

Documentation

CentER Savings Survey

1996

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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 1996 wave (the fourth wave) of the CentER Savings Survey was conducted over the period May-December 1996.

1.1 Seven questionnaires

The CentER Savings Survey of 1996 consists of seven questionnaires. Below, we give an overview of the topics that are covered by each of the questionnaires.

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

All questionnaires were presented to two panels: a representative panel of around 1900 households, and a panel consisting of households taken from the top 10 percent of the income distribution, the so-called high-income panel (which consists of around 650 households). Within each household, all persons aged 16 or over were interviewed. The response rate of each questionnaire is presented in table 1 below. The section General Information on the Household includes *all* members of the household (also those under 16 years of age), and mainly consists of derived variables. The questions from this section are not presented to the respondents but are derived from other variables. For example, the province where the respondent lives is derived from the zip code.

1.2 Nine data sets

The data from the seven questionnaires are organized into seven data sets (which are SPSS portable files). 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 nine 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.	hhi96en.por	general information on the household	6900	2537
2.	wrk96en.por	household and work	4493	2534
3.	hse96en.por	accommodation and mortgages	2520	2512
4.	inc96en.por	health and income	4250	2426
5.	wth96en.por	assets and liabilities	3824	2222
6.	psy96en.por	economic and psychological concepts	3384	2004
7.	prs96en.por	personal characteristics	3197	1929
8.	agi96en.por	aggregated data on income	4247	2424
9.	agw96en.por	aggregated data on assets, liabilities, mortgages	4155	2517

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

$$nohold \times 100 + nomem$$

Each data file contains a number of variables indicating the time that the questionnaire was filled in. From these variables it is possible to calculate how much time it took the respondent to fill in the questionnaire. Table 2 provides an overview of the variables that can be found at the beginning of each data file.

Table 2. Variables at the beginning of each data file

name of the variable	description
nohold	household index
nomem	index of the member of the household
month	month of the interview
day	day of the interview
bhour	starting hour of the interview
bmin	starting minute of the interview
ehour	closing hour of the interview
emin	closing minute of the interview
noquest	number of the questionnaire

To distinguish the representative panel from the high-income panel, the variable *panel* has been included in the files. This variable receives value '2' if the observation is part of the high-income panel, and value '1' if the observation is part of the representative panel.

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 1996 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

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

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 seven questionnaires that were mentioned in table 1. Chapters 2 through 8 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 INTERV. 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

1.6 Differences between the questionnaires of 1996 and 1995

In this section, the differences between the questionnaires of 1996 and 1995 will be reported. This will be done separately for each of the seven questionnaires.

General information on the household

No changes.

Questionnaire Household and Work

No changes.

Questionnaire Accommodation and Mortgages

No changes.

Questionnaire Health and Income

Four questions were added to this questionnaire: these questions concern dividend income, income from stocks and shares, income from investment accounts or funds (see variables *io48a* en *io48b*), and questions concerning interest income from savings, stocks, (mortgage) bonds, or investment accounts (see variables *io48c* and *io48d*).

Questionnaire Assets and Liabilities

No changes.

Questionnaire Economic and Psychological Concepts

This questionnaire has undergone a large number of changes in 1996. Three questions concerning expected changes in expenditures were added to the questions about income expectations (see variables *ink25a* thru *ink25c*). Two questions were added concerning ATM machines and automated telephone services from banks (*autom* and *foon*). The same twenty-one questions where people have to give their opinion on statements about saving, which were included in the 1994 questionnaire but were dropped in the 1995 questionnaire, have been reintroduced in 1996 (*stigsb01* thru *stigsb21*). One question was added to the series of statements where respondents are asked to compare their own (financial) situation to the situation of other people (see variable *situat7*). Eleven new questions were added concerning what actions people undertake to influence their well-being in the future (*toek01* thru *toek11*). The questions where respondents were asked what actions they would count as saving were dropped (*spahan01* thru *spahan11*). The questions concerning opportunities in the future were also dropped (*tijd1* thru *tijd18*). The questions concerning “choice of banks”, which were included in the 1994 questionnaire, have been adjusted and reintroduced in 1996 (see variables *nbank* thru *op3*). One of the differences in these questions concerning “choice of banks” is that questions are asked about the two (instead of five) most important banks. The questions about the zip code of the bank were dropped (*wpc1*, *number 1*, *letter1*, *pwcl*, *number2*, *letter2*). Other differences are that in 1996 more details were asked about what business the respondent does with this bank (*dbank101* thru *dbank212*), the reason why the respondent went into the bank the last time he went (*act111* thru *act229*), the respondent’s opinion about the branch of the bank (*uits101* thru *uits234*), and about the way the bank deals with complaints (*klach1*, *afh1*, *klach2*, and *afh2*).

Questionnaire Personal Characteristics

In 1996, a new questionnaire about personal characteristics was included in the survey. The questionnaire includes some one hundred questions about characteristics, for which the respondent has to indicate to what extent each of those characteristics applies to him/her.

2. General Information on the Household

PANEL Is the respondent a member of the 'nationwide representative panel' or of the 'high-income panel'?

1 nationwide representative panel.....GEBJAAR

2 high-income panel.....GEBJAAR

GEBJAAR

Year of birth of the respondent

any answerGESLACHT

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/trainingSCHOLING

-9 unknownSCHOLING

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.....	BEZIG1
2 works in own business	BEZIG1
3 military service first training.....	BEZIG1
4 looking for work after having lost job.....	BEZIG1
5 looking for first-time work.....	BEZIG1
6 student	BEZIG1
7 works in own household	BEZIG1
8 retired [AOW, VUT].....	BEZIG1
9 disabled	BEZIG1
10 unpaid work, keeping benefit payments.....	BEZIG1
11 works as a volunteer.....	BEZIG1
12 other occupation	BEZIG1
-9 unknown	BEZIG1

BEZIG1 thru BEZIG12

Every occupation selected by the respondent (1=yes, 2=no)

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
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STED 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 ²)	REGIO
2 high degree of urbanization (1500 to 2500 residences per km ²)	REGIO
3 moderate degree of urbanization (1000 to 1500 residences per km ²)	REGIO
4 low degree of urbanization (500 to 1000 residences per km ²)	REGIO
5 very low degree of urbanization (less than 500 residences per km ²)	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

URB	Type of town/city, by degree of urbanization of the town/city of residence (see CBS, 1983, "Typologie van de Nederlandse gemeenten naar urbanisatiegraad", 28 February 1971, 's-Gravenhage, Staatsuitgeverij)	
	12 rural community (A2).....	WOONVORM
	13 rural community (A3).....	WOONVORM
	14 rural community (A4).....	WOONVORM
	21 urbanized rural community (B1).....	WOONVORM
	22 urbanized rural community (B2).....	WOONVORM
	23 urbanized rural community (B3).....	WOONVORM
	31 rural town (C1).....	WOONVORM
	32 small city (C2).....	WOONVORM
	33 medium-sized city 1 (C3).....	WOONVORM
	34 medium-sized city 2 (C4).....	WOONVORM
	35 big city (C5).....	WOONVORM

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 IPARTNER
- 2 somebody elsePARTNER

PARTNER

Is there a partner present in the household?

- 1 yesEND
- 2 noEND

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 propertyJRBS
 2 married (including separated), with a marriage settlementJRBS
 3 divorced from spouseJRBS
 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 >= 1953KIDOUT

JRBS

[if married]

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

[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 >= 1953KIDOUT

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 noKIDOUT

HKK

How many grandchildren do you have?.....KIDOUT

KIDOUT

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

- 1 yesHKIDOUT
 2 no BEZIG

HKIDOUT

How many of your children 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 GESL01

GESL01
 Of what sex is the FIRST child that is not/no longer a member of the household?
 1 male..... REDAF01
 2 female..... REDAF01

REDAF01
 What is the main reason for this FIRST child not/no longer being a member of the household?
 1 independent, having own household
 2 studying while living away from home/boarding school
 3 military service
 4 hospital/psycho-medical institution.....
 5 holidays.....
 6 died.....
 7 other reason.....
 if more than 1 child (HKIDOUT>1) GESL02
 if not more than 1 child (HKIDOUT=1) BEZIG

GESL02
 Of what sex is the SECOND child that is not/no longer a member of the household?
 1 male..... REDAF02
 2 female..... REDAF02

REDAF02

What is the main reason for this SECOND child not/no longer being a member of the household?

- 1 independent, having own household REDAF02
- 2 studying while living away from home/boarding school REDAF02
- 3 military service REDAF02
- 4 hospital/psycho-medical institution..... REDAF02
- 5 holidays REDAF02
- 6 died..... REDAF02
- 7 other reason..... REDAF02
- if more than 2 children (HKIDOUT>2) GESL03
- if not more than 2 children (HKIDOUT=2) BEZIG

GESL03 thru GESL10

The same procedure for the third thru the tenth child REDAF03

REDAF03 thru REDAF10

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 LOOND
- 2 fulfilling military service or alternative national service BET
- 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 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 OOITW

OOITW Have you ever had a paid job? Do not count fulfilling one's military service or alternative national service as 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 OOITW=1, the respondent 'used to have a paid job'.

If you (used to) have more than one paid job, the following questions concern the job that you spend/spent most of your time on.

LOOND

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 governmentDIENSTV
- 2 yes, employed by a private limited companyDIENSTV
- 3 yes, employed by another institution (public limited company, foundation, association, or cooperative society)DIENSTV
- 4 noMAATS

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 yesROUTING VARIABLE 1
- 2 noZELFST

ZELFST

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

- 1 self-employedROUTING VARIABLE 1
- 2 work(ed) in the family businessROUTING VARIABLE 1

DIENSTV

Are/were you employed on a permanent or on a temporary basis? In case you work(ed) on an hourly basis, please fill in temporary basis here.

- 1 permanentSCHAAL1
- 2 temporaryUREN2
- if employed by the government (LOOND= 1):SCHAAL1
- OTHERWISE UREN2

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

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

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:DIGITS

We would now like to ask you to give a code to your last occupation or position. With the following question you can select THE CATEGORY that provides the best description of your occupation or position.

DIGITS By using the program [BEROEPENBOOM], the CBS occupation code (according to the ISCO classification) is recorded.ROUTING VARIABLE 2

ROUTING VARIABLE 2 (this variable does not appear in the data set)

Does this last category provide a correct description of your last position/occupation?

1 yes..... UURWERK

2 no..... HOEDAN

HOEDAN (string)

How would you describe your position/occupation? 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 1995? (self-employed)

How many days off (including holidays as a consequence of reduced working time) did you take with

your employer in 1995? (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?

1 yesEWERK

2 noJFULL

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 NOWJAARW

if USED TO HAVE a paid jobJWERKL

JAARW

Which year did you start work at your current job?

if after 1990.....MAANDW

if before or during 1990REIS

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?

if LOOND=4 (self-employed)BERPENS

if LOOND=2 (employed by private limited company)AANBV

if LOOND=1 or 3 (employed by government, public limited company, foundation or cooperative society).

.....WPENS

BERPENS

Do/did you take part in 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 yesWBERPENS

2 noBREUK

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?

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	PFONDS1
2 no	BREUK

WPENS

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

1 yes	PFONDS1
2 no	BREUK

PFONDS1

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 no, none of the above-mentioned pension funds	PFONDS2

PFONDS2

Do/did you participate in one of the following pension funds through your current/last employment?	
12 Beroepsvervoer over de weg	AANV
13 Schildersbedrijven.....	AANV
14 Woningcorporaties	AANV
15 PTT	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 no, none of the above-mentioned pension funds	PFONDS3

PFONDS3

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

In which of the following pension funds do/did you participate through your current/last employer?	
1 pension fund of a (big) company.....	NAAMPENS
2 pension fund of a branch of industry.....	NAAMBDRT
3 not entitled to a retirement pension through one of the above-mentioned pension funds	PVERZ

PVERZ Do/did you have retirement insurance with an insurance-company that is partly paid for by your employer?

1 yes	JAARV
2 no	INDEX

NAAMPENS (string)

What is/was the name of this pension fund?

BREUK

NAAMBDRT (string)

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

PENSBDRT

PENSBDRT (string)

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

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.HPREMI

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 BREUK
 2 no 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 retirement pension (including General Old Age Pension) 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? 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.....	
if BEZIG=3, 4, 10 OR 11.....	RNZOEK
otherwise	MLOON1

RNZOEK

For what reason are you not looking for a 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	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

otherwiseJAWERK

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 reasonARAWERK

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?
 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 ask you something about the minimum pay you would accept in a new job. How much would the minimum NET income have to be such that you would accept that new job?

LOONM

NET INCOME IN GUILDERS: (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 GUILDERS: LOONVP

LOONVP

Per:

- 1 = week.....END
- 2 = 4 weeksEND
- 3 = monthEND
- 4 = yearEND
- 0 = not applicableEND

End of Questionnaire Household and Work

4. Questionnaire Housing and Mortgages

- 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 after 1990..... | 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 WO15
- if tenant/subtenant of current accommodation (WO1=1 of WO1=2) WO15
- if owner of current accommodation (WO1=3)..... ROUTING VARIABLE 3
- 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 3
- 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:

ROUTING VARIABLE 3

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 GULDERS) 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 GULDERS, 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 WON35
- WON35 (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 guilder: 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?

number of mortgages:BLOCK 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 answerHYP41 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 mortgageHYP61 thru HYP65
- 3 improved traditional life-insurance mortgageHYP61 thru HYP65
- 4 linear mortgageHYP61 thru HYP65
- 5 endowment mortgageHYP61 thru HYP65
- 6 otherHYP51 thru HYP55

HYP51 thru HYP55 (string)

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

any answerHYP61 thru HYP65

HYP61 thru HYP65

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

any answerHY11 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 answerHY21 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 answerHY31 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 answerHY71 thru HY75

HY71 thru HY75

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

- 1 yesHY81 thru HY85
- 2 noHY41 thru HY45

HY81 thru HY85

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

any answerHY91 thru HY95

HY91 thru HY95

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

any answerHY41 thru HY45

HY41 thru HY45

What is the end date (which year) of the [1st thru 5th] MORTGAGE?

any answerHY51 thru HY55

HY51 thru HY55

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

1 per monthHY61 thru HY65

2 per quarterHY61 thru HY65

3 per six monthsHY61 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

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 WO71

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 GUILDERS) 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 WO71
 if WO5>1988 WO71
 otherwise WO89
- 2 registered with housing corporation WO71
 if WO5>1988 WO71
 otherwise WO89
- 3 contacted owner or landlord WO71
 if WO5>1988 WO71
 otherwise WO89
- 4 had regular contacts with real estate agent WO71
 if WO5>1988 WO71
 otherwise WO89
- 5 studied advertisements WO71
 if WO5>1988 WO71
 otherwise WO89
- 6 posted (an) advertisement(s) myself WO71
 if WO5>1988 WO71
 otherwise WO89
- 7 inquired among family and friends WO71
 if WO5>1988 WO71
 otherwise WO89
- 8 have done other things WO70
- 9 have not (yet) done anything WO71
 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 GUILDERS, 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 WON73
- WON73
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 GUILDERS, 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.....	WON83

WON83 (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) house.....	WO89
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 noEND

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 W0N91

W0N91 (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 noEND
- 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.
HP71 thru HP75	fixed interest rate s.r.
HP81 thru HP85	number of years fixed interest rate s.r.
HP91 thru HP95	year when interest rate was fixed s.r.
HP41 thru HP45	end date (year) mortgage s.r.
HP51 thru HP55	period pay mortgage expenses s.r.
HP61 thru HP65	total mortgage expenses s.r.

End of Questionnaire Housing and Mortgages

5. Questionnaire Health and Income

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 yesHZIEK
 2 noKANS1

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

INCOME THROUGH WORK

IJ2 How many employers did you have in 1995? Note: This question concerns paid jobs on a contractual basis. Do NOT include self-employed 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 1995, type 0 (zero).
 number of employers: IJ301

Below, questions IJ301 thru IJ2401 are presented. These 17 questions were presented to the respondents a maximum of 10 times. So, respondents could mention a maximum of 10 employers for the year 1995. 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.

IJ301 thru IJ310	name of the organization (string)
IJ401 thru IJ410	starting day period 1
IJ501 thru IJ510	starting month period 1
IJ601 thru IJ610	last day period 1
IJ701 thru IJ710	last month period 1
IJ801 thru IJ810	starting day period 2
IJ901 thru IJ910	starting month period 2
IJ1001 thru IJ1010	last day period 2
IJ1101 thru IJ1110	last month period 2
IJ1201 thru IJ1210	starting day period 3
IJ1301 thru IJ1310	starting month period 3
IJ1401 thru IJ1410	last day period 3
IJ1501 thru IJ1510	last month period 3
IJ1601 thru IJ1610	gross salary employer x
IJ1801 thru IJ1810	net salary employer x
IJ2001 thru IJ2010	income tax and premiums for social insurance policies IJ2401

IJ2401 thru IJ2410
 Which source did you use to fill in the data on your salary with [EMPLOYER IJ301]?
 1 written annual statement IZ1
 2 other written source..... IZ1
 3 no written source 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 1995 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 1995 and 1994 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 1995.

- IZ1 Were you self-employed in 1995? Being the director of a public/private limited company is employment on a contractual basis.
 1 yes IZ2
 2 no ROUTING VARIABLE 4

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 1995
 IZ3 starting month period 1 1995
 IZ4 last day period 1 1995
 IZ5 last month period 1 1995
 IZ6 starting day period 2 1995
 IZ7 starting month period 2 1995
 IZ8 last day period 2 1995
 IZ9 last month period 2 1995
 IZ10 starting day period 3 1995
 IZ11 starting month period 3 1995
 IZ12 last day period 3 1995
 IZ13 last month period 3 1995..... IZ14

- IZ14 Do you know how much the fiscal profit (or loss) from your own business was over 1995? 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 1995 (be) a credit or a deficit balance?
 1 credit IZ16
 2 deficit IZ16

- IZ16 How much was the fiscal profit over 1995?
 Please give an estimation of the fiscal profit over 1995.
 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 1995, 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 1995?
 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 1994.

IZ24 Were you (also) self-employed in 1994?
 1 yes, all of 1994 (starting date and end date are now automatically given) IZ37
 2 yes, part of 1994..... IZ25
 3 no ROUTING VARIABLE 4

IZ25 starting day period 1 1994
 IZ26 starting month period 1 1994
 IZ27 last day period 1 1994
 IZ28 last month period 1 1994
 IZ29 starting day period 2 1994
 IZ30 starting month period 2 1994
 IZ31 last day period 2 1994
 IZ32 last month period 2 1994
 IZ33 starting day period 3 1994
 IZ34 starting month period 3 1994
 IZ35 last day period 3 1994
 IZ36 last month period 3 1994..... IZ37

IZ37 Was the fiscal profit over 1994 a credit or a deficit balance?
 1 credit IZ38
 2 deficit IZ38

IZ38 How much was the (estimated) fiscal profit over 1994? 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 1994, a deduction due to work done by your spouse/partner in the business?
 1 yes IZ41
 2 no ROUTE VARIABELE 4

IZ41 How much was this deduction due to work done by your spouse/partner in 1994? If you really don't know, type 0 (zero).
 amount: ROUTING VARIABLE 4

ROUTING VARIABLE 4
 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 1995.

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 1995? More than 1 answer is possible here.

- 0 none of the above-mentioned II20
- 1 early retirement pension [VUT] IP41
- 2 general old-age pension [AOW] IP41
- 3 annuity IP41
- 4 other pensions IP41

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 1995 through [SOURCE OF INCOME IP20 thru IP24]. If you really don't know, type 0 (zero).

- amount:
- 0 IP71
- > 0 IP101

IP71 thru IP74

Perhaps you know the NET sum you received in 1995 through [SOURCE OF INCOME]? If you really don't know, type 0 (zero).

- amount: IP121

IP101 thru IP104

How much was the total amount of withheld income tax and premiums for social insurance policies in 1995 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.....	IP271

IP271 thru IP274

What source did you use to answer the questions mentioned above?

1 annual statement.....	II20 thru II23
2 other statement	II20 thru II23
3 no statement	II20 thru II23

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 1995.

II20 thru II24

Which of the benefit payments mentioned below did you receive in 1995? More than 1 answer is possible here.

- 1 Sickness Benefits Act II41
- 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

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 1995 through [BENEFIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).

- amount:
- 0 II81
- > 0 II61

II61 thru II63

Perhaps you know the NET sum you received in 1995 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 1995 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 II251

II251 thru II253

What source did you use to answer the questions mentioned above?

1 annual statement..... IS20 thru IS28
 2 other statement IS20 thru IS28
 3 no statement IS20 thru IS28

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 = 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 1995? More than 1 answer is possible here.

- 1 General Widows' and Orphans' Pensions Act [AWW] 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 1995 through [BENEFIT MENTIONED BEFORE]? 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 1995 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 1995 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

IS251 thru IS258

- What source did you use to answer the questions mentioned above?
- 1 annual statement.....IO20 thru IO28
 - 2 other statementIO20 thru IO28
 - 3 no statementIO20 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 1995.

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 1995? 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 through government scholarship schemeIO41
- 4 interest-bearing loan through government scholarship scheme.....IO41
- 5 alimony from former spouseIO41
- 6 alimony for your children.....IO41
- 7 parental support for studiesIO41
- 8 support from family.....IO41
- 0 none of the above-mentionedIN11

We would now like to ask you to give the total amount that you received in 1995 through the other sources of income you have indicated.

IO41 thru IO48

How much was, in 1995, 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 1995, 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 1995 through dividends from shares, stocks, investment accounts or investment funds?
amount in guilders:..... IO48C

IO48C

Did you, in 1995, 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 1995?
amount in guilders:..... IN11

- IN11 Did you, in 1995, have any other sources of income not mentioned before in this questionnaire?
 1 yesIN12
 2 noIN15
- IN12 How much is the total gross sum of these sources of income in 1995, 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 1995
- Income tax coding 1: MARRIED PEOPLE or PEOPLE LIVING TOGETHER who have transferred their tax-free sum to their spouse/partner.
- Income tax coding 3: MARRIED PEOPLE or PEOPLE LIVING TOGETHER who use the tax-free sum that has been transferred to them by their spouse/partner.
- Income tax coding 4: OTHER SINGLE PARENTS who take care of a child (under age 27) living with them.
- Income tax coding 5: SINGLE PARENTS who both have a paid job and take care of a child (under age 12) living with them.
- 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. 6074 per year who have not transferred their tax-free sum to their spouse/partner;
 - single persons;
 - single parents who don't qualify for codings 4 or 5.
- IN15 What was your income tax coding on 31 December 1995? Press F3 for more information.
 0 not applicableIN16
 1 income tax coding 1IN16
 2 income tax coding 2IN16
 3 income tax coding 3IN16
 4 income tax coding 4IN16
 5 income tax coding 5IN16
- IN16 Did you fill in an income tax form for 1995?
 1 yesIN17
 2 noIN24
- IN17 Do you know how much your taxable income was for 1995?
 1 yesIN18
 2 noIN20
- IN18 How much was your taxable income for 1995?
 amount:IN24
- IN20 Can you give an ESTIMATION of your taxable income for 1995? If you really don't know, type 0

- (zero).
 amount:IN22
- IN22 It's unfortunate that you don't know your taxable income for 1995. Perhaps you know (about) how much your taxable income was for 1994? If you really don't know, type 0 (zero).
 amount:IN24
- IN24 Do you fill in a wealth tax form for 1995?
 1 yesIN25
 2 noIN25
- IN25 Did you receive any inheritances and/or gifts in 1995?
 1 yesIN26
 2 noIN29
- 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 yesIN29
 2 noIN29
- IN29 Did you, in 1995, pay alimony to your former wife/husband? Do NOT include transfers/child support/alimony for children here.
 1 yesIN30
 2 noIN32
- IN30 How much, in total over 1995, was this alimony to your former wife/husband? If you really don't know, type 0 (zero).
 amount:IN32
- IN32 Did you, in 1995, make any payments/transfers to/on behalf of your children?
 1 yesIN33
 2 noIN35
- IN33 How much, in total over 1995, 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 1995, give parental support to your child(ren) being students and living away from home?
 1 yesIN36
 2 noIN38
- IN36 How much was this parental support in total over 1995? If you really don't know, type 0 (zero).
 amount:IN38
- IN38 Did you, in 1995, (regularly) support any members of your family in any other way, or give money to your child(ren) being students and 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 1995? 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 1995, 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 1995, 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 1995 did you have this car provided by your employer? If you changed your car in 1995, 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 1995?	
	1 yes	IN50
	2 no	PSY1

IN50 On the next screen you will be asked how much, approximately, the TOTAL NET INCOME OF YOUR HOUSEHOLD AS A WHOLE has been over the period 1 January 1995 through 31 December 1995. 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. Please indicate about how much the TOTAL NET INCOME OF YOUR HOUSEHOLD was over the period 1 January 1995 through 31 December 1995.

- 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 MONTH'S income.

- PSY1 very bad if the income would be about PSY2
- PSY2 bad if the income would be about: PSY3
- PSY3 insufficient if the income would be about..... PSY4
- PSY4 sufficient if the income would be about..... PSY5
- PSY5 good if the income would be about..... PSY6
- PSY6 very good if the 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 OFTENEND
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 research project on savings 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.

