

Variable Documentation VSB panel 1993

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25 July 1995

Revision: Jeroen Morriën, 25 March 1997

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1 Introduction

1.1 General

The VSB panel (VSBP) is a panel of some 2,800 households with which data are collected annually. The first round of the panel was held in 1993. The panel is fully sponsored by the VSB Foundation. In principle, household members aged 16 years and over were interviewed. The collected information includes: demographic characteristics of the household, gross income, labor market participation, pensions, health, extent and composition of the capital. Furthermore, the questionnaire includes questions about personal characteristics, such as risk aversion, uncertainty of income, personality traits, time preferences, life expectancy, and (saving) motives.

The survey of the 1993 round of the VSBP has been conducted over the period November 1993 through April 1994, and has been carried out by the Telepanel Foundation (STP). The survey has been conducted with two panels: a representative panel of some 2,000 households and a so-called ‘high income panel’ of some 1,000 households. The ‘high income panel’ has been defined especially for this research project, and consists of a selection of households taken from the top 10% of the income distribution. The questionnaire is fully computerized. Every household has a PC at home, connected to the telephone network. The questionnaire and the answers by the respondents are transferred by means of this telephone connection. Thus, the survey is conducted without the intermediary of an interviewer. A telephone helpdesk is provided should a question or problem arise with a respondent.

Table 1 shows the response of the 1993 round of the VSBP. By partial non-response we mean that a number of (but not all) members of the household have not filled in the questionnaire. The part of the questionnaire concerned with accommodation is to be filled in by one member of the household only. In principle, we ask the member of the household who takes care of the financial administration to fill in this part of the questionnaire. In case this person (or another member of the household) has not filled in the questionnaire ‘Accommodation,’ this is indicated as partial non-response in the column ‘households.’

	Persons		Households
Total	7,197		2,790
Persons aged 15 and under	1,530		
	5,667		
Number of questionnaires actually filled in	5,112	Number of questionnaires ‘Accommodation’ actually filled in	2,688
Partial non-response	555		102

Table 1: overview of response of the VSBP 1993 round

1.2 Comments on the variable documentation

The 1993 round of the VSBP has been computerized with the computer program INTERV. An advantage of computer-controlled questionnaires is that they are more flexible. A disadvantage

is, however, that it is hard to present the exact structure of the questionnaire in the documentation. With computer-controlled questionnaires it is possible to define a routing on the basis of a certain combination of variable values. In such cases however, it is impossible to show the routing in the questionnaire as extra questions or instructions to the interviewer. To solve this problem we have introduced 'fake' questions to a non-existent interviewer which indicate the routing. The answer to such fake questions is always 'yes' or 'no', and fake questions are always introduced by the phrase 'Interviewer:.' The formal condition which defines the routing is also mentioned with these fake questions. If the formal condition is true, this means that the answer to the question to the interviewer is 'yes.'

Due to the fact that in some cases the extra questions to the interviewer would be somewhat complicated, we have introduced the possibility of a supplementary condition to define an extra selection. A supplementary condition means adding a logical 'and' to the preceding conditions. For example, if NBANK represents the number of bank accounts and if the supplementary condition is $NBANK > 6$, then the question is only presented to respondents who have more than 6 bank accounts. A supplementary condition is always introduced by the phrase 'supplementary condition:.'

Not only the routing, but also the formulation of the question and the answer options can be adapted depending on earlier answers or variable values. To indicate this possibility in the documentation we have used 3 statements from the computer language VAX pascal, namely the IF-statement, the CASE-statement, and the Assignment. Below we present an example of each statement:

The Assignment

bet4 What was the (total) balance of your ...¹ CHECKING
ACCOUNTS on 31 December 1992 ?

¹ ... ← bet2

Explanation: the value of the variable BET2 (the number of checking accounts of the respondent) is added to the text in the open space at the footnote.

CASE-statement

hy62 How much do you pay now on all mortgage expenses for
the 2nd mortgage on your current accommodation, per
...² ?

² **case** hy52 **of** 1: ... ← 'month ' ; 2: ... ← 'quarter ' ; 3:
... ← 'six months ' ; 4: ... ← 'year' **end**

Explanation: depending on the value of the variable HYP52 'month', 'quarter', 'six months', or 'year' is added to the text in the open space at the footnote. If HYP52 has value '1', the word 'month' is inserted; with value '2', the word 'quarter' is inserted, etc.

IF-statement

vv11 Do you mostly go on foot from ...³ to this BRANCH OF THE BANK or do you use a means of transport ?

³ **if** *vaker* = 1 **then** ... ← 'HOME' **else** ... ← 'WORK'

Explanation: if the variable VAKER has value '1', the word 'home' is added to the text in the open space at the footnote. Otherwise the word 'work' is inserted. In case of an IF-statement without an ELSE-clause, an insertion in the text is only made if the condition belonging to the statement is true.

The definition of the priorities of the operators is the same as it is in PASCAL. We have also used a somewhat less well-known data type and operator in the documentation, namely the SET type and the \in -operator. The SET type is a set of elements of the same ordinal type. For example, 1..31 is the set of integers from 1 through 31. The two consecutive dots ('..') represent 'up to and including.' The \in -operator (is an element of) means that the expression $A \in B$ is true if A is an element of set B . The expression

$$A \in [1..3]$$

is equivalent to

$$(A = 1) \vee (A = 2) \vee (A = 3),$$

in which ' \vee ' means logical 'or'. Logical 'and' is indicated by ' \wedge .'

Description of the columns

The variable documentation includes the following columns:

Column 1: Question number

The number of the question. The questions are numbered consecutively, starting with 1. If a variable has been included in a logical expression, the index (the number between square brackets placed above the variable) refers to the number of the question in which the variable is defined.

Column 2: Variable name

The name of the variable as included in the dataset.

Column 3: Description of the variable

The description of the variable consists of the text of the question from the questionnaire, as well as the answer options and answer codes. With continuous variables, column 3 includes value '1' or the minimum value of the variable, as well as the maximum value of the variable.

Column 4: Frequency

For all variables, except for the questions with verbal answers, the absolute (not weighted) frequencies of the answer options have been included.

Column 5: Routing

In this column the subsequent question is mentioned after each answer option.

English Translation

When translation of the Dutch terminology proved difficult, the Dutch word or phrase is given between brackets []. This applies in particular to terminology having to do with the way Dutch society is organized (e.g. Social Security Acts (and their abbreviations), the educational system, income taxes). In some cases the Dutch has been added to a tentative English translation; in some cases (when even a tentative translation seemed misleading or unclear) only the Dutch is given.

1.3 Data

The 1993 round of the VSBP consists of 5 files. Table 2 shows the file names with the corresponding parts of the variable documentation. Variables that appear in a particular part of the questionnaire have been filed in the file mentioned. Different files can be linked by using 2 variables: NOHHOLD (household index) and NOMEM (index of member of the household). Because NOMEM is always smaller than 100, a unique person-index can be calculated as follows:

$\text{NOHHOLD} \times 100 + \text{NOMEM}$.

To distinguish the representative panel from the high income panel, we have introduced the variable PANEL 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 variables the answers 'don't know' and 'unknown' have been coded '-9.'

File	Part of the questionnaire
wrk	Work and Pensions
inc	Income, Health
wth	Assets
hs	Accommodation
psy	Economic and Psychological Concepts

Table 2: relation between various parts of the questionnaire and the VSBP 1993 files.

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
-------------	---------------	---------------------------------------------------------------------	----------------	--------------

2 Variable Documentation

2.1 General Information on the Household

1.	nohhold	Household index		
		1-2794	5112	} → 2
2.	nomem	Index of member of the household		
		1-20	5112	} → 3
3.	famsize	Size of the family (number of household members) ⁴		
		1 person	1 559	} → 4
		2 persons	2 2078	
		3 persons	3 788	
		4 persons	4 1049	
		5 persons	5 496	
		6 persons	6 80	
		7 persons	7 26	
		8 persons	8 4	
		9 persons or more	9 11	
		Unknown	-9 21	
4.	geslacht	Sex of the respondent		
		Male	1 2663	} → 5
		Female	2 2447	
		Unknown	-9 2	
5.	gebjaar	Year of birth of the respondent		
		0-1984	5112	} → 6

⁴As a member of the household are counted: (1) the head(s) of the household; (2) the children that are living at home, that is, children that as a rule sleep, eat etc. at home at least 4 days a week; (3) other persons who as a rule board (sleep, eat) at least 4 days a week with the household.

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
6.	bezigbel	Primary occupation		
		Employed on a contractual basis	1 2533	} → 7
		Works in own business/firm	2 169	
		Military service 1 st training	3 3	
		Looking for work after having lost former job	4 92	
		Looking for first-time work	5 12	
		Student	6 494	
		Works in own household	7 944	
		Retired, [AOW], [VUT]	8 491	
		Disabled	9 115	
		Unpaid work, keeping benefit payments	10 4	
		Works as a volunteer	11 50	
		Other occupation	12 185	
		Unknown	-9 20	
7.	bezigtot	Every occupation chosen by the respondent ⁵		
		0-7680	5112	} → 8

⁵Option 1 (employed on a contractual basis) receives value 2¹, option 2 receives value 2², option 3 receives value 2³ etc. The value indicated is the sum total of all options chosen by the respondent.

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
8.	scholing	Highest level of education of the respondent		
		Kindergarten/primary education..... 1	132	} → 9
		Continued primary education [VGLO] or elementary secondary education [LAVO]..... 2	20	
		Continued special (low level) education [voortgezet speciaal onderwijs, (b.v. MLK- en VSO-school, LOM-school)], secondary education [MAVO/MULO]..... 3	670	
		Pre-university education [HAVO, VWO, HBS, MMS of Lyceum]..... 4	805	
		Junior vocational training [(b.v. LTS, LEAO, lagere Land- en Tuinbouwschool)]..... 5	692	
		Senior vocational training [(b.v. MTS, MEAO, Middelbare Land- en Tuinbouwschool)]..... 6	635	
		Vocational colleges [(b.v. HTS, HEAO, opleidingen MO-akten)]..... 7	1064	
		Vocational colleges 2 nd tier [(b.v. accountant NIVRA, actuaris, opleidingen MO-B-akten)]..... 8	147	
		University education..... 9	754	
		Special (low level) education [speciaal onderwijs]... 10	15	
		Vocational training through apprentice system [leerlingwezen]..... 11	20	
		Other sort of education/training..... 12	138	
		Unknown..... -9	20	
9.	diploma	Has the respondent received a degree in that level of education ?		
		Yes..... 1	3815	} → 10
		No..... 2	1297	
10.	kids	Number of children in the household ⁶		
		0.....	2653	} → 11
		1-20.....	2438	
		Don't know..... -9	21	
11.	partner	Is there a partner present in the household ?		
		No..... 0	700	} → 12
		Yes..... 1	4391	
		Unknown..... -9	21	
12.	panel	Does the household of the respondent belong to the:		
		Representative panel..... 1	3090	} → 13
		High income panel..... 2	2001	
		Unknown..... -9	21	

⁶Children that do not sleep, eat etc. at home at least 4 days a week are not counted.

