT705	0			CAR4	32	0	30000
AUT7A05	0			CAR4A	4	1	7
AUT805	0			BZ24	1587	0	1
AUT8A05	0			UIT2	79	0	290000
AUT2A	0			UIT2A	0		
AUT2B	0			BZ25	1587	0	1
BZ21	1587	0	1	OVE2	1587	0	4
MOT2	1587	0	2	OVE31	43	1	8
MOT301	58	1956	2000	OVE71	21	100	300000
MOT701	50	1000	50000	OVE7A1	12	1	10
MOT7A01	4	3	5	OVE32	4	5	8
MOT801	42	250	50000	OVE72	1	15936	15936
MOT8A01	6	2	5	OVE7A2	0		
MOT302	6	1959	1991	OVE33	1	7	7
MOT702	6	37	11000	OVE73	1	0	0
MOT7A02	0			OVE7A3	0		
MOT802	5	0	5000	OVE34	1	7	7
MOT8A02	0			OVE74	1	0	0
MOT303	0			OVE7A4	0		
MOT703	0			OVE35	0		
MOT7A03	0			OVE75	0		
MOT803	0			OVE7A5	0		
MOT8A03	0			OVE2A	0		
MOT304	0			OVE2B	0		
MOT704	0			BEZ4	1587	1	4
MOT7A04	0			PERS1	1587	0	1
MOT804	0			PERS2	1587	0	2
MOT8A04	0			PER101	85	1	7
MOT305	0			PER301	50	0	65000
MOT705	0			PER401	16	2	11
MOT7A05	0			PER102	4	3	7
MOT805	0			PER302	1	10000	10000
MOT8A05	0			PER402	0		
MOT2A	0			PER103	0		
MOT2B	0			PER303	0		
BZ22	1587	0	1	PER403	0		
BOO2	1587	0	1	PER104	0		
BOO301	9	1947	1999	PER304	0		
BOO501	7	3000	20500	PER404	0		
BOO5A01	0			PER105	0		
BOO601	7	0	45000	PER305	0		
BOO6A01	1	5	5	PER405	0		



DOOR1	1587	0	1	FAM103	0		
DOOR2	1587	0	2	FAM203	0		
DOO101	253	1	7	FAM104	0		
DOO501	236	0	150000	FAM204	0		
DOO301	185	0	230000	FAM105	0		
DOO401	49	1	10	FAM205	0		
DOO102	10	2	7	STUD1	1587	0	1
DOO502	10	0	40000	STUD2	1587	0	30
DOO302	8	0	21500	STU101	65	35	62000
DOO402	0			STU201	23	2	13
DOO103	0			STU102	6	1000	35000
DOO503	0			STU202	1	4	4
DOO303	0			STU103	2	1000	2700
DOO403	0			STU203	1	13	13
DOO104	0			STU104	0		
DOO504	0			STU204	0		
DOO304	0			STU105	0		
DOO404	0			STU205	0		
DOO105	0			CRED1	1587	0	1
DOO505	0			CRED2	33	0	40000
DOO305	0			CRED3	6	2	6
DOO405	0			ANDE1	1587	0	1
FINA1	1587	0	1	ANDE2	1587	0	3
FINA2	1587	0	2	AND201	13	1345	250000
FIN101	31	1	3	AND301	7	1	15
FIN201	20	876	150000	AND202	2	2000	735000
FIN301	6	2	9	AND302	1	6	6
FIN102	1	1	1	AND203	1	565000	565000
FIN202	1	300	300	AND303	1	6	6
FIN302	0			AND204	0		
FIN103	0			AND304	0		
FIN203	0			AND205	0		
FIN303	0			AND305	0		
FIN104	0			AFLOS1	1587	1	2
FIN204	0			REK0	1587	0	1
FIN304	0			REK1	1587	0	1
FIN105	0			REK2	1587	0	1
FIN205	0			REK3	1587	0	1
FIN305	0			REKHUUR	8	365	4000
POST1	1587	0	1	REKGAS	2	44	150
POST2	1587	0	3	REKOVER	5	350	44000
PS101	19	0	4900	HEBBEN	1587	1	2
PS201	9	1	6	LENEN	1587	1	9
PS102	4	200	1500	KREDIET0	1587	0	1
PS202	1	1	1	KREDIET1	1587	0	1
PS103	2	180	1200	KREDIET2	1587	0	1
PS203	1	1	1	KREDIET3	1587	0	1
PS104	0			KREDIET4	1587	0	1
PS204	0			NOKRED3	1587	0	1
PS105	0			NOKRED1	1587	0	1
PS205	0			NOKRED2	1587	0	1
FAMI1	1587	0	1	AFGEZIEN	1587	1	2
FAMI2	1587	0	2	VERWKRED	1587	1	2
FAM101	53	0	142500	FINAN	1587	1	2
FAM201	9	2	9				
FAM102	4	125	30000				
FAM202	0						