- BZ1 Did you, on 31 December 1995, have one or more CHECKING 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 BZ2
- BET2 How many CHECKING ACCOUNTS did you have on 31 December 1995?
 more than 5:BET3
 1 thru 5:.....BET61
- BET3 Did you (in total) have a credit or a deficit balance on your checking accounts on 31 December 1995?
 1 creditBET4
 2 deficitBET4
- BET4 What was the total balance of your CHECKING ACCOUNTS on 31 December 1995? 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:BET61
 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. 100BET61
 2 between 100 and 1000BET61
 3 between 1000 and 3000BET61
 4 between 3000 and 5000BET61
 5 between 5000 and 10000BET61
 6 between 10000 and 15000BET61
 7 between 15000 and 20000BET61
 8 between 20000 and 25000BET61
 9 between 25000 and 30000BET61
 10 between 30000 and 35000BET61
 11 between 35000 and 40000BET61

12 between 40000 and 45000	BET61
13 between 45000 and 50000	BET61
14 50000 or more	BET61
0 unknown	BET61

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.

BET61 thru BET65

Because we cannot ask you to give the number of your account we would like you to indicate the (main) purpose of your account. Our main reason for doing this is to be able to distinguish between different checking accounts.

What is the main purpose of your [1st thru 5th] CHECKING ACCOUNT?

- | | |
|---------------------------------------|-------|
| 1 to make all sorts of payments | BET91 |
| 2 particular purpose | BET71 |

By a salary account we mean an account to which regular income (such as salary, benefit payments, pension) is transferred. By a household account we mean an account which is used for paying recurring expenses (such as rent, gas and electricity costs, subscriptions, household expenses, etc.).

BET71 thru BET75

For what particular purpose do you have your [1st thru 5th] CHECKING ACCOUNT?

- | | |
|---------------------------------------|-------|
| 1 salary account | BET91 |
| 2 household account | BET91 |
| 3 government scholarship scheme | BET91 |
| 4 other | BET81 |

BET81 thru BET85 (string)

So, for what particular purpose do you have your [1st thru 5th] CHECKING ACCOUNT? If you don't know, type a question mark.

any answer

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 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 answerBET131

BET131 thru BET135

Did you, on 31 December 1995, have a credit or a deficit balance on your [1st thru 5th] CHECKING ACCOUNT?
 1 creditBET141
 2 deficitBET141

BET141 thru BET145

What was the balance of your [1st thru 5th] CHECKING ACCOUNT on 31 December 1995? If you don't know the amount, type 0 (zero).
 answer = 0BET151
 answer >0BET161

BET151 thru BET155

Into which of the categories mentioned below does the balance (either a credit or a deficit) go?
 1 less than Dfl. 100BET161
 2 between 100 and 1000.....BET161
 3 between 1000 and 3000BET161
 4 between 3000 and 5000BET161
 5 between 5000 and 10000BET161
 6 between 10000 and 15000.....BET161
 7 between 15000 and 20000BET161
 8 between 20000 and 25000.....BET161
 9 between 25000 and 30000BET161
 10 between 30000 and 35000BET161
 11 between 35000 and 40000BET161
 12 between 40000 and 45000BET161
 13 between 45000 and 50000BET161
 14 50000 or moreBET161
 0 unknownBET161

BET161 thru BET165

Do you have an agreement with your bank with respect to the maximum sum you are allowed to be in the red on your [1st thru 5th] CHECKING ACCOUNT?
 1 yes, there is an agreement BZ2
 2 no, no agreement BZ2

An EMPLOYER-SPONSORED SAVINGS PLAN is an arrangement through which a part of your salary is withheld and saved, and your employer grants you a premium on the so-saved sum.

BZ2 Were you, on 31 December 1995, participating in a so-called EMPLOYER-SPONSORED SAVINGS PLAN, a PREMIUM-SAVINGS ARRANGEMENT, an ARRANGEMENT TO SHARE IN THE COMPANY'S PROFIT, or a SAVE-AS-YOU-EARN DEDUCTION ARRANGEMENT?

- 1 yes BED2
2 no BZ3
- BED2 How much were your total savings in this EMPLOYER-SPONSORED SAVINGS PLAN, PREMIUM-SAVINGS ARRANGEMENT, ARRANGEMENT TO SHARE IN THE COMPANY'S PROFIT, or SAVE-AS-YOU-EARN DEDUCTION ARRANGEMENT on 31 December 1995? If you don't know the exact amount, type 0 (zero).
answer = 0 BED3
answer > 0 BZ3
- BED3 Into which of the categories mentioned below does the total amount of your savings go?
1 less than Dfl. 100 BZ3
2 between 100 and 1000 BZ3
3 between 1000 and 3000 BZ3
4 between 3000 and 5000 BZ3
5 between 5000 and 10000 BZ3
6 between 10000 and 15000 BZ3
7 between 15000 and 20000 BZ3
8 between 20000 and 25000 BZ3
9 between 25000 and 30000 BZ3
10 between 30000 and 35000 BZ3
11 between 35000 and 40000 BZ3
12 between 40000 and 45000 BZ3
13 between 45000 and 50000 BZ3
14 50000 or more BZ3
0 unknown BZ3
- The Postbank offers a number of SAVINGS ARRANGEMENTS that are LINKED to a POSTBANK ACCOUNT (giro bank account). With these arrangements money is transferred and withdrawn by giro bank transfer forms. These savings accounts are called [Rente-, Plus-, Ster-, Leeuw-, en Kapitaalrekening].
- BZ3 Did you, on 31 December 1995, have one or more SAVINGS ACCOUNTS linked to a checking account with the Postbank?
1 yes POS2
2 no BZ4
- POS2 How many of these SAVINGS ACCOUNTS linked to a checking account with the Postbank did you have on 31 December 1995?
answer > 5 POS3
answer < 6 POS61
- POS3 What was the total balance of your [answer POS2] SAVINGS ACCOUNTS (linked to a checking account with the Postbank) on 31 December 1995? If you don't know the exact amount, type 0 (zero).
answer = 0 POS4
answer > 0 POS5
- POS4 Into which of the categories mentioned below did the total balance of your savings go on 31 December 1995?
1 less than Dfl. 100 POS5
2 between 100 and 1000 POS5
3 between 1000 and 3000 POS5
4 between 3000 and 5000 POS5

- 5 between 5000 and 10000 POS5
- 6 between 10000 and 15000 POS5
- 7 between 15000 and 20000 POS5
- 8 between 20000 and 25000 POS5
- 9 between 25000 and 30000 POS5
- 10 between 30000 and 35000 POS5
- 11 between 35000 and 40000 POS5
- 12 between 40000 and 45000 POS5
- 13 between 45000 and 50000 POS5
- 14 50000 or more POS5
- 0 unknown POS5

POS5 How much (in total) was the interest you received on your [answer POS2] SAVINGS ACCOUNTS (linked to a checking account with the Postbank) over the period 1 January 1995 thru 31 December 1995? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).
 any answer POS61

The following questions are repeated for a maximum of five accounts. When answering these questions, please keep in mind the five - to you - most important SAVINGS ACCOUNTS (linked to a checking account with the Postbank).

POS61 thru POS65

Who is the account holder of your [1st thru 5th] savings account (linked to a checking account with the Postbank)?

- 1 the account is registered in my own name POS81
- 2 the account is registered in my partner's/spouse's name POS81
- 3 the account is registered jointly in my own name and someone else's name (e.g. partner/spouse) POS81
- 4 the account is registered in (one of) my parents' name POS81
- 5 other POS71

POS71 thru POS75 (string)

So who is the account holder of your [1st thru 5th] savings account? If you don't know, type a question mark.
 any answer POS81

POS81 thru POS85 (numerical)

What kind of account is your [1st thru 5th] savings account?

- 1 Renterekening POS101
- 2 Plusrekening POS101
- 3 Sterrekening POS101
- 4 Leeuwrekening POS101
- 5 Kapitaalrekening POS101
- 6 other POS91

POS91 thru POS95 (string)

What kind of account is your [1st thru 5th] savings account? If you don't know, type a question mark.
 any answer POS101

POS101 thru POS105

What was the balance of your [1st thru 5th] savings account (linked to a checking account with the Postbank) on 31 December 1995? If you don't know the amount, type 0 (zero).

answer = 0 POS111
 answer > 0 POS121

POS111 thru POS115

Into which of the categories mentioned below did the balance of your savings go on 31 December 1995?

1 less than Dfl. 100 POS121
 2 between 100 and 1000 POS121
 3 between 1000 and 3000 POS121
 4 between 3000 and 5000 POS121
 5 between 5000 and 10000 POS121
 6 between 10000 and 15000 POS121
 7 between 15000 and 20000 POS121
 8 between 20000 and 25000 POS121
 9 between 25000 and 30000 POS121
 10 between 30000 and 35000 POS121
 11 between 35000 and 40000 POS121
 12 between 40000 and 45000 POS121
 13 between 45000 and 50000 POS121
 14 50000 or more POS121
 0 unknown POS121

POS121 thru POS125

How much was the interest you received on your [1st thru 5th] savings account over the period 1 January 1995 thru 31 December 1995? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).

any answer BZ4

A DEPOSIT BOOK is a little book in which savings deposits and savings interests are recorded.

BZ4 Did you, on 31 December 1995, have one or more DEPOSIT BOOKS?.....

 1 yes BOE2
 2 no BZ5

BOE2 How many of these DEPOSIT BOOKS did you have on 31 December 1995?
 answer >5 BOE3
 answer <6 BOE51

BOE3 What was the (total) balance of your DEPOSITIT BOOK(S) on 31 December 1995? If you don't know the exact amount, type 0 (zero).
 answer = 0 BOE4
 answer > 0 BOE51

BOE4 Into which of the categories mentioned below does the balance of your savings go?
 1 less than Dfl. 100 BOE5
 2 between 100 and 1000 BOE5
 3 between 1000 and 3000 BOE5
 4 between 3000 and 5000 BOE5
 5 between 5000 and 10000 BOE5
 6 between 10000 and 15000 BOE5
 7 between 15000 and 20000 BOE5
 8 between 20000 and 25000 BOE5
 9 between 25000 and 30000 BOE5

- 10 between 30000 and 35000 BOE5
- 11 between 35000 and 40000 BOE5
- 12 between 40000 and 45000 BOE5
- 13 between 45000 and 50000 BOE5
- 14 50000 or more BOE5
- 0 unknown BOE5

BOE5 How much (in total) was the interest you received on your DEPOSIT BOOK(S) over the period 1 January 1995 thru 31 December 1995? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).
 any answer BOE51

The following questions are repeated for a maximum of five deposit books. When answering these questions, please keep in mind the five - to you - most important DEPOSIT BOOKS.

BOE51 thru BOE55

Who is the holder of your [1st thru 5th] 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 BOE65 (string)

Who is the holder of your [1st thru 5th] deposit book? If you don't know, type a question mark.

any answer BOE71

BOE71 thru BOE75

With which bank or financial institution is your [1st thru 5th] 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 BOE85 (string)

With which bank or financial institution is your [1st thru 5th] deposit book registered? If you don't know, type a question mark.

any answer BOE91

BOE91 thru BOE95

What was the balance of your [1st thru 5th] deposit book on 31 December 1995? If you don't know the exact amount, type 0 (zero).

answer = 0 BOE101

answer > 0 BOE111

BOE101 thru BOE105

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

- 1 less than Dfl. 100 BOE111
- 2 between 100 and 1000 BOE111

3	between 1000 and 3000	BOE111
4	between 3000 and 5000	BOE111
5	between 5000 and 10000	BOE111
6	between 10000 and 15000	BOE111
7	between 15000 and 20000	BOE111
8	between 20000 and 25000	BOE111
9	between 25000 and 30000	BOE111
10	between 30000 and 35000	BOE111
11	between 35000 and 40000	BOE111
12	between 40000 and 45000	BOE111
13	between 45000 and 50000	BOE111
14	50000 or more	BOE111
0	unknown	BOE111

BOE111 thru BOE115

How much was the interest you received on your [1st thru 5th] deposit book over the period 1 January 1995 thru 31 December 1995? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).

any answer BZ5

Questions BOE51 thru BOE111 are repeated a maximum of 5 times, once for each deposit book.

A SAVINGS ACCOUNT is an account that yields interest as of the first day you have made a deposit. With a DEPOSIT ACCOUNT a sum of money is locked up for a set term. The interest received on this sum depends on the current interest rate. This interest rate is fixed for the term of the deposit account.

BZ5 Did you, on 31 December 1995, have one or more SAVINGS OR DEPOSIT ACCOUNTS? Do NOT include savings accounts linked to a checking account with the Postbank here.

- 1 yes SPA2
- 2 no BZ6

SPA2 How many of these SAVINGS OR DEPOSIT ACCOUNTS did you have on 31 December 1995? Do NOT include savings accounts linked to a checking account with the Postbank here.

- answer > 10 SPA3
- answer < 11 SPA71

SPA3 What was the total balance of your [NUMBER SPA2] SAVINGS OR DEPOSIT ACCOUNTS on 31 December 1995? If you don't know the exact amount type 0 (zero).

- answer = 0 SPA4
- answer > 0 SPA5

SPA4 Into which of the categories mentioned below did the total balance of your savings go on 31 December 1995?

- 1 less than Dfl. 2000 SPA5
- 2 2000 to 5000 SPA5
- 3 5000 to 10000 SPA5
- 4 10000 to 15000 SPA5
- 5 15000 to 20000 SPA5
- 6 20000 to 25000 SPA5
- 7 25000 to 30000 SPA5
- 8 30000 to 40000 SPA5
- 9 40000 to 50000 SPA5
- 10 50000 to 100000 SPA5
- 11 100000 to 150000 SPA5

12 150000 to 200000	SPA5
13 200000 to 300000	SPA5
14 300000 or more	SPA5
0 unknown	SPA5

SPA5 How much (in total) was the interest you received on your [NUMBER SPA2] savings or deposit accounts over the period 1 January 1995 thru 31 December 1995? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).
any answer SPA701

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

SPA701 thru SPA710

Who is the account holder of your [1st thru 10th] savings account?

- | | |
|--|--------|
| 1 the account is registered in my own name | SPA901 |
| 2 the account is registered in my partner's/spouse's name | SPA901 |
| 3 the account is registered jointly in my own name and someone else's name
(e.g. partner/spouse)..... | SPA901 |
| 4 the account is registered in (one of) my parents' name | SPA901 |
| 5 other | SPA801 |

SPA801 thru SPA810 (string)

Who is the account holder of your [1st thru 10th] savings account? If you don't know, type a question mark.

any answer SPA901

SPA901 thru SPA910

With which bank or financial institution is your [1st thru 10th] account registered?

- | | |
|------------------------|---------|
| 1 ABN Amro | SPA1101 |
| 2 Postbank | SPA1101 |
| 3 Rabobank | SPA1101 |
| 4 ING Bank (NMB) | SPA1101 |
| 5 VSB Bank | SPA1101 |
| 6 SNS Bank | SPA1101 |
| 7 other | SPA1001 |

SPA1001 thru SPA1010 (string)

With which bank or financial institution is your [1st thru 10th] account registered? If you don't know, type a question mark.

any answer SPA1101

SPA1101 thru SPA1110

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

SPA9.=1

- | | |
|-------------------------------------|---------|
| 1 Prima Spaarrekening | SPA1301 |
| 2 Rentespaarrekening | SPA1301 |
| 3 Groei-spaarrekening | SPA1301 |
| 4 Riant spaarrekening | SPA1301 |
| 5 Excellent spaarrekening | SPA1301 |
| 6 Geldmarkt-rekening | SPA1301 |
| 7 Kapitaalmarkt spaarrekening | SPA1301 |
| 8 Vermogensrekening | SPA1301 |

9 Flexibel Deposito	SPA1301
10 Spaardeposito (maandrente)	SPA1301
11 Spaardeposito (jaarrente)	SPA1301
12 Spaardeposito (vaste looptijd)	SPA1301
13 Vaste looptijd rekening	SPA1301
14 Verzekerd spaarplan	SPA1301
SPA9.=3	
15 Spaar-Vrij-Rekening	SPA1301
16 Spaar-Groei-Rekening	SPA1301
17 Spaar-Plan-Rekening	SPA1301
18 Kapitaalmarkt Renterekening	SPA1301
19 Rendement Rekening	SPA1301
20 Beleggersrekening	SPA1301
21 Spaar-vast-rekening(jaarrente)	SPA1301
22 Spaardeposito (terugbetalingsoptie)	SPA1301
23 Spaar-vast-rekening(maandrente)	SPA1301
SPA9.=4	
24 Spaar-Direct-Rekening	SPA1301
25 Spaarpremier rekening	SPA1301
26 Giro spaarrekening	SPA1301
27 Bonus spaarrekening	SPA1301
28 Superbonus spaarrekening	SPA1301
29 Resultaatrekening	SPA1301
30 Kapitaalmarkt renterekening	SPA1301
31 Vermogensrekening	SPA1301
32 Vaste termijn spaarrekening	SPA1301
33 Vaste termijnrek. (maandrente)	SPA1301
34 Spaardeposito	SPA1301
35 Maatwerksparen	SPA1301
SPA9.=5	
36 Gewone Rekening	SPA1301
37 Salaris Spaarrekening	SPA1301
38 Perfekt Rekening	SPA1301
39 Spaar Actief Rekening	SPA1301
40 Spaarselectrekening	SPA1301
41 Spaarselect Extra	SPA1301
42 Patentspaarrekening	SPA1301
43 Giro spaarrekening	SPA1301
44 Giro Speciaalrekening	SPA1301
45 Giro Selectrekening	SPA1301
46 Geldmarkt Rekening	SPA1301
47 Eminent Rekening	SPA1301
48 Spaardeposito-Rekening	SPA1301
49 Termijnsparrekening	SPA1301
50 Maandrente-rekening	SPA1301
51 Vaste Termijn Rekening	SPA1301
52 Depot Termijn Plan	SPA1301
53 Rente Vast Spaarplan	SPA1301
54 Korte Termijn Deposito's	SPA1301
SPA9.=6	
55 SNS Basisrekening	SPA1301
56 Gewone Dienstrekening	SPA1301
57 Patentrekening	SPA1301
58 SNS Momentrekening	SPA1301
59 Spaarselectrekening	SPA1301
60 Spaarselect Extra Rekening	SPA1301

61 Content Rekening	SPA1301
62 Ideaal Rekening	SPA1301
63 Giro spaarrekening	SPA1301
64 Senior Spaarrekening	SPA1301
65 Perfekt Rekening	SPA1301
66 Selekt Rekening	SPA1301
67 Prominentrekening	SPA1301
68 Garantrekening	SPA1301
69 Vermogensrekening	SPA1301
70 Giro speciaalrekening	SPA1301
71 Spaardepositorekening	SPA1301
72 Maandrente Depositorekening	SPA1301
73 SNS Keuzedeposito	SPA1301

SPA9. =1, 3, 4, 5, of 6

74 other	SPA1201
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SPA1201 thru SPA1210 (string)
 What kind of account is your [1st thru 10th] account? If you don't know, type a question mark.
 any answer SPA1301

SPA1301 thru SPA1310

What was the balance of your [1st thru 10th] account on 31 December 1995? If you don't know the exact amount, type 0 (zero).

answer = 0	SPA1401
answer > 0	SPA1501

SPA1401 thru SPA1410

Into which of the categories mentioned below did the balance of your account go on 31 December 1995?

1 less than Dfl. 2000	SPA1501
2 2000 to 5000	SPA1501
3 5000 to 10000	SPA1501
4 10000 to 15000	SPA1501
5 15000 to 20000	SPA1501
6 20000 to 25000	SPA1501
7 25000 to 30000	SPA1501
8 30000 to 40000	SPA1501
9 40000 to 50000	SPA1501
10 50000 to 100000	SPA1501
11 100000 to 150000	SPA1501
12 150000 to 200000	SPA1501
13 200000 to 300000	SPA1501
14 300000 or more	SPA1501
0 unknown	SPA1501

SPA1501 thru SPA1510

How much was the interest you received on your [1st thru 10th] savings account over the period 1 January 1995 thru 31 December 1995? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).

any answer	BZ6
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Questions SPA701 thru SPA1501 are repeated a maximum of 10 times, once for each savings account. The last number in the variable name indicates the number of the savings account (e.g. SPA710 concerns the 10th savings account).

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 1995, have one or more SAVINGS CERTIFICATES?
 1 yesBRI2
 2 no BZ7
- BRI2 How many SAVINGS CERTIFICATES did you have on 31 December 1995?
 answer > 5BRI3
 answer < 6BRI7
- BRI3 How much (in total) did you pay for the [NUMBER BRI2] SAVINGS CERTIFICATES that you had on 31 December 1995? If you don't know the exact amount, type 0 (zero).
 answer = 0BRI4
 answer > 0BRI5
- BRI4 Into which of the categories mentioned below does the total sum that you paid for your savings certificates go?
 1 less than Dfl. 2000BRI5
 2 2000 to 5000BRI5
 3 5000 to 10000BRI5
 4 10000 to 15000BRI5
 5 15000 to 20000BRI5
 6 20000 to 25000BRI5
 7 25000 to 30000BRI5
 8 30000 to 40000BRI5
 9 40000 to 50000BRI5
 10 50000 to 100000BRI5
 11 100000 to 150000BRI5
 12 150000 to 200000BRI5
 13 200000 to 300000BRI5
 14 300000 or moreBRI5
 0 unknownBRI5
- BRI5 How much (in total) is to be repaid to you for the [NUMBER BRI2] SAVINGS CERTIFICATES that you had on 31 December 1995? If you don't know the exact amount, type 0 (zero).
 answer = 0BRI6
 answer > 0BRI7
- BRI6 Into which of the categories mentioned below does the total sum that you are to be repaid for your savings certificates go?
 1 less than Dfl. 2000BRI7
 2 2000 to 5000BRI7
 3 5000 to 10000BRI7
 4 10000 to 15000BRI7
 5 15000 to 20000BRI7
 6 20000 to 25000BRI7
 7 25000 to 30000BRI7
 8 30000 to 40000BRI7
 9 40000 to 50000BRI7
 10 50000 to 100000BRI7
 11 100000 to 150000BRI7
 12 150000 to 200000BRI7
 13 200000 to 300000BRI7

- 14 300000 or moreBRI7
- 0 unknownBRI7

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 AMROBRI91
- 2 PostbankBRI91
- 3 RabobankBRI91
- 4 ING Bank (NMB)BRI91
- 5 VSB BankBRI91
- 6 SNS BankBRI91
- 7 otherBRI81

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 answerBRI91

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 = 0BRI101
- answer > 0BRI111

BRI101 thru BRI105

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

- 1 less than Dfl. 2000BRI111
- 2 2000 to 5000BRI111
- 3 5000 to 10000BRI111
- 4 10000 to 15000BRI111
- 5 15000 to 20000BRI111
- 6 20000 to 25000BRI111
- 7 25000 to 30000BRI111
- 8 30000 to 40000BRI111
- 9 40000 to 50000BRI111
- 10 50000 to 100000BRI111
- 11 100000 to 150000BRI111
- 12 150000 to 200000BRI111
- 13 200000 to 300000BRI111
- 14 300000 or moreBRI111
- 0 unknownBRI111

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 = 0BRI121
- answer > 0BRI12A1

BRI121 thru BRI125

Into which of the categories mentioned below does the sum that you are to be REPAID for your [1st thru 5th] SAVINGS CERTIFICATE go?

- 1 less than Dfl. 2000 BRI12A1
- 2 2000 to 5000 BRI12A1
- 3 5000 to 10000 BRI12A1
- 4 10000 to 15000 BRI12A1
- 5 15000 to 20000 BRI12A1
- 6 20000 to 25000 BRI12A1
- 7 25000 to 30000 BRI12A1
- 8 30000 to 40000 BRI12A1
- 9 40000 to 50000 BRI12A1
- 10 50000 to 100000 BRI12A1
- 11 100000 to 150000 BRI12A1
- 12 150000 to 200000 BRI12A1
- 13 200000 to 300000 BRI12A1
- 14 300000 or more BRI12A1
- 0 unknown BRI12A1

BRI12A1 thru BRI12A5

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: BRI141

BRI141 thru BRI145

What is the interest rate (percentage) that you receive on your [1st thru 5th] SAVINGS CERTIFICATE? If you really don't know, type 0.00. BZ7
 interest rate (percentage):

Questions BRI71 thru BRI141 are repeated a maximum of 5 times. Once for each certificate.

A SINGLE-PREMIUM ANNUITY INSURANCE POLICY is a life insurance policy taken out by paying a single premium. At the maturity of the insurance, you may, for example, buy an annuity from the capital you have built up. With SINGLE-PREMIUM ANNUITY INSURANCE, the premium can be deducted (up to a certain maximum) from the taxable income; the payment (an

ANNUITY), however, is taxable. An ANNUITY entitles you to periodic payments that end with your death, at the latest. This annuity is obtained through, for example, paying a premium.

BZ7 Have you taken out any so-called SINGLE-PREMIUM ANNUITY INSURANCE POLICIES that were still in effect on 31 December 1995?
 1 yes KOO2
 2 no BZ8

KOO2 How many of these SINGLE-PRMEMIUM INSURANCE POLICIES and/or ANNUITIES, which were still in effect on 31 December 1995, have you taken out?
 answer > 10 KOO3
 answer < 11 KOO5

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 Equity & Law KOO701
 8 FBTO KOO701
 9 't Hooge Huys KOO701
 10 Interpolis KOO701
 11 Nationale Nederlanden KOO701
 12 Nieuw Rotterdam KOO701
 13 Ohra KOO701
 14 OLM KOO701
 15 OVVM KOO701
 16 Reaal KOO701
 17 other KOO501

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: KOO901

KOO901 thru KOO910
 Does/did your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY OR ANNUITY involve a single or an annual deposit?
 1 single deposit KOO1001
 2 annual deposit KOO1001

KOO1001 thru KOO1010
 if KOO9.=1: How much is the premium that you paid on your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY?
 if KOO9.=2: How much is the premium that you pay every year on your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY?
 If you really don't know, type 0 (zero).
 any answer KOO1101

KOO1101 thru KOO1110
 How much is the guaranteed minimum final payment of your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY OR ANNUITY? If you don't know, type 0 (zero).
 any answer BZ8

Questions KOO701 thru KOO1101 are repeated a maximum of 10 times. Once for each single-premium insurance policy or annuity.