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
13.	wrk	Has the respondent answered the part of the questionnaire concerned with work and pensions ?		
		Yes, completely 1	5071	} → 14
		Yes, partly 2	0	
		No 3	41	
14.	hs	Has the respondent answered the part of the questionnaire concerned with accommodation ?		
		Yes, completely 1	2690	} → 15
		Yes, partly 2	0	
		No 3	2422	
15.	inc	Has the respondent answered the part of the questionnaire concerned with health and income ?		
		Yes, completely 1	4802	} → 16
		Yes, partly 2	0	
		No 3	310	
16.	wth	Has the respondent answered the part of the questionnaire concerned with assets ?		
		Yes, completely 1	3483	} → 17
		Yes, partly 2	1006	
		No 3	623	
17.	psy	Has the respondent answered the part of the questionnaire concerned with economic and psychological concepts ?		
		Yes, completely 1	2906	} → 18
		Yes, partly 2	1192	
		No 3	1014	
18.	positie	The respondent's position in the household		
		Head of the household 1	2675	} → 19
		Spouse 2	1633	
		Permanent partner (not married) 3	263	
		Parent (in law) 4	8	
		Child living at home 5	492	
		House-mate 6	8	
		Other 7	2	
		Unknown -9	31	
19.	kostwin	Who is the chief wage earner in your household ?		
		<i>The chief wage earner is the person with the highest income.</i>		
		Someone else 0	1867	} → 20
		I am myself the chief wage earner 1	3119	
		Unknown -9	126	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
20.	account	Which member of the household is most involved with the financial administration of the household ? <i>By financial administration we mean keeping the accounts e.g. for paying rent, mortgage payments, taking out loans, filling in tax forms (if any), etc.</i>		
		Someone else..... 0	2353	} → 21
		I am myself most involved with the financial administration..... 1	2633	
		Unknown..... -9	126	
21.	bedcode	(In case the respondent has a job) Company/business code <i>Coding used: SBI-business-classification (CBS)</i>		
		0-47990	5112	} → 22
22.	bercode	(In case the respondent has a job) Profession code <i>Coding used: ISCO-profession-classification 1984 (CBS).</i>		
		0-66300	5112	} → 23
23.		<i>Interviewer:</i> Has the respondent answered the part of the questionnaire concerned with work ? <i>Formal description:</i> $(wrk^{[13]} > 0) \wedge (wrk^{[13]} < 3)$		
		Yes	5071	} → 24
		No	41	} → 203
24.	burgst	What is your marital status ?		
		Married (including separated), having community of property 1	2880	} → 25
		Married (including separated), with a marriage settlement..... 2	518	
		Divorced from spouse..... 3	158	
		Living together with partner (not married)..... 4	514	
		Widowed..... 5	147	
		Never married..... 6	854		} → 27

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
25.	jrbs	When (which year) did you ... ⁷ ? ... ⁸ 1900-1993	4217	} → 26
26.	mndbs	And in which month ? (please indicate the month by a number: 1=January, 2=February, etc.) 1-12	4217	} → 27
27.		<i>Interviewer:</i> Is the respondent head of the household ? <i>Formal description:</i> <i>positie</i> ^[18] = 1 Yes No	2656 2415	} → 28 } → 98
28.		<i>Interviewer:</i> Was the respondent born before 1953 ? <i>Formal description:</i> <i>gebjaar</i> ^[5] < 1953 Yes No	1657 999	} → 29 } → 31
		<i>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.</i>		
29.	kk	Do you have any grandchildren ? Yes 1 No 2	520 1137	} → 30 } → 31
30.	hkk	How many grandchildren do you have ? 1-99	520	} → 31

⁷*case burgst*^[24] **of** 1: ... ← 'get married'; 2: ... ← 'get your divorce'; 3: ... ← 'start living together'; 4: ... ← 'become widowed' **end**

⁸**if** *jrbs*^[23] ∈ [1..2] **then** ... ← 'If you were married more than once, please give the date of the last marriage.'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		... ⁹		
31.	kidout	Do you have any children not/no longer belonging to your household ?		
		Yes	1 949	} → 32
		No	2 1707	} → 98
32.	hkidout	How many of your children do not/no longer belong to your household ?		
		1-11	949	} → 33
		<i>The following questions concern the dates of birth of children not/no longer belonging to your household.</i>		
		... ¹⁰		
		<i>Please indicate the month by a number (1= January, 2=February, etc.)</i>		
33.	d1	What is the day of the date of birth of the 1 st child not/no longer living at home ?		
		1-31	949	} → 34
34.	d2	What is the month of the date of birth of the 1 st child not/no longer being a member of the household ?		
		1-12	949	} → 35
35.	d3	What is the year of the date of birth of the 1 st child not/no longer being a member of the household ?		
		1900-1993	949	} → 36
36.	gesl01	Of what sex is the 1 st child that is not/no longer a member of the household ?		
		Male	1 484	} → 37
		Female	2 465	

⁹**if** *gebjaar*^[5] > 1952 **then** ... ← '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.'

¹⁰**if** *partner*^[11] = 1 **then** ... ← 'Please give data about ALL children that have ever belonged to your household or (if applicable) to the household of your partner.'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
37.	redaf01	What is the main reason for this 1 st child not/no longer being a member of the household ?		
		Independent, having own household 1	741	} → 38
		Studying while living away from home / boarding school 2	123	
		Military service 3	3	
		Hospital / psycho-medical institution 4	1	
		Holidays 5	1	
		Died 6	2	
		Other reason 7	78	
38.		<i>Interviewer:</i> Does the respondent have more than 1 child not/no longer being a member of the household ? <i>Formal description:</i> $hkidout^{[32]} > 1$		
		Yes	712	} → 39
		No	237		} → 98
39.	d4	What is the day of the date of birth of the 2 nd child not/no longer being a member of the household ?		
		1-31	712	} → 40
40.	d5	What is the month of the date of birth of the 2 nd child not/no longer being a member of the household ?		
		1-12	712	} → 41
41.	d6	What is the year of the date of birth of the 2 nd child not/no longer being a member of the household ?		
		1933-1993	712	} → 42
42.	gesl02	Of what sex is the 2 nd child that is not/no longer a member of the household ?		
		Male 1	329	} → 43
		Female 2	383	
43.	redaf02	What is the main reason for this 2 nd child not/no longer being a member of the household ?		
		Independent, having own household 1	561	} → 44
		Studying while living away from home / boarding school 2	89	
		Military service 3	3	
		Hospital / psycho-medical institution 4	2	
		Holidays 5	0	
		Died 6	5	
		Other reason 7	52	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
44.		<i>Interviewer:</i> Does the respondent have more than 2 children not/no longer being a member of the household ? <i>Formal description:</i> $hkidout^{[32]} > 2$		
		Yes	341	} → 45
		No	371	} → 98
45.	d7	What is the day of the date of birth of the 3 rd child not/no longer being a member of the household ?		
		1-31	341	} → 46
46.	d8	What is the month of the date of birth of the 3 rd child not/no longer being a member of the household ?		
		1-12	341	} → 47
47.	d9	What is the year of the date of birth of the 3 rd child not/no longer being a member of the household ?		
		1900-1986	341	} → 48
48.	gesl03	Of what sex is the 3 rd child that is not/no longer a member of the household ?		
		Male	151	} → 49
		Female	190	} → 49
49.	redaf03	What is the main reason for this 3 rd child not/no longer being a member of the household ?		
		Independent, having own household	299	} → 50
		Studying while living away from home / boarding school	23	} → 50
		Military service	0	} → 50
		Hospital / psycho-medical institution	1	} → 50
		Holidays	0	} → 50
		Died	0	} → 50
		Other reason	18	} → 50
50.		<i>Interviewer:</i> Does the respondent have more than 3 children not/no longer being a member of the household ? <i>Formal description:</i> $hkidout^{[32]} > 3$		
		Yes	164	} → 51
		No	177	} → 98

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
51.	d10	What is the day of the date of birth of the 4 th child not/no longer being a member of the household ? 1-31	164	} → 52
52.	d11	What is the month of the date of birth of the 4 th child not/no longer being a member of the household ? 1-12	164	} → 53
53.	d12	What is the year of the date of birth of the 4 th child not/no longer being a member of the household ? 1900-1988	164	} → 54
54.	gesl04	Of what sex is the 4 th child that is not/no longer a member of the household ? Male 1 Female 2	101 63	} → 55
55.	redaf04	What is the main reason for this 4 th child not/no longer being a member of the household ? Independent, having own household 1 Studying while living away from home / boarding school 2 Military service 3 Hospital / psycho-medical institution 4 Holidays 5 Died 6 Other reason 7	139 12 1 2 0 0 10	} → 56
56.		<i>Interviewer:</i> Does the respondent have more than 4 children not/no longer being a member of the household ? <i>Formal description:</i> $hkidout^{[32]} > 4$ Yes No	73 91	} → 57 } → 98
57.	d13	What is the day of the date of birth of the 5 th child not/no longer being a member of the household ? 1-31	73	} → 58
58.	d14	What is the month of the date of birth of the 5 th child not/no longer being a member of the household ? 1-12	73	} → 59

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
59.	d15	What is the year of the date of birth of the 5 th child not/no longer being a member of the household ? 1941-1993	73	} → 60
60.	gesl05	Of what sex is the 5 th child that is not/no longer a member of the household ? Male 1 Female 2	31 42	} → 61
61.	redaf05	What is the main reason for this 5 th child not/no longer being a member of the household ? Independent, having own household 1 Studying while living away from home / boarding school 2 Military service 3 Hospital / psycho-medical institution 4 Holidays 5 Died 6 Other reason 7	63 5 0 0 0 0 5	} → 62
62.		<i>Interviewer:</i> Does the respondent have more than 5 children not/no longer being a member of the household ? <i>Formal description:</i> $hkidout^{[32]} > 5$ Yes No	40 33	} → 63 } → 98
63.	d16	What is the day of the date of birth of the 6 th child not/no longer being a member of the household ? 1-31	40	} → 64
64.	d17	What is the month of the date of birth of the 6 th child not/no longer being a member of the household ? 1-12	40	} → 65
65.	d18	What is the year of the date of birth of the 6 th child not/no longer being a member of the household ? 1944-1978	40	} → 66
66.	gesl06	Of what sex is the 6 th child that is not/no longer a member of the household ? Male 1 Female 2	17 23	} → 67

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
67.	redaf06	What is the main reason for this 6 th child not/no longer being a member of the household ?		
		Independent, having own household 1	36	} → 68
		Studying while living away from home / boarding school 2	2	
		Military service 3	0	
		Hospital / psycho-medical institution 4	0	
		Holidays 5	0	
		Died 6	0	
		Other reason 7	2	
68.		<i>Interviewer:</i> Does the respondent have more than 6 children not/no longer being a member of the household ? <i>Formal description:</i> $hkidout^{[32]} > 6$		
		Yes	21	} → 69
		No	19	} → 98
69.	d19	What is the day of the date of birth of the 7 th child not/no longer being a member of the household ?		
		1-31	21	} → 70
70.	d20	What is the month of the date of birth of the 7 th child not/no longer being a member of the household ?		
		1-12	21	} → 71
71.	d21	What is the year of the date of birth of the 7 th child not/no longer being a member of the household ?		
		1946-1967	21	} → 72
72.	gesl07	Of what sex is the 7 th child that is not/no longer a member of the household ?		
		Male 1	8	} → 73
		Female 2	13	
73.	redaf07	What is the main reason for this 7 th child not/no longer being a member of the household ?		
		Independent, having own household 1	20	} → 74
		Studying while living away from home / boarding school 2	1	
		Military service 3	0	
		Hospital / psycho-medical institution 4	0	
		Holidays 5	0	
		Died 6	0	
		Other reason 7	0	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
74.		<i>Interviewer:</i> Does the respondent have more than 7 children not/no longer being a member of the household ? <i>Formal description:</i> $hkidout^{[32]} > 7$		
		Yes	9	} → 75 } → 98
		No	12	
75.	d22	What is the day of the date of birth of the 8 th child not/no longer being a member of the household ? 1-31	9	} → 76
76.	d23	What is the month of the date of birth of the 8 th child not/no longer being a member of the household ? 1-12	9	} → 77
77.	d24	What is the year of the date of birth of the 8 th child not/no longer being a member of the household ? 1949-1967	9	} → 78
78.	gesl08	Of what sex is the 8 th child that is not/no longer a member of the household ? Male 1 Female 2	5 4	} → 79
79.	redaf08	What is the main reason for this 8 th child not/no longer being a member of the household ? Independent, having own household 1 Studying while living away from home / boarding school 2 Military service 3 Hospital / psycho-medical institution 4 Holidays 5 Died 6 Other reason 7	8 1 0 0 0 0 0	} → 80
80.		<i>Interviewer:</i> Does the respondent have more than 8 children not/no longer being a member of the household ? <i>Formal description:</i> $hkidout^{[32]} > 8$		
		Yes	4	} → 81 } → 98
		No	5	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
81.	d25	What is the day of the date of birth of the 9 th child not/no longer being a member of the household ? 1-31	4	} → 82
82.	d26	What is the month of the date of birth of the 9 th child not/no longer being a member of the household ? 1-12	4	} → 83
83.	d27	What is the year of the date of birth of the 9 th child not/no longer being a member of the household ? 1956-1965	4	} → 84
84.	gesl09	Of what sex is the 9 th child that is not/no longer a member of the household ? Male 1 Female 2	2 2	} → 85
85.	redaf09	What is the main reason for this 9 th child not/no longer being a member of the household ? Independent, having own household 1 Studying while living away from home / boarding school 2 Military service 3 Hospital / psycho-medical institution 4 Holidays 5 Died 6 Other reason 7	4 0 0 0 0 0 0	} → 86
86.		<i>Interviewer:</i> Does the respondent have more than 9 children not/no longer being a member of the household ? <i>Formal description:</i> $hkidout^{[32]} > 9$ Yes No	3 1	} → 87 } → 98
87.	d28	What is the day of the date of birth of the 10 th child not/no longer being a member of the household ? 1-31	3	} → 88
88.	d29	What is the month of the date of birth of the 10 th child not/no longer being a member of the household ? 1-12	3	} → 89