## Appendix B6. Descriptive Statistics Economic and Psychological Concepts

variable	N	Minimum	Maximum				
NOHHOLD	1934	6	14174	STEM1201	1934	0	1
NOMEM	1934	1	5	STEM1202	1934	0	1
PSY1	1934	0	1	STEM1203	1934	0	1
PSY2	1934	0	1	STEM1204	1934	0	1
INKHH	1349	1	7	STEM1205	1934	0	1
INKNORM	1246	1	4	STEM1206	1934	0	1
INKROND	1349	1	5	STEM1207	1934	0	1
FINSITU	1349	1	5	STEM1208	1934	0	1
INKEVEN	1349	1	3	STEM1209	1934	0	1
INKAANK	201	1	2	STEM1210	1934	0	1
INKSEC	97	1	3	STEM1211	1934	0	1
INKVER	1349	1	3	SPAARM01	1349	1	8
INKHO	471	0	100	SPAARM02	1349	1	8
INKLA	115	0	80	SPAARM03	1349	1	8
GEBEUR0	1934	0	1	SPAARM04	1349	1	8
GEBEUR1	1934	0	1	SPAARM05	1349	1	8
GEBEUR2	1934	0	1	SPAARM06	1349	1	8
GEBEUR3	1934	0	1	SPAARM07	1349	1	8
GEBEUR4	1934	0	1	SPAARM08	1349	1	8
GEBEUR5	1934	0	1	SPAARM09	1349	1	8
GEBEUR6	1934	0	1	SPAARM10	1349	1	8
GEBEUR7	1934	0	1	SPAARM11	1349	1	8
GEBEUR8	1934	0	1	SPAARM12	1349	1	8
INKTOE	1349	1	3	SPAARM13	1349	1	8
INKTOEHO	358	0	100	STIGSB01	1349	1	8
INKTOELA	133	0	90	STIGSB02	1349	1	8
INKZEKER	1349	1	4	STIGSB03	1349	1	8
INK25A	1349	1	3	STIGSB04	1349	1	8
INK25B	1349	1	2	STIGSB05	1349	1	8
INK25C	286	1	3	STIGSB06	1349	1	8
INKZEK1	1349	1	8	STIGSB07	1349	1	8
INKZEK2	1349	1	8	STIGSB08	1349	1	8
INKZEK3	1349	1	8	STIGSB09	1349	1	8
INKZEK4	1349	1	8	STIGSB10	1349	1	8
INKZEK5	1349	1	8	STIGSB11	1349	1	8
INKZEK6	1349	1	8	STIGSB12	1349	1	8
INKZEK7	1349	1	8	STIGSB13	1349	1	8
INK5	1349	1	3	STIGSB14	1349	1	8
INK5HO	634	0	100	STIGSB15	1349	1	8
INK5LA	116	0	100	STIGSB16	1349	1	8
INK5ZEK	1349	1	4	STIGSB17	1349	1	8
INKLOON	1349	1	2	STIGSB19	1349	1	8
INKVLOED	844	1	4	STIGSB20	1349	1	8
PRIJZEN	1349	1	3	STIGSB21	1349	1	8
HOEVPRS	1098	0	80	SITUAT1	1349	1	8
PRIJZEN5	1349	1	3	SITUAT2	1349	1	8
HOEVPRS5	1231	0	80	SITUAT3	1349	1	8
ZINVOL	1349	1	5	SITUAT4	1349	1	8
OPZIJ	1349	1	2	SITUAT5	1349	1	8
BESTEM01	1934	0	1	SITUAT6	1349	1	8
BESTEM02	1934	0	1	SITUAT7	1349	1	8
BESTEM03	1934	0	1	SPAAR1	1184	1	8
BESTEM04	1934	0	1	SPAAR2	1184	1	8
BESTEM05	1934	0	1	SPAAR3	1184	1	8
BESTEM06	1934	0	1	SPAAR4	1184	1	8
BESTEM07	1934	0	1	SPAAR5	1184	1	8
BESTEM08	1934	0	1	SPAAR6	1184	1	8
BESTEM09	1934	0	1	BESCHRYF	1184	1	7
BESTEM10	1934	0	1	TOEK01	1349	1	8
BESTEM11	1934	0	1	TOEK02	1349	1	8
HOEVOPZY	1002	1	8	TOEK03	1349	1	8
OPZIJ12	1349	1	5	TOEK04	1349	1	8
				TOEK05	1349	1	8