A SAVINGS OR ENDOWMENT INSURANCE POLICY is a life insurance policy that pays out an agreed sum at the maturity of the insurance (a date set with taking out the insurance) or at the time of death when this is earlier than the maturity of the insurance. With savings or endowment insurance, the paid premiums cannot be deducted from the taxable income; the single payment, however, is tax free, as long as this payment does not exceed the tax-free sum, and premiums are paid annually for at least 12, 15, or 20 years.

BZ8 Did you, on 31 December 1995, have one or more SAVINGS OR ENDOWMENT INSURANCE POLICIES? Do NOT include improved or traditional life-insurance mortgages here. They will be reported later.
 1 yes KAP2
 2 no BZ9

KAP2 How many SAVINGS OR ENDOWMENT INSURANCE POLICIES did you have on 31 December 1995?
 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 1995? 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 1995?

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	.....	KAP51
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 1995, 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 5th] SAVINGS OR ENDOWMENT INSURANCE POLICY?

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

KAP61 thru KAP65 (string) With which financial institution have you taken out your [1st thru 5th] SAVINGS OR ENDOWMENT INSURANCE POLICY? If you don't know, please type a question mark.
 any answer KAP71

KAP71 thru KAP75 When (which year) did you take out your [1st thru 5th] SAVINGS OR ENDOWMENT INSURANCE POLICY?
 any answer KAP81

KAP81 thru KAP85

Did you, in 1995, pay the premium on your [1st thru 5th] 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 1995, the premium that you paid on your [1st thru 5th] 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 5th] SAVINGS OR ENDOWMENT INSURANCE POLICY? If you don't know the exact amount, type 0 (zero).

answer = 0 KAP111

answer > 0 BZ9

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 1995?

- 1 less than Dfl. 2000 BZ9
- 2 2000 to 5000 BZ9
- 3 5000 to 10000 BZ9
- 4 10000 to 15000 BZ9
- 5 15000 to 20000 BZ9
- 6 20000 to 25000 BZ9
- 7 25000 to 30000 BZ9
- 8 30000 to 40000 BZ9
- 9 40000 to 50000 BZ9
- 10 50000 to 100000 BZ9
- 11 100000 to 150000 BZ9
- 12 150000 to 200000 BZ9
- 13 200000 to 300000 BZ9
- 14 300000 or more..... BZ9
- 0 unknown BZ9

Questions KAP51 thru KAP111 Are repeated a maximum of 5 times, once for each savings or endowment insurance policy.

A COMBINED LIFE INSURANCE POLICY is a life insurance that pays out at the time of death or when the policy-holder has reached a certain age. Do NOT include life insurance policies that pay out only at the time of death here.

BZ9

Have you taken out one or more COMBINED LIFE INSURANCE POLICIES that were still in effect on 31 December 1995?

- 1 yesLEV2
- 2 no BZ10

LEV2

How many COMBINED LIFE INSURANCE POLICIES that are still in effect have you taken out (before 1 January 1996)?

answer > 5LEV31
 answer < 6LEV31

The following questions are repeated for a maximum of five COMBINED LIFE INSURANCE POLICIES. When answering these questions, please keep in mind the five - to you - most important policies.

The following questions concern your (5 most important) COMBINED LIFE INSURANCE POLICIES.

LEV31 thru LEV35

With which financial institution did you take out your [1st thru 5th] COMBINED LIFE INSURANCE POLICY?

- 1 AegonLEV51
- 2 AmevLEV51
- 3 AmersfoortseLEV51
- 4 AverroLEV51
- 5 Centraal BeheerLEV51
- 6 Delta LloydLEV51
- 7 Equity & LawLEV51
- 8 FBTOLEV51
- 9 't Hooge HuysLEV51
- 10 InterpolisLEV51
- 11 Nationale NederlandenLEV51
- 12 Nieuw RotterdamLEV51
- 13 OhraLEV51
- 14 OLMLEV51
- 15 OVVMLEV51
- 16 ReaalLEV51
- 17 otherLEV41

LEV41 thru LEV45 (string)

With which financial institution did you take out your [1st thru 5th] COMBINED LIFE INSURANCE POLICY? If you don't know, type a question mark.

any answerLEV51

LEV51 thru LEV55

When (which year) did you take out your [1st thru 5th] COMBINED LIFE INSURANCE POLICY?

any answerLEV61

LEV61 thru LEV65

How often did you pay premium on your [1st thru 5th] COMBINED LIFE INSURANCE POLICY?

- 1 per weekLEV71
- 2 per monthLEV71
- 3 per quarterLEV71
- 4 per six monthsLEV71
- 5 per yearLEV71

LEV71 thru LEV75

How much is the premium that you pay per WEEK/MONTH/ETC. for your [1st thru 5th] COMBINED LIFE INSURANCE POLICY? If you really don't know, type 0 (zero).

any answerLEV81

LEV81 thru LEV85

How much was the amount that you had saved through your [1st thru 5th] COMBINED LIFE INSURANCE POLICY on 31 December 1995? If you don't know the exact amount, type 0 (zero).
 answer = 0 LEV91
 answer > 0 BZ10

LEV91 thru LEV95

Into which of the categories mentioned below does the sum that you had saved through your [1st thru 5th] COMBINED LIFE INSURANCE POLICY go?

1 less than Dfl. 2000	BZ10
2 2000 to 5000	BZ10
3 5000 to 10000	BZ10
4 10000 to 15000	BZ10
5 15000 to 20000	BZ10
6 20000 to 25000	BZ10
7 25000 to 30000	BZ10
8 30000 to 40000	BZ10
9 40000 to 50000	BZ10
10 50000 to 100000	BZ10
11 100000 to 150000	BZ10
12 150000 to 200000	BZ10
13 200000 to 300000	BZ10
14 300000 or more	BZ10
0 unknown	BZ10

Questions LEV31 thru LEV91 are repeated a maximum of 5 times, once for each life insurance policy.

BZ10

Have you taken out an individual PENSION SCHEME with an insurance company that is NOT partly paid for by your employer?

1 yes	PEN1
2 no	BZ11

PEN1

With which insurance company did you take out your INDIVIDUAL PENSION SCHEME?

1 Aegon	PEN3
2 Amev	PEN3
3 Amersfoortse	PEN3
4 Averro	PEN3
5 Centraal Beheer	PEN3
6 Delta Lloyd	PEN3
7 Equity & Law	PEN3
8 FBTO	PEN3
9 't Hooge Huys	PEN3
10 Interpolis	PEN3
11 Nationale Nederlanden	PEN3
12 Nieuw Rotterdam	PEN3
13 Ohra	PEN3
14 OLM	PEN3
15 OVVM	PEN3
16 Reaal	PEN3
17 other	PEN2

PEN2 (string)

With which insurance company did you take out your INDIVIDUAL PENSION SCHEME? If you don't know, type a question mark.

any answer PEN3

PEN3 When (which year) did you take out your INDIVIDUAL PENSION SCHEME?
any answer PEN4

PEN4 How often do you pay premium on your INDIVIDUAL PENSION SCHEME?
1 per week PEN5
2 per month PEN5
3 per quarter PEN5
4 per six months PEN5
5 per year PEN5

PEN5 How much is the premium that you pay per WEEK, MONTH, ETC. on your INDIVIDUAL PENSION SCHEME? If you really don't know, type 0 (zero).
any answer BZ11

GROWTH FUNDS are investment funds that do not pay out interest or dividends, but invest their returns in the fund itself. The result of this is a (tax-free) rise of shares.

BZ11 Did you, on 31 December 1995, have any (participating preference) shares in GROWTH FUNDS?
1 yes GRO2
2 no BZ12

GRO2 With how many growth funds did you have investments on 31 December 1995?
answer > 5 GRO3
answer < 6 GRO41

GRO3 What was the estimated total market value of your investments in growth funds on 31 December 1995? If you really don't know, type 0 (zero).
any answer 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.

The following questions concern your (5 most important) investments in 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 GRO61
2 Credit Lyonnais GRO61
3 ING Bank GRO61
4 Mees & Hope Pierson Heldring GRO61
5 Postbank GRO61
6 Van Lanschot GRO61
7 VSB Bank GRO61
8 Robeco GRO61
9 Delta Lloyd Bank GRO61
10 EMF GRO61
11 Orco Bank GRO61
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 GRO61

GRO61 thru GRO65

What is the name of your [1st thru 5th] GROWTH FUND?

- 1 ABN AMRO Liquiditeiten Groeifonds GRO81
- 2 ABN AMRO Obligatie Groeifonds GRO81
- 3 CLN Obligatie Waardefonds GRO81
- 4 ING Bank Rente Groeifonds GRO81
- 5 EMS Growth Fund GRO81
- 6 Pierson Rente Groeifonds GRO81
- 7 Postbank Vermogens Groeifonds GRO81
- 8 Rentalent GRO81
- 9 Rentotaal GRO81
- 10 VSB Obligatie Groeifonds GRO81
- 11 Robeco Florente Fund GRO81
- 12 Cantrade Rendements Fonds GRO81
- 13 Equity and Mortgage Fund GRO81
- 14 OAMF Rentefonds GRO81
- 15 ABN AMRO Interest Growth Fund GRO81
- 16 All Dollar Bond Fund GRO81
- 17 Alrenta GRO81
- 18 EMS Offshore Fund GRO81
- 19 Rorento GRO81
- 20 other GRO71

GRO71 thru GRO75 (string)

What is the name of 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 1995? 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 sum invested. You can participate in a mutual fund through a MUTUAL FUND ACCOUNT. This means that you make investments without deciding yourself which investments, and without running a large risk.

BZ12 Did you, on 31 December 1995, have investments with MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS? Do NOT include investments in growth funds or investments in companies 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 1995?
 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 1995? 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 1995?
 1 less than Dfl. 2000 BEL4
 2 2000 to 5000 BEL4
 3 5000 to 10000 BEL4
 4 10000 to 15000 BEL4
 5 15000 to 20000 BEL4
 6 20000 to 25000 BEL4
 7 25000 to 30000 BEL4
 8 30000 to 40000 BEL4
 9 40000 to 50000 BEL4
 10 50000 to 100000 BEL4
 11 100000 to 150000 BEL4
 12 150000 to 200000 BEL4
 13 200000 to 300000 BEL4
 14 300000 or more BEL4
 0 unknown BEL4

BEL4 How much in dividends and/or interest did you receive from these MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS over the period 1 January 1995 thru 31 December 1995? If you really don't know, type 0 (zero).
 any answer 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 BEL81

BEL81 thru BEL85

What is the name of your [1st thru 5th] MUTUAL FUND and/or MUTUAL FUND ACCOUNT? (if BEL61 thru BEL65=1):

1 Money Plus Fund	BEL101
2 Divirente Fund	BEL101
3 Florente Fund	BEL101
4 Rorente	BEL101
5 Robeco	BEL101
6 Rolinco.....	BEL101
7 Europe Fund.....	BEL101
8 America Fund	BEL101
9 Pacific Fund	BEL101
10 Rodamco	BEL101
11 Strategisch Portefeuille Groen	BEL101
12 Strategisch Portefeuille Blauw.....	BEL101
13 Strategisch Portefeuille Geel.....	BEL101

(if BEL61 thru BEL65=2):

14 All Dollar Bond Fund	BEL101
15 Interest Growth Fund	BEL101
16 Rente Dividend Fonds.....	BEL101
17 Obligatie Groeifonds.....	BEL101
18 Alrenta	BEL101
19 Liquiditeiten Groeifonds	BEL101
20 Aandelen Fonds	BEL101
21 Europa Fund.....	BEL101
22 America Fund.....	BEL101
23 Far East Fund	BEL101
24 Netherlands Funds	BEL101
25 North America Fund	BEL101
26 Asian Selection Fund	BEL101
27 Asian Tigers Fund.....	BEL101
28 Trans Europe Fund.....	BEL101
29 All in Fund	BEL101
30 Albefo	BEL101

(if BEL61 thru BEL65=3):

31 Asia Pacific Growth Fund.....	BEL101
32 Mees Obligatie Dividend Fonds	BEL101
33 Rentotaal	BEL101

34 Rentalent	BEL101
35 Pierson Rentegroeifonds	BEL101
(if BEL61 thru BEL65=4):	
36 Currency Management Fund.....	BEL101
37 Spaardividend Fonds.....	BEL101
38 Obligatie Fonds	BEL101
39 Rente Groeifonds	BEL101
40 Geldmarkt Fonds.....	BEL101
41 Global Fund	BEL101
42 Dutch Fund	BEL101
43 Vast Goed Fonds.....	BEL101
(if BEL61 thru BEL65=5):	
44 Postbank Vermogens Groeifonds.....	BEL101
45 Postbank Aandelen Fonds.....	BEL101
46 Postbank Beleggingsfonds	BEL101
(if BEL61 thru BEL65=6):	
47 VIB	BEL101
(if BEL61 thru BEL65=7):	
48 Wereld Have	BEL101
(if BEL61 thru BEL65=8):	
49 Aandelen Fonds	BEL101
50 Rente Fund	BEL101
51 Aandelen Fund Spaarplus	BEL101
52 Mix Fund.....	BEL101
53 Internationaal Vastgoed Fund	BEL101
55 otherwise	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 1995? If you really don't know, type 0 (zero).
 any answer

BEL111

BEL111 thru BEL115

How much was the interest you received through your [1st thru 5th] MUTUAL FUND and/or MUTUAL FUND ACCOUNT over the period 1 January 1995 through 31 December 1995? If you really don't know, type 0 (zero).
 any answer

BZ13

A company 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 institutions. Bonds yield interest through a fixed interest rate. A MORTGAGE BOND is an obligation/debenture issued by a mortgage bank.

- BZ13 Did you, on 31 December 1995, 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 1995? 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 1995? If you really don't know, type 0 (zero).
 any answer OBL4
- OBL4 How much was the interest you received through these (MORTGAGE) BONDS over the period 1 January 1995 thru 31 December 1995? If you really don't know, type 0 (zero).
 any answer 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 1995, 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 these SHARES on 31 December 1995? 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 AAN3
- AAN2A How much was the total estimated market value of all your SHARES with [NUMBER AAN2] companies on 31 December 1995?
 any answer AAN2B
- AAN2B Did you receive any dividends from these shares over the period 1 January 1995 thru 31 December 1995?
 1 yes..... AAN2C
 2 no AAN3
- AAN2C How much was the total sum that you received in dividends from all your shares with [NUMBER AAN2] companies over the period 1 January 1995 thru 31 December 1995?
 any answer AAN301

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 in a company/10 companies.

AAN301 thru AAN310

What is the name of the [1st thru 10th] company with which you had SHARES on 31 December 1995?

- | | |
|---------------------------------------|--------|
| 1 ABN AMRO | AAN501 |
| 2 Aegon | AAN501 |
| 3 Ahold | AAN501 |
| 4 Akzo | AAN501 |
| 5 Amev | AAN501 |
| 6 DSM | AAN501 |
| 7 Elsevier | AAN501 |
| 8 Gist-Brocades | AAN501 |
| 9 Heineken | AAN501 |
| 10 Hoogovens | AAN501 |
| 11 Hunter-Douglas | AAN501 |
| 12 Internationale Ned. Groep | AAN501 |
| 13 KLM | AAN501 |
| 14 KPN | AAN501 |
| 15 Koninklijke Olie/Shell Groep | AAN501 |
| 16 Nedlloyd | AAN501 |
| 17 other | AAN401 |

AAN401 thru AAN410 (string)

What is the name of the [1st thru 10th] company with which you had SHARES on 31 December 1995? If you don't know, type a question mark.

any answer AAN501

AAN501 thru AAN510

How many shares did you have on 31 December 1995 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 1995? If you really don't know, type 0 (zero).

any answer AAN7A01

AAN7A01 thru AAN7A10

Did you receive any dividends from your shares with [NAME OF COMPANY MENTIONED WITH AAN301 THRU AAN310] over the period 1 January 1995 thru 31 December 1995?

- | | |
|------------|--------|
| 1 yes..... | AAN701 |
| 2 no..... | BZ15 |

AAN701 thru AAN710

How much was the TOTAL SUM that you received in DIVIDENDS from these SHARES with [NAME OF COMPANY MENTIONED WITH AAN301 THRU AAN310] over the period 1 January 1995 thru 31 December 1995? If you really don't know, type 0 (zero).

any answer BZ15

An OPTION is a right (with a limited period of validity) to buy shares or to make other investments. The price of buying and selling these options is set in advance by the option-selling institution. A PUT-OPTION yields the right (not the obligation) to sell a certain underlying value by the exercise price, to one of the writers of such an option.

BZ15 Had you BOUGHT, on 31 December 1995, one or more PUT-OPTIONS?
 1 yes OPT2
 2 no BZ16

OPT2 How much was, on 31 December 1995, the total sum that you had paid for your PUT-OPTIONS? If you really don't know, type 0 (zero).
 any answer BZ16

BZ16 Had you WRITTEN, on 31 December 1995, one or more PUT-OPTIONS?
 1 yes OPT4
 2 no BZ17

OPT4 How much was, on 31 December 1995, the total market value of your PUT-OPTIONS? If you really don't know, type 0 (zero).
 any answer BZ18

A CALL-OPTION yields the right (not the obligation) to (during a certain period) buy a standard number of the underlying value of that option by a fixed exercise price. Falcons and warrants are comparable to call-options.

BZ17 Had you BOUGHT, on 31 December 1995, one or more CALL-OPTIONS, FALCONS, or WARRANTS?
 1 yes OPT6
 2 no BZ18

OPT6 How much was, on 31 December 1995, the total sum that you had paid for your CALL-OPTIONS, FALCONS, or WARRANTS? If you really don't know, type 0 (zero).
 any answer BZ18

BZ18 Had you WRITTEN, on 31 December 1995, one or more CALL-OPTIONS, FALCONS, or WARRANTS?
 1 yes..... OPT8
 2 no BEZ4

OPT8 How much was, on 31 December 1995, the total market value of your CALL-OPTIONS, FALCONS, or WARRANTS? If you really don't know, type 0 (zero).
 any answer BEZ4

BEZ4 Please indicate what is true for you. On 31 December 1994:
 0 none of the below-mentionedROUTING VARIABLE 5
 1 I was the director or (main) shareholder of a private limited companyEXT1
 2 I participated in a partnership or firmEXT1
 3 I was self-employed.....EXT1

EXT1 You have indicated earlier in this questionnaire that, on 31 December 1994, you were the director

- or a (main) shareholder of a private limited company. Is this correct?
- 1 yesEXT2
2 noEXT9
- EXT2 On 31 December 1994, did the private limited company of which you are the director or a (main) shareholder have a PENSION COMPANY?
- 1 yesEXT3
2 noEXT5
- EXT3 How big was, in the financial year 1994, 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 answerEXT4
- EXT4 How much was the equity capital in this PENSION COMPANY on 31 December 1995? If you really don't know, type 0 (zero).
any answerEXT5
- EXT5 How big was, in the financial year 1994, 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 answerEXT6
- EXT6 How much was the equity capital in this private limited company on 31 December 1994? If you really don't know, type 0 (zero).
any answerEXT7
- EXT7 Did you, on 31 December 1995, have any money lent to the private limited company of which you are a (main) shareholder?
- 1 yesEXT8
2 noEXT9
- EXT8 How much had you lent to the company at that time? If you really don't know, type 0 (zero).
any answerEXT9
- EXT9 You have indicated earlier in this questionnaire that, on 31 December 1994, you participated in a partnership or firm. Is this correct?
- 1 yesEXT10
2 noEXT14
- EXT10 At that time, did the financial year of your partnership/firm run parallel to the calendar year?
- 1 yesEXT11
2 noEXT11
- EXT11 How much was, in the financial year (1994) (1994/1995), 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).
any answerEXT12
- EXT12 Did you, on 31 December 1994, have any [buitenvennootschappelijk] capital in the firm?

- 1 yes EXT13
- 2 noEXT14

EXT13 How much was this capital in the financial year (1994) (1994/1995)? If you really don't know, type 0 (zero).
any answerEXT14

EXT14 You have indicated earlier in this questionnaire that, on 31 December 1994, you were self-employed. Is this correct?
1 yesEXT15
2 noROUTING VARIABLE 5

EXT15 Does the financial year of your firm run parallel to the calendar year?
1 yesEXT16
2 noEXT16

EXT16 How much was, in the financial year (1994) (1994/1995), 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).
any answerEXT17

EXT17 How much was the fiscal private pension allowance [fiscale oudedagsreserve] at the end of 1994? Please check your income tax assessment. If you really don't know, type 0 (zero).
any answerROUTING VARIABLE 5

ROUTING VARIABLE 5

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 1995, 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 1995? 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 1995?
 any answer ONR61

ONR61 thru ONR65

How many mortgages were there on your [STRING ONR3.] on 31 December 1995? If there are no mortgages on your [STRING ONR3.], type 0 (zero).
 answer = 0 BZ20
 answer > 0 O1

The following questions are repeated for each mortgage.

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.

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 numbers. The first number in each variable name indicates the number of the question, the second number indicates the number of the piece of real estate (1st thru 5th), and the third number 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 mortgage guarantee for your [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?

- 1 yesO211
2 noO211

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 AmroO411
2 PostbankO411
3 RabobankO411
4 ING Bank (NMB)O411
5 VSB BankO411
6 SNS BankO411
7 Westland-Utrecht HypotheekbankO411
8 Friesch Groningse HypotheekbankO411
9 Bouwfonds Nederlandse GemeentenO411
10 Hypoth.fonds N.Brabantse Gem.O411
11 Bouwfonds Limburgse GemeenteO411
12 VSB BankO411
13 SNS BankO411
14 otherO311

O311 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 answerO411

O411 thru O415, thru, O451 thru O455

On 31 December 1995, what sort of mortgage was the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?

- 1 annuity mortgageO611
2 traditional life-insurance mortgageO611
3 improved traditional life-insurance mortgageO611
4 linear mortgageO611
5 endowment mortgageO611
6 otherO511

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

On 31 December 1995, what sort of mortgage was the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?

- any answerO611

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 answerON111

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

ON111 thru ON115, thru, ON151 thru ON155

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

any answerON211

ON211 thru ON215, thru, ON251 thru ON255

if O4.. <> 2 AND O4.. <> 3: 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, 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 answerON311

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 answerON411

ON411 thru ON415, thru, ON451 thru ON455

What is the end date (which year) of the [1st thru 5th] MORTGAGE on your [1st thru 5th PIECE OF REAL ESTATE]?

any answerON511

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 monthON611
- 2 per quarterON611
- 3 per six monthsON611
- 4 per yearON611

ON611 thru ON615, thru, ON651 thru ON655

Total MORTGAGE EXPENSES include interest, repayment, and premiums (if any). How much do you pay now on all mortgage expenses for the [1st thru 5th] MORTGAGE on your [1st thru 5th PIECE OF REAL ESTATE] month/quarter/six months/year? If you really don't know, type 0 (zero).

any answerON711

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?

- 1 yesON811
- 2 no BZ20

ON811 thru ON815, thru, ON851 thru ON855

The last time the interest was fixed, for what period (how many years) was it fixed? If you really don't know, type 0 (zero).

any answerON911

ON911 thru ON915, thru, ON951 thru ON955

When (which year) was the last time that the interest belonging to the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE] was fixed?
 any answer BZ20

BZ20 Did you, on 31 December 1995, 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 1995? Do not mention car provided by employer or leased car here.
 any answer AUT301

The following questions concern your CAR(S).

AUT301 thru AUT315
 What is the year of construction of the [1st thru 15th] CAR you have mentioned?
 any answer AUT401

AUT401 thru AUT415
 What is the make of the [1st thru 15th] CAR you have mentioned?
 1 Audi AUT601
 2 BMW AUT601
 3 Citroën AUT601
 4 Fiat AUT601
 5 Ford AUT601
 6 Mazda AUT601
 7 Mercedes-Benz AUT601
 8 Mitsubishi AUT601
 9 Nissan AUT601
 10 Opel AUT601
 11 Peugeot AUT601
 12 Renault AUT601
 13 Saab AUT601
 14 Toyota AUT601
 15 Volkswagen AUT601
 16 Volvo AUT601
 17 other 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 AUT5. and AUT6.]? 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).
 any answer AUT801

AUT801 thru AUT815

How much was the estimated market value of the [1st thru 15th] CAR you have mentioned, on 31 December 1995? If you really don't know, type 0 (zero).

any answer BZ21

BZ21 Did you, on 31 December 1995, own one or more MOTORBIKES(S)?