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
89.	d30	What is the year of the date of birth of the 10 th child not/no longer being a member of the household ? 1958-1967	3	} → 90
90.	gesl10	Of what sex is the 10 th child that is not/no longer a member of the household ? Male 1 Female 2	3 0	} → 91
91.	redaf10	What is the main reason for this 10 th child not/no longer being a member of the household ? Independent, having own household 1 Studying while living away from home / boarding school 2 Military service 3 Hospital / psycho-medical institution 4 Holidays 5 Died 6 Other reason 7	3 0 0 0 0 0 0	} → 92
92.		<i>Interviewer:</i> Does the respondent have more than 10 children not/no longer being a member of the household ? <i>Formal description:</i> $hkidout^{[32]} > 10$ Yes No	1 2	} → 93 } → 98
93.	d31	What is the day of the date of birth of the 11 th child not/no longer being a member of the household ? 1-31	1	} → 94
94.	d32	What is the month of the date of birth of the 11 th child not/no longer being a member of the household ? 1-12	1	} → 95
95.	d33	What is the year of the date of birth of the 11 th child not/no longer being a member of the household ? 1959	1	} → 96
96.	gesl11	Of what sex is the 11 th child that is not/no longer a member of the household ? Male 1 Female 2	0 1	} → 97

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
97.	redaf11	What is the main reason for this 11 th child not/no longer being a member of the household ?		
		Independent, having own household	1	} → 98
		Studying while living away from home / boarding school	2	
		Military service	3	
		Hospital / psycho-medical institution	4	
		Holidays	5	
		Died	6	
		Other reason	7	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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2.2 Work and Pensions

The following questions concern paid jobs and pensions. We start off 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, freelance 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*

98.	bezig	What do you consider to be your primary occupation ?		
		Paid job	1	2827 } → 105
		Fulfilling military service or alternative national service	2	4 } → 103
		Looking for a job after having lost my former job ...	3	81 } → 103
		Looking for first-time work / looking for work after having been without a job for a long time	4	22 } → 103
		Student, trainee/apprentice receiving only an allowance for expenses	5	378 } → 100
		Work in my own household	6	808 } → 101
		Retired, living off interest-yielding investments	7	405 } → 99
		Early retirement.....	8	120 } → 103
		(Partially) disabled	9	146 } → 103
		Unpaid work, keeping my benefit payments	10	11 } → 103
		Work as a volunteer.....	11	65 } → 103
		Other.....	12	204 } → 103
99.	afgek	Because of which disease, handicap, or condition have you been declared unfit for work ?		
		... (Verbal answer)		→ 103
100.	vut	Did you use the early retirement arrangement ?		
		Yes	1	171 } → 101
		No.....	2	234 } → 103

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
101.	rvut	Why did you use the early retirement arrangement ?		
		Bad health 1	34	} → 103
		Reorganization of company/organization 2	77	
		Other reason 3	180	} → 102
102.	arvut	What other reason was this ?		
		... (Verbal answer)		→ 103
103.	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 ?		
		Yes 1	480	} → 105
		No 2	1764		} → 104
		<i>Do not count fulfilling one's military service or alternative national service as a paid job.</i>		
104.	ooitw	Have you ever had a paid job ?		
		Yes 1	1403	} → 105
		No 2	361		} → 170
105.	loond	... ¹¹ you employed on a contractual basis by a government institution (national, provincial, or local government), or by a private limited company [BV], or by another institution (public limited company [NV], foundation, association, or cooperative society) ?		
		<i>In case you ...¹²more than one job ...¹³the following questions concern the ...¹⁴job that you ...¹⁵most of your time on.</i>		
		Yes, employed by the government 1	1001	} → 108
		Yes, employed by a private limited company [BV] . . . 2	1496	
		Yes, employed by another institution (public limited company [NV], foundation, association, or cooperative society) 3	1495	
		No 4	718		} → 106

¹¹if *ooitw*^[104] = 1 then ... ← 'Were' else ... ← 'Are'

¹²if *ooitw*^[104] = 1 then ... ← 'had' else ... ← 'have'

¹³if *ooitw*^[104] = 1 then ... ← 'at the same time,'

¹⁴if *ooitw*^[104] = 1 then ... ← 'LAST'

¹⁵if *ooitw*^[104] = 1 then ... ← 'spent' else ... ← 'spend'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
106.	maats	... ¹³ you participate in a partnership [maatschap of vennootschap onder firma] ? <i>In general, general practitioners, notaries, and farmers take part in a [maatschap], whereas production-companies generally take part in a [vennootschap onder firma].</i>		
		Yes	176	} → 112
		No	542	} → 107
107.	zelfst	... ¹⁴ you self-employed or ... ¹⁵ you work in the family business ?		
		Self-employed	408	} → 112
		... ¹⁶ in the family business	134	
108.	dienstv	... ¹⁷ you employed on a permanent or on a temporary basis ?		
		Permanent	3504	} → 109
		Temporary	488	
109.		<i>Interviewer:</i> Is/was the respondent employed by the government ? <i>Formal description:</i> loond ^[105] = 1		
		Yes	1001	} → 110
		No	2991	} → 112
110.	schaal1	... ¹⁸ you work as a civil servant or professional soldier ?		
		Yes, civil servant	761	} → 111
		Yes, professional soldier	40	
		No	200	} → 112
111.	schaal2	Please provide the salary-scale or rank that you ... ¹⁹ as a ... ²⁰ ?		
		... (Verbal answer)		→ 112

¹³if ooitw^[104] = 1 then ... ← 'Did' else ... ← 'Do'
¹⁴if ooitw^[104] = 1 then ... ← 'Were' else ... ← 'Are'
¹⁵if ooitw^[104] = 1 then ... ← 'did' else ... ← 'do'
¹⁶if ooitw^[104] = 1 then ... ← 'worked' else ... ← 'work'
¹⁷if ooitw^[104] = 1 then ... ← 'Were' else ... ← 'Are'
¹⁸if ooitw^[104] = 1 then ... ← 'Did' else ... ← 'Do'
¹⁹if ooitw^[104] = 1 then ... ← 'had' else ... ← 'have'
²⁰if schaal1^[110] = 1 then ... ← 'civil servant' else ... ← 'professional soldier'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
112.		<i>Interviewer:</i> Is the respondent now providing information about his last job (i.e. he has no paid job at the moment) ? <i>Formal description:</i> $ooitw^{[104]} = 1$		
		Yes	1403	} → 113 } → 116
		No	3307	
113.	digits	What position or profession did you have ? <i>Answers coded according to the ISCO-profession categories 1984 of the CBS-business codes. m ...</i>		
		1-9999 guilders	1403	} → 114
114.	uren	How many hours per week did you, at your last job, ... ^{21?}		
		1-80 hours	1391	} → 115
		Don't know..... -9	12	
115.	vakverl	On average, how many days off (including holidays as a consequence of reduced working time [ADV]) did you take per year ? <i>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 holidayas that they, on average, actually had.</i>		
		0-100 days	1403	} → 118
116.	uren2	How many hours per week ... ^{22?} ²³		
		1-80 hours	2333	} → 117
		Don't know..... -9	34	
117.	vakan	How many days off ... ²⁴ in 1992 ? <i>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 holidayas that they actually had.</i>		
		0	401	} → 118
		1-132 days	2906	

²¹**if** $loond^{[105]} \in [1..3]$ **then** ... ← 'have to work according to your contract' **else** ... ← 'normally work ...'

²²**if** $loond^{[105]} \in [1..3]$ **then** ... ← 'do you have to work according to your contract' **else** ... ← 'do you normally work'

²³Fault in recording: the number of observations should be 3309.

²⁴**if** $loond^{[105]} \in [1..3]$ **then** ... ← '(including holidays as a consequence of reduced working time [ADV]) did you take with your employer' **else** ... ← 'did you take'

Quest. #	Vari- ables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
118.		<i>Interviewer:</i> Is/was the respondent employed on a con- tractual basis ? <i>Formal description:</i> $loond^{[105]} \in [1..3]$		
		Yes	3992	} → 119 } → 120
		No	718	
119.	uurwerk	How many hours per week ... ²⁵ you on average IN FACT spend on your ... ²⁶ most important job ? <i>For this question it doesn't make any difference whether overtime work ...²⁷paid for or not.</i>		
		1-90 hours	3970	} → 120
		Don't know.....-9	22	
120.	mwerk	Did you have other jobs before your ... ²⁸ job ?		
		Yes	3010	} → 121 } → 122
		No	1700	
121.	ework	Which year did you start work at your first paid job ?		
		1920-1993	3010	} → 122
122.	jfull	For how many years in total have you worked AT LEAST 32 HOURS PER WEEK ... ²⁹ ?		
		0	560	} → 123
		1-70 years	4150	
123.	jpart	For how many years in total have you worked LESS THAN 32 HOURS PER WEEK ... ³⁰ ?		
		0	2678	} → 124
		1-63 years	2032	
124.		<i>Interviewer:</i> Does the respondent currently have a paid job ? <i>Formal description:</i> $ooitw^{[104]} \neq 1$		
		Yes	3307	} → 125 } → 128
		No	1403	

²⁵if $ooitw^{[104]} = 1$ then ... ← 'did' else ... ← 'do'
²⁶if $ooitw^{[104]} = 1$ then ... ← 'last'
²⁷if $ooitw^{[104]} = 1$ then ... ← 'was' else ... ← 'is'
²⁸if $ooitw^{[104]} = 1$ then ... ← 'last' else ... ← 'current'
²⁹if $loond^{[105]} \in [1..3]$ then ... ← 'according to your contract'
³⁰if $loond^{[105]} \in [1..3]$ then ... ← 'according to your contract'

Quest. #	Vari- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
125.	jaarw	Which year did you start work at your current job ?		
		1924-1989	2081	} → 127
		1990-1993	1226	
126.	maandw	And in which month (1=January, 2=February etc.) ?		
		1-12	1226	} → 127
127.	reis	How much time does it normally take to get from HOME to WORK ?		
		0	215	} → 128
		1-2000 minutes	3092	
128.		<i>Interviewer:</i> Is/was the respondent employed on a con- tractual basis ? <i>Formal description:</i> $loond^{[105]} \in [1..3]$		
		Yes	3992	} → 132
		No	718	
129.	berpens	... ³¹ you take part in a professional pension plan ?		
		<i>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.</i>		
		Yes	1	} → 130
		No	2		} → 152

³¹**if** $ooitw^{[104]} = 1$ **then** ... ← 'Did' **else** ... ← 'Do'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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130.	wberpens	What professional pension plan ... ³² you take part in ?		
		Lawyers.....	1	} → 152
		Pharmacists.....	2	
		Doctors (general practitioners and specialists).....	3	
		Veterinarians.....	4	
		Physiotherapists.....	5	
		(Junior) notaries.....	6	
		Dentists/orthodontists working for the National Health Service.....	7	
		Midwives.....	8	
		Independent consulting actuaries.....	9	
		Exchange brokers.....	10	
		None of the above-mentioned.....	11	
131.	wbpdan	What professional pension plan ... ³³ you take part in ?		
		... (Verbal answer)		→ 152
132.		<i>Interviewer:</i> Is/was the respondent employed on a contractual basis with a private limited company [BV] ? <i>Formal description:</i> loond ^[105] = 2		
		Yes.....	1496	} → 133
		No.....	2496	} → 136
133.	aanbv	... ³⁴ you have shares in the private limited company that you work... ³⁵ for ?		
		Yes.....	144	} → 134
		No.....	1352	} → 136
134.	rpensbv	Are you entitled to a retirement pension through a contract with the private limited company that you work ... ³⁶ for, or through a pension company ?		
		Yes.....	113	} → 135
		No.....	31	} → 136