TOEK06	1349	1	8	ERFNA5	1934	0	1
TOEK07	1349	1	8	ERFBEDR	414	-150000	100000000
TOEK08	1349	1	8	BABY	1043	1	2
TOEK09	1349	1	8	PLAN	535	1	4
TOEK10	1349	1	8	UITSPR	535	1	5
TOEK11	1349	1	8	TEG1	1458	1	8
TIJD1N	1458	0	5000	TEG2	1458	1	8
TIJD2N	1458	0	20000	TEG3	1458	1	8
TIJD3N	1458	0	1000000	TEG4	1458	1	8
TIJD4N	1458	0	1000000	TEG5	1458	1	8
TIJD5N	1458	0	100000	TEG6	1458	1	8
TIJD6N	1458	0	2000	TEG7	1458	1	8
TIJD7N	1458	0	110000	TEG8	1458	1	8
TIJD8N	1458	0	2000600	TEG9	1458	1	8
TIJD9N	1458	0	1000	TEG10	1458	1	8
TIJD10N	1458	0	95000	TEG11	1458	1	8
TIJD11N	1458	0	750000	TEG12	1458	1	8
TIJD12N	1458	0	900000	TEG13	1458	1	8
TIJD13N	1458	0	10000	TEG14	1458	1	8
TIJD14N	1458	0	9173	TEG15	1458	1	8
TIJD15N	1458	0	250000	TEG16	1458	1	8
TIJD16N	1458	0	900000	HHRELA	0		
UITGEVEN	1349	1	8	BESLIS	0		
CONTROL	1349	1	8	BESTEED	0		
PLANNEN	1349	1	8	GELUKKIG	1458	1	6
PERIODE1	1349	1	5	KENLTD	1458	1	13
BIJHOUD	1349	1	5	KENHH	1458	1	6
UITG10	1934	0	1	KENINK	1458	1	12
UITG11	1934	0	1	KENOPL	1458	1	7
UITG12	1934	0	1	KENWERK	1458	1	5
UITG13	1934	0	1	MANUUR	1458	0	95
UITG14	1934	0	1	VROUWUUR	1458	0	2500
UITG15	1934	0	1	KUNDIG	1458	1	4
UITG20	1934	0	1	ADVIES	1458	1	9
UITG21	1934	0	1	FAMILIE	1458	1	3
UITG22	1934	0	1				
UITG23	1934	0	1				
UITG24	1934	0	1				
PIN1	1349	1	2				
PIN2	1302	1	4				
AUTOM	1349	1	4				
FOON	1349	1	6				
POTJES	1349	1	4				
GEMLEEF1	1043	1	2				
GEMLEEF2	772	55	125				
GEMLEEF3	772	1	5				
ERFENIS	1043	1	3				
ERFGELD	98	1	3				
ERFVORM1	1934	0	1				
ERFVORM2	1934	0	1				
ERFVORM3	1934	0	1				
ERFVORM4	1934	0	1				
ERFVORM5	1934	0	1				
ERFAL	1043	1	2				
ERFVEEL	340	1	4				
ERFDENK	1043	1	2				
ERFBEL	414	1	5				
TESTA	414	1	2				
ERFWIE1	1934	0	1				
ERFWIE2	1934	0	1				
ERFWIE3	1934	0	1				
ERFWIE4	1934	0	1				
ERFWIE5	1934	0	1				
ERFWIE6	1934	0	1				
ERFNA1	1934	0	1				
ERFNA2	1934	0	1				
ERFNA3	1934	0	1				
ERFNA4	1934	0	1				