1 yesMOT2

2 no BZ22

MOT2 How many motorbikes did you own on 31 Decmeber 1995?

any answerMOT301

MOT301 thru MOT315

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

any answerMOT401

MOT401 thru MOT415

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

1 BenelliMOT601

2 BMWMOT601

3 CagivaMOT601

4 DucatiMOT601

5 FanticMOT601

6 Harley-DavidsonMOT601

7 HondaMOT601

8 KawasakiMOT601

9 YamahaMOT601

10 TriumphMOT601

11 Moto-GuzziMOT601

12 MZMOT601

13 SuzukiMOT601

14 VespaMOT601

15 otherMOT501

MOT501 thru MOT515 (string)

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

any answerMOT601

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 answerMOT701

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).

any answerMOT801

MOT801 thru MOT815

How much was the estimated market value of the [1st thru 15th] motorbike you have mentioned, on 31 December 1995? If you really don't know, type 0 (zero).
 any answer BZ22

BZ22 Did you, on 31 December 1995, 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 1995? Do not include: rowboats, canoes, rubber boats and the like.
 any answer BOO301

The following questions concern your BOAT(S).

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).
 any answer BOO601

BOO601 thru BOO615
 How much was the estimated market value of the [1st thru 15th] BOAT you have mentioned, on 31 December 1995? If you don't know, type 0 (zero).
 any answer BZ23

BZ23 Did you, on 31 December 1995, own one or more (SITE-)CARAVANS?
 1 yes CAR2
 2 no BZ24

CAR2 How many (SITE-)CARAVANS did you own on 31 December 1995?
 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).
 any answer CAR4

CAR4 How much was the total estimated market value of your [NUMBER CAR2] (SITE-) CARAVAN(S) on 31 December 1995? If you really don't know, type 0 (zero).
 any answer BZ24

BZ24 Did you, on 31 December 1995, have any money LENT OUT to family or friends?
 1 yesUIT2
 2 no BZ25

UIT2 How much had you lent out at that time? If you really don't know, type 0 (zero).
 any answerUIT3

UIT3 Did you charge any interest for the money that you had lent to family or friends on 31 December 1995?
 1 yesUIT4
 2 no BZ25

UIT4 How much interest did you receive from the loan of this money in total in 1995? If you really don't know, type 0 (zero).
 any answer BZ25

BZ25 Did you, on 31 December 1995, 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 1995?
 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 1995? If you really don't know, type 0 (zero).

any answer OVE81

OVE81 thru OVE85

How much did you receive on interest/dividends through your [1st thru 5th] INVESTMENT over the period 1 January 1995 thru 31 December 1995? If this question is not applicable or if you really don't know, type 0 (zero).

any answer OVE51

OVE51 thru OVE55

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

any answer SP421

SPA421 thru SPA424

Do you have any REGULAR SAVING ARRANGEMENTS, e.g. through a permanent deduction of your salary, or through an automatic transfer system? More than one answer is possible here (1=yes, 2=no).

1 permanent deduction of salary..... BEZ1

2 automatic transfer system BEZ1

3 way of automatic saving BEZ1

4 no such arrangements BEZ1

BEZ1

Are you planning to open a (new) checking account in the next 12 months?

1 yes BEZ1A

2 no BEZ2

BEZ1A

With which bank are you planning to open a (new) checking account?

1 ABN AMRO..... BEZ2

2 Postbank BEZ2

3 Rabobank..... BEZ2

4 ING Bank BEZ2

5 VSB Bank..... BEZ2

6 SNS Bank BEZ2

7 other financial institution BEZ1B

BEZ1B (string)

With which bank are you planning to open a (new) checking account?

any answer BEZ2

BEZ2

Are you planning to open a (new) savings or deposit account in the next 12 months?

1 yes..... BEZ2A

2 no PERS1

BEZ2A

With which bank are you planning to open a (new) savings or deposit account?

1 ABN AMRO..... BEZ3

2 Postbank BEZ3

3 Rabobank..... BEZ3

4 ING Bank BEZ3

5 VSB Bank..... BEZ3

6 SNS Bank BEZ3

7 other financial institution BEZ2B

BEZ2B (string)

With which bank are you planning to open a (new) savings or deposit account?
 any answerROUTING VARIABLE 6

ROUTING VARIABLE 6

IF ONE OF BZ11 thru BZ16 =2 OR BZ17 AND BZ18 =2, WHICH MEANS:
 THE RESPONDENT DOES NOT HAVE invested in a growth fund, mutual fund/mutual fund
 account, (mortgage) bonds, shares, options, or has not bought AND written call-options, falcons or
 warrants BEZ30
 OTHERWISE PERS1

BEZ30 thru BEZ36

Below, a number of different ways of investing money are mentioned, in which you had not
 invested on 31 December 1995. Are you planning to invest money in one or more of these ways?
 More than one answer is possible here.

VARIABLES BEZ31 thru BEZ36 can receive values 1 or 2 (1=yes and 2=no).

- 1 growth funds PERS1
- 2 investments in mutual funds/mutual fund accounts PERS1
- 3 (mortgage) bonds PERS1
- 4 shares PERS1
- 5 put-options PERS1
- 6 call-options PERS1
- 0 none of the above-mentioned PERS1

6.2 Liabilities

The following questions concern your own LIABILITIES.

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

The following questions concern your (outstanding) debts and liabilities. The questionnaire
 includes the following sections:

- private loans;
- extended lines of credit;
- outstanding debts with mail-order firms;
- loans from family 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 1995, 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 1995?
 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 1995? 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 | PER501 |
| 2 | between 100 and 1000 | PER501 |
| 3 | between 1000 and 3000 | PER501 |
| 4 | between 3000 and 5000 | PER501 |
| 5 | between 5000 and 10000 | PER501 |
| 6 | between 10000 and 15000 | PER501 |
| 7 | between 15000 and 20000 | PER501 |
| 8 | between 20000 and 25000 | PER501 |
| 9 | between 25000 and 30000 | PER501 |
| 10 | between 30000 and 35000 | PER501 |
| 11 | between 35000 and 40000 | PER501 |
| 12 | between 40000 and 45000 | PER501 |
| 13 | between 45000 and 50000 | PER501 |
| 14 | 50000 or more | PER501 |
| 0 | unknown | PER501 |

PER501 thru PER510

How much (in total) did you pay on interest because of your [1st thru 10th] private loan over the period 1 January 1995 thru 31 December 1995? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.

any answer DOOR1

DOOR1

Did you, on 31 December 1995, 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 1995?

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 answerDOO301

DOO301 thru DOO310

How much was the remaining debt of your [1st thru 10th] EXTENDED LINE OF CREDIT on 31 December 1995? If you don't know the exact amount, type 0 (zero).

any answerDOO401

DOO401 thru DOO410

Into which of the categories mentioned below does 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 answerDOO601

DOO601 thru DOO610

How much (in total) did you pay on interest for you [1st thru 10th] extended line of credit over the period 1 January 1995 thru 31 December 1995? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.

any answerFINA1

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 1995, 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 1995? 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 1995? 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 does 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 1995 thru 31 December 1995? 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 1995, 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 1995? 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 1995? If you don't know the exact amount, type 0 (zero).
 answer > 0PS301
 answer = 0PS201

PS201 thru PS210 Into which of the categories mentioned below does the remaining debt go?
 1 less than Dfl. 100.....PS301
 2 between 100 and 1000PS301
 3 between 1000 and 3000PS301
 4 between 3000 and 5000PS301
 5 between 5000 and 10000PS301
 6 between 10000 and 15000PS301
 7 between 15000 and 20000PS301
 8 between 20000 and 25000PS301
 9 between 25000 and 30000PS301
 10 between 30000 and 35000PS301
 11 between 35000 and 40000PS301
 12 between 40000 and 45000PS301
 13 between 45000 and 50000PS301
 14 50000 or morePS301
 0 unknownPS301

PS301 thru PS310 How much (in total) did you pay on interest because of your [1st thru 10th] outstanding debt with a mail-order firm, shop, or other sort of retail business over the period 1 January 1995 thru 31 December 1995? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.
 any answerFAMI1

FAMI1 Did you, on 31 December 1995, have a LOAN FROM FAMILY OR FRIENDS?
 1 yes.....FAMI2
 2 noSTUD1

FAMI2 HOW MANY of these loans from family or friends did you have on 31 December 1995?
 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 1995? If you don't know the exact amount, type 0 (zero).

answer > 0FAM301
 answer = 0FAM201

FAM201 thru FAM210

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

1 less than Dfl. 100FAM301
 2 between 100 and 1000FAM301
 3 between 1000 and 3000FAM301
 4 between 3000 and 5000FAM301
 5 between 5000 and 10000FAM301
 6 between 10000 and 15000FAM301
 7 between 15000 and 20000FAM301
 8 between 20000 and 25000FAM301
 9 between 25000 and 30000FAM301
 10 between 30000 and 35000FAM301
 11 between 35000 and 40000FAM301
 12 between 40000 and 45000FAM301
 13 between 45000 and 50000FAM301
 14 50000 or moreFAM301
 0 unknownFAM301

FAM301 thru FAM310

How much (in total) did you pay on interest because of your [1st thru 10th] loan from family or friends over the period 1 January 1995 thru 31 December 1995? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.

any answerSTUD1

STUD1 Did you, on 31 December 1995, have a STUDY LOAN?

1 yes.....STUD2
 2 noCRED1

STUD2 HOW MANY STUDY LOANS did you have on 31 December 1995?

number of study loans:STU101

STU101 thru STU110

How much was the remaining debt of your [1st thru 10th] study loan on 31 December 1995? If you don't know the exact amount, type 0 (zero).

answer > 0STU301
 answer = 0STU201

STU201 thru STU210

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

1 less than Dfl. 100STU301
 2 between 100 and 1000STU301
 3 between 1000 and 3000STU301
 4 between 3000 and 5000STU301
 5 between 5000 and 10000STU301
 6 between 10000 and 15000STU301
 7 between 15000 and 20000STU301
 8 between 20000 and 25000STU301
 9 between 25000 and 30000STU301
 10 between 30000 and 35000STU301
 11 between 35000 and 40000STU301

12 between 40000 and 45000	STU301
13 between 45000 and 50000	STU301
14 50000 or more	STU301
0 unknown	STU301

STU301 thru STU310

How much (in total) did you pay on interest because of your [1st thru 10th] study loan over the period 1 January 1995 thru 31 December 1995? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.

any answer CRED1

CRED1

Did you, on 31 December 1995, 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 1995? amount:

..... ANDE1

ANDE1

Did you, on 31 December 1995, 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 1995? 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 AND401

AND301 thru AND310

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

1 less than Dfl. 100 AND401

2 between 100 and 1000 AND401

3 between 1000 and 3000 AND401

4 between 3000 and 5000 AND401

5 between 5000 and 10000 AND401

6 between 10000 and 15000 AND401

7 between 15000 and 20000 AND401

8 between 20000 and 25000 AND401

9 between 25000 and 30000 AND401

10 between 30000 and 35000 AND401

11 between 35000 and 40000 AND401

12 between 40000 and 45000 AND401

13 between 45000 and 50000 AND401

14 50000 or moreAND401
 0 unknownAND401

AND401 thru AND410

How much (in total) did you pay on interest because of your [1st thru 10th] LOAN (not mentioned before in this questionnaire) over the period 1 January 1995 thru 31 December 1995? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.
 any answer AFLOS1

AFLOS1 Did you, in 1995, FULLY PAY OFF one or more loans?
 1 yes.....AFLOS2
 2 no REK0

AFLOS2 How much was, over the period 1 January 1995 thru 31 December 1995, the total amount that you paid on interest on this/these loan(s)? If you really don't know, type 0 (zero). If the interest paid is 1 guilder or less, please type 1.
 amount: REK0

REK0 thru REK3

Did you, on 31 December 1995, 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, electricityREKGAS
 3 yes, arrears with paying other accounts/billsREKOVER

REKHUUR How much was the TOTAL sum on RENT ARREARS on 31 December 1995? If you really don't know, type 0 (zero).
 amount:
 if REK2=1REKGAS
 if REK3=1REKOVER
 otherwise HEBBEN

REKGAS How much was the TOTAL sum on ARREARS FOR GAS, WATER, ELECTRICITY, on 31 December 1995? If you really don't know, type 0 (zero).
 amount:
 if REK3=1REKOVER
 otherwise HEBBEN

REKOVER How much was the TOTAL sum on OTHER ARREARS on 31 December 1995? 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 loanNOKRED
- 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 answerNOKRED

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 7

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

- 1 yes..... INKHH
2 no..... TIJD1

INKHH The TOTAL NET INCOME OF YOUR HOUSEHOLD consists of the income of all members of the household, after deduction of taxes, taken as the sum total over the past 12 months. Can you estimate the total net income of your household OVER 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 very hard FINSITU
2 hard FINSITU
3 neither hard nor easy FINSITU
4 easy FINSITU
5 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 incomeINKVER

INKAANK

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

- 1 yes INKSEC
- 2 noINKVER

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

INKVER

The TOTAL NET INCOME OF YOUR HOUSEHOLD consists of the income of all members of the household, after deduction of taxes, 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 GEBEUR7

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
- 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, 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, would you say 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, would you say 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 unlikely							highly 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 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 certainINKLOON
 - 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 SPAARGEW
- 4 certainly not SPAARGEW

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

ANDSTM12 (string)

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

SPAARGEW

Which of the statements mentioned below provides the best description of your (household's) ways to save money?

- 1 I do not save, usually I spend more than my income..... SPAARM01
- 2 I do not save, usually all the income is spent..... SPAARM01
- 3 I do not really try to save, but usually I have some money left by the end of the year..... SPAARM01
- 4 I save whatever is left by the end of the month, no particular intention..... SPAARM01
- 5 I save all irregular income, and spend all regular income SPAARM01
- 6 I save regularly by putting money aside every month..... SPAARM01
- 0 don't know..... 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 unimportant								very important
1	2	3	4	5	6			7

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

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	STIGSBO6
STIGSBO6 to me, the service of a bank is very important	STIGSBO7
STIGSBO7 banks are only made for people who have much money.....	STIGSBO8
STIGSBO8 it is important to always save as much as possible, and only to spend money on things that are strictly necessary	STIGSBO9
STIGSBO9 I try to have enough money in the bank to make sure I will be able to meet my financial liabilities	STIGSB10
STIGSB10 it is important to have some money left by the end of the month	STIGSB11
STIGSB11 people who buy things on installment are wasters	STIGSB12
STIGSB12 I am very interested in financial matters (insurance, investments, etc.)	STIGSB13
STIGSB13 it is not right to borrow money to pay for a holiday.....	STIGSB14
STIGSB14 I reserve part of my salary to save.....	STIGSB15
STIGSB15 I always keep some money in reserve because my income varies during the year	STIGSB16
STIGSB16 saving should be encouraged in today's society	STIGSB17
STIGSB17 people who are successful in saving are also successful in life	STIGSB18
STIGSB18 if I compare myself with my friends, I think in general I am (financially) better off	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							totally
disagree							agree
1	2	3	4	5	6	7	

SITUAT1 compared to others in my environment, I am better off.....	SITUAT2
SITUAT2 I think I have more assets than others in my environment	SITUAT3
SITUAT3 other people in my environment have more money to spend than I.....	SITUAT4
SITUAT4 if I compare myself with my friends, I think in general I am financially better off	SITUAT5
SITUAT5 most people in my environment are saving money	SITUAT6
SITUAT6 I can spend more on durable consumer goods than others in my environment.....	SITUAT7
SITUAT7 if necessary, we/I can reduce our/my household's expenditures by 5% without a problem	ROUTING VARIABLE 7

ROUTING VARIABLE 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 risk. Please indicate for each statement to what extent you agree or disagree, on the basis of 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. ROUTING VARIABLE 8

ROUTING VARIABLE 8

- Are you (the partner of) the head of the household?
 1 yesUITGEVEN
 2 no TEGN1

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	PERIODE2
2 the next year	PERIODE2
3 the next couple of years	PERIODE2
4 the next 5 to 10 years	PERIODE2
5 more than 10 years from now.....	PERIODE2

PERIODE2

Which time-horizon is LEAST important to you?

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

ZUINIGOU

When you think back to your childhood, were your parents more economical, somewhat more economical, equally economical, or much less economical than the average?

1 more economical than the average	FINOU
2 somewhat more economical than the average	FINOU
3 equally economical as the average	FINOU
4 somewhat less economical than the average	FINOU
5 much less economical than the average	FINOU
0 don't know or not applicable.....	FINOU

FINOU When you were growing up, how often did your parents discuss their personal financial decisions with you?

1 never.....	UITG10
2 rarely	UITG10
3 sometimes	UITG10
4 often	UITG10
5 always	UITG10
0 don't know or not applicable.....	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

PIN How often do you pay in shops with a bank card (ATM-card) with a PIN code?

0 I DON'T HAVE a bank card with a PIN code..... AUTOM

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 knowFOON
- 1 I prefer to use the ATM.....FOON
- 2 I prefer to go into the bankFOON
- 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 persons. 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 knowPOTJES0
- 1 noPOTJES0
- 2 yes, very rarely.....POTJES0
- 3 yes, every now and then.....POTJES0
- 4 yes, oftenPOTJES0
- 5 yes, very oftenPOTJES0

POTJES0 thru POTJES3

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.

- 0 noGEMLEEF1
- 1 separate bank or giro accountsGEMLEEF1
- 2 separate envelopes or jars/boxes, or in another way in your own houseGEMLEEF1
- 3 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 yesGEMLEEF2
- 2 noERFENIS

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 shorterERFENIS
- 2 about the same as the average personERFENIS
- 3 longerERFENIS
- 4 much longerERFENIS
- 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 yesERFGELD
- 2 noERFAL
- 0 don't knowERFAL

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 amountERFVORM1
- 3 small amountERFVORM1

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 houseERFAL
- 2 antiques, pieces of art, other goodsERFAL
- 3 payment of a life insuranceERFAL
- 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 noERFDENK

ERFVEEL

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

1 smallERFDENK

2 averageERFDENK

3 largeERFDENK

0 don't knowERFDENK

ERFDENK

Have you ever thought about leaving a bequest?

1 yes ERFBEL

2 noBABY

ERFBEL

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

1 very important TESTA

2 important TESTA

3 neither important nor unimportant TESTA

4 unimportant TESTA

5 very unimportant TESTA

TESTA Have you made a will?

1 yesERFWIE1

2 noERFWIE1

ERFWIE1 thru ERFWIE6

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

1 partnerERFNA1

2 childrenERFNA1

3 parentsERFNA1

4 family, friends, or acquaintances.....ERFNA1

5 to charitable institutions or other associations/institutions.....ERFNA1

6 otherANDWIE

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 houseERFBEDR

2 antiques, pieces of art, other goodsERFBEDR

3 payment of a life insuranceERFBEDR

4 money.....ERFBEDR
 5 otherANDVORM

ANDVORM (string)

What other asset do you have in mind?.....ERFBEDR

ERFBEDR

How much do you think your bequest would amount to? If the bequest consists of a house, antiques or other goods, please estimate the market value thereof. Please round off the amount to the nearest guilder.

number of guildersBABY

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 yesPLAN0
 2 noTIENER1

PLAN0 thru PLAN3

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.

0 noUITSPR
 1 yes, I give already substantial amounts nowUITSPR
 2 yes, I am planning to give substantial amounts in the futureUITSPR
 3 don't knowUITSPR

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.....TIENER1
 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.....TIENER1
 3 we have no preconceived plans about leaving a bequest to our children because we want to enjoy our own lives.TIENER1
 4 we don't intend to leave a bequest to our children, because we don't want to do that.TIENER1
 0 NONE of the above-mentioned statementsTIENER1

The next four questions concern the time when you were a teenager (13 through 19 years old).....

TIENER1

When you were a teenager, did your parents or other relatives regularly give you money?

1 yesTIENER2
 2 noTIENER2

TIENER2

When you were a teenager, did you regularly earn money (by working for it)?.....

1 yesROUTING VARIABLE 9
 2 noROUTING VARIABLE 9

ROUTING VARIABLE 9

With questions TIENER1 and TIENER2, have you answered 'yes' at least once?

- 1 yesSPAARDL
- 2 noBANK16

SPAARDL

Which part (in percentages) of the money that you were given or earned as a teenager did you spend immediately?

percentage:BANK16

BANK16

Did you have a bank or savings account, a deposit book, shares or bonds when you were under 16 years old?

- 1 yesKID1
- 2 noKID1

KID1

Do you currently have one or more teenage children (13 through 19 years old)?

- 1 yesKID3
- 2 noKID2

KID2

Have you ever had teenage children (13 through 19 years old)?

- 1 yesKID3
- 2 noTEG1

KID3

Do/did you have 1 teenage child, or more than 1?

- 1 1 teenage childKIND1
- 2 more than 1 teenage childKIND1

The following questions concern your child(ren).

KIND1

Do/did you regularly give money to your teenage child(ren)?

- 1 yesKIND2
- 2 noKIND2

KIND2

Does/did your child(ren) regularly earn money themselves (by working for it)?

- 1 yesSPRKND1
- 2 noSPRKND1

SPRKND1

Next, we would like to know which part (in percentages) of their money your first TWO children (if any) spend/spent immediately.

Which part (in percentages) of the money your CHILD is given, does he/she spend immediately?

[if KID3=2] Which part (in percentages) of the money your first CHILD is given, does he/she spend immediately?

[if KID2=1 and if KID3=1] Which part (in percentages) of the money your CHILD was given, did he/she spend immediately?

[if KID2=1 and if KID3=2] Which part (in percentages) of the money your first CHILD was given, did he/she spend immediately?

percentage:SPRKND2

SPRKND2

Which part (in percentages) of the money your second CHILD is/was given, does/did he/she spend immediately?
 percentage: TEGN1

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).

TEGN1	1	2	3	4	5	6	7	
	nervous						relaxed.....	TEGN2
TEGN2	1	2	3	4	5	6	7	
	like to try things						conservative	TEGN3
TEGN3	1	2	3	4	5	6	7	
	trained thinker						untrained thinker	TEGN4
TEGN4	1	2	3	4	5	6	7	
	gentle						rough	TEGN5
TEGN5	1	2	3	4	5	6	7	
	worried						unconcerned	TEGN6
TEGN6	1	2	3	4	5	6	7	
	imaginative						down to earth.....	TEGN7
TEGN7	1	2	3	4	5	6	7	
	aimed at proving myself						indulgent	TEGN8
TEGN8	1	2	3	4	5	6	7	
	friendly						cold.....	TEGN9
TEGN9	1	2	3	4	5	6	7	
	principled						carefree.....	TEGN10
TEGN10	1	2	3	4	5	6	7	
	critical						accommodating	TEGN11
TEGN11	1	2	3	4	5	6	7	
	prefer to be independent						prefer to be in other people's company	TEGN12
TEGN12	1	2	3	4	5	6	7	
	artificial						natural	TEGN13
TEGN13	1	2	3	4	5	6	7	
	self-controlled						moody	TEGN14
TEGN14	1	2	3	4	5	6	7	
	self-confident						timid.....	TEGN15
TEGN15	1	2	3	4	5	6	7	
	good at handling stress						not good at handling stress	TEGN16
TEGN16	1	2	3	4	5	6	7	
	always want new experiences						want a quiet life.....	ROUTING VARIABLE 10

ROUTING VARIABLE 10

Are you (the partner of) the head of the household AND is the number of household members greater than one?

- 1 yes HHRELA
- 2 no GELUKKIG

HHRELA

How would you, generally, characterize your own household?

- 1 very good relationships between the members of the household BESLIS
- 2 good relationships between the members of the household BESLIS
- 3 neither particularly good nor particularly bad relationships between the members of the household..... BESLIS
- 4 bad relationships between the members of the household BESLIS
- 5 very bad relationships between the members of the household BESLIS

BESLIS Which of the following four statements provides the best description of the way in which financial decisions are made within your household?.....

- 1 I always leave decisions about financial matters to my partner BESTEED
- 2 my partner has more influence on financial decisions than I BESTEED
- 3 my partner and I have equal influence on financial decisions..... BESTEED
- 4 I have more influence on financial decisions than my partner BESTEED

BESTEED

Which of the following three statements provides the best description of the expenditures of the household?

- 1 my partner and I (almost) always agree on how much money we want to spend GELUKKIG
- 2 my partner and I frequently disagree on how much money we want to spend..... GELUKKIG
- 3 both my partner and myself can independently decide about how much money we want to spend 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 **NBANK**

2 no **NBANK**

3 don't know **NBANK**

The following questions concern the banks that you do business with. First we would like to know the **NUMBER** of banks that you do business with. Next, we would like to have some information about the accessibility of the (branch of the) bank that you do the most business with and possibly about the (branch of the) bank that you do the second most business with. Finally, we would like to ask three more general questions.

NBANK

With how many banks do you hold accounts or loans, or with how many banks do you do business regularly?

0 **End of Questionnaire Economic and Psychological Concepts**

1 or more than 1 **LWEEK**

LWEEK

How many weeks ago was the **LAST TIME** that you went into a branch of a bank? If it was 1 week or less, please type 1. If you really don't know, type 0 (zero).

number of weeks: **ELWEEK**

ELWEEK

How many weeks ago was the SECOND FROM LAST TIME that you went into a branch of a bank? If it was 1 week or less, please type 1. If you really don't know, type 0 (zero).

number of weeks:BUITEN

BUITEN

Do you work away from home?

1 yes NAAM11

2 no NAAM11

NAAM11 (string)

What is the name of the bank that you do the most business with? There is 1 line available for your answer.

any answer: BBANK1

BBANK1

Is this the bank where you have a checking account to which your (monthly) income is transferred?

1 yesDUTCH1

2 noDUTCH1

DUTCH1

Is this bank located in the Netherlands?

1 yes DBANK101

2 no DBANK101

On the next screen you will be asked which services of this bank you use. More than 1 answer is possible here.