³²if ooitw^[104] = 1 then ... ← 'did' else ... ← 'do'
³³if ooitw^[104] = 1 then ... ← 'did' else ... ← 'do'
³⁴if ooitw^[104] = 1 then ... ← 'Did' else ... ← 'Do'
³⁵if ooitw^[104] = 1 then ... ← 'ed'
³⁶if ooitw^[104] = 1 then ... ← 'ed'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing	
135.	apensbv	... ³⁷ you also participate in pension plans for other employees of this private limited company ?			
		Yes	1 59	} → 137	
		No	2 54		} → 152
136.	wpens	Does your ... ³⁸ job entitle you to a retirement pension ?			
		Yes	1 2878	} → 137	
		No	2 1002		} → 152
137.	pfonds1	... ³⁹ you participate in one of the following pension funds through your ... ⁴⁰ employment ?			
		[ABP]	1 1033	} → 152	
		[TNO]	2 12		
		[PGGM]	3 399		
		[Metaalnijverheid]	4 119		
		[Bouwnijverheid]	5 51		
		[Metaalindustrie]	6 52		
		[Spoorwegpensioenfond]	7 22		} → 145
		[Grafische bedrijven]	8 33		
		[Landbouw]	9 21		
		[Vervoer en havenbedrijf]	10 34		
		[Detailhandel]	11 89		} → 138
		No, none of the above-mentioned pension funds	12 1070		
		Don't know	-9 2	} → 152	

³⁷**if** *ooitw*^[104] = 1 **then** ... ← 'Did' **else** ... ← 'Do'

³⁸**if** *ooitw*^[104] = 1 **then** ... ← 'last' **else** ... ← 'current'

³⁹**if** *ooitw*^[104] = 1 **then** ... ← 'Did' **else** ... ← 'Do'

⁴⁰**if** *ooitw*^[104] = 1 **then** ... ← 'last' **else** ... ← 'current'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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138.	pfonds2	... ⁴¹ you participate in one of the following pension funds through your ... ⁴² employment ?		
		[Beroepsvervoer over de weg].....	12	19
		[Schildersbedrijven].....	13	0
		[Woningcorporaties].....	14	13
		[PTT].....	15	29
		[Philips A+B].....	16	39
		[Shell].....	17	20
		[KLM].....	18	12
		[ABN amro].....	19	43
		[Hoogovens].....	20	9
		[ING bank + Postbank].....	21	19
		No, none of the above-mentioned pension funds	22	867
				} → 145
				} → 152
				} → 139

139.	pfonds3	... ⁴³ you participate in one of the following pension funds through your ... ⁴⁴ employment ?		
		[Progress Unilever].....	22	13
		[AKZO].....	23	13
		[PVM DSM].....	24	15
		[Rabobankorganisatie].....	25	23
		[Stork].....	26	5
		[Ahold].....	27	12
		None of the above-mentioned.....	28	786
				} → 152
				} → 140

Pension plans are often executed by pension funds and/or insurance companies. Thus 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.*

140.	spfonds	In which of the following pension funds ... ⁴⁵ you participate through your ... ⁴⁶ employer ?		
		Pension fund of a (big) company.....	1	256
		Pension fund of a branch of industry.....	2	189
				} → 142
				} → 143

⁴¹**if** *ooitw*^[104] = 1 **then** ... ← 'Did' **else** ... ← 'Do'
⁴²**if** *ooitw*^[104] = 1 **then** ... ← 'last' **else** ... ← 'current'
⁴³**if** *ooitw*^[104] = 1 **then** ... ← 'Did' **else** ... ← 'Do'
⁴⁴**if** *ooitw*^[104] = 1 **then** ... ← 'last' **else** ... ← 'current'
⁴⁵**if** *ooitw*^[104] = 1 **then** ... ← 'did' **else** ... ← 'do'
⁴⁶**if** *ooitw*^[104] = 1 **then** ... ← 'last' **else** ... ← 'current'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		Not entitled to a retirement pension through one of the above-mentioned pension funds 3	341	} → 141
141.	pverz	... ⁴⁷ you have retirement insurance with and insurance company that is partly paid for by your employer ?		
		Yes 1	264	} → 146
		No 2	77	} → 151
142.	naampens	What ... ⁴⁸ the name of this pension fund ?		
		... (Verbal answer)		→ 152
143.	naambdrt	Which branch of industry ... ⁴⁹ you in ?		
		... (Verbal answer)		→ 144
144.	pensbdrt	What ... ⁵⁰ the name of the pension fund of this branch of industry ?		
		... (Verbal answer)		→ 145
145.	aanv	... ⁵¹ you, in addition to the pension that you just mentioned ..., have additional retirement insurance with an insurance company that ... ⁵² partly paid for by your employer ?		
		Yes 1	106	} → 146
		No 2	935	} → 151
146.	jaarv	Which year was this insurance taken out ?		
		1946-1993	370	} → 147
147.	eigen	... ⁵³ you have to pay part of the premium for this additional retirement insurance yourself ?		
		Yes 1	211	} → 148
		No 2	159	} → 151

⁴⁷**if** *ooitw*^[104] = 1 **then** ... ← 'Did' **else** ... ← 'Do'

⁴⁸**if** *ooitw*^[104] = 1 **then** ... ← 'was' **else** ... ← 'is'

⁴⁹**if** *ooitw*^[104] = 1 **then** ... ← 'were' **else** ... ← 'are'

⁵⁰**if** *ooitw*^[104] = 1 **then** ... ← 'was' **else** ... ← 'is'

⁵¹**if** *ooitw*^[104] = 1 **then** ... ← 'Did' **else** ... ← 'Do'

⁵²**if** *ooitw*^[104] = 1 **then** ... ← 'was' **else** ... ← 'is'

⁵³**if** *ooitw*^[104] = 1 **then** ... ← 'Did' **else** ... ← 'Do'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
148.	eigperc	What part of this premium ... ⁵⁴ you have to pay for yourself ? 1-100 %..... Don't know..... -9	183 28	} → 149
149.	wpremi	... ⁵⁵ you have to pay for the premium for this insurance per: 4 weeks 1 Month 2 Quarter 3 Year 4	29 175 2 5	} → 150
150.	hpremi	How much ... ⁵⁶ the premium for this additional retirement insurance that you ... ⁵⁷ to pay for per ... ⁵⁸ ? <i>Do NOT include the part of the premium paid for by your employer.</i> 1-2000 guilders Don't know..... -9	185 26	} → 151
		<i>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 (waardevast) and/or to a salary-index (welvaartsvast). Pensions that are corrected in this way we call indexed to inflation.</i>		
151.	index	Is your ... ⁵⁸ retirement pension indexed to inflation ? ⁵⁹ Yes 1 No 2 Don't know..... -9	717 100 442	} → 152
152.	breuk	Did you ever have a break in your pension plan when you changed jobs ? <i>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.</i> Yes 1 No 2	911 3799	} → 153 } → 155

⁵⁴**if** *ooitw*^[104] = 1 **then** ... ← 'did' **else** ... ← 'do'
⁵⁵**if** *ooitw*^[104] = 1 **then** ... ← 'Did' **else** ... ← 'Do'
⁵⁶**if** *ooitw*^[104] = 1 **then** ... ← 'was' **else** ... ← 'is'
⁵⁶**if** *ooitw*^[104] **then** ... ← 'had' **else** ... ← 'have'
⁵⁷**case** *wpremi*^[149] **of** 1: ... ← '4 weeks' ; 2: ... ← 'month' ; 3: ... ← 'quarter' ; 4: ... ← 'year' **end**
⁵⁸**if** *ooitw*^[104] ≠ 1 **then** ... ← 'future'
⁵⁹Fault in recording: the total number of observations should be 1382.

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
153.	hbreuk	How many times did you have such a break in your pension plan ? 1-24 Don't know..... -9	897 14	} → 154
154.	jbreuk	Which year did you have the last break in your pension plan ? 1900-1993	911	} → 155
155.	hjpens	For how many years in total have you been building up entitlement to a (retirement) pension ? 0 1-51	1254 3456	} → 156
156.		<i>Interviewer:</i> Is the respondent aged 50 or over, does he/she have a paid job now, and is he/she not yet retired ? <i>Formal description:</i> ($gebjaar^{[5]} < 1943$) \wedge (($bezig^{[98]} = 1$) \vee ($bet^{[103]} = 1$)) \wedge ($bezig^{[98]} \neq 7$) \wedge ($bezig^{[98]} \neq 8$) Yes No.....	432 4278	} → 157 } → 158
157.	lftpens	At what age do you expect to retire, or to make use of the early retirement arrangement [VUT] ? 25-85	432	} → 158
158.		<i>Interviewer:</i> Is the respondent aged 50 or over, does he/she have a paid job now, and is he/she not yet retired ? <i>Formal description:</i> ($gebjaar^{[5]} < 1943$) \wedge (($bezig^{[98]} = 1$) \vee ($bet^{[103]} = 1$) \vee ($ooitw^{[104]} = 1$)) \wedge ($bezig^{[98]} \neq 7$) \wedge ($bezig^{[98]} \neq 8$) Yes No.....	657 4053	} → 159 } → 160
159.	percpens	How much do you expect your retirement pension (including General Old Age Pensions Act [AOW]) to be (in percentages) in relation to the net income you will have just before you retire ? ⁶⁰ 0 1-100 %.....	101 459	} → 160

⁶⁰Fault in recording; the total number of observations should be 657.

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
160.		<i>Interviewer:</i> Does the respondent have a paid job at the moment ? <i>Formal description:</i> $(bezig^{[98]} = 1) \vee (bet^{[103]} = 1)$		
		Yes	3307	} → 161 } → 164
		No	1403	
161.	bijbaan	Do you at the moment have an additional job (second paid job) or do you otherwise earn extra money ?		
		Yes, an additional job (second paid job)..... 1	202	} → 162 } → 163
		Yes, through own business or firm (vennootschap), not mentioned before..... 2	100	
		No, no additional job or second paid job..... 3	3005	
162.	hbijb	How many hours per week do you normally work at this additional job or second job ? <i>It doesn't make any difference whether overtime work is paid for or not.</i>		
		0	13	} → 163
		1-55 hours	289	
163.	zwerk	How many hours per week WOULD you like to work in total ? <i>If you have more than one job, include the number of hours that you would like to work at each job.</i>		
		0-80 hours	3307	} → 170
164.	jwerk1	Which year did you stop working ?		
		1950-1990	1037	} → 166
		1991-1993	366	} → 165
165.	mwerk1	And which month (1=January, 2=February, etc.) ?		
		1-12	362	} → 166
		Don't know..... -9	4	
166.		<i>Interviewer:</i> Was the respondent employed on a contractual basis ? <i>Formal description:</i> $loond^{[105]} \in [1..3]$		
		Yes	1180	} → 167 } → 169
		No	223	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
167.	ploon	Did you receive your pay at your last job per:		
		Week	1 113	} → 168
		4 weeks	2 131	
		Month	3 927	
		Year	4 9	
168.	lastloon	How much was your take-home pay at your last job per ... ⁶¹ ?		
		1-40000 guilders	1055	} → 169
		Don't know	-9 125	
169.	rweg	For what reason did you stop working ?		
		<i>This questions concerns your last job.</i>		
		Marriage	1 209	} → 170
		Birth of child	2 216	
		Health, disablement	3 204	
		Studies	4 64	
		Military service, first training	5 4	
		Resigned for personal reasons	6 65	
		Sold my own business	7 25	
		End of family business (business/company of partner/spouse)	8 5	
		Dismissal because the company was closed/ reorganized	9 86	
		Dismissal for another reason	10 57	
		Early retirement [VUT], mandatory retirement	11 226	
		Retired, started living off interest-yielding investments	12 87	
		Other reason	13 134	
		Don't know	14 21	
170.	zoek	Are you looking for a(nother) job at the moment ?		
		Yes, I am seriously looking for a(nother)job	1 288	} → 177
		Yes, I am thinking about looking for a(nother) job ..	2 532	
		No, I have already found a(nother) job but I haven't started working there yet	3 165	} → 173
		No, I am not looking for a(nother) job	4 4086	