**Appendix B7. Descriptive Statistics Derived Personal Income**

variable	N	Minimum	Maximum
NOHHOLD	1055	6	14175
NOMEM	1055	1	7
IB	719	0	115690.3
WINST	1019	-12000	168100
OG	1048	0	115000
HPREM	1042	0	15905
BEURS	1036	0	12000
STUDLEN	1049	0	15000
ALIM	1053	-49950	0
ALIK	1053	0	7800
OTOEL	1042	0	8000
FTOEL	1048	0	50000
RENTE	1041	0	165000
ERF	1045	0	340000
ZKP	278	0	707040
HS	1050	0	6000
HG	1055	0	0
HWF	873	0	45000
HTR	866	0	28800
LOON	867	0	213144
VUT	1049	0	123000
WG	1052	0	90750
PENS	1000	0	152274
WW	1041	0	56170
ZW	1054	0	10365
RWW	1048	0	0
AAW	1048	0	0
WAO	1015	0	77381
IOAW	1053	0	0
ABW	1054	0	0
AOW	1028	0	135000
AWW	1053	0	38716
ZFP	1053	0	4767.94
BTOT	719	0	233166
LB	528	0	98644
NTOT	696	0	427240.7

## Appendix B8. Descriptive Statistics Derived Personal Wealth

variable	N	Minimum	Maximum				
NOHHOLD	1989	6	14176	B20B	1587	0	185000
NOMEM	1989	1	5	B20C	1587	0	2
B1A	1587	0	52	B21A	1587	0	2
B1B	1587	-46385	255508	B21B	1587	0	50000
B1C	1587	0	20	B21C	1587	0	2
B1D	1587	0	10	B22A	1587	0	1
B2A	1587	0	2	B22B	1587	0	20500
B2B	1587	0	75000	B22C	1587	0	1
B2C	1587	0	10	B23A	1587	0	1
B3A	1587	0	40	B23B	1587	0	30000
B3B	1587	0	703326	B23C	1587	0	1
B3C	1587	0	5	B24A	1587	0	1
B4A	1587	0	27	B24B	1587	0	290000
B4B	1587	0	93000	B24C	1587	0	1
B4C	1587	0	3	B25A	1587	0	4
B6A	1587	0	11	B25B	1587	0	0
B6B	1563	0	20000	B25C	1587	0	4
B6C	1587	0	0	S1A	1587	0	2
B7A	1587	0	9	S1B	1587	0	65000
B7B	1555	0	438302.8	S1C	1587	0	2
B7C	1587	0	5	S2A	1587	0	2
B8A	1587	0	20	S2B	1587	0	230000
B8B	1587	0	160000	S2C	1587	0	2
B8C	1587	0	5	S3A	1587	0	3
B11A	1587	0	4	S3B	1587	0	6400
B11B	1587	0	211980	S3C	1587	0	3
B11C	1587	0	2	S4A	1587	0	2
B12A	1587	0	66	S4B	1587	0	150000
B12B	1587	0	758931	S4C	1587	0	1
B12C	1587	0	4	S5A	1587	0	2
B13A	1587	0	1	S5B	1587	0	142500
B13B	1587	0	570000	S5C	1587	0	1
B13C	1587	0	1	S6A	1587	0	30
B14A	1587	0	20	S6B	1587	0	72500
B14B	1587	0	1271000	S6C	1587	0	1
B14C	1587	0	10	S7A	1587	0	0
B15A	1587	0	1	S7B	1587	0	0
B15B	1587	0	17000	S7C	1587	0	0
B15C	1587	0	1	S8A	1587	0	3
B16A	1587	0	1	S8B	1587	0	1422400
B16B	1587	0	45000	S8C	1587	0	1
B16C	1587	0	1	B26OGA	1137	0	1
B17A	1587	0	1	B26OGB	1137	0	6000000
B17B	1587	0	94000	B26OGC	1137	0	1
B17C	1587	0	1	B26HYA	1137	0	3
B18A	1587	0	1	B26HYB	1137	0	660085
B18B	1587	0	17500	B26HYC	1137	0	2
B18C	1587	0	1	B27OGA	1137	0	1
B19OGA	1587	0	4	B27OGB	1137	0	675
B19OGB	1587	0	2195000	B27OGC	1137	0	0
B19OGC	1587	0	2	B27HYA	1137	0	3
B19HYA	1587	0	3	B27HYB	1137	0	161000
B19HYB	1587	0	2100000	B27HYC	1137	0	1
B19HYC	1587	0	3				
B20A	1587	0	4				

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