Which services of this bank do you use?

DBANK101

checking accounts DBANK102

DBANK102

savings or deposit accounts, deposit books, savings certificates..... DBANK103

DBANK103

single-premium annuity insurance, endowment insurance, combined life insurance, individual pension insurance DBANK104

DBANK104

investments with investment funds DBANK105

DBANK105

investments in shares or bonds..... DBANK106

DBANK106

mortgage DBANK107

DBANK107

private loan or extended line of credit..... DBANK108

DBANK108

permanent travel insurance DBANK109

DBANK109

furniture and/or building insurance DBANK110

DBANK110

safe-deposit box to keep valuables in..... DBANK111

DBANK111

check card/checks DBANK112

DBANK112

creditcard ACT111

For what reason(s) did you visit the branch of the bank the LAST time you visited? More than 1 answer is possible here.

- ACT111 to deposit or withdraw money ACT112
- ACT112 to pick up/apply for checks, bank card(s) with a PIN code, or credit card(s) ACT113
- ACT113 foreign currency/traveler’s checks ACT114
- ACT114 writing checks ACT115
- ACT115 automatic transfers ACT116
- ACT116 safe-deposit box ACT117
- ACT117 investment in shares, bonds, investment funds ACT118
- ACT118 none of the above-mentioned ACT211

And for what other reason(s) did you visit the branch of the bank the LAST time you visited? More than 1 answer is possible here.

- ACT211 to take out single-premium annuity insurance, endowment insurance, (combined) life insurance, individual pension insurance ACT212
- ACT212 to take out a private loan or an extended line of credit ACT213
- ACT213 to collect brochures ACT214
- ACT214 to consult a bank employee ACT215
- ACT215 to open/contract a(n) account/service..... ACT216
- ACT216 to cancel/stop/change a(n) account/service ACT217
- ACT217 to make a complaint/to report a mistake ACT218
- ACT218 other ACT219
- ACT219 NONE of the above-mentioned.....ACTA1

- ACTA1 (string) What other reason was this? There is 1 line available for your answer. UITS101

Below, a number of statements are listed. Please indicate for each statement to what extent you agree/disagree. If you don’t know, please type 0 (zero).

	totally disagree							totally agree
	1	2	3	4	5	6	7	

- UITS101 there is always a pleasant atmosphere in this branch of the bank UITS102
- UITS102 this bank is committed to society UITS103

UITS103	my bank gives me every service I need.....	UITS104
UITS104	this branch of the bank makes people feel comfortable	UITS105
UITS105	the bank employees in this branch of the bank are very friendly	UITS106
UITS106	the bank employees in this branch of the bank understand my requests	UITS107
UITS107	the bank employees in this branch of the bank are always ready to help me	UITS108
UITS108	the bank employees in this branch of the bank deal with things quickly	UITS109
UITS109	the bank employees in this branch of the bank meet their engagements accurately.....	UITS110
UITS110	the bank employees in this branch of the bank treat information confidentially.....	UITS111
UITS111	the bank employees in this branch of the bank do not make any mistakes	UITS112
UITS112	the bank employees in this branch of the bank take my specific requests into account.....	UITS113
UITS113	the bank employees in this branch of the bank give expert advice	UITS114
UITS114	the bank employees in this branch of the bank come up with new ideas	UITS115
UITS115	this bank is a bank for everyone.....	UITS116
UITS116	I am satisfied with the business hours of this bank	UITS117
UITS117	I am satisfied with the frequency with which I receive statements of my account	UITS118
UITS118	this branch of the bank is organized in such a way that privacy when having a private conversation is guaranteed (other people cannot overhear)	UITS119
UITS119	I am satisfied with the possibilities this branch of the bank has to offer with respect to stocks and investments	UITS120
UITS120	I am satisfied with the possibilities this branch of the bank has to offer with respect to insurance	UITS121
UITS121	I am satisfied with the possibilities this branch of the bank has to offer with respect to mortgages and loans	UITS122
UITS122	the bank employees in this branch of the bank are expert in the field of insurance	UITS123
UITS123	the bank employees in this branch of the bank are expert in the field of stocks and investments.....	UITS124
UITS124	the bank employees in this branch of the bank are expert in the field of mortgages and loans....	UITS125
UITS125	I have the impression that the bank employees in this branch of the bank are always open to my problems	UITS126
UITS126	the bank employees in this branch of the bank deal adequately with telephone orders	UITS127
UITS127	the interest rate on savings paid by this bank is very competitive compared with other banks ...	UITS128
UITS128	the interest rate that I have to pay on loans with this bank is very competitive compared with other banks	UITS129
UITS129		

this bank charges little for processing checks, sending statements of my account, and administering stocks or bonds..... UITS130
 UITS130
 the waiting times at the ATM of this branch of the bank are generally short UITS131
 UITS131
 the waiting times at the counter of this branch of the bank are generally short UITS132
 UITS132
 I am satisfied with the services provided by this bank outside my hometown and abroad (e.g. for withdrawing money) UITS133
 UITS133
 I am satisfied with the service of this branch of the bank UITS134
 UITS134
 I am satisfied with this bank.....KLACH1

KLACH1

Have you ever made one or more complaints with this bank?
 1 yes AFH1
 2 no HUIS1

AFH1

What did you think of the way the bank dealt with this/these complaint(s)?
 Complaints were generally dealt with:

insufficiently							correctly
correctly							
1	2	3	4	5	6	7	

If you don't know, please type 0 (zero).
 if the bank that you do the most business with is located in the Netherlands and is not the 'Postbank' and if you work away from home (DUTCH1=1 and NAAM11<>'_POST_' and BUITEN=1)..... HUIS1
 if the bank that you do the most business with is located in the Netherlands and is not the 'Postbank' and if you do not work away from home (DUTCH1=1 and NAAM11<>'_POST_' and BUITEN =2)
AFST1
 otherwise..... OP1

HUIS1

Is this branch of the bank closer to your home or closer to your work?
 1 closer to my homeVAKER1
 2 closer to my work.....VAKER1
 3 about the same distance from home as from workVAKER1
 4 don't knowVAKER1

VAKER1

Do you go to this branch of the bank more often from home, or more often from work?
 1 more often from home.....AFST1
 2 more often from workAFST1
 3 about as often from home as from work.....AFST1
 4 don't knowAFST1

AFST1

About how many kilometers is the distance between your home and this branch of the bank? If the distance is less than 1 kilometer, please type 1. If you really don't know, type 0 (zero).
 number of kilometers:REIS11

REIS11

About how many minutes do you normally have to travel to get from home to this branch of the bank?
 number of minutes:
 if you work from home (BUITEN=1) WERK1
 if you do not work from home (BUITEN=2) VV21

WERK1

About how many kilometers is the distance between your work and this branch of the bank? If the distance is less than 1 kilometer, please type 1. If you really don't know, type 0 (zero).
 number of kilometers: REIS21

REIS21

About how many minutes do you normally have to travel to get from home to this branch of the bank?
 number of minutes: VV11
 if you either go more often from your house or from your work to this branch of the bank (VAKER1=1 or VAKER1=2) VV11
 otherwise VV21

VV11

Do you mostly go on foot from HOME/WORK to this BRANCH OF THE BANK or do you use a means of transport?
 1 on foot ROUTE VARIABLE 11
 2 public transport ROUTE VARIABLE 11
 3 bicycle ROUTE VARIABLE 11
 4 car ROUTE VARIABLE 11
 5 motorbike/moped ROUTE VARIABLE 11
 6 other means of transport ROUTE VARIABLE 11
 7 not applicable ROUTE VARIABLE 11

VV21

Do you mostly go on foot from HOME/WORK to this BRANCH OF THE BANK or do you use a means of transport?
 1 on foot ROUTE VARIABLE 11
 2 public transport ROUTE VARIABLE 11
 3 bicycle ROUTE VARIABLE 11
 4 car ROUTE VARIABLE 11
 5 motorbike/moped ROUTE VARIABLE 11
 6 other means of transport ROUTE VARIABLE 11
 7 not applicable ROUTE VARIABLE 11

ROUTE VARIABLE 11

if the number of banks that you do regularly business with is 1 or less (NBANK<=1)
 End of Questionnaire Economic and Psychological Concepts
 if the number of banks that you do regularly business with is 2 or more (NBANK>=2)
 NAAM12

NAAM12 (string)

What is the name of the bank that you do the second from most business with? There is 1 line available for your answer.
 any answer BBANK2

BBANK2

Is this the bank where you have a checking account to which your (monthly) income is transferred?
 1 yes DUTCH2

2 noDUTCH2

DUTCH2

Is this bank located in the Netherlands?

1 yes DBANK201

2 no DBANK201

On the next screen you will be asked which services of this bank you use. More than 1 answer is possible here.

Which services of this bank do you use?

DBANK201

checking accounts DBANK202

DBANK202

savings or deposit accounts, deposit books, savings certificates..... DBANK203

DBANK203

single-premium annuity insurance, endowment insurance, combined life insurance, individual pension insurance DBANK204

DBANK204

investments with investment funds DBANK205

DBANK205

investments in shares or bonds..... DBANK206

DBANK206

mortgage DBANK207

DBANK207

private loan or extended line of credit..... DBANK208

DBANK208

permanent travel insurance DBANK209

DBANK209

furniture and/or building insurance DBANK210

DBANK210

safe-deposit box to keep valuables in..... DBANK211

DBANK211

check card/checks DBANK212

DBANK212

creditcard ACT121

For what reason(s) did you visit the branch of the bank the LAST time you visited? More than 1 answer is possible here.

ACT121

to deposit or withdraw money ACT122

ACT122

to pick up/apply for checks, bank card(s) with a PIN code, or credit card(s) ACT123

ACT123

foreign currency/traveler's checks ACT124

ACT124

writing checks ACT125

ACT125

automatic transfers ACT126

ACT126

safe-deposit box ACT127

ACT127

investment in shares, bonds, investment funds ACT128

ACT128

none of the above-mentioned ACT221

And for what other reason(s) did you visit the branch of the bank the LAST time you visited? More than 1 answer is possible here.

- ACT221 to take out single-premium annuity insurance, endowment insurance, (combined) life insurance, individual pension insurance ACT222
- ACT222 to take out a private loan or an extended line of credit ACT223
- ACT223 to collect brochures ACT224
- ACT224 to consult a bank employee ACT225
- ACT225 to open/contract a(n) account/service..... ACT226
- ACT226 to cancel/stop/change a(n) account/service ACT227
- ACT227 to make a complaint/to report a mistake ACT228
- ACT228 other ACT229
- ACT229 NONE of the above-mentioned.....ACTA2

ACTA2 (string)
 What other reason was this? There is 1 line available for your answer. UITS201

Below, a number of statements are listed. Please indicate for each statement to what extent you agree/disagree. If you don't know, please type 0 (zero).

totally disagree							totally agree
1	2	3	4	5	6		7

- UITS201 there is always a pleasant atmosphere in this branch of the bank UITS202
- UITS202 this bank is committed to society UITS203
- UITS203 my bank gives me every service I need..... UITS204
- UITS204 this branch of the bank makes people feel comfortable UITS205
- UITS205 the bank employees in this branch of the bank are very friendly UITS206
- UITS206 the bank employees in this branch of the bank understand my requests UITS207
- UITS207 the bank employees in this branch of the bank are always ready to help me UITS208
- UITS208 the bank employees in this branch of the bank deal with things quickly UITS209
- UITS209 the bank employees in this branch of the bank meet their engagements accurately..... UITS210
- UITS210 the bank employees in this branch of the bank treat information confidentially..... UITS211
- UITS211 the bank employees in this branch of the bank do not make any mistakes UITS212
- UITS212 the bank employees in this branch of the bank take my specific requests into account..... UITS213
- UITS213 the bank employees in this branch of the bank give expert advice UITS214

UITS214	the bank employees in this branch of the bank come up with new ideas	UITS215
UITS215	this bank is a bank for everyone.....	UITS216
UITS216	I am satisfied with the business hours of this bank	UITS217
UITS217	I am satisfied with the frequency with which I receive statements of my account	UITS218
UITS218	this branch of the bank is organized in such a way that privacy when having a private conversation is guaranteed (other people cannot overhear)	UITS219
UITS219	I am satisfied with the possibilities this branch of the bank has to offer with respect to stocks and investments	UITS220
UITS220	I am satisfied with the possibilities this branch of the bank has to offer with respect to insurance	UITS221
UITS221	I am satisfied with the possibilities this branch of the bank has to offer with respect to mortgages and loans	UITS222
UITS222	the bank employees in this branch of the bank are expert in the field of insurance	UITS223
UITS223	the bank employees in this branch of the bank are expert in the field of stocks and investments.....	UITS224
UITS224	the bank employees in this branch of the bank are expert in the field of mortgages and loans....	UITS225
UITS225	I have the impression that the bank employees in this branch of the bank are always open to my problems	UITS226
UITS226	the bank employees in this branch of the bank deal adequately with telephone orders	UITS227
UITS227	the interest rate on savings paid by this bank is very competitive compared with other banks ...	UITS228
UITS228	the interest rate that I have to pay on loans with this bank is very competitive compared with other banks	UITS229
UITS229	this bank charges little for processing checks, sending statements of my account, and administering stocks or bonds.....	UITS230
UITS230	the waiting times at the ATM of this branch of the bank are generally short	UITS231
UITS231	the waiting times at the counter of this branch of the bank are generally short	UITS232
UITS232	I am satisfied with the services provided by this bank outside my hometown and abroad (e.g. for withdrawing money)	UITS233
UITS233	I am satisfied with the service of this branch of the bank	UITS234
UITS234	I am satisfied with this bank.....	KLACH2
KLACH2	Have you ever made one or more complaints with this bank?	
	1 yes	AFH2
	2 no	HUIS2

AFH2

What did you think of the way the bank dealt with this/these complaint(s)?
 Complaints were generally dealt with:

insufficiently
 correctly
 1 2 3 4 5 6 7

If you don't know, please type 0 (zero). HUIS2
 if the bank that you do the second from most business with is located in the Netherlands and is not the
 'Postbank' and if you work away from home (DUTCH2=1 and NAAM12<>'_POST_' and
 BUITEN=1) HUIS1
 if the bank that you do the second from most business with is located in the Netherlands and is not the
 'Postbank' and if you do not work away from home (DUTCH2=1 and NAAM12<>'_POST_' and
 BUITEN =2) AFST1
 otherwise OP1

HUIS2

Is this branch of the bank closer to your home or closer to your work?
 1 closer to my home VAKER2
 2 closer to my work VAKER2
 3 about the same distance from home as from work VAKER2
 4 don't know VAKER2

VAKER2

Do you go to this branch of the bank more often from home, or more often from work?
 1 more often from home AFST2
 2 more often from work AFST2
 3 about as often from home as from work AFST2
 4 don't know AFST2

AFST2

About how many kilometers is the distance between your home and this branch of the bank? If the
 distance is less than 1 kilometer, please type 1. If you really don't know, type 0 (zero).
 number of kilometers: REIS12

REIS12

About how many minutes do you normally have to travel to get from home to this branch of the bank?
 number of minutes:
 if you work from home (BUITEN=1) WERK2
 if you do not work from home (BUITEN=2) VV22

WERK2

About how many kilometers is the distance between your work and this branch of the bank? If the
 distance is less than 1 kilometer, please type 1. If you really don't know, type 0 (zero).
 number of kilometers: REIS22

REIS22

About how many minutes do you normally have to travel to get from home to this branch of the bank?
 number of minutes:
 if you either go more often from your house or from your work to this branch of the bank (VAKER2=1
 or VAKER2=2) VV12
 otherwise VV22

VV12

Do you mostly go on foot from HOME/WORK to this BRANCH OF THE BANK or do you use a means of transport?

- 1 on foot OP1
- 2 public transport OP1
- 3 bicycle OP1
- 4 car..... OP1
- 5 motorbike/moped OP1
- 6 other means of transport..... OP1
- 7 not applicable OP1

VV22

Do you mostly go on foot from HOME/WORK to this BRANCH OF THE BANK or do you use a means of transport?

- 1 on foot OP1
- 2 public transport OP1
- 3 bicycle OP1
- 4 car..... OP1
- 5 motorbike/moped OP1
- 6 other means of transport..... OP1
- 7 not applicable OP1

Now we would like to ask you a few questions about what you think is of importance for your relationship with a (branch of the) bank.

OP1

Which of the following two statements is closest to your opinion?

- 0 don't know OP2
- 1 I think the most important thing is that the branch of my bank is as close as possible to where I live or to where I work OP2
- 2 I think the most important thing is that the people working in the branch of my bank are service-minded OP2

OP2

Which of the following two statements is closest to your opinion?

- 0 don't know OP3
- 1 I think the most important thing is that the branch of my bank belongs to a bank with many branches OP3
- 2 I think the most important thing is that the branch of my bank is as close as possible to where I live or to where I work OP3

OP3

Which of the following two statements is closest to your opinion?

- 0 don't know END
- 1 I think the most important thing is that the people working in the branch of my bank are service-minded END
- 2 I think the most important thing is that the branch of my bank belongs to a bank with many branches END

End of Questionnaire Economic and Psychological Concepts

8. Questionnaire Personal Characteristics

Below, 100 qualities will be shown on the screen. The qualities are formulated as brief descriptions of a person. Please indicate for each quality to what extent you think it applies to you. Do not think about your answer too long. When you are not sure about your answer, compare yourself to people that you know well. Some of the qualities may remind you of earlier parts of the questionnaire. However, please try to respond as if this were a new question.

To what extent does this quality apply to you?

- 1 does NOT apply at all
- 2 applies SLIGHTLY
- 3 does NOT apply VERY WELL
- 4 LARGELY applies
- 5 FULLY applies

PERS101	spend time to chat with other people.....	PERS102
PERS102	easily get angry	PERS103
PERS103	do things without planning ahead.....	PERS104
PERS104	am desperate.....	PERS105
PERS105	do as I am told.....	PERS106
PERS106	raise the spirit, get the mood going	PERS107
PERS107	make an effort to help other people.....	PERS108
PERS108	like law and order.....	PERS109
PERS109	think that things will work themselves out.....	PERS110
PERS110	echo other people	PERS111
PERS111	like to keep a low profile.....	PERS112
PERS112	ask how other people are doing.....	PERS113
PERS113	like to work according to schedule.....	PERS114
PERS114	talk myself into believing I have problems	PERS115
PERS115	make my own decisions	PERS116
PERS116	feel ill at ease.....	PERS117
PERS117	take other people’s interests into account.....	PERS118
PERS118	leave things lying around	PERS119
PERS119	always see a bright spot somewhere	PERS120
PERS120	take charge/control of things	PERS121
PERS121	speak in a low voice	PERS122

PERS122	await my turn	PERS123
PERS123	do things that other people find strange	PERS124
PERS124	am afraid to do something wrong.....	PERS125
PERS125	it is easy to make me believe anything.....	PERS126
PERS126	having a great time.....	PERS127
PERS127	am accept people the way they are.....	PERS128
PERS128	do crazy things	PERS129
PERS129	control my emotions.....	PERS130
PERS130	it is easy to scare me off	PERS131
PERS131	avoid the company of other people	PERS132
PERS132	think of myself first.....	PERS133
PERS133	do things at the last moment.....	PERS134
PERS134	am pessimistic about the future.....	PERS135
PERS135	take risks	PERS136
PERS136	like big parties.....	PERS137
PERS137	try to avoid arguments	PERS138
PERS138	finish my work in time	PERS139
PERS139	immediately fear the worst.....	PERS140
PERS140	leave decision-making to other people.....	PERS141
PERS141	like to chat.....	PERS142
PERS142	quarrel	PERS143
PERS143	behave properly.....	PERS144
PERS144	easily get over misfortunes/bad luck.....	PERS145
PERS145	look at things from different angles	PERS146
PERS146	am afraid to meet new people	PERS147
PERS147	am considerate of other people's feelings	PERS148
PERS148	work according to an established pattern	PERS149
PERS149	do not easily get hurt/am tough.....	PERS150
PERS150	take the initiative.....	PERS201
PERS201	cheer up other people	PERS202

PERS202	use other people to my own benefit	PERS203
PERS203	like to be in dangerous situations	PERS204
PERS204	break into tears	PERS205
PERS205	act to please other people	PERS206
PERS206	am a withdrawn person	PERS207
PERS207	empathize with other people	PERS208
PERS208	like things to be exactly correct	PERS209
PERS209	look at the bright side of things	PERS210
PERS210	it is easy to intimidate me.....	PERS211
PERS211	am ready to start a conversation with other people	PERS212
PERS212	tell tall stories about myself	PERS213
PERS213	put work off till later	PERS214
PERS214	am able to get problems out of my mind.....	PERS215
PERS215	wait for other people to act	PERS216
PERS216	keep other people at a distance.....	PERS217
PERS217	am happy to help other people	PERS218
PERS218	act according to the book/rules.....	PERS219
PERS219	can control myself.....	PERS220
PERS220	join the majority	PERS221
PERS221	prefer to be by myself	PERS222
PERS222	impose my will upon other people	PERS223
PERS223	work hard	PERS224
PERS224	am self-confident.....	PERS225
PERS225	react quickly.....	PERS226
PERS226	feel comfortable in the company of other people.....	PERS227
PERS227	like to be in charge	PERS228
PERS228	get distracted	PERS229
PERS229	panic.....	PERS230
PERS230	take up challenges	PERS231
PERS231	live in my own little world.....	PERS232

PERS232	am always the center of the conversation.....	PERS233
PERS233	keep my engagements	PERS234
PERS234	am downhearted	PERS235
PERS235	know what I want.....	PERS236
PERS236	clam up in the company of strangers.....	PERS237
PERS237	respect other people's opinions	PERS238
PERS238	prepare myself well	PERS239
PERS239	get in a bad mood.....	PERS240
PERS240	am easy to fool	PERS241
PERS241	make friends quickly.....	PERS242
PERS242	boss other people around.....	PERS243
PERS243	do unexpected things	PERS244
PERS244	fret about things	PERS245
PERS245	am full of ideas.....	PERS246
PERS246	radiate joy.....	PERS247
PERS247	put myself in the center of attention.....	PERS248
PERS248	neglect my duties	PERS249
PERS249	keep my cool/don't easily get upset	PERS250
PERS250	enter into discussions	END

End of Questionnaire Personal Characteristics

Appendix B1. Descriptive Statistics General Information on the Household

variable	N	Minimum	Maximum
NOHHOLD	6900	4	11134
NOMEM	6900	1	9
PANEL	6843	1.00	2.00
GEBJAAR	6900	1900	1999
GESLACHT	6900	1	2
POSITIE	6900	0	7
ONDERW	6897	0	13
SCHOLING	6892	0	13
BEZIGBEL	6892	0	13
BEZIG1	6892	1.00	2.00
BEZIG2	6892	1.00	2.00
BEZIG3	6892	1.00	2.00
BEZIG4	6892	1.00	2.00
BEZIG5	6892	1.00	2.00
BEZIG6	6892	1.00	2.00
BEZIG7	6892	1.00	2.00
BEZIG8	6892	1.00	2.00
BEZIG9	6892	1.00	2.00
BEZIG10	6892	1.00	2.00
BEZIG11	6892	1.00	2.00
BEZIG12	6892	1.00	2.00
AANTALHH	6079	1.00	9.00
AANTALKI	6079	.00	7.00
STED	6075	1	5
REGIO	6075	1	5
PROV	6075	1	12
URB	6075	12	35
WOONVORM	6079	1	5
ACCOUNT	6843	1.00	2.00
KOSTWIN	6843	1.00	2.00
PARTNER	6079	1.00	2.00