⁶¹case *ploon*^[167] of 1: ... ← 'week' ; 2: ... ← '4 weeks' ; 3: ... ← 'month' ; 4: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
171.		<i>Interviewer:</i> Is there a point in asking further questions here ? <i>Formal description:</i> $(bezig^{[98]} \in [3, 4, 10, 11]) \wedge (bezig^{[98]} \neq 1) \wedge (bet^{[103]} \neq 1)$		
		Yes	58	} → 172 } → 173
		No	4028	
172.	rnzoek	For what reason are you not looking for a job ?		
		Doing a course / studying	1 4	} → 173
		Fulfilling my military service / alternative national service	2 0	
		Working in my own household	3 15	
		(Partially) disabled	4 5	
		Living off interest-yielding investments	5 0	
		(Early) retired	6 13	
		Other	7 21	
173.		<i>Interviewer:</i> Does the respondent have a job at the moment ? <i>The respondent is not looking for a job.</i> <i>Formal description:</i> $(bezig^{[98]} = 1) \vee (bet^{[103]} = 1)$		
		Yes	2695	} → 174 } → 203
		No	1556	
		<i>We would like to ask you a question about the minimum pay you would accept in another job. Imagine all other financial circumstances to be equal to your current position.</i>		
174.	mlon1	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 ?		
		1-500000 guilders	1738	} → 175
		Don't know	957	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
175.	mlonp1	Minimum take-home pay per:		
		Week	1 126	} → 176
		4 weeks	2 194	
		Month	3 1179	
		Year	4 99	
		Don't know	-9 1097	
176.	don1	I would never do that.		
		Yes	1 485	} → 203
		No	2 2210	
177.		<i>Interviewer:</i> Does the respondent have a job at the moment ? <i>The respondent is not looking for a job.</i>		
		<i>Formal description:</i> $(loond^{[105]} = 1) \vee (bet^{[103]} = 1)$		
		Yes	612	} → 178
		No	208		} → 180
178.	rawerk	For what reasons are you looking for another job ?		
		(Probably) losing my current job	1 80	} → 180
		Consider my current job as preliminary	2 70	
		Want to earn more	3 51	
		Want to work in a better work environment	4 80	
		Want an additional job, want to earn something extra	5 20	
		Want to work fewer hours	6 18	
		Want to work more hours	7 10	
		Don't like my current job	8 78	
		Want a job that gives more security	9 22	
		Changed circumstances at home	10 15	
		Other reason	11 168	
179.	arawerk	What other reason do you have in mind ?		
		... (Verbal answer)		→ 180
180.	jawerk	Since when (which year) have you been looking for a(nother) job ?		
		1960-1991	121	} → 182
		1992-1993	699		} → 181

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
181.	mawerk	And since which month (1=January, 2=February, etc.) ?		
		1-12	693	} → 182
		Don't know..... -9	6	
		<i>Describe the ways you have been looking for a job during the past 2 months ?</i>		
		<i>More than one answer is possible here</i>		
		<i>1 answered advertisements</i>		
		<i>2 placed advertisements for myself</i>		
		<i>3 asked around with employers</i>		
		<i>4 asked friends and other relations</i>		
		<i>5 through a job center</i>		
		<i>6 through a temporary employment agency</i>		
		<i>7 reading advertisements</i>		
		<i>8 other</i>		
		<i>9 haven't started looking for a job yet</i>		
182.	hzoek1	What way looking for a job: answered advertisements		
		Yes	274	} → 183
		No..... 2	546	
183.	hzoek2	What way looking for a job: placed advertisements for myself		
		Yes	10	} → 184
		No..... 2	810	
184.	hzoek3	What way looking for a job: asked around with employers		
		Yes	141	} → 185
		No..... 2	679	
185.	hzoek4	What way looking for a job: asked friends and other relations		
		Yes	229	} → 186
		No..... 2	591	
186.	hzoek5	What way looking for a job: through a job center		
		Yes	154	} → 187
		No..... 2	666	
187.	hzoek6	What way looking for a job: through a temporary employment agency		
		Yes	97	} → 188
		No..... 2	723	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
188.	hzoek7	What way looking for a job: reading advertisements		
		Yes	1 372	} → 189
		No	2 448	
189.	hzoek8	What way looking for a job: other way		
		Yes	1 129	} → 190
		No	2 691	
190.	hzoek9	What way looking for a job: haven't started looking yet		
		Yes	1 172	} → 191
		No	2 648	
191.	hsol	How many times have you applied for a job in the past 2 months ?		
		0	496	} → 192
		1-80	324	
192.	aur	How many hours per week ... ⁶²		
		0	15	} → 193
		1-80 hours	805	
193.		<i>Interviewer:</i> Does the respondent have a job at the moment ? <i>Formal description:</i> ($loond^{[105]} = 1$) \vee ($bet^{[103]} = 1$)		
		Yes	612	} → 194
		No	208		} → 199
194.	netloon	How much (NET INCOME) do you expect to be able to earn in a new job ?		
		1-200000 guilders	602	} → 195
		Don't know	-9 10	
195.	perloon	Net income per:		
		Week	1 57	} → 196
		4 weeks	2 58	
		Month	3 460	
		Year	4 37	

⁶²if $ooitw^{[104]} = 1$ then ... ← 'would you like to work ?' else ... ← 'do you expect that you would have to work in a new job ?'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
<i>We would like to ask you a question about the minimum pay you would like to get in a new job. Imagine all other financial circumstances to be equal to your current position.</i>				
196.	mloon1	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?		
		1-200000 guilders.....	502	} → 197
		Don't know..... -9	110	
197.	mloomp1	Minimum take-home pay per:		
		Week..... 1	39	} → 198
		4 weeks..... 2	56	
		Month..... 3	366	
		Year..... 4	26	
		Don't know..... -9	125	
198.	doen1	I would never do that.		
		Yes..... 1	58	} → 203
		No..... 2	554	
<i>Now we would like to ask you something about the minimum pay you would accept in a new job.</i>				
199.	loonm	If you were offered a job for...hours per week (that is, the number of hours that you would like to work), how much would then the minimum NET income have to be such that you would accept that new job ?		
		1-125000 guilders.....	203	} → 200
		Don't know..... -9	5	
200.	perloonm	Minimum NET income per:		
		Week..... 1	55	} → 201
		4 weeks..... 2	28	
		Month..... 3	121	
		Year..... 4	4	
201.	hloonv	How much is the NET income that you expect you are going to earn ?		
		1-73000 guilders.....	194	} → 202
		Don't know..... -9	14	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
202.	loonvp	Expected net income per:		
		Week	1 55	} → 203
		4 weeks	2 24	
		Month	3 122	
		Year	4 7	
203.		<i>Interviewer:</i> Has the respondent answered the part of the questionnaire concerned with accommodation ? <i>Formal description:</i> $(hs^{[14]} > 0) \wedge (hs^{[14]} < 3)$		
		Yes	2690	} → 204
		No	2422		} → 401

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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2.3 Accommodation

The following questions concern accommodation and housing costs. Questions will be asked about your current accommodation, your former accommodation, and about (if any) plans to move or your future accommodation. We start with questions about your CURRENT accommodation.

204.	wo1	Are you the tenant, subtenant, or owner of your current accommodation? <i>If you live in more than one house, please report the most important one.</i>		
		Tenant	1	845
		Subtenant	2	19
		Owner	3	1802
		Rent free	4	24
				} → 205
205.	wo2	What kind of house do you live in? <i>If you live in more than one house, please report the most important one.</i>		
		Single-family-house, detached	1	506
		Single-family-house, end terrace house (corner of row of houses)	2	329
		Single-family-house, semi-detached (duplex)	3	456
		Single-family-house, terrace house (rowhouse)	4	699
		Apartment, (upstairs or ground-floor) flat	5	515
		Farm or gardener's house	6	64
		Dwelling with shop or workshop	7	15
		Other dwelling on business premises	8	7
		Rent a room	9	21
		Other sort of accommodation	10	78
				} → 206
206.	wo3	What other sort of accommodation is that? ... (Verbal answer)		→ 207

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
207.	wo4	In which of the periods mentioned below was the house that you live in built (indicate the year that it was finished) ?		
		Before 1945	1 598	} → 208
		Between 1945 and 1955	2 127	
		Between 1955 and 1960	3 186	
		Between 1960 and 1965	4 162	
		Between 1965 and 1970	5 196	
		Between 1970 and 1975	6 390	
		Between 1975 and 1980	7 334	
		Between 1980 and 1985	8 235	
		Between 1985 and 1990	9 290	
		After 1990	10 172	
208.	wo5	Since when (which year) have you (has your household) been living at the present address ? <i>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.</i>		
		1900-1993	2690	} → 209
209.	wo7	How many ROOMS does your accommodation include ⁶³ <i>Do include: bedroom, hobby room, study, living room. Do not include: kitchen, bathroom, toilet, open attic, hall, corridor, storeroom.</i>		
		1-14	2690	} → 210
210.	wo8	What is the area of your living room ? <i>If you have an open kitchen, don't include that area in this measurement. Area is length × width.</i>		
		4-100 m ²	2657	} → 211
		Don't know -9	33	
211.	wo9	Is there a garage belonging to your accommodation ... ^{64?}		
		Yes	1 1153	} → 212
		No	2 1537	

⁶³if wo2^[205] ∈ [6..8] then ... ← 'not including those belonging to the business part of your house'

⁶⁴if wo2^[205] ∈ [6..8] then ... ← 'that does not belong to the business part of your house'

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
212.	wo10	Is there a garden, (court)yard, or patio with your house ... ^{65?} Yes 1 No 2	2210 480	} → 213 } → 214
213.	wo11	What is the area of this garden, (court)yard, or patio ? <i>Area is length × width.</i> 2-59300 m ² Don't know -9	2195 15	} → 214
214.		<i>Interviewer:</i> Is the respondent tenant or subtenant ? <i>Formal description:</i> wo1 ^[204] ∈ [1..2] Yes No	864 1826	} → 215 } → 225
215.	wo15	Do you pay rent per: Month 1 Quarter 2 Six months 3 Year 4	860 2 1 1	} → 216
216.	wo16	How much is the rent per ... ⁶⁶ according to the (writ- ten or oral) contract; if any, include charges for service, gas, electricity, central antenna system, etc. for your accommodation ... ^{67?} 60-7000 guilders Don't know -9	835 29	} → 217
217.	wo16a	Does this rent include charges for water, electricity, gas, heating and energy, and/or other service charges ? Yes 1 No 2	304 560	} → 218 } → 219
218.	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 ? 3-720 guilders Don't know -9	201 103	} → 219

⁶⁵if wo2^[205] ∈ [6..8] then ... ← 'that does not belong to the business part of your house'

⁶⁶case wo15^[215] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

⁶⁷if wo2^[205] ∈ [6..8] then ... ← 'excluding the business part of your house'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
219.	wo20	Do you receive a rent allowance ?		
		Yes	1 158	} → 220
		No	2 706	} → 223
220.	wo21	Do you receive this rent allowance per:		
		Month	1 130	} → 221
		Quarter	2 17	
		Six months	3 0	
		Per year	4 11	
221.	wo22	How much is this rent allowance per ... ⁶⁸ ?		
		15-7500 guilders	142	} → 222
		Don't know	-9 16	
222.	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 ?		
		Yes	1 95	} → 223
		No	2 63	
223.	wo25	Do you receive an allowance to help you adjust to the new (higher) rent ?		
		Yes	1 4	} → 224
		No	2 860	} → 283
224.	wo26	How much is this allowance for this year ?		
		2520-6320 guilders	2	} → 283
		Don't know	-9 2	
225.		<i>Interviewer:</i> Is the respondent the owner of his current accommodation ? <i>Formal description:</i> wo1 ^[204] = 3		
		Yes	1802	} → 226
		No	24	} → 283

⁶⁸case wo21^[220] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
226.		<i>Interviewer:</i> Has the respondent (his household) moved into the current accommodation after 1988 ? <i>Formal description:</i> wo5 ^[208] > 1988		
		Yes	587	} → 227 } → 230
		No	1215	
227.	wo30	Have you received a gift from your parents (or other relatives) to help finance the purchase or interior of your CURRENT accommodation ?		
		Yes 1	52	} → 228 } → 230
		No 2	535	
228.	wo31	How much (in guilders) did you receive from your parents (or other relatives) to finance (the interior of) your CURRENT accommodation ?		
		2000-120000 guilders	41	} → 229
		Don't know..... -9	11	
229.	wo31a	When (which year) did you receive that money for your CURRENT accommodation ?		
		1987-1993	52	} → 230
230.	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 ?		
		Yes 1	245	} → 231
		No 2	1557	
231.	wo33	When you were looking for your current accommodation, did you pay a real estate agent to locate a house for you ?		
		Yes 1	271	} → 232
		No 2	1531	
232.	wo34	How much did you pay for your house ... ⁶⁹ ?		
		<i>Exclude costs of taking over moveable property.</i>		
		3000-2200000 guilders	1772	} → 233
		Don't know..... -9	30	

⁶⁹if wo2^[205] ∈ [6..8] then ... ← 'not including the business part of your house'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
233.	wo34a	Under which conditions did you buy your house ? <i>Standard: costs to the buyer;</i> <i>In case of newly built houses: no costs to the buyer.</i> Costs to the buyer..... 1 No costs to the buyer..... 2 Other..... 3	1098 547 157	} → 235 } → 234
234.	wo35	What other conditions were there ? ... (Verbal answer)		→ 235
235.	wo41	About how much do you expect to get for your residence ... ⁷⁰ if you sold it today (empty and not let) ? 34000-3200000 guilders Don't know..... -9	1727 75	} → 236
236.		<i>Interviewer:</i> Does the respondent live in an apartment, (upstairs or ground-floor) flat ? <i>Formal description:</i> wo2 ^[205] = 5 Yes No.....	107 1695	} → 237 } → 240
237.	wo42	Do you pay any kind of service charges or charges to a home owners' association ? Yes 1 No..... 2	88 19	} → 238 } → 240
238.	wo43	Do you pay these service charges or charges to a home owners' association per: Month 1 Quarter 2 Six months 3 Year 4	73 9 3 3	} → 239
239.	wo44	How much are these charges per ... ⁷¹ ? 10-2500 guilders.....	88	} → 240

⁷⁰if wo2^[205] ∈ [6..8] then ... ← 'not including the business part'

⁷¹case wo43^[238] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>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.</i>		
240.	wo45	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 ?		
		Own property 1	1678	} → 243 } → 241 } → 243
		Let on a long lease 2	53	
		Lease paid off with the sale 3	29	
		Don't know 4	42	
241.	wo46	Do you pay for the long lease per:		
		Month 1	3	} → 242
		Quarter 2	2	
		Six months 3	25	
		Year 4	23	
242.	wo47	How much do you pay for this long lease per		
		... ⁷² ?		
		2-5500 guilders	48	} → 243
		Don't know -9	5	
243.	wo48	Are there one or more mortgages on this accommodation ?		
		<i>Loans, e.g. from parents will be reported later.</i>		
		Yes 1	1485	} → 244 } → 283
		No 2	310	
		Don't know 3	7	
244.	wo49	How many mortgages are there on this accommodation ?		
		1-3	1480	} → 245 } → 283
		Don't know -9	5	
245.	hyp11	Do you have a municipal mortgage guarantee for your 1 st mortgage on your current accommodation ?		
		Yes 1	550	} → 246
		No 2	930	

⁷²case wo46^[241] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing	
246.	hyp21	With which financial institution have you taken out the 1 st mortgage on your current accommodation ?			
		ABN AMRO bank	1 211	} → 248	
		Postbank.....	2 119		
		Rabobank.....	3 280		
		ING bank.....	4 105		
		VSB bank.....	5 47		
		SNS bank.....	6 50		
		Nationale Nederlanden.....	7 87		
		AEGON.....	8 80		
		AMEV.....	9 25		
		Bouwfonds Nederlandse Gemeenten.....	10 64		
		ABP.....	11 40		
		Other financial institution.....	12 368	} → 247	
		Don't know.....	99 4	} → 248	
247.	hyp31	With which financial institution have you taken out the 1 st mortgage on your current accommodation ?			
		... (Verbal answer)		→ 248	
248.	hyp41	What sort of mortgage is the 1 st mortgage on your current accommodation ? <i>An overview and explanation of possible mortgages is provided in appendix 1.</i>			
		Annuity mortgage.....	1 502	} → 250	
		Traditional life-insurance mortgage.....	2 286		
		Improved traditional life-insurance mortgage.....	3 415		
		Linear mortgage.....	4 114		
		Endowment mortgage.....	5 54		
		Mortgage without repayment [aflossingsvrije hypotheek].....	6 40		
		[loonvasthypotheek].....	7 5		
		Other sort of mortgage.....	8 63		} → 249
		Don't know.....	99 1		} → 250
		<i>This question concerns the 1st mortgage on your current accommodation.</i>			
249.	hyp51	What sort of mortgage is this ?			
		... (Verbal answer)		→ 250	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
250.	hyp61	When (which year) was the 1 st mortgage on your current accommodation taken out ? 1930-1994	1480	} → 251
251.	hy11	How much was the loan at the time you took out the 1 st mortgage on your current accommodation ? 2-1000000 guilders..... Don't know..... -9	1408 72	} → 252
252.	hy21	How much of the loan of the 1 st mortgage on your current accommodation is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i> 696-1000000 guilders	1103 377	} → 253
253.	hy31	What is the current interest rate of the 1 st mortgage on your current accommodation ? 400-1080 (×0.01%)	1438 42	} → 254
254.	hy41	What is the end date (which year) of the 1 st mortgage on your current accommodation ? 1993-2050	1480	} → 255
255.	hy51	Do you pay mortgage expenses for the 1 st mortgage on your current accommodation per: Month	1280	} → 256
		Quarter	83	
		Six months	99	
		Year	18	
		<i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>		
256.	hy61	How much do you pay now on all mortgage expenses for the 1 st mortgage on your current accommodation, per ... ^{73?} 45-60000 guilders..... Don't know..... -9	1413 67	} → 257

⁷³case *hy51*^[255] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
257.		<i>Interviewer:</i> Are there two or more mortgages on the respondent's (most important) accommodation? <i>Formal description:</i> $wo49^{[244]} > 1$		
		Yes	202	} → 258 } → 283
		No	1278	
258.	hyp12	Do you have a municipal mortgage guarantee for your 2 nd mortgage on your current accommodation?		
		Yes	1	} → 259 } → 259
		No	2	
259.	hyp22	With which financial institution have you taken out the 2 nd mortgage on your current accommodation?		
		ABN amro	1	} → 261 } → 260 } → 261
		Postbank	2	
		Rabobank	3	
		ING bank (NMB)	4	
		VSB bank	5	
		SNS bank	6	
		Nationale Nederlanden	7	
		AEGON	8	
		AMEV	9	
		Bouwfonds Nederlandse Gemeenten	10	
		ABP	11	
		Other financial institution	12	
		Don't know	99	
260.	hyp32	With which financial institution have you taken out the 2 nd mortgage on your current accommodation? ... (Verbal answer)		→ 261

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
261.	hyp42	What sort of mortgage is the 2 nd mortgage on your current accommodation ? <i>An overview and explanation of possible mortgages is provided in appendix 1.</i>		
		Annuity mortgage	1	77
		Traditional life-insurance mortgage	2	25
		Improved traditional life-insurance mortgage	3	30
		Linear mortgage	4	17
		Endowment mortgage	5	22
		Mortgage without repayment [aflossingsvrije hypotheek]	6	18
		[loonvasthypotheek]	7	0
		Other sort of mortgage	8	13
		Don't know	99	0
				} → 263
				} → 262
				} → 263
		<i>This question concerns the 2nd mortgage on your current accommodation.</i>		
262.	hyp52	What sort of mortgage is this ? ... (Verbal answer)		→ 263
263.	hyp62	When (which year) was the 2 nd mortgage on your current accommodation taken out ? 1974-1993		202 } → 264
264.	hy12	How much was the loan at the time you took out the 2 nd mortgage on your current accommodation ? 1253-1000000 guilders		194 } → 265
		Don't know	-9	8
265.	hy22	How much of the loan of the 2 nd mortgage on your current accommodation is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i>		
		735-1000000 guilders		159 } → 266
		Don't know	-9	43
266.	hy32	What is the current interest rate of the 2 nd mortgage on your current accommodation ? 400-1200 (×0.01%)		191 } → 267
		Don't know	-9	11

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
267.	hy42	What is the end date (which year) of the 2 nd mortgage on your current accommodation ? 1993-2050	202	} → 268
268.	hy52	Do you pay mortgage expenses for the 2 nd mortgage on your current accommodation per: Month 1 Quarter 2 Six months 3 Year 4	180 12 6 4	} → 269
		<i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>		
269.	hy62	How much do you pay now on all mortgage expenses for the 2 nd mortgage on your current accommodation, per ... ⁷⁴ ? 44-19500 guilders Don't know -9	183 19	} → 270
270.		<i>Interviewer:</i> Are there three or more mortgages on the (most important) accommodation ? <i>Formal description:</i> wo49 ^[244] > 2 Yes No	12 190	} → 271 } → 283
271.	hyp13	Do you have a municipal mortgage guarantee for your 3 rd mortgage on your current accommodation ? Yes 1 No 2	3 9	} → 272

⁷⁴case hy52^[268] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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272.	hyp23	With which financial institution have you taken out the 3 rd mortgage on your current accommodation ?		
		ABN amro	1	0
		Postbank	2	0
		Rabobank	3	2
		ING bank (NMB)	4	1
		VSB bank	5	2
		SNS bank	6	0
		Nationale Nederlanden	7	1
		AEGON	8	0
		AMEV	9	0
		Bouwfonds Nederlandse Gemeenten	10	0
		ABP	11	2
		Other financial institution	12	4
		Don't know	99	0

}	→ 274
}	→ 273
}	→ 274

273.	hyp33	With which financial institution have you taken out the 3 rd mortgage on your current accommodation ?		
		... (Verbal answer)		→ 274

274.	hyp43	What sort of mortgage is the 3 rd mortgage on your current accommodation ? <i>An overview and explanation of possible mortgages is provided in appendix 1.</i>		
		Annuity mortgage	1	3
		Traditional life-insurance mortgage	2	2
		Improved traditional life-insurance mortgage	3	2
		Linear mortgage	4	2
		Endowment mortgage	5	2
		Mortgage without repayment [aflossingsvrije hypotheek]	6	0
		[loonvasthypotheek]	7	0
		Other sort of mortgage	8	1
		Don't know	99	0

}	→ 276
}	→ 275
}	→ 276

This question concerns the 3rd mortgage on your current accommodation.

275.	hyp53	What sort of mortgage is this ?		
		... (Verbal answer)		→ 276

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
276.	hyp63	When (which year) was the 3 rd mortgage on your current accommodation taken out ? 1978-1993	12	} → 277
277.	hy13	How much was the loan at the time you took out the 3 rd mortgage on your current accommodation ? 21000-120000 guilders Don't know..... -9	10 2	
278.	hy23	How much of the loan of the 3 rd mortgage on your current accommodation is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i> 10000-100000 guilders Don't know..... -9	9 3	} → 279
279.	hy33	What is the current interest rate of the 3 rd mortgage on your current accommodation ? 615-960 (×0.01%) Don't know..... -9	11 1	
280.	hy43	What is the end date (which year) of the 3 rd mortgage on your current accommodation ? 1994-2050	12	} → 281
281.	hy53	Do you pay mortgage expenses for the 3 rd mortgage on your current accommodation per: Month 1 Quarter 2 Six months 3 Year 4	11 1 0 0		} → 282

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
<i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>				
282.	hy63	How much do you pay now on all mortgage expenses for the 3 rd mortgage on your current accommodation, per ... ⁷⁵ ?		
		247-2370 guilders.....	10	} → 283
		Don't know..... -9	2	
283.	wo53	Are you, at the moment, looking for other accommodation (purchased or rental) ?		
		Yes, actively looking for other accommodation, either to buy or to rent..... 1	23	} → 284
		Yes, actively looking for other accommodation to buy..... 2	75	
		Yes, actively looking for other accommodation to rent..... 3	32	} → 286
		Yes, considering buying other accommodation..... 4	208	
		Yes, considering renting other accommodation..... 5	70	
		No, have already found other accommodation, but have yet to move there..... 6	57	
		No, not looking for other accommodation..... 7	2225	} → 333
284.	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 ?		
		Yes..... 1	14	} → 285
		No..... 2	84	} → 286
285.	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?		
		2000-300000 guilders.....	10	} → 286
		Don't know..... -9	4	