Appendix B2. Descriptive Statistics Household and Work

Variable	N	Min	Max				
NOHHOLD	4493	4.00	11134.00	REDAF07	17	1	7
NOMEM	4493	1	6	GESL08	7	1	2
MONTH	4493	4	12	REDAF08	7	1	7
DAY	4493	1	31	GESL09	2	1	2
BHOUR	4493	0	23	REDAF09	2	1	1
BMIN	4493	0	59	GESL10	2	1	1
Ehour	4493	0	23	REDAF10	2	1	7
EMIN	4493	0	59	GESL11	0		
NOQUEST	4493	9622.00	9650.00	REDAF11	0		
BURGST	4493	1	6	BEZIG	4493	1	12
JRBS	3752	1900.00	1996.00	VUT	382	1	2
MNDBS	3752	1	12	RVUT	315	1	3
KK	1508	1	2	BET	2033	1	2
HKK	538	0	44	OOITW	1579	1	2
KIDOUT	2384	1	2	LOOND	4251	1	4
HKIDOUT	959	0	10	MAATS	626	1	2
D1	950	1	31	ZELFST	490	1	2
D2	950	1	12	DIENSTV	3625	1	2
D3	950	1935.00	1993.00	SCHAAL1	912	1	3
D4	745	1	31	BEDR	1337	100.00	9999.00
D5	745	1	12	UREN	1337	-9	80
D6	745	1905.00	1996.00	DIGITS	4251	.00	9999.00
D7	319	1	31	UREN2	2914	-9	80
D8	319	1	12	UURWERK	3625	-9.00	100.00
D9	319	1941.00	1991.00	VAKAN	2914	.00	132.00
D10	148	1	31	VAKVERL	1337	.00	100.00
D11	148	1	12	MWERK	4251	1	2
D12	148	1900.00	1991.00	EWERK	2676	1924.00	1996.00
D13	64	1	31	JFULL	4251	0	70
D14	64	1	12	JPART	4251	0	70
D15	64	1900.00	1978.00	JAARW	2914	1924.00	1996.00
D16	38	1	31	MAANDW	1130	1	12
D17	38	1	12	REIS	2914	.00	2020.00
D18	38	1900.00	1977.00	BERPENS	626	1	2
D19	17	1	27	WBERPENS	96	3	11
D20	17	1	12	AANBV	1382	1	2
D21	17	1900.00	1967.00	RPENSBV	111	1	2
D22	7	1	23	APENSBV	95	1	2
D23	7	1	12	WPENS	3530	1	2
D24	7	1900.00	1967.00	PFONDS1	2737	1	13
D25	2	1	14	PFONDS2	900	12	22
D26	2	1	4	PFONDS3	715	22	28
D27	2	1900.00	1963.00	SPFONDS	646	1	3
D28	2	0	10	PVERZ	270	1	2
D29	2	1	8	NAAMBDRT	177	0	0
D30	2	1900.00	1967.00	JAARV	331	1937.00	1996.00
D31	0			EIGEN	331	1	2
D32	0			EIGPERC	177	-9.00	100.00
D33	0			WPREMI	177	1	4
GESL01	950	1	2	HPREMI	177	-9.00	2000.00
REDAF01	950	1	7	INDEX	910	-9	2
GESL02	745	1	2	BREUK	4251	1	2
REDAF02	745	1	7	HBREUK	882	-9	24
GESL03	319	1	2	JBREUK	882	1900.00	1996.00
REDAF03	319	1	7	HJPENS	4251	0	60
GESL04	148	1	2	LFTPENS	315	25	85
REDAF04	148	1	7	PERCPENS	753	.00	100.00
GESL05	64	1	2	BIJBAAN	2914	1	3
REDAF05	64	1	7	HBIJB	297	0	60
GESL06	38	1	2	ZWERK	2914	0	80
REDAF06	38	1	7	JWERKL	1337	1950.00	1996.00
GESL07	17	1	2	MWERKL	471	-9	12
				PLOON	1163	1	4

LASTLOON	1163	-9.00	98000.00
RWEG	1337	1	14
ZOEK	4493	1	4
RNZOEK	64	1	7
MLON1	2375	-9.00	500000.00
MLONP1	2375	-9	4
DON1	2375	0	1
RAWERK	539	1	11
JAWERK	722	1964.00	1996.00
MAWERK	549	-9	12
HZOEK1	722	1	2
HZOEK2	722	1	2
HZOEK3	722	1	2
HZOEK4	722	1	2
HZOEK5	722	1	2
HZOEK6	722	1	2
HZOEK7	722	1	2
HZOEK8	722	1	2
HZOEK9	722	1	2
HSOL	722	0	65
AUUR	722	0	60
NETLOON	539	-9.00	140000.00
PERLOON	539	1	4
MLOON1	539	-9.00	350000.00
MLOONP1	539	-9	4
DOEN1	539	0	1
LOONM	183	-9.00	300000.00
PERLOONM	183	1	4
HLOONV	183	-9.00	150111.00
LOONVP	183	1	4

Appendix B3. Descriptive Statistics Accommodation and Mortgages

Variable	N	Min	Max				
NOHHOLD	2520	4.00	11134.00	WO49	1492	-9	4
NOMEM	2520	1	4	HYP11	1484	1	2
MONTH	2520	4	12	HYP21	1484	1	99
DAY	2520	1	31	HYP41	1484	1	49
BHOUR	2520	0	23	HYP61	1484	1943.00	1996.00
BMIN	2520	0	59	HY11	1484	-9.00	900000.00
EHOOR	2520	0	23	HY21	1484	-9.00	900000.00
EMIN	2520	0	59	HY31	1484	-9.00	1180.00
NOQUEST	2520	9622.00	9650.00	HY41	1484	1996.00	2050.00
AANTALHH	2520	1	9	HY51	1484	1	4
AANTALKI	1132	1	7	HY61	1484	-9.00	48000.00
WOONSIT	2520	0	4	HY71	1484	1	2
POSITIE	2520	0	6	HY81	1262	-9.00	50.00
GESLACHT	2520	1	2	HY91	1262	1967.00	1996.00
PARTNER	2520	0	1	HYP12	302	1	2
GEBJAAR	2520	1905.00	1976.00	HYP22	302	1	99
LEEFTCBS	2520	4	18	HYP42	302	1	49
BEZIGTOT	2520	1.00	7936.00	HYP62	302	1973.00	1996.00
BEZIGBEL	2520	0	12	HY12	302	-9.00	525000.00
ONDERW	2520	0	12	HY22	302	-9.00	525000.00
SCHOLING	2520	0	13	HY32	302	-9.00	1020.00
BRUTOHH	2468	-1.00	643200.00	HY42	302	1996.00	2050.00
NETTOHH	2468	.00	422300.00	HY52	302	1	4
BRUTOINK	2520	.00	465400.00	HY62	302	-9.00	14000.00
NETTOINK	2520	.00	291900.00	HY72	302	1	2
SES	2520	0	5	HY82	241	-9.00	30.00
BEDRIJF	2520	.00	47990.00	HY92	241	1968.00	1996.00
BEROEP	2520	.00	66100.00	HYP13	29	1	2
WO1	2520	1	4	HYP23	29	1	49
WO2	2520	1	10	HYP43	29	1	18
WO4	2520	1	10	HYP63	29	1978.00	1996.00
WO5	2520	1929.00	1996.00	HY13	29	-9.00	200000.00
WO7	2520	1	12	HY23	29	-9.00	170000.00
WO8	2520	-9.00	100.00	HY33	29	-9.00	960.00
WO9	2520	1	2	HY43	29	1997.00	2050.00
WO10	2520	1	2	HY53	29	1	4
WO11	2111	-9.00	16500.00	HY63	29	-9.00	2527.00
WO15	718	1	4	HY73	29	1	2
WO16	718	-9.00	12000.00	HY83	23	1.00	15.00
WO16A	718	1	2	HY93	23	1992.00	1996.00
WO18	262	-9.00	1452.00	HYP14	2	2	2
WO20	718	1	2	HYP24	2	1	14
WO21	123	1	4	HYP44	2	6	6
WO22	123	-9.00	4525.00	HYP64	2	1995.00	1995.00
WO24	123	1	2	HY14	2	60000.00	116000.00
WO25	718	1	2	HY24	2	60000.00	116000.00
WO26	1	2580.00	2580.00	HY34	2	690.00	770.00
WO30	649	1	2	HY44	2	2007.00	2016.00
WO31	63	-9.00	200000.00	HY54	2	1	1
WO31A	63	1983.00	1996.00	HY64	2	370.00	775.00
WO32	1780	1	2	HY74	2	1	1
WO33	1780	1	2	HY84	2	7.00	10.00
WO34	1780	-9.00	1200000.00	HY94	2	1995.00	1996.00
WO34A	1780	1	3	WO53	2520	1	7
WO41	1780	-9.00	1600000.00	WO54	72	1	2
WO42	119	1	2	WO55	5	-9.00	25000.00
WO43	93	1	4	WO561	356	1	2
WO44	93	25.00	4338.00	WO562	356	1	2
WO45	1780	1	4	WO563	356	1	2
WO46	49	1	4	WO564	356	1	2
WO47	49	-9.00	3000.00	WO565	356	1	2
WO48	1780	1	3	WO566	356	1	2
				WO567	356	1	2

WO568	356	1	2	WO855	90	1	2
WO581	44	1	2	WO856	90	1	2
WO582	44	1	2	WO861	164	1	2
WO583	44	1	2	WO862	164	1	2
WO584	44	1	2	WO863	164	1	2
WO585	44	1	2	WO864	164	1	2
WO586	44	1	2	WO865	164	1	2
WO591	57	1	2	WO871	444	1	2
WO592	57	1	2	WO872	444	1	2
WO593	57	1	2	WO873	444	1	2
WO594	57	1	2	WO874	444	1	2
WO595	57	1	2	WO875	444	1	2
WO601	174	1	2	WO876	444	1	2
WO602	174	1	2	WO881	78	1	2
WO603	174	1	2	WO882	78	1	2
WO604	174	1	2	WO883	78	1	2
WO605	174	1	2	WO884	78	1	2
WO606	174	1	2	WO885	78	1	2
WO611	61	1	2	WO886	78	1	2
WO612	61	1	2	WO89	2520	1	2
WO613	61	1	2	WO90	101	1	3
WO614	61	1	2	WO102	99	1	2
WO615	61	1	2	WO103	14	-9.00	200000.00
WO616	61	1	2	WO91	101	1	5
WO68	356	.00	100.00	WO93	99	-9.00	600000.00
WO691	356	1	2	WO94	99	1	3
WO692	356	1	2	WO95	36	-9.00	2.00
WO693	356	1	2	HPO11	35	1	2
WO694	356	1	2	HPO21	35	1	49
WO695	356	1	2	HPO41	35	1	49
WO696	356	1	2	HPO61	35	1969.00	1996.00
WO697	356	1	2	HP11	35	-9.00	275000.00
WO698	356	1	2	HP21	35	-9.00	275000.00
WO699	356	1	2	HP31	35	-9.00	890.00
WO71	978	1	5	HP41	35	1996.00	2024.00
WO72	389	-9.00	800000.00	HP51	35	1	4
WO73	389	1	3	HP61	35	-9.00	4800.00
WO75	389	1	2	HP71	35	1	2
WO76	285	-9.00	600000.00	HP81	28	-9.00	30.00
WO77	475	1	4	HP91	28	1969.00	1996.00
WO78	475	-9.00	6000.00	HPO12	3	2	2
WO79	864	.00	180.00	HPO22	3	1	4
WO831	864	1	2	HPO42	3	1	6
WO832	864	1	2	HPO62	3	1991.00	1995.00
WO833	864	1	2	HP12	3	18500.00	50000.00
WO834	864	1	2	HP22	3	25000.00	93500.00
WO835	864	1	2	HP32	3	650.00	820.00
WO836	864	1	2	HP42	3	1997.00	2025.00
WO837	864	1	2	HP52	3	1	1
WO838	864	1	2	HP62	3	140.00	650.00
WO851	90	2	2	HP72	3	1	2
WO852	90	1	2	HP82	2	5.00	10.00
WO853	90	1	2	HP92	2	1994.00	1995.00
WO854	90	2	2				

Appendix B4. Descriptive Statistics Health and Income

Variable	N	Min	Max	IJ1502	2	9	11
NOHHOLD	4250	4.00	11088.00	IJ1602	234	-9.00	132400.00
NOMEM	4250	1	6	IJ1802	63	-9.00	27000.00
MONTH	4250	4	12	IJ2002	171	-9.00	57459.00
DAY	4250	1	31	IJ403	46	-9	29
BHOUR	4250	0	23	IJ503	46	-9	12
BMIN	4250	0	59	IJ603	46	-9	31
EHOUR	4250	0	23	IJ703	46	-9	12
EMIN	4250	0	59	IJ803	1	4	4
NOQUEST	4250	9622.00	9650.00	IJ903	1	7	7
GEZ1	4250	76.00	210.00	IJ1003	1	28	28
GEZ2	4250	1.00	195.00	IJ1103	1	7	7
GEZ3	4250	1	5	IJ1203	1	3	3
GEZ4	4250	1	5	IJ1303	1	8	8
GEZ5	4250	1	2	IJ1403	1	19	19
GEZ7	4250	1	3	IJ1503	1	8	8
GEZ8	1013	1	2	IJ1603	46	-9.00	49000.00
GEZ9	4250	1	2	IJ1803	21	-9.00	43607.00
ZIEK	4250	1	2	IJ2003	25	-9.00	17371.00
HZIEK	1056	.00	276.00	IJ404	14	-9	26
KANS1	3735	0	10	IJ504	14	-9	10
KANS2	3963	0	10	IJ604	14	-9	31
KANS3	349	0	10	IJ704	14	-9	12
KANS4	182	0	10	IJ804	1	7	7
KANS5	84	0	10	IJ904	1	7	7
KANS6	27	0	9	IJ1004	1	7	7
IJ2	4250	0	11	IJ1104	1	7	7
IJ2401	2496	1	3	IJ1204	1	7	7
IJ2402	234	1	3	IJ1304	1	7	7
IJ2403	46	1	3	IJ1404	1	7	7
IJ2404	14	1	3	IJ1504	1	7	7
IJ2405	6	1	3	IJ1604	14	-9.00	18243.00
IJ2406	3	1	3	IJ1804	9	-9.00	-9.00
IJ2407	3	2	3	IJ2004	5	-9.00	5576.00
IJ2408	1	1	1	IJ405	6	-9	1
IJ2409	1	1	1	IJ505	6	-9	2
IJ2410	1	1	1	IJ605	6	-9	2
IJ401	2496	-9	31	IJ705	6	-9	3
IJ501	2496	-9	12	IJ805	1	1	1
IJ601	2496	-9	31	IJ905	1	1	1
IJ701	2496	-9	12	IJ1005	1	1	1
IJ801	70	1	31	IJ1105	1	1	1
IJ901	70	1	12	IJ1205	1	1	1
IJ1001	70	1	31	IJ1305	1	1	1
IJ1101	70	1	12	IJ1405	1	1	1
IJ1201	36	1	28	IJ1505	1	1	1
IJ1301	36	1	12	IJ1605	6	-9.00	1.00
IJ1401	36	1	31	IJ1805	5	-9.00	-9.00
IJ1501	36	1	12	IJ2005	1	1.00	1.00
IJ1601	2496	-9.00	550000.00	IJ406	3	-9	1
IJ1801	381	-9.00	100000.00	IJ506	3	-9	1
IJ2001	2115	-9.00	166000.00	IJ606	3	-9	31
IJ402	234	-9	31	IJ706	3	-9	12
IJ502	234	-9	12	IJ806	1	1	1
IJ602	234	-9	31	IJ906	1	1	1
IJ702	234	-9	12	IJ1006	1	1	1
IJ802	4	1	12	IJ1106	1	1	1
IJ902	4	7	12	IJ1206	1	1	1
IJ1002	4	13	31	IJ1306	1	1	1
IJ1102	4	8	12	IJ1406	1	1	1
IJ1202	2	14	26	IJ1506	1	1	1
IJ1302	2	8	11	IJ1606	3	-9.00	1.00
IJ1402	2	15	22	IJ1806	2	-9.00	-9.00

IJ2006	1	1.00	1.00	IZ8	11	1	31
IJ407	3	-9	1	IZ9	11	3	12
IJ507	3	-9	1	IZ10	7	1	15
IJ607	3	-9	1	IZ11	7	1	9
IJ707	3	-9	1	IZ12	7	1	31
IJ807	1	1	1	IZ13	7	5	12
IJ907	1	1	1	IZ14	266	1	2
IJ1007	1	1	1	IZ15	266	1	2
IJ1107	1	1	1	IZ16	266	-9.00	700000.00
IJ1207	1	1	1	IZ18	266	1	2
IJ1307	1	1	1	IZ19	36	-9.00	35000.00
IJ1407	1	1	1	IZ24	142	1	3
IJ1507	1	1	1	IZ25	117	-9	17
IJ1607	3	-9.00	-9.00	IZ26	117	-9	9
IJ1807	3	-9.00	-9.00	IZ27	117	-9	31
IJ2007	0			IZ28	117	-9	12
IJ408	1	2	2	IZ29	117	0	1
IJ508	1	2	2	IZ30	117	0	8
IJ608	1	2	2	IZ31	117	0	1
IJ708	1	2	2	IZ32	117	0	10
IJ808	1	2	2	IZ33	117	0	0
IJ908	1	2	2	IZ34	117	0	0
IJ1008	1	2	2	IZ35	117	0	0
IJ1108	1	2	2	IZ36	117	0	0
IJ1208	1	2	2	IZ37	117	1	2
IJ1308	1	2	2	IZ38	117	-9.00	200000.00
IJ1408	1	2	2	IZ40	117	1	2
IJ1508	1	2	2	IZ41	23	-9.00	35000.00
IJ1608	1	2.00	2.00	IP20	1211	1	2
IJ1808	0			IP21	1211	1	2
IJ2008	1	2.00	2.00	IP22	1211	1	2
IJ409	1	2	2	IP23	1211	1	2
IJ509	1	2	2	IP24	1211	1	2
IJ609	1	2	2	IP271	136	1	3
IJ709	1	2	2	IP272	430	1	3
IJ809	1	2	2	IP273	58	1	3
IJ909	1	2	2	IP274	404	1	3
IJ1009	1	2	2	IP41	136	-9.00	2937500.00
IJ1109	1	2	2	IP71	14	-9.00	33600.00
IJ1209	1	2	2	IP101	122	-9.00	341500.00
IJ1309	1	2	2	IP121	136	-9	12
IJ1409	1	2	2	IP131	136	-9	12
IJ1509	1	2	2	IP141	136	-9	31
IJ1609	1	2.00	2.00	IP151	136	-9	12
IJ1809	0			IP161	0		
IJ2009	1	2.00	2.00	IP171	0		
IJ410	1	1	1	IP181	0		
IJ510	1	1	1	IP191	0		
IJ610	1	1	1	IP201	1	1	1
IJ710	1	1	1	IP211	1	5	5
IJ810	1	1	1	IP221	1	31	31
IJ910	1	1	1	IP231	1	12	12
IJ1010	1	1	1	IP42	430	-9.00	1815356.00
IJ1110	1	1	1	IP72	70	-9.00	24000.00
IJ1210	1	11	11	IP102	360	-9.00	290778.00
IJ1310	1	1	1	IP122	430	-9	31
IJ1410	1	11	11	IP132	430	-9	12
IJ1510	1	1	1	IP142	430	-9	31
IJ1610	1	11.00	11.00	IP152	430	-9	12
IJ1810	0			IP162	19	1	30
IJ2010	1	1.00	1.00	IP172	19	1	12
IZ1	4250	1	2	IP182	19	1	31
IZ2	266	-9	24	IP192	19	2	12
IZ3	266	-9	11	IP202	19	1	30
IZ4	266	-9	31	IP212	19	1	12
IZ5	266	-9	12	IP222	19	1	31
IZ6	11	1	15	IP232	19	3	12
IZ7	11	1	12	IP43	58	-9.00	125000.00

IP73	4	-9.00	-9.00	II83	57	-9.00	55000.00
IP103	54	-9.00	51000.00	II103	68	-9	20
IP123	58	-9	25	II113	68	-9	12
IP133	58	-9	10	II123	68	-9	31
IP143	58	-9	31	II133	68	-9	12
IP153	58	-9	12	II143	0		
IP163	3	1	25	II153	0		
IP173	3	4	8	II163	0		
IP183	3	1	31	II173	0		
IP193	3	7	11	II183	0		
IP203	3	1	25	II193	0		
IP213	3	2	9	II203	0		
IP223	3	1	31	II213	0		
IP233	3	5	12	IS20	4250	1	2
IP44	404	-9.00	199589.00	IS21	4250	1	2
IP74	59	-9.00	50000.00	IS22	4250	1	2
IP104	345	-9.00	96158.00	IS23	4250	1	2
IP124	404	-9	31	IS24	4250	1	2
IP134	404	-9	12	IS25	4250	1	2
IP144	404	-9	31	IS26	4250	1	2
IP154	404	-9	12	IS27	4250	1	2
IP164	18	1	31	IS28	4250	1	2
IP174	18	1	6	IS251	54	1	3
IP184	18	1	31	IS252	159	1	3
IP194	18	2	12	IS253	31	1	3
IP204	14	1	31	IS254	47	1	3
IP214	14	1	9	IS255	37	1	3
IP224	14	1	31	IS256	44	1	3
IP234	14	3	12	IS257	3	3	3
II20	4250	1	2	IS258	13	1	3
II21	4250	1	2	IS41	54	-9.00	51000.00
II22	4250	1	2	IS61	22	-9.00	13000.00
II23	4250	1	2	IS81	32	-9.00	19668.00
II251	346	1	3	IS101	54	-9	25
II252	181	1	3	IS111	54	-9	10
II253	68	1	3	IS121	54	-9	31
II41	346	-9.00	55000.00	IS131	54	-9	12
II61	285	-9.00	8500.00	IS141	3	1	30
II81	61	-9.00	18948.00	IS151	3	2	4
II101	346	-9	31	IS161	3	1	30
II111	346	-9	12	IS171	3	5	12
II121	346	-9	31	IS181	3	1	30
II131	346	-9	12	IS191	3	3	8
II141	20	1	28	IS201	3	1	30
II151	20	2	11	IS211	3	8	12
II161	20	1	31	IS42	159	-9.00	62000.00
II171	20	2	12	IS62	50	-9.00	34000.00
II181	8	1	31	IS82	109	-9.00	21322.00
II191	8	9	12	IS102	159	-9	31
II201	8	3	30	IS112	159	-9	12
II211	8	9	12	IS122	159	-9	31
II42	181	-9.00	62139.00	IS132	159	-9	12
II62	65	-9.00	26116.00	IS142	2	1	1
II82	116	-9.00	18944.00	IS152	2	3	6
II102	181	-9	31	IS162	2	1	1
II112	181	-9	12	IS172	2	4	8
II122	181	-9	31	IS182	2	1	1
II132	181	-9	12	IS192	2	5	9
II142	9	1	29	IS202	2	1	1
II152	9	1	12	IS212	2	6	12
II162	9	1	31	IS43	31	-9.00	48600.00
II172	9	5	12	IS63	17	-9.00	5000.00
II182	3	1	22	IS83	14	-9.00	17500.00
II192	3	1	8	IS103	31	-9	20
II202	3	3	31	IS113	31	-9	9
II212	3	9	12	IS123	31	-9	31
II43	68	-9.00	113000.00	IS133	31	-9	12
II63	11	-9.00	31200.00	IS143	2	1	1

IS153	2	1	6	IS68	4	-9.00	-9.00
IS163	2	1	1	IS88	9	-9.00	10000.00
IS173	2	8	12	IS108	13	-9	15
IS183	2	1	1	IS118	13	-9	12
IS193	2	1	9	IS128	13	-9	31
IS203	2	1	1	IS138	13	-9	12
IS213	2	12	12	IS148	1	1	1
IS44	47	-9.00	28000.00	IS158	1	1	1
IS64	26	-9.00	18000.00	IS168	1	1	1
IS84	21	-9.00	6133.00	IS178	1	12	12
IS104	47	-9	29	IS188	0		
IS114	47	-9	9	IS198	0		
IS124	47	-9	31	IS208	0		
IS134	47	-9	12	IS218	0		
IS144	3	1	19	IO20	4250	1	2
IS154	3	4	11	IO21	4250	1	2
IS164	3	1	31	IO22	4250	1	2
IS174	3	5	12	IO23	4250	1	2
IS184	1	1	1	IO24	4250	1	2
IS194	1	6	6	IO25	4250	1	2
IS204	1	1	1	IO26	4250	1	2
IS214	1	7	7	IO27	4250	1	2
IS45	37	-9.00	6224300.00	IO28	4250	1	2
IS65	8	-9.00	-9.00	IO41	105	-9.00	140000.00
IS85	29	-9.00	41561.00	IO42	78	-9.00	5700.00
IS105	37	-9	1	IO43	156	-9.00	15000.00
IS115	37	-9	12	IO44	15	-9.00	5114.00
IS125	37	-9	31	IO45	16	-9.00	39996.00
IS135	37	-9	12	IO46	25	-9.00	11000.00
IS145	1	1	1	IO47	54	-9.00	12000.00
IS155	1	5	5	IO48	71	-9.00	162500.00
IS165	1	1	1	IO48A	434	1	2
IS175	1	8	8	IO48B	87	-9.00	50000.00
IS185	1	1	1	IO48C	434	1	2
IS195	1	9	9	IO48D	173	-9.00	50000.00
IS205	1	1	1	IN11	4250	1	2
IS215	1	12	12	IN12	451	-9.00	152000.00
IS46	44	-9.00	27607.00	IN15	4250	0	5
IS66	16	-9.00	10600.00	IN16	4250	1	2
IS86	28	-9.00	7067.00	IN17	2470	1	2
IS106	44	-9	31	IN18	1637	-9.00	495000.00
IS116	44	-9	11	IN20	833	-9.00	260000.00
IS126	44	-9	31	IN22	572	-9.00	139936.00
IS136	44	-9	12	IN24	4250	1	2
IS146	1	1	1	IN25	4250	1	2
IS156	1	1	1	IN26	172	-9.00	250000.00
IS166	1	31	31	IN28	172	1	2
IS176	1	12	12	IN29	4250	1	2
IS186	1	1	1	IN30	56	-9.00	72000.00
IS196	1	1	1	IN32	4250	1	2
IS206	1	12	12	IN33	57	-9.00	36000.00
IS216	1	12	12	IN35	4250	1	2
IS47	3	-9.00	5844.00	IN36	286	-9.00	100000.00
IS67	2	-9.00	-9.00	IN38	4250	1	2
IS87	1	-9.00	-9.00	IN39	215	-9.00	250000.00
IS107	3	-9	1	IN41	4250	1	5
IS117	3	-9	1	IN42	2090	1	4
IS127	3	-9	31	IN43	2090	-9.00	9000.00
IS137	3	-9	12	IN45	4250	1	3
IS147	0			IN46	262	-9.00	10000000.00
IS157	0			IN48	262	0	12
IS167	0			IN49	3798	1	2
IS177	0			IN50	2087	1	11
IS187	0			PSY1	2087	-9.00	80000.00
IS197	0			PSY2	2087	-9.00	90000.00
IS207	0			PSY3	2087	-9.00	99000.00
IS217	0			PSY4	2087	-9.00	99999.00
IS48	13	-9.00	31670.00	PSY5	2087	-9.00	99999.00