⁷⁵ case *hy53*^[281] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>What are the most important reasons that you want to move ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 want to move to another part of the country</i>		
		<i>2 composition of the household has changed</i>		
		<i>3 health or old age</i>		
		<i>4 current accommodation is soon to be pulled down or renovated</i>		
		<i>5 want to improve living conditions</i>		
		<i>6 want to spend less or more on housing costs</i>		
		<i>7 have new workplace</i>		
		<i>8 other reason</i>		
286.	wo561	Reason that you want to move: want to move to another part of the country.		
		Yes	1	68
		No	2	397
				} → 287
287.	wo562	Reason that you want to move: composition of the household has changed.		
		Yes	1	71
		No	2	394
				} → 288
288.	wo563	Reason that you want to move: health or old age.		
		Yes	1	41
		No	2	424
				} → 289
289.	wo564	Reason that you want to move: current accommodation is soon to be pulled down or renovated.		
		Yes	1	7
		No	2	458
				} → 290
290.	wo565	Reason that you want to move: want to improve living conditions.		
		Yes	1	251
		No	2	214
				} → 291
291.	wo566	Reason that you want to move: want to spend less or more on housing costs.		
		Yes	1	77
		No	2	388
				} → 292
292.	wo567	Reason that you want to move: have new workplace.		
		Yes	1	24
		No	2	441
				} → 293

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
293.	wo568	Reason that you want to move: other reason.		
		Yes	1 135	} → 294
		No	2 330	} → 295
294.	wo57	What other reason is that ? ... (Verbal answer)		→ 295
295.		<i>Interviewer:</i> Is the reason that the respondent wants to move: want to move to another part of the country. <i>Formal description:</i> wo561 ^[286] = 1		
		Yes	68	} → 296
		No	397	} → 302
		<i>What are the most important reasons that you want to move to another part of the country ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 studies</i>		
		<i>2 want to live closer to current work</i>		
		<i>3 have new workplace</i>		
		<i>4 better chance of finding another job in another part of the country</i>		
		<i>5 lower housing costs in another part of the country</i>		
		<i>6 other reasons for wanting to move to another part of the country</i>		
296.	wo581	Reason that you want to move: studies.		
		Yes	2	} → 297
		No	66	} → 297
297.	wo582	Reason that you want to move: want to live closer to current work.		
		Yes	10	} → 298
		No	58	} → 298
298.	wo583	Reason that you want to move: have new workplace.		
		Yes	7	} → 299
		No	61	} → 299

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
299.	wo584	Reason that you want move: better chance of finding another job in another part of the country. Yes 1 No 2	4 64	} → 300
300.	wo585	Reason that you want to move: lower housing costs in another part of the country. Yes 1 No 2	7 61	} → 301
301.	wo586	Reason that you want to move: other reasons for wanting to move to another part of the country. Yes 1 No 2	50 18	} → 302
302.		<i>Interviewer:</i> Is the reason that the respondent wants to move: composition of the household has changed. <i>Formal description:</i> wo562 ^[287] = 1 Yes No	71 394	} → 303 } → 308
		<i>What are the most important changes in the composition of your household – for which reason you want to move ?</i> <i>More than one answer is possible here.</i> <i>1 marriage or living together arrangement begun</i> <i>2 divorce or living together arrangement terminated</i> <i>3 want to live on my own</i> <i>4 birth of child</i> <i>5 other change in the composition of the household</i>		
303.	wo591	Reason that you want to move: marriage or living together arrangement begun. Yes 1 No 2	16 55	} → 304
304.	wo592	Reason that you want to move: divorce or living together arrangement terminated. Yes 1 No 2	0 71	} → 305
305.	wo593	Reason that you want to move: want to live on my own. Yes 1 No 2	1 70	} → 306

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
306.	wo594	Reason that you want to move: birth of child.		
		Yes	1	} → 307
		No	2	
307.	wo595	Reason that you want to move: other change in the composition of the household.		
		Yes	1	} → 308
		No	2	
308.		<i>Interviewer:</i> Is the reason that the respondent wants to move: want to improve living conditions. <i>Formal description:</i> wo565 ^[290] = 1		
		Yes	251	} → 309
		No	214	
		<i>What are the most important reasons that you want to improve your living conditions ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 current living environment not sufficiently attractive</i>		
		<i>2 building construction of current accommodation not satisfying</i>		
		<i>3 too few rooms in current accommodation</i>		
		<i>4 area of current accommodation too small</i>		
		<i>5 want to utilize financial means to improve standard of living</i>		
		<i>6 other reason</i>		
309.	wo601	Reason that you want to move: current living environment not sufficiently attractive.		
		Yes	1	} → 310
		No	2	
310.	wo602	Reason that you want to move: building construction of current accommodation not satisfying.		
		Yes	1	} → 311
		No	2	
311.	wo603	Reason that you want to move: too few rooms in current accommodation.		
		Yes	1	} → 312
		No	2	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
312.	wo604	Reason that you want to move: area of current accommodation too small. Yes 1 No 2	98 153	} → 313
313.	wo605	Reason that you want to move: want to utilize financial means to improve standard of living. Yes 1 No 2	136 115	} → 314
314.	wo606	Reason that you want to move: other reason. Yes 1 No 2	6 245	} → 315
315.		<i>Interviewer:</i> Is the reason that the respondent wants to move: want to spend less or more on housing costs. <i>Formal description:</i> wo566 ^[291] = 1 Yes No	77 388	} → 316 } → 322
		<i>What are the most important reasons that you want to spend less or more on housing costs ?</i> <i>More than one answer is possible here.</i> <i>1 want to live in a smaller and cheaper house</i> <i>2 current accommodation is more expensive than other accommodation of comparable size</i> <i>3 want to buy instead of rent</i> <i>4 want to invest more money in another house than I have invested in my present house</i> <i>5 want to rent instead of buy</i> <i>6 other reason</i>		
316.	wo611	Reason that you want to move: want to live in a smaller and cheaper house. Yes 1 No 2	14 63	} → 317
317.	wo612	Reason that you want to move: current accommodation is more expensive than other accommodation of comparable size. Yes 1 No 2	15 62	} → 318

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
318.	wo613	Reason that you want to move: want to buy instead of rent. Yes 1 No 2	26 51	} → 319
319.	wo614	Reason that you want to move: want to invest more money in another house than I have invested in my present house. Yes 1 No 2	17 60	} → 320
320.	wo615	Reason that you want to move: want to rent instead of buy. Yes 1 No 2	3 74	} → 321
321.	wo616	Reason that you want to move: other reason for wanting to spend less or more on housing costs. Yes 1 No 2	13 64	} → 322
322.	wo68	For how long have you ... ⁷⁶ been actively looking for other accommodation ? 0 1-100 months	116 349	} → 323
<p><i>What have you done ...⁷⁷to find other accommodation ?</i></p> <p><i>More than one answer is possible here.</i></p> <p><i>1 registered with municipal housing agency</i></p> <p><i>2 registered with housing corporation</i></p> <p><i>3 contacted owner or landlord</i></p> <p><i>4 had regular contacts with real estate agent</i></p> <p><i>5 studied advertisements</i></p> <p><i>6 posted (an) advertisement(s) myself</i></p> <p><i>7 inquired among family and friends</i></p> <p><i>8 have done other things</i></p> <p><i>9 have not (yet) done anything</i></p>				
323.	wo691	Done thus far to find other accommodation: registered with municipal housing agency Yes 1 No 2	63 402	} → 324

⁷⁶if wo53^[283] ∈ [1..5] then ...← ', until now, '
⁷⁷if wo53^[283] ∈ [1..5] then ...← " else ...← ' thus far '

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
324.	wo692	Done thus far to find other accommodation: registered with housing corporation		
		Yes	1 62	} → 325
		No	2 403	
325.	wo693	Done thus far to find other accommodation: contacted owner or landlord.		
		Yes	1 38	} → 326
		No	2 427	
326.	wo694	Done thus far to find other accommodation: had regular contacts with real estate agent.		
		Yes	1 132	} → 327
		No	2 333	
327.	wo695	Done thus far to find other accommodation: studied advertisements.		
		Yes	1 228	} → 328
		No	2 237	
328.	wo696	Done thus far to find other accommodation: posted (an) advertisement(s) myself.		
		Yes	1 15	} → 329
		No	2 450	
329.	wo697	Done thus far to find other accommodation: inquired among family and friends.		
		Yes	1 80	} → 330
		No	2 385	
330.	wo698	Done thus far to find other accommodation: have done other things.		
		Yes	1 61	} → 331
		No	2 404	
331.	wo699	Done thus far to find other accommodation: have not (yet) done anything.		
		Yes	1 93	} → 333
		No	2 372	
332.	wo70	What other things have you done ?		
		<i>Supplementary condition: wo698^[330] = 1</i>		
		... (Verbal answer)		→ 333

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
333.		<i>Interviewer:</i> Has the respondent (his household) moved into the current accommodation after 1988 ? <i>Formal description:</i> wo5 ^[208] > 1988		
		Yes	955	} → 334 } → 379
		No	1735	
		... ⁷⁸ <i>The following questions concern your FORMER ACCOMMODATION (if any).</i> ... ⁷⁹ <i>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'.</i>		
334.	wo71	Were you the tenant, subtenant, or owner of your FORMER accommodation ?		
		Tenant	471	} → 340
		Subtenant	21	
		Owner	301	} → 335
		Rent free	12	
		Otherwise, e.g. still living with parents	150	} → 379
335.	wo72	What was the selling price of your FORMER residence ? <i>Exclude costs of taking over moveable property.</i>		
		20000-800000 guilders	290	} → 336
		Don't know	11	
		<i>This question concerns your FORMER accommodation.</i>		
336.	wo73	And under which conditions did you sell it ? <i>Standard is costs to the buyer.</i>		
		Costs to the buyer	287	} → 338
		No costs to the buyer	5	
		Other	9	} → 337

⁷⁸if wo53^[283] = 6 then ... ← ' You have indicated that you have found a new house, but that you have yet to move there.'

⁷⁹if wo53^[283] = 6 then ... ← ' In your situation there is your new accommodation (where you have yet to move), your current accommodation, and the accommodation where you lived before you moved to you current accommodation (your FORMER accommodation).'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
<i>This question concerns your FORMER accommodation.</i>				
337.	won73	What other conditions were those ? ... (Verbal answer)		→ 338
338.	wo75	Did you (still) have to pay off any mortgages from your FORMER accommodation ? <i>Loans, e.g. from parents, will be reported later.</i>		
		Yes	1 223	} → 339 } → 342
		No	2 78	
339.	wo76	How much did you still have to pay off, of this mortgage on your FORMER accommodation ?		
		10000-640000 guilders	214	} → 342
		Don't know	9	
340.	wo77	Did you pay rent for your FORMER accommodation per:		
		Month	1 487	} → 341
		Quarter	2 3	
		Six months	3 1	
		Year	4 1	
341.	wo78	About how much was the rent per ... ⁸⁰ of your FORMER accommodation (not including costs for gas, water, and service charges) ?		
		132-9000 guilders	462	} → 342
		Don't know	30	
342.	wo79	For how long had you been actively looking for or waiting for a new accommodation before you found your CURRENT accommodation ?		
		0	114	} → 343
		1-200	679	

⁸⁰ case wo77^[340] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
<p><i>At the time, what were the most important reasons that you wanted to move ?</i></p> <p><i>More than one answer is possible here.</i></p> <p><i>1 wanted to move to another part of the country</i></p> <p><i>2 composition of the household changed</i></p> <p><i>3 health or old age</i></p> <p><i>4 former accommodation was to be pulled down or renovated</i></p> <p><i>5 wanted to improve living conditions</i></p> <p><i>6 wanted to spend less or more on housing costs</i></p> <p><i>7 new workplace</i></p> <p><i>8 other reason</i></p>				
343.	wo831	Reason that you wanted to move: wanted to move to another part of the country.		
		Yes	1	<div style="display: flex; align-items: center;"> } → 344 </div>
		No	2	
			88	
			705	
344.	wo832	Reason that you wanted to move: composition of the household changed.		
		Yes	1	<div style="display: flex; align-items: center;"> } → 345 </div>
		No	2	
			143	
			650	
345.	wo833	Reason that you wanted to move: health or old age.		
		Yes	1	<div style="display: flex; align-items: center;"> } → 346 </div>
		No	2	
			42	
			751	
346.	wo834	Reason that you wanted to move: former accommodation was to be pulled down or renovated.		
		Yes	1	<div style="display: flex; align-items: center;"> } → 347 </div>
		No	2	
			19	
			774	
347.	wo835	Reason that you wanted to move: wanted to improve living conditions.		
		Yes	1	<div style="display: flex; align-items: center;"> } → 348 </div>
		No	2	
			414	
			379	
348.	wo836	Reason that you wanted to move: wanted to spend less or more on housing costs.		
		Yes	1	<div style="display: flex; align-items: center;"> } → 349 </div>
		No	2	
			67	
			726	
349.	wo837	Reason that you wanted to move: new workplace.		
		Yes	1	<div style="display: flex; align-items: center;"> } → 350 </div>
		No	2	
			94	
			699	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
350.	wo838	Reason that you wanted to move: other reason.		
		Yes	1 239	} → 351
		No	2 554		} → 352
351.	won83	What other reason was that ? ... (Verbal answer)		→ 352
352.		<i>Interviewer:</i> Was the reason that the respondent wanted to move: wanted to move to another part of the country. <i>Formal description:</i> wo831 ^[343] = 1		
		Yes	88	} → 353
		No	705		} → 359
		<i>What were the most important reasons that you wanted to move to another part of the country ?</i> <i>More than one answer is possible here.</i> <i>1 studies</i> <i>2 wanted to live closer to current work</i> <i>3 new workplace</i> <i>4 better chance of finding another job in other part of the country</i> <i>5 lower housing costs in other part of the country</i> <i>6 other reasons for wanting to move to another part of the country</i>		
353.	wo851	Reason that you wanted to move: studies.		
		Yes	1 2	} → 354
		No	2 86	
354.	wo852	Reason that you wanted to move: wanted to live closer to current work.		
		Yes	1 11	} → 355
		No	2 77	
355.	wo853	Reason that you wanted to move: new workplace.		
		Yes	1 9	} → 356
		No	2 79	