PSY6	2087	-9.00	99999.00
LAAG	2087	-9.00	600000.00
HOOG	2087	-9.00	100000000.00
PRO1	1747	.00	100.00
PRO2	1747	.00	100.00
PRO3	1747	.00	100.00
PRO4	1747	.00	100.00
ANSWER	4250	0	4
WRONG0	80	2	2
WRONG1	80	1	2
WRONG2	80	1	2
WRONG3	80	2	2
WRONG4	80	1	2
WRONG5	80	1	2
WRONG6	80	1	2
HOWMANY	4250	0	5

Appendix B5. Descriptive Statistics Assets and Liabilities

Variable	N	Min	Max				
NOHHOLD	3824	4.00	11072.00	POS101	1031	-9.00	336146.00
NOMEM	3824	1	5	POS111	281	-9.00	14.00
MONTH	3824	4	12	POS121	1031	-9.00	13812.00
DAY	3824	1	31	POS62	331	1	11
BHOUR	3824	0	23	POS82	331	1	99
BMIN	3824	0	59	POS102	331	-9.00	170500.00
EHOUR	3824	0	23	POS112	82	-9.00	12.00
EMIN	3824	0	59	POS122	331	-9.00	11360.00
NOQUEST	3824	9627.00	9651.00	POS63	86	1	11
BZ1	3824	1	2	POS83	86	1	6
BET2	3824	0	11	POS103	86	-9.00	200000.00
BET3	6	1	1	POS113	22	-9.00	5.00
BET4	6	-9.00	25195.00	POS123	86	-9.00	12800.00
BET5	3	-9	2	POS64	27	1	11
BET61	2947	1	2	POS84	27	1	6
BET71	2041	1	9	POS104	27	-9.00	78000.00
BET91	2947	1	11	POS114	5	-9.00	4.00
BET111	2947	1	20	POS124	27	-9.00	3258.00
BET131	2947	1	2	POS65	9	1	3
BET141	2947	-9.00	250000.00	POS85	9	1	6
BET151	1028	-9	14	POS105	9	-9.00	10000.00
BET161	2947	1	2	POS115	3	-9.00	3.00
BET62	1308	1	2	POS125	9	-9.00	442.00
BET72	1114	1	99	BZ4	3824	1	2
BET92	1308	1	11	BOE2	3824	0	13
BET112	1308	1	20	BOE3	2	-9.00	-9.00
BET132	1308	1	2	BOE4	2	1	7
BET142	1308	-9.00	84489.00	BOE5	2	-9.00	-9.00
BET152	438	-9	14	BOE51	851	1	99
BET162	1308	1	2	BOE71	851	1	99
BET63	320	1	2	BOE91	851	-9.00	165411.00
BET73	268	1	99	BOE101	330	-9	14
BET93	320	1	11	BOE111	851	-9.00	45000.00
BET113	320	1	20	BOE52	247	1	11
BET133	320	1	2	BOE72	247	1	99
BET143	320	-9.00	121397.00	BOE92	247	-9.00	115000.00
BET153	100	-9	14	BOE102	94	-9	14
BET163	320	1	2	BOE112	247	-9.00	30000.00
BET64	78	1	2	BOE53	78	1	11
BET74	64	3	9	BOE73	78	1	99
BET94	78	1	11	BOE93	78	-9.00	110000.00
BET114	78	1	20	BOE103	24	-9	14
BET134	78	1	2	BOE113	78	-9.00	4963.00
BET144	78	-9.00	60105.00	BOE54	25	1	11
BET154	25	-9	4	BOE74	25	1	7
BET164	78	1	2	BOE94	25	-9.00	28467.00
BET65	21	1	2	BOE104	6	-9	-9
BET75	8	1	9	BOE114	25	-9.00	1955.00
BET95	21	1	11	BOE55	12	1	11
BET115	21	1	20	BOE75	12	1	6
BET135	21	1	2	BOE95	12	-9.00	5000.00
BET145	21	-9.00	27217.00	BOE105	2	-9	-9
BET155	10	-9	12	BOE115	12	-9.00	160.00
BET165	21	1	2	BZ5	3824	1	2
BZ2	3824	1	2	SPA2	3824	0	11
BED2	1209	-9.00	102547.00	SPA3	1	1000.00	1000.00
BED3	362	-9	10	SPA4	0		
BZ3	3824	1	2	SPA5	1	60.00	60.00
POS2	3824	0	10	SPA701	1193	1	99
POS3	4	-9.00	34000.00	SPA901	1193	1	99
POS4	2	3	3	SPA1101	1193	1	99
POS5	4	-9.00	2700.00	SPA1301	1193	-9.00	397370.00
POS61	1031	1	11	SPA1401	361	-9	14
POS81	1031	1	99	SPA1501	1193	-9.00	24000.00
				SPA702	297	1	11

SPA902	297	1	99	BRI72	39	1	99
SPA1102	297	1	99	BRI92	39	-9.00	42000.00
SPA1302	297	-9.00	150000.00	BRI102	12	-9	4
SPA1402	77	-9	9	BRI112	39	-9.00	9000.00
SPA1502	297	-9.00	8138.00	BRI122	21	-9	9
SPA703	85	1	11	BRI12A2	39	-9.00	1995.00
SPA903	85	1	20	BRI12B2	39	-9	12
SPA1103	85	1	99	BRI132	39	-9.00	180.00
SPA1303	85	-9.00	133000.00	BRI142	39	-9.00	1000.00
SPA1403	22	-9	10	BRI173	29	1	99
SPA1503	85	-9.00	9600.00	BRI93	29	-9.00	10000.00
SPA704	36	1	11	BRI103	11	-9	3
SPA904	36	1	99	BRI113	29	-9.00	12000.00
SPA1104	36	1	99	BRI123	14	-9	4
SPA1304	36	-9.00	115500.00	BRI12A3	29	-9.00	1995.00
SPA1404	9	-9	2	BRI12B3	29	-9	9
SPA1504	36	-9.00	7100.00	BRI133	29	-9.00	120.00
SPA705	16	1	11	BRI143	29	-9.00	1000.00
SPA905	16	1	20	BRI74	18	1	99
SPA1105	16	3	99	BRI94	18	-9.00	2000.00
SPA1305	16	-9.00	52000.00	BRI104	5	-9	2
SPA1405	6	-9	1	BRI114	18	-9.00	4317.00
SPA1505	16	-9.00	1480.00	BRI124	7	-9	2
SPA706	5	1	11	BRI12A4	18	-9.00	1996.00
SPA906	5	3	20	BRI12B4	18	-9	12
SPA1106	5	16	99	BRI134	18	-9.00	120.00
SPA1306	5	-9.00	30000.00	BRI144	18	-9.00	1000.00
SPA1406	2	-9	1	BRI75	15	1	99
SPA1506	5	-9.00	2100.00	BRI95	15	-9.00	141000.00
SPA707	3	1	2	BRI105	4	-9	1
SPA907	3	1	20	BRI115	15	-9.00	4317.00
SPA1107	3	21	99	BRI125	7	-9	11
SPA1307	3	-9.00	10000.00	BRI12A5	15	-9.00	1995.00
SPA1407	1	-9	-9	BRI12B5	15	-9	12
SPA1507	3	-9.00	700.00	BRI135	15	-9.00	120.00
SPA708	3	1	2	BRI145	15	-9.00	1000.00
SPA908	3	3	20	BZ7	3824	1	2
SPA1108	3	18	99	KOO2	3824	0	18
SPA1308	3	-9.00	110000.00	KOO3	3	120000.	280000.00
SPA1408	1	-9	-9			00	
SPA1508	3	-9.00	2043.00	KOO4	3	1978.00	1987.00
SPA709	3	1	2	KOO501	518	1	99
SPA909	3	3	20	KOO701	518	1900.00	1996.00
SPA1109	3	74	99	KOO801	518	1.00	100.00
SPA1309	3	-9.00	10000.00	KOO901	518	1	2
SPA1409	1	-9	-9	KOO1001	518	-9.00	600000.00
SPA1509	3	-9.00	712.00	KOO1101	518	-9.00	1234248.00
SPA710	2	1	1	KOO502	190	1	99
SPA910	2	20	99	KOO702	190	1932.00	1996.00
SPA1110	2	74	74	KOO802	190	3.00	100.00
SPA1310	2	-9.00	15000.00	KOO902	190	1	2
SPA1410	1	-9	-9	KOO1002	190	-9.00	80000.00
SPA1510	2	-9.00	890.00	KOO1102	190	-9.00	350000.00
BZ6	3824	1	2	KOO503	106	1	99
BRI2	3824	.00	48.00	KOO703	106	1956.00	1995.00
BRI3	13	-9.00	70000.00	KOO803	106	4.00	100.00
BRI4	2	3	3	KOO903	106	1	2
BRI5	13	-9.00	69544.00	KOO1003	106	-9.00	45000.00
BRI6	6	-9	10	KOO1103	106	-9.00	418310.00
BRI71	113	1	99	KOO504	60	1	99
BRI91	113	-9.00	77176.00	KOO704	60	1957.00	1996.00
BRI101	49	-9	5	KOO804	60	5.00	99.00
BRI111	113	-9.00	100000.00	KOO904	60	1	2
BRI121	64	-9	14	KOO1004	60	-9.00	75000.00
BRI12A1	113	-9.00	1995.00	KOO1104	60	-9.00	202800.00
BRI12B1	113	-9	12	KOO505	39	1	99
BRI131	113	-9.00	360.00	KOO705	39	1982.00	1995.00
BRI141	113	-9.00	1000.00	KOO805	39	5.00	31.00

KOO905	39	1	1	LEV2	3824	0	4
KOO1005	39	-9.00	23700.00	LEV31	539	1	99
KOO1105	39	-9.00	70000.00	LEV51	539	1900.00	1995.00
KOO506	27	1	99	LEV61	539	1	5
KOO706	27	1980.00	1995.00	LEV71	539	-9.00	200000.00
KOO806	27	4.00	30.00	LEV81	539	-9.00	380000.00
KOO906	27	1	2	LEV91	440	-9	14
KOO1006	27	-9.00	50000.00	LEV32	69	1	37
KOO1106	27	-9.00	119000.00	LEV52	69	1900.00	1995.00
KOO507	19	1	99	LEV62	69	2	5
KOO707	19	1984.00	1995.00	LEV72	69	-9.00	7500.00
KOO807	19	5.00	20.00	LEV82	69	-9.00	109000.00
KOO907	19	1	1	LEV92	57	-9	11
KOO1007	19	-9.00	29687.00	LEV33	13	1	37
KOO1107	19	-9.00	56206.00	LEV53	13	1900.00	1994.00
KOO508	15	1	99	LEV63	13	2	4
KOO708	15	1985.00	1995.00	LEV73	13	-9.00	800.00
KOO808	15	4.00	21.00	LEV83	13	-9.00	15000.00
KOO908	15	1	2	LEV93	11	-9	6
KOO1008	15	-9.00	33700.00	LEV34	3	18	37
KOO1108	15	-9.00	130000.00	LEV54	3	1930.00	1993.00
KOO509	10	1	99	LEV64	3	1	2
KOO709	10	1986.00	1995.00	LEV74	3	1.00	68.00
KOO809	10	7.00	20.00	LEV84	3	-9.00	-9.00
KOO909	10	1	2	LEV94	3	1	2
KOO1009	10	-9.00	57595.00	LEV35	0		
KOO1109	10	-9.00	230560.00	LEV55	0		
KOO510	7	1	99	LEV65	0		
KOO710	7	1988.00	1995.00	LEV75	0		
KOO810	7	8.00	20.00	LEV85	0		
KOO910	7	1	2	LEV95	0		
KOO1010	7	-9.00	15700.00	BZ10	3824	1	2
KOO1110	7	-9.00	248000.00	PEN1	133	1	99
BZ8	3824	1	2	PEN3	133	1900.00	1996.00
KAP2	3824	0	7	PEN4	133	1	5
KAP3	1	-9.00	-9.00	PEN5	133	-9.00	50000.00
KAP4	1	-9	-9	BZ11	3824	1	2
KAP51	286	1	99	GRO2	3824	.00	50.00
KAP71	286	1900.00	1995.00	GRO3	2	-9.00	100000.00
KAP81	286	1	4	GRO41	187	1	99
KAP91	286	-9.00	100000.00	GRO61	187	1	99
KAP101	286	-9.00	360000.00	GRO81	187	-9.00	551987.00
KAP111	168	-9.00	11.00	GRO91	57	-9	10
KAP52	65	1	99	GRO42	59	1	99
KAP72	65	1937.00	1995.00	GRO62	59	1	99
KAP82	65	1	4	GRO82	59	-9.00	127000.00
KAP92	65	-9.00	20000.00	GRO92	13	-9	10
KAP102	65	-9.00	550000.00	GRO43	28	1	99
KAP112	45	-9.00	10.00	GRO63	28	1	99
KAP53	23	1	37	GRO83	28	-9.00	220800.00
KAP73	23	1963.00	1995.00	GRO93	8	-9	7
KAP83	23	1	4	GRO44	16	1	99
KAP93	23	-9.00	2000.00	GRO64	16	1	20
KAP103	23	-9.00	60000.00	GRO84	16	-9.00	180000.00
KAP113	17	-9.00	4.00	GRO94	7	-9	4
KAP54	9	1	37	GRO45	9	1	99
KAP74	9	1964.00	1994.00	GRO65	9	1	20
KAP84	9	1	4	GRO85	9	-9.00	95870.00
KAP94	9	-9.00	143.00	GRO95	6	-9	5
KAP104	9	-9.00	40000.00	BZ12	3824	1	2
KAP114	8	-9.00	2.00	BEL2	3824	.00	50.00
KAP55	3	6	37	BEL3	18	-9.00	877411.00
KAP75	3	1990.00	1993.00	BEL4	18	-9.00	22995.00
KAP85	3	1	4	BEL5	2	-9	2
KAP95	3	68.00	512.00	BEL61	413	1	99
KAP105	3	-9.00	-9.00	BEL81	413	1	99
KAP115	3	-9.00	-9.00	BEL101	413	-9.00	215915.00
BZ9	3824	1	2	BEL111	413	-9.00	7096.00

BEL62	134	1	27	AAN7A09	33	1	2
BEL82	134	1	99	AAN709	18	-9.00	1438.00
BEL102	134	-9.00	730000.00	AAN310	26	1	32
BEL112	134	-9.00	1954.00	AAN510	26	-9.00	7750.00
BEL63	68	1	99	AAN610	26	-9.00	294500.00
BEL83	68	1	99	AAN7A10	26	1	2
BEL103	68	-9.00	67144.00	AAN710	11	-9.00	896.00
BEL113	68	-9.00	3166.00	BZ15	3824	1	2
BEL64	40	1	99	OPT2	17	-9.00	29600.00
BEL84	40	1	99	BZ16	3824	1	2
BEL104	40	-9.00	80977.00	OPT4	12	-9.00	38000.00
BEL114	40	-9.00	1400.00	BZ17	3824	1	2
BEL65	29	1	99	OPT6	31	-9.00	29600.00
BEL85	29	4	55	BZ18	3824	1	2
BEL105	29	-9.00	122124.00	OPT8	16	-9.00	56500.00
BEL115	29	-9.00	1877.00	EXT1	43	1	2
BZ13	3824	1	2	EXT2	37	1	2
OBL2	122	1	5	EXT3	8	-9.00	100.00
OBL3	122	-9.00	562300.00	EXT4	8	-9.00	-9.00
OBL4	122	-9.00	24500.00	EXT5	37	-9.00	100.00
BZ14	3824	1	2	EXT6	37	-9.00	6000000.00
AAN2	3824	0	50	EXT7	37	1	2
AAN2A	19	-9.00	2000000.00	EXT8	9	-9.00	394000.00
AAN2B	19	1	2	EXT9	60	1	2
AAN2C	16	-9.00	30000.00	EXT10	43	1	2
AAN301	376	1	99	EXT11	43	-9.00	600000.00
AAN501	376	-9.00	9999.00	EXT12	43	1	2
AAN601	376	-9.00	196000.00	EXT13	5	-9.00	400000.00
AAN7A01	376	1	2	EXT14	159	1	2
AAN701	232	-9.00	9600.00	EXT15	148	1	2
AAN302	185	1	99	EXT16	148	-9.00	3500000.00
AAN502	185	-9.00	9999.00	EXT17	148	-9.00	116848.00
AAN602	185	-9.00	300000.00	BZ19	3824	1	2
AAN7A02	185	1	2	ONR2	107	1	9
AAN702	103	-9.00	12250.00	ONR31	107	1	14
AAN303	135	1	99	ONR51	107	-9.00	1345000.00
AAN503	135	-9.00	5000.00	ONR61	107	0	3
AAN603	135	-9.00	300000.00	ONR32	19	1	10
AAN7A03	135	1	2	ONR52	19	-9.00	948000.00
AAN703	92	-9.00	5400.00	ONR62	19	0	1
AAN304	106	1	99	ONR33	7	1	8
AAN504	106	-9.00	5000.00	ONR53	7	-9.00	260000.00
AAN604	106	-9.00	324000.00	ONR63	7	0	1
AAN7A04	106	1	2	ONR34	4	1	2
AAN704	64	-9.00	4027.00	ONR54	4	120000.	205000.00
AAN305	79	1	99			00	
AAN505	79	-9.00	4506.00	ONR64	4	0	1
AAN605	79	-9.00	264000.00	ONR35	3	1	2
AAN7A05	79	1	2	ONR55	3	120000.	175000.00
AAN705	42	-9.00	3580.00			00	
AAN306	58	1	99	ONR65	3	0	1
AAN506	58	-9.00	6000.00	O111	39	1	2
AAN606	58	-9.00	235700.00	O211	39	1	12
AAN7A06	58	1	2	O411	39	1	17
AAN706	29	-9.00	1900.00	O611	39	1970.00	1996.00
AAN307	51	1	99	ON111	39	-9.00	542000.00
AAN507	51	-9.00	5000.00	ON211	39	-9.00	475000.00
AAN607	51	-9.00	170000.00	ON311	39	-9.00	962.00
AAN7A07	51	1	2	ON411	39	1997.00	2050.00
AAN707	30	-9.00	1857.00	ON511	39	1	4
AAN308	41	1	32	ON611	39	-9.00	11874.00
AAN508	41	-9.00	2000.00	ON711	39	1	2
AAN608	41	-9.00	100000.00	ON811	30	.00	50.00
AAN7A08	41	1	2	ON911	30	1970.00	1996.00
AAN708	17	-9.00	3692.00	O112	6	1	2
AAN309	33	1	99	O212	6	1	49
AAN509	33	-9.00	9999.00	O412	6	1	49
AAN609	33	-9.00	130000.00	O612	6	1980.00	1995.00

ON112	6	-9.00	450000.00	ON431	3	1998.00	2024.00
ON212	6	-9.00	90994.00	ON531	3	1	1
ON312	6	-9.00	1020.00	ON631	3	-9.00	650.00
ON412	6	2000.00	2021.00	ON731	3	1	1
ON512	6	1	2	ON831	3	5.00	10.00
ON612	6	-9.00	836.00	ON931	3	1993.00	1996.00
ON712	6	1	1	O132	0		
ON812	6	.00	15.00	O232	0		
ON912	6	1990.00	1996.00	O432	0		
O113	2	1	2	O632	0		
O213	2	1	5	ON132	0		
O413	2	1	6	ON232	0		
O613	2	1980.00	1994.00	ON332	0		
ON113	2	-9.00	50000.00	ON432	0		
ON213	2	-9.00	50000.00	ON532	0		
ON313	2	-9.00	730.00	ON632	0		
ON413	2	2000.00	2019.00	ON732	0		
ON513	2	1	1	ON832	0		
ON613	2	-9.00	304.00	ON932	0		
ON713	2	1	2	O133	0		
ON813	1	5.00	5.00	O233	0		
ON913	1	1994.00	1994.00	O433	0		
O121	7	1	2	O633	0		
O221	7	1	12	ON133	0		
O421	7	1	6	ON233	0		
O621	7	1987.00	1995.00	ON333	0		
ON121	7	-9.00	1017000.00	ON433	0		
ON221	7	-9.00	1017000.00	ON533	0		
ON321	7	-9.00	800.00	ON633	0		
ON421	7	2001.00	2050.00	ON733	0		
ON521	7	1	3	ON833	0		
ON621	7	-9.00	25444.00	O141	2	1	2
ON721	7	1	2	O241	2	1	6
ON821	5	5.00	10.00	O441	2	3	6
ON921	5	1994.00	1996.00	O641	2	1900.00	1994.00
O122	0			ON141	2	-9.00	120000.00
O222	0			ON241	2	-9.00	120000.00
O422	0			ON341	2	-9.00	660.00
O622	0			ON441	2	1998.00	2005.00
ON122	0			ON541	2	1	1
ON222	0			ON641	2	594.00	650.00
ON322	0			ON741	2	1	1
ON422	0			ON841	2	.00	5.00
ON522	0			ON941	2	1993.00	1996.00
ON622	0			O151	1	2	2
ON722	0			O251	1	3	3
ON822	0			O451	1	1	1
ON922	0			O651	1	1995.00	1995.00
O123	0			ON151	1	270000.	270000.00
O223	0					00	
O423	0			ON251	1	268000.	268000.00
O623	0					00	
ON123	0			ON351	1	530.00	530.00
ON223	0			ON451	1	2015.00	2015.00
ON323	0			ON551	1	1	1
ON423	0			ON651	1	2047.00	2047.00
ON523	0			ON751	1	2	2
ON623	0			ON851	0		
ON723	0			ON951	0		
ON823	0			BZ20	3824	1	2
ON923	0			AUT2	3824	0	6
O131	3	1	2	AUT301	1981	1901.00	1995.00
O231	3	2	6	AUT401	1981	1	69
O431	3	1	6	AUT701	1981	-9.00	105000.00
O631	3	1981.00	1994.00	AUT801	1981	-9.00	145000.00
ON131	3	-9.00	120000.00	AUT302	243	1902.00	1995.00
ON231	3	-9.00	120000.00	AUT402	243	1	69
ON331	3	-9.00	870.00	AUT702	243	-9.00	240000.00

AUT802	243	-9.00	180000.00	SP422	3824	1	2
AUT303	17	1934.00	1995.00	SP423	3824	1	2
AUT403	17	2	69	SP424	3824	1	2
AUT703	17	-9.00	70000.00	BEZ4	3824	0	3
AUT803	17	-9.00	40000.00	BEZ1	3824	1	2
AUT304	8	1963.00	1991.00	BEZ1A	136	1	8
AUT404	8	2	55	BEZ2	3824	1	2
AUT704	8	-9.00	33000.00	BEZ2A	111	1	8
AUT804	8	-9.00	25000.00	BEZ30	3815	0	1
AUT305	1	1985.00	1985.00	BEZ31	3815	0	1
AUT405	1	69	69	BEZ32	3815	0	1
AUT705	1	-9.00	-9.00	BEZ33	3815	0	1
AUT805	1	-9.00	-9.00	BEZ34	3815	0	1
AUT306	1	1968.00	1968.00	BEZ35	3815	0	1
AUT406	1	38	38	BEZ36	3815	0	1
AUT706	1	-9.00	-9.00	PERS1	3824	1	2
AUT806	1	-9.00	-9.00	PERS2	3824	0	3
BZ21	3824	1	2	PER101	182	1	99
MOT2	3824	0	3	PER301	182	-9.00	370000.00
MOT301	118	1900.00	1995.00	PER401	62	-9	14
MOT401	118	1	44	PER501	182	-9.00	21000.00
MOT701	118	-9.00	46500.00	PER102	9	2	20
MOT801	118	-9.00	35000.00	PER302	9	-9.00	19000.00
MOT302	19	1929.00	1993.00	PER402	1	-9	-9
MOT402	19	2	44	PER502	9	-9.00	3500.00
MOT702	19	-9.00	20000.00	PER103	1	4	4
MOT802	19	-9.00	17000.00	PER303	1	-9.00	-9.00
MOT303	1	1983.00	1983.00	PER403	1	1	1
MOT403	1	7	7	PER503	1	134.00	134.00
MOT703	1	7950.00	7950.00	DOOR1	3824	1	2
MOT803	1	8600.00	8600.00	DOOR2	3824	0	3
BZ22	3824	1	2	DOO101	515	1	99
BOO2	3824	0	6	DOO301	515	-9.00	174000.00
BOO301	93	1800.00	1993.00	DOO401	209	-9	14
BOO501	93	-9.00	204000.00	DOO501	515	-9.00	250000.00
BOO601	93	-9.00	225000.00	DOO601	515	-9.00	30000.00
BOO302	6	1934.00	1989.00	DOO102	21	1	20
BOO502	6	-9.00	475000.00	DOO302	21	-9.00	32000.00
BOO602	6	500.00	70000.00	DOO402	11	-9	8
BOO303	2	1906.00	1970.00	DOO502	21	-9.00	55000.00
BOO503	2	-9.00	4500.00	DOO602	21	-9.00	1600.00
BOO603	2	-9.00	15000.00	DOO103	1	2	2
BZ23	3824	1	2	DOO303	1	-9.00	-9.00
CAR2	308	1	2	DOO403	1	-9	-9
CAR3	308	-9.00	63000.00	DOO503	1	-9.00	-9.00
CAR4	308	-9.00	120000.00	DOO603	1	-9.00	-9.00
BZ24	3824	1	2	FINA1	3824	1	2
UIT2	225	-9.00	700000.00	FINA2	3824	0	3
UIT3	225	1	2	FIN101	61	1	3
UIT4	61	-9.00	42000.00	FIN201	61	-9.00	223792.00
BZ25	3824	1	2	FIN301	25	-9	14
OVE2	3824	.00	6.00	FIN401	61	-9.00	12976.00
OVE31	93	0	7	FIN102	5	1	3
OVE71	93	-9.00	618102.00	FIN202	5	-9.00	2105.00
OVE81	93	-9.00	37505.00	FIN302	2	-9	2
OVE32	9	0	7	FIN402	5	-9.00	256.00
OVE72	9	-9.00	212070.00	FIN103	1	1	1
OVE82	9	-9.00	9410.00	FIN203	1	-9.00	-9.00
OVE33	3	0	3	FIN303	1	2	2
OVE73	3	-9.00	2920.00	FIN403	1	-9.00	-9.00
OVE83	3	-9.00	65.00	POST1	3824	1	2
OVE34	2	0	3	POST2	3824	0	3
OVE74	2	308.00	638.00	PS101	81	-9.00	3309.00
OVE84	2	-9.00	9.00	PS201	30	-9	4
OVE35	1	3	3	PS301	81	-9.00	1600.00
OVE75	1	303.00	303.00	PS102	20	-9.00	2500.00
OVE85	1	10.00	10.00	PS202	9	-9	2
SP421	3824	1	2	PS302	20	-9.00	200.00

PS103	4	-9.00	25000.00	ANDE2	3824	0	2
PS203	2	-9	2	AND201	51	-9.00	554000.00
PS303	4	-9.00	800.00	AND301	17	-9	14
PS104	0			AND401	51	-9.00	22000.00
PS204	0			AND202	2	-9.00	-9.00
PS304	0			AND302	2	-9	14
PS105	0			AND402	2	-9.00	-9.00
PS205	0			AND203	0		
PS305	0			AND303	0		
FAMI1	3824	1	2	AND403	0		
FAMI2	3824	0	5	AFLOS1	3824	1	2
FAM101	113	-9.00	980000.00	AFLOS2	199	-9.00	13000.00
FAM201	15	-9	12	REK0	3824	1	2
FAM301	113	-9.00	52000.00	REK1	3824	1	2
FAM102	13	-9.00	70000.00	REK2	3824	1	2
FAM202	5	-9	5	REK3	3824	1	2
FAM302	13	-9.00	4200.00	REKHUUR	11	-9.00	842.00
FAM103	2	10000.0	35000.00	REKGAS	8	-9.00	482.00
		0		REKOVER	41	-9.00	2500000.00
FAM203	0			HEBBEN	3824	-9	1
FAM303	2	200.00	2100.00	LENEN	3824	-9	2
STUD1	3824	1	2	KREDIET0	3824	1	2
STUD2	3824	0	1	KREDIET1	3824	1	2
STU101	78	-9.00	30000.00	KREDIET2	3824	1	2
STU201	25	-9	9	KREDIET3	3824	1	2
STU301	78	-9.00	1509.00	KREDIET4	3824	1	2
STU102	0			NOKRED1	601	1	2
STU202	0			NOKRED2	601	1	2
STU302	0			NOKRED3	601	1	2
CRED1	3824	1	2	AFGEZIEN	3824	1	2
CRED2	3824	-9.00	14700.00	VERWKRED	3824	1	2
ANDE1	3824	1	2				

Appendix B6. Descriptive Statistics Economic and Psychological Concepts

Variable	N	Min	Max				
NOHHOLD	3384	6.00	11048.00	BESTEM10	2215	1	2
NOMEM	3384	1	5	BESTEM11	2215	1	2
MONTH	3384	1	12	HOEVOPZY	2215	-9	7
DAY	3384	1	31	OPZIJ12	3091	1	4
BHOUR	3384	0	23	STEM1201	2520	1	2
BMIN	3384	0	59	STEM1202	2520	1	2
EHOURL	3384	0	23	STEM1203	2520	1	2
EMIN	3384	0	59	STEM1204	2520	1	2
NOQUEST	3384	9631.00	9701.00	STEM1205	2520	1	2
INKHH	3091	-9	6	STEM1206	2520	1	2
INKNORM	2880	1	4	STEM1207	2520	1	2
INKROND	3091	1	5	STEM1208	2520	1	2
FINSITU	3091	1	5	STEM1209	2520	1	2
INKEVEN	3091	1	3	STEM1210	2520	1	2
INKAANK	434	1	2	STEM1211	2520	1	2
INKSEC	202	1	3	SPAARGEW	3091	-9	6
INKVER	3091	1	3	SPAARM01	3091	-9	7
INKHO	612	-9.00	1000.00	SPAARM02	3091	-9	7
INKLA	335	-9.00	10000.00	SPAARM03	3091	-9	7
GEBEUR0	3091	1	2	SPAARM04	3091	-9	7
GEBEUR1	3091	1	2	SPAARM05	3091	-9	7
GEBEUR2	3091	1	2	SPAARM06	3091	-9	7
GEBEUR3	3091	1	2	SPAARM07	3091	-9	7
GEBEUR4	3091	1	2	SPAARM08	3091	-9	7
GEBEUR5	3091	1	2	SPAARM09	3091	-9	7
GEBEUR6	3091	1	2	SPAARM10	3091	-9	7
GEBEUR7	3091	1	2	SPAARM11	3091	-9	7
INKTOE	3091	1	3	SPAARM12	3091	-9	7
INKTOEHO	419	-9.00	1000.00	SPAARM13	3091	-9	7
INKTOELA	331	-9.00	72.00	STIGSB01	3091	-9	7
INKZEKER	3091	1	4	STIGSB02	3091	-9	7
INK25A	3091	1	3	STIGSB03	3091	-9	7
INK25B	270	1	2	STIGSB04	3091	-9	7
INK25C	174	1	3	STIGSB05	3091	-9	7
INKZEK1	3091	-9	7	STIGSB06	3091	-9	7
INKZEK2	3091	-9	7	STIGSB07	3091	-9	7
INKZEK3	3091	-9	7	STIGSB08	3091	-9	7
INKZEK4	3091	-9	7	STIGSB09	3091	-9	7
INKZEK5	3091	-9	7	STIGSB10	3091	-9	7
INKZEK6	3091	-9	7	STIGSB11	3091	-9	7
INKZEK7	3091	-9	7	STIGSB12	3091	-9	7
INK5	3091	1	3	STIGSB13	3091	-9	7
INK5HO	925	-9.00	10000.00	STIGSB14	3091	-9	7
INK5LA	471	-9.00	340.00	STIGSB15	3091	-9	7
INK5ZEK	3091	1	4	STIGSB16	3091	-9	7
INKLOON	3091	1	2	STIGSB17	3091	-9	7
INKVLOED	1802	1	4	STIGSB18	3091	-9	7
PRIJZEN	3091	1	3	STIGSB19	3091	-9	7
HOEVPRS	2315	-9.00	100.00	STIGSB20	3091	-9	7
PRIJZEN5	3091	1	3	STIGSB21	3091	-9	7
HOEVPRS5	2763	-9.00	100.00	SITUAT1	3091	-9	7
ZINVOL	3091	1	5	SITUAT2	3091	-9	7
OPZIJ	3091	1	2	SITUAT3	3091	-9	7
BESTEM01	2215	1	2	SITUAT4	3091	-9	7
BESTEM02	2215	1	2	SITUAT5	3091	-9	7
BESTEM03	2215	1	2	SITUAT6	3091	-9	7
BESTEM04	2215	1	2	SITUAT7	3091	-9	7
BESTEM05	2215	1	2	SPAAR1	2793	-9	7
BESTEM06	2215	1	2	SPAAR2	2793	-9	7
BESTEM07	2215	1	2	SPAAR3	2793	-9	7
BESTEM08	2215	1	2	SPAAR4	2793	-9	7
BESTEM09	2215	1	2	SPAAR5	2793	-9	7
				SPAAR6	2793	-9	7

BESCHRYF	2793	-9	6	PLAN1	2464	1	2
TOEK01	3384	-9	7	PLAN2	2464	1	2
TOEK02	3384	-9	7	PLAN3	2464	1	2
TOEK03	3384	-9	7	UITSPR	2464	1	5
TOEK04	3384	-9	7	TIENER1	3091	1	2
TOEK05	3384	-9	7	TIENER2	3091	1	2
TOEK06	3384	-9	7	SPAARDL	2606	.00	100.00
TOEK07	3384	-9	7	BANK16	3091	1	2
TOEK08	3384	-9	7	KID1	3091	1	2
TOEK09	3384	-9	7	KID2	2435	1	2
TOEK10	3384	-9	7	KID3	1841	1	2
TOEK11	3384	-9	7	KIND1	1841	1	2
UITGEVEN	3091	-9	7	KIND2	1841	1	2
CONTROL	3091	-9	7	SPRKND1	1777	.00	100.00
PLANNEN	3091	-9	7	SPRKND2	1343	.00	100.00
PERIODE1	3091	1	5	TEG1	3384	-9	7
PERIODE2	3091	1	5	TEG2	3384	-9	7
BIJHOUD	3091	1	5	TEG3	3384	-9	7
ZUINIGOU	3091	-9	5	TEG4	3384	-9	7
FINOU	3091	-9	5	TEG5	3384	-9	7
UITG10	3091	1	2	TEG6	3384	-9	7
UITG11	3091	1	2	TEG7	3384	-9	7
UITG12	3091	1	2	TEG8	3384	-9	7
UITG13	3091	1	2	TEG9	3384	-9	7
UITG14	3091	1	2	TEG10	3384	-9	7
UITG15	3091	1	2	TEG11	3384	-9	7
UITG20	3091	1	2	TEG12	3384	-9	7
UITG21	3091	1	2	TEG13	3384	-9	7
UITG22	3091	1	2	TEG14	3384	-9	7
UITG23	3091	1	2	TEG15	3384	-9	7
UITG24	3091	1	2	TEG16	3384	-9	7
PIN	3091	1	5	HHRELA	2739	1	5
AUTOM	2881	0	3	BESLIS	2739	1	4
FOON	3091	0	5	BESTEED	2739	1	3
POTJES0	3091	1	2	GELUKKIG	3384	1	6
POTJES1	3091	1	2	KENLTD	3384	1	13
POTJES2	3091	1	2	KENHH	3384	1	6
POTJES3	3091	1	2	KENINK	3384	-9	11
GEMLEEF1	3091	1	2	KENOPL	3384	1	7
GEMLEEF2	2079	1.00	90.00	KENWERK	3384	1	5
GEMLEEF3	2079	1	5	MANUUR	3384	0	80
ERFENIS	3091	-9	2	VROUWUUR	3384	0	80
ERFGELD	363	1	3	KUNDIG	3384	1	4
ERFVORM1	363	1	2	ADVIES	3384	1	8
ERFVORM2	363	1	2	FAMILIE	3384	1	3
ERFVORM3	363	1	2	NBANK	3384	0	11
ERFVORM4	363	1	2	ELWEEK	2446	.00	200.00
ERFVORM5	363	1	2	BUITEN	3262	0	1
ERFAL	3091	1	2	BBANK1	3262	1	2
ERFVEEL	1088	-9	3	DUTCH1	2141	1	2
ERFDENK	3091	1	2	DBANK101	3262	1	2
ERFBEL	1149	1	5	DBANK102	3262	1	2
TESTA	1149	1	2	DBANK103	3262	1	2
ERFWIE1	1149	1	2	DBANK104	3262	1	2
ERFWIE2	1149	1	2	DBANK105	3262	1	2
ERFWIE3	1149	1	2	DBANK106	3262	1	2
ERFWIE4	1149	1	2	DBANK107	3262	1	2
ERFWIE5	1149	1	2	DBANK108	3262	1	2
ERFWIE6	1149	1	2	DBANK109	3262	1	2
ERFNA1	1149	1	2	DBANK110	3262	1	2
ERFNA2	1149	1	2	DBANK111	3262	1	2
ERFNA3	1149	1	2	DBANK112	3262	1	2
ERFNA4	1149	1	2	ACT111	3262	1	2
ERFNA5	1149	1	2	ACT112	3262	1	2
ERFBEDR	1149	-9.00	100000000.0	ACT113	3262	1	2
			0	ACT114	3262	1	2
BABY	1652	1	2	ACT115	3262	1	2
PLAN0	2464	1	2	ACT116	3262	1	2

ACT117	3262	1	2	DBANK212	1732	1	2
ACT118	3262	1	2	ACT121	1732	1	2
ACT211	3262	1	2	ACT122	1732	1	2
ACT212	3262	1	2	ACT123	1732	1	2
ACT213	3262	1	2	ACT124	1732	1	2
ACT214	3262	1	2	ACT125	1732	1	2
ACT215	3262	1	2	ACT126	1732	1	2
ACT216	3262	1	2	ACT127	1732	1	2
ACT217	3262	1	2	ACT128	1732	1	2
ACT218	3262	1	2	ACT221	1732	1	2
ACT219	3262	1	2	ACT222	1732	1	2
ACTA1	83	0	0	ACT223	1732	1	2
UITS101	3262	1	7	ACT224	1732	1	2
UITS102	3262	1	7	ACT225	1732	1	2
UITS103	3262	1	7	ACT226	1732	1	2
UITS104	3262	1	7	ACT227	1732	1	2
UITS105	3262	1	7	ACT228	1732	1	2
UITS106	3262	1	7	ACT229	1732	1	2
UITS107	3262	1	7	UITS201	1732	1	7
UITS108	3262	1	7	UITS202	1732	1	7
UITS109	3262	1	7	UITS203	1732	1	7
UITS110	3262	1	7	UITS204	1732	1	7
UITS111	3262	1	7	UITS205	1732	1	7
UITS112	3262	1	7	UITS206	1732	1	7
UITS113	3262	1	7	UITS207	1732	1	7
UITS114	3262	1	7	UITS208	1732	1	7
UITS115	3262	1	7	UITS209	1732	1	7
UITS116	3262	1	7	UITS210	1732	1	7
UITS117	3262	1	7	UITS211	1732	1	7
UITS118	3262	1	7	UITS212	1732	1	7
UITS119	3262	1	7	UITS213	1732	1	7
UITS120	3262	1	7	UITS214	1732	1	7
UITS121	3262	1	7	UITS215	1732	1	7
UITS122	3262	1	7	UITS216	1732	1	7
UITS123	3262	1	7	UITS217	1732	1	7
UITS124	3262	1	7	UITS218	1732	1	7
UITS125	3262	1	7	UITS219	1732	1	7
UITS126	3262	1	7	UITS220	1732	1	7
UITS127	3262	1	7	UITS221	1732	1	7
UITS128	3262	1	7	UITS222	1732	1	7
UITS129	3262	1	7	UITS223	1732	1	7
UITS130	3262	1	7	UITS224	1732	1	7
UITS131	3262	1	7	UITS225	1732	1	7
UITS132	3262	1	7	UITS226	1732	1	7
UITS133	3262	1	7	UITS227	1732	1	7
UITS134	3262	1	7	UITS228	1732	1	7
KLACH1	3262	1	2	UITS229	1732	1	7
AFH1	567	0	7	UITS230	1732	1	7
HUIS1	1209	1	4	UITS231	1732	1	7
VAKER1	1209	1	4	UITS232	1732	1	7
AFST1	2115	.00	210.00	UITS233	1732	1	7
REIS11	2115	.00	360.00	UITS234	1732	1	7
WERK1	1209	.00	300.00	KLACH2	1732	1	2
REIS21	1209	.00	1000.00	AFH2	176	0	7
VV11	969	1	7	HUIS2	798	1	4
VV21	1146	1	7	VAKER2	798	1	4
DUTCH2	1301	1	2	AFST2	1247	.00	300.00
DBANK201	1732	1	2	REIS12	1247	.00	2000.00
DBANK202	1732	1	2	WERK2	798	.00	250.00
DBANK203	1732	1	2	REIS22	798	.00	1000.00
DBANK204	1732	1	2	VV12	431	1	7
DBANK205	1732	1	2	VV22	816	1	7
DBANK206	1732	1	2	OP1	3262	0	2
DBANK207	1732	1	2	OP2	3262	0	2
DBANK208	1732	1	2	OP3	3262	0	2
DBANK209	1732	1	2				
DBANK210	1732	1	2				
DBANK211	1732	1	2				

Appendix B7. Descriptive Statistics Personal Characteristics

Variable	N	Min	Max				
NOHHOLD	3197	4	11048	PERS204	3197	1	5
NOMEM	3197	1	5	PERS205	3197	1	5
MONTH	3197	4	12	PERS206	3197	1	5
DAY	3197	1	31	PERS207	3197	1	5
BHOUR	3197	0	23	PERS208	3197	1	5
BMIN	3197	0	59	PERS209	3197	1	5
Ehour	3197	0	23	PERS210	3197	1	5
EMIN	3197	0	59	PERS211	3197	1	5
NOQUEST	3197	9625	9651	PERS212	3197	1	5
PERS101	3197	1	5	PERS213	3197	1	5
PERS102	3197	1	5	PERS214	3197	1	5
PERS103	3197	1	5	PERS215	3197	1	5
PERS104	3197	1	5	PERS216	3197	1	5
PERS105	3197	1	5	PERS217	3197	1	5
PERS106	3197	1	5	PERS218	3197	1	5
PERS107	3197	1	5	PERS219	3197	1	5
PERS108	3197	1	5	PERS220	3197	1	5
PERS109	3197	1	5	PERS221	3197	1	5
PERS110	3197	1	5	PERS222	3197	1	5
PERS111	3197	1	5	PERS223	3197	1	5
PERS112	3197	1	5	PERS224	3197	1	5
PERS113	3197	1	5	PERS225	3197	1	5
PERS114	3197	1	5	PERS226	3197	1	5
PERS115	3197	1	5	PERS227	3197	1	5
PERS116	3197	1	5	PERS228	3197	1	5
PERS117	3197	1	5	PERS229	3197	1	5
PERS118	3197	1	5	PERS230	3197	1	5
PERS119	3197	1	5	PERS231	3197	1	5
PERS120	3197	1	5	PERS232	3197	1	5
PERS121	3197	1	5	PERS233	3197	1	5
PERS122	3197	1	5	PERS234	3197	1	5
PERS123	3197	1	5	PERS235	3197	1	5
PERS124	3197	1	5	PERS236	3197	1	5
PERS125	3197	1	5	PERS237	3197	1	5
PERS126	3197	1	5	PERS238	3197	1	5
PERS127	3197	1	5	PERS239	3197	1	5
PERS128	3197	1	5	PERS240	3197	1	5
PERS129	3197	1	5	PERS241	3197	1	5
PERS130	3197	1	5	PERS242	3197	1	5
PERS131	3197	1	5	PERS243	3197	1	5
PERS132	3197	1	5	PERS244	3197	1	5
PERS133	3197	1	5	PERS245	3197	1	5
PERS134	3197	1	5	PERS246	3197	1	5
PERS135	3197	1	5	PERS247	3197	1	5
PERS136	3197	1	5	PERS248	3197	1	5
PERS137	3197	1	5	PERS249	3197	1	5
PERS138	3197	1	5	PERS250	3197	1	5
PERS139	3197	1	5				
PERS140	3197	1	5				
PERS141	3197	1	5				
PERS142	3197	1	5				
PERS143	3197	1	5				
PERS144	3197	1	5				
PERS145	3197	1	5				
PERS146	3197	1	5				
PERS147	3197	1	5				
PERS148	3197	1	5				
PERS149	3197	1	5				
PERS150	3197	1	5				
PERS201	3197	1	5				
PERS202	3197	1	5				
PERS203	3197	1	5				

Appendix B8. Descriptive Statistics Aggregated data on income

Variable	N	Min	Max
NOHHOLD	4247	4.00	11088.00
NOMEM	4247	1.00	6.00
WINST	4167	-50000.00	700000.00
OG	4234	.00	140000.00
HPREM	4235	.00	5700.00
BEURS	4209	.00	15000.00
STUDLEN	4244	.00	5114.00
ALIM	4241	-72000.00	39996.00
ALIK	4245	.00	11000.00
OTOEL	4235	.00	12000.00
FTOEL	4227	.00	162500.00
RENTE	4174	.00	153000.00
ERF	4222	.00	250000.00
ZKP	1663	.00	51096.00
HS	4243	.00	5100.00
HG	4247	.00	2580.00
HWF	4188	.00	89600.00
HTR	4158	.00	77220.00
LOON	3929	.00	500000.00
VUT	4235	.00	195000.00
WG	4240	.00	113000.00
PENS	4200	.00	200000.00
WW	4198	.00	62139.00
ZW	4247	.00	55000.00
RWW	4232	.00	28000.00
AAW	4231	.00	48600.00
WAO	4198	.00	6224300.00
IOAW	4243	.00	31670.00
ABW	4232	.00	27607.00
AOW	4189	.00	62443.00
AWW	4228	.00	51000.00
LB	3013	.00	165955.00
IB	3659	.00	3769073.90
ZFP	4226	.00	3580.33
BTOT	3659	.00	6322986.00
NTOT	3602	.00	2553912.10

Appendix B9. Descriptive Statistics Aggregated data on assets, liabilities, and mortgages

Variable	N	Min	Max				
NOHHOLD	4155	4.00	11134.00	B19HYC	3824	.00	3.00
NOMEM	4155	1	5	B20A	3824	.00	6.00
B1A	3824	.00	11.00	B20B	3824	.00	270000.00
B1B	3824	-221336	250000.00	B20C	3824	.00	6.00
B1C	3824	.00	22.00	B21A	3824	.00	3.00
B1D	3824	.00	10.00	B21B	3824	.00	35000.00
B2A	3824	.00	1.00	B21C	3824	.00	2.00
B2B	3824	.00	102547.00	B22A	3824	.00	6.00
B2C	3824	.00	1.00	B22B	3824	.00	225000.00
B3A	3824	.00	10.00	B22C	3824	.00	1.00
B3B	3824	.00	378700.00	B23A	3824	.00	1.00
B3C	3824	.00	10.00	B23B	3824	.00	120000.00
B4A	3824	.00	13.00	B23C	3824	.00	1.00
B4B	3824	.00	167690.00	B24A	3824	.00	1.00
B4C	3824	.00	11.00	B24B	3824	.00	700000.00
B5A	3824	.00	11.00	B24C	3824	.00	1.00
B5B	3824	.00	502578.00	B25A	3824	.00	6.00
B5C	3824	.00	10.00	B25B	3824	.00	830172.00
B6A	3824	.00	48.00	B25C	3824	.00	1.00
B6B	3823	.00	188588.00	S1A	3824	.00	3.00
B6C	3824	.00	3.00	S1B	3824	.00	376000.00
B7A	3824	.00	18.00	S1C	3824	.00	10.00
B7B	3824	.00	629008.16	S2A	3824	.00	3.00
B7C	3824	.00	10.00	S2B	3824	.00	174000.00
B8A	3824	.00	7.00	S2C	3824	.00	10.00
B8B	3824	.00	650000.00	S3A	3824	.00	3.00
B8C	3824	.00	5.00	S3B	3824	.00	28500.00
B9A	3824	.00	4.00	S3C	3824	.00	2.00
B9B	3824	.00	455000.00	S4A	3824	.00	3.00
B9C	3824	.00	10.00	S4B	3824	.00	223792.00
B10A	3824	.00	1.00	S4C	3824	.00	10.00
B10B	3824	-4800.00	492000.00	S5A	3824	.00	5.00
B10C	3824	.00	1.00	S5B	3824	.00	980000.00
B11A	3824	.00	50.00	S5C	3824	.00	2.00
B11B	3824	.00	928240.00	S6A	3824	.00	1.00
B11C	3824	.00	4.00	S6B	3824	.00	30000.00
B12A	3824	.00	50.00	S6C	3824	.00	1.00
B12B	3824	.00	877411.00	S7A	3824	.00	1.00
B12C	3824	.00	5.00	S7B	3824	.00	14700.00
B13A	3824	.00	1.00	S7C	3824	.00	1.00
B13B	3824	.00	562300.00	S8A	3824	.00	2.00
B13C	3824	.00	1.00	S8B	3824	.00	554000.00
B14A	3824	.00	50.00	S8C	3824	.00	20.00
B14B	3824	.00	1120636.00	B26OGA	2520	.00	1.00
B14C	3824	.00	10.00	B26OGB	2520	.00	1600000.00
B15A	3824	.00	1.00	B26OGC	2520	.00	1.00
B15B	3824	.00	29600.00	B26HYA	2520	.00	4.00
B15C	3824	.00	1.00	B26HYB	2520	.00	1250000.00
B16A	3824	.00	1.00	B26HYC	2520	.00	3.00
B16B	3824	.00	38000.00	B27OGA	2520	.00	1.00
B16C	3824	.00	1.00	B27OGB	2520	.00	600000.00
B17A	3824	.00	1.00	B27OGC	2520	.00	1.00
B17B	3824	.00	29600.00	B27HYA	2520	.00	2.00
B17C	3824	.00	1.00	B27HYB	2520	.00	275000.00
B18A	3824	.00	1.00	B27HYC	2520	.00	1.00
B18B	3824	.00	56500.00				
B18C	3824	.00	1.00				
B19OGA	3824	.00	9.00				
B19OGB	3824	.00	2293000.00				
B19OGC	3824	.00	3.00				
B19HYA	3824	.00	4.00				
B19HYB	3824	.00	1492000.00				

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