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
356.	wo854	Reason that you wanted to move: better chance of find- ing another job in other part of the country. Yes 1 No 2	5 83	} → 357
357.	wo855	Reason that you wanted to move: lower housing costs in other part of the country. Yes 1 No 2	8 80	} → 358
358.	wo856	Reason that you wanted to move: other reasons for wanting to move to another part of the country. Yes 1 No 2	65 23	} → 359
359.		<i>Interviewer:</i> Was the reason that the respondent wanted to move: composition of the household changed. <i>Formal description:</i> wo832 ^[344] = 1 Yes No	143 650	} → 360 } → 365
		<i>What were important changes in the composition of your household, for which reason you wanted to move?</i> <i>More than one answer is possible here.</i> <i>1 marriage or living together arrangement begun</i> <i>2 divorce or living together arrangement terminated</i> <i>3 wanted to live on my own</i> <i>4 birth of child</i> <i>5 other change in the composition of the household</i>		
360.	wo861	Reason that you wanted to move: marriage or living together arrangement begun. Yes 1 No 2	50 93	} → 361
361.	wo862	Reason that you wanted to move: divorce or living to- gether arrangement terminated. Yes 1 No 2	10 133	} → 362
362.	wo863	Reason that you wanted to move: wanted to live on my own. Yes 1 No 2	1 142	} → 363

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
363.	wo864	Reason that you wanted to move: birth of child.		
		Yes	1 48	} → 364
		No	2 95	
364.	wo865	Reason that you wanted to move: other change in the composition of the household.		
		Yes	1 38	} → 365
		No	2 105	
365.		<i>Interviewer:</i> Was the reason that the respondent wanted to move: wanted to improve living conditions. <i>Formal description:</i> wo835 ^[347] = 1		
		Yes	414	} → 366
		No	379	
		<i>What were the most important reasons that you wanted to improve your living conditions ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 former living environment not sufficiently attractive</i>		
		<i>2 building construction of former accommodation not satisfying</i>		
		<i>3 too few rooms in former accommodation</i>		
		<i>4 area of former accommodation too small</i>		
		<i>5 wanted to utilize financial means to improve standard of living</i>		
		<i>6 other reason</i>		
366.	wo871	Reason that you wanted to move: former living environment not sufficiently attractive.		
		Yes	1 155	} → 367
		No	2 259	
367.	wo872	Reason that you wanted to move: building construction of former accommodation not satisfying.		
		Yes	1 50	} → 368
		No	2 364	
368.	wo873	Reason that you wanted to move: too few rooms in former accommodation.		
		Yes	1 154	} → 369
		No	2 260	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
369.	wo874	Reason that you wanted to move: area of former accommodation too small. Yes 1 No 2	181 233	} → 370
370.	wo875	Reason that you wanted to move: wanted to utilize financial means to improve standard of living. Yes 1 No 2	177 237	} → 371
371.	wo876	Reason that you wanted to move: other reason for wanting to improve my living conditions. Yes 1 No 2	63 351	} → 372
372.		<i>Interviewer:</i> Was the reason that the respondent wanted to move: wanted to spend less or more on housing costs. <i>Formal description:</i> wo836 ^[348] = 1 Yes No	67 726	} → 373 } → 379
		<i>What were the most important reasons that you wanted to spend less or more on housing costs ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 wanted to live in a smaller and cheaper house</i>		
		<i>2 former accommodation was more expensive than other accommodation of comparable size</i>		
		<i>3 wanted to buy instead of rent</i>		
		<i>4 wanted to invest more money in current (own) house than I had invested in my former (own) house</i>		
		<i>5 wanted to rent instead of buy</i>		
		<i>6 other reason for wanting to spend less or more on housing costs</i>		
373.	wo881	Reason that you wanted to move: wanted to live in a smaller and cheaper house. Yes 1 No 2	14 53	} → 374
374.	wo882	Reason that you wanted to move: former accommodation was more expensive than other accommodation of comparable size. Yes 1 No 2	12 55	} → 375

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
375.	wo883	Reason that you wanted to move: wanted to buy instead of rent. Yes 1 No 2	21 46	} → 376
376.	wo884	Reason that you wanted to move: wanted to invest more money in current (own) house than I had invested in my former (own) house. Yes 1 No 2	14 53	} → 377
377.	wo885	Reason that you wanted to move: wanted to rent instead of buy. Yes 1 No 2	0 67	} → 378
378.	wo886	Reason that you wanted to move: other reason for wanting to spend less or more on housing costs. Yes 1 No 2	13 54	} → 379
379.	wo89	Do you own a 2 nd residence ? <i>If you own more than one 'second' house, please report here on the most important one. Other houses will be reported later under 'real estate'.</i> Yes 1 No 2	106 2584	} → 380 } → 401
380.	wo90	Are you the tenant, subtenant, or owner of your 2 nd residence ? Tenant 1 Subtenant 2 Owner 3 Rent free 4	7 1 97 1	} → 383 } → 381 } → 383

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
381.	wo102	Have you received a gift from your parents (or other relatives) to help finance the purchase or interior of your 2 nd residence ?		
		Yes	1	14 } → 382
		No	2	83 } → 383
		<i>This question concerns your 2nd residence.</i>		
382.	wo103	How much (in guilders) did you receive from your parents (or other relatives) to this purpose ?		
		6000-110000 guilders	12	} → 383
		Don't know	-9	
383.	wo91	What is the most important reason for you to have a 2 nd residence ?		
		To spend the holidays and/or weekends there	1	} → 385
		At least one member of the household has a job elsewhere	2	
		My children (being students) are living in this second residence	3	
		Wanted to invest more money in real estate	4	
		Other reason	5	
			34	} → 384
384.	wo92	What other reason is that ?		
		... (Verbal answer)		→ 385
385.		<i>Interviewer:</i> Is the respondent the owner of his 2 nd residence ?		
		<i>Formal description:</i> wo90 ^[380] = 3		
		Yes	97	} → 386
		No	9	} → 401
		<i>This question concerns your 2nd residence.</i>		
386.	wo93	About how much would you expect to get for this house, if you sold it today (empty and not let) ?		
		15000-500000 guilders	95	} → 387
		Don't know	-9	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
387.	wo94	Are there one or more mortgages on this 2 nd residence ? <i>Loans, e.g. from parents, will be reported later</i>		
		Yes	1	32 } → 388
		No	2	65 } → 401
		<i>This question concerns your 2nd residence.</i>		
388.	wo95	How many mortgages are there on this residence ?		
		1		32 } → 389
389.	hpo11	Do you have a municipal mortgage guarantee for your 2 nd residence ?		
		Yes	1	3 } → 390
		No	2	29 } → 390
390.	hpo21	With which financial institution have you taken out the mortgage on your 2 nd residence ?		
		ABN Amro	1	3 } → 392
		Postbank	2	1 } → 392
		Rabobank	3	9 } → 392
		ING bank (NMB)	4	1 } → 392
		VSB bank	5	0 } → 392
		SNS	6	0 } → 392
		Nationale Nederlanden	7	2 } → 392
		AEGON	8	0 } → 392
		AMEV	9	0 } → 392
		Bouwfonds Nederlandse Gemeenten	10	1 } → 392
		ABP	11	1 } → 392
		Other financial institution	12	14 } → 391
		Don't know	99	0 } → 392
391.	hpo31	With which financial institution have you taken out the mortgage on your 2 nd residence ? ... (Verbal answer)		→ 392

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
392.	hpo41	What sort of mortgage is the mortgage on your 2 nd residence ? <i>An overview and explanation of possible mortgages is provided in appendix 1.</i>		
		Annuity mortgage	16	} → 394
		Traditional life-insurance mortgage	3	
		Improved traditional life-insurance mortgage	2	
		Linear mortgage	6	
		Endowment mortgage	0	
		Mortgage without repayment [aflossingsvrije hypotheek]	2	
		[loonvasthypotheek]	0	
		Other sort of mortgage	3		} → 393
		Don't know	0	} → 394
393.	hpo51	This question concerns the mortgage on your 2 nd residence. What sort of mortgage do you have on your 2 nd residence ? ... (Verbal answer)		→ 394
394.	hpo61	When (which year) was the mortgage on your 2 nd residence taken out ? 1969-1993	32	} → 395
395.	hp11	How much was the loan at the time you took out the mortgage on your 2 nd residence ? 40000-180000 guilders	32	} → 396
396.	hp21	How much of the loan of the mortgage on your 2 nd residence is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i> 18000-180000 guilders	29	} → 397
		Don't know	3	
397.	hp31	What is the current interest rate of the mortgage on your 2 nd residence ? 500-1100 (×0.01%)	29	} → 398
		Don't know	3	
398.	hp41	What is the end date (which year) of the mortgage on your 2 nd residence ? 1994-2034	32	} → 399

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
399.	hp51	Do you pay mortgage expenses for the mortgage on your 2 nd residence per:		
		Month	1	25
		Quarter	2	4
		Six months	3	0
		Year	4	3
		<i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>		
400.	hp61	How much do you pay now on all mortgage expenses for the mortgage on your 2 nd residence per ... ⁸¹ ?		
		250-8800 guilders		31
		Don't know	-9	1
		} → 401		
401.		<i>Interviewer:</i> Has the respondent answered the part of the questionnaire concerned with health and income ?		
		<i>Formal description:</i> ($inc^{[15]} > 0$) \wedge ($inc^{[15]} < 3$)		
		Yes		4796
		No		316
		} → 402		
		} → 813		

⁸¹ case *hp51*^[399] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' **end**

Quest. #	Vari- ables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
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2.4 Health

The following (around 15) questions concern your height, weight, and health.

402.	gez1	How tall are you ?		
		1-210 centimeters	4796	} → 403
403.	gez2	How much do you weigh (without clothes and shoes) ?		
		1-200 kilograms	4796	} → 404
404.	gez3	In general, would you say your health is:		
		Excellent	1	} → 405
		Good	2	
		Fair	3	
		Not so good	4	
		Poor	5	
405.	gez4	Compared to one year ago, would you rate your health given the choices below		
		Much better now	1	} → 406
		Somewhat better now	2	
		About the same	3	
		Somewhat worse	4	
		Much worse	5	
406.	gez5	Do you suffer from a long illness, disorder, or handicap; or do you suffer from the consequences of an accident ?		
		Yes	1	} → 407
		No	2	} → 408
407.	gez6	Could you please describe this ?		
		... (Verbal answer)		→ 408
408.	gez7	Do you smoke cigarettes at all ?		
		Yes, I smoke every now and then	1	} → 410
		Yes, I smoke every day	2	} → 409
		No	3	} → 410

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
409.	gez8	About how many cigarettes do you smoke a day ?		
		Less than 20 cigarettes a day 1	707	} → 410
		At least 20 cigarettes a day 2	489	
410.	gez9	On average, do you have more than four alcoholic drinks a day ?		
		Yes 1	349	} → 411
		No 2	4447	
411.	gemleef	People of your age and sex have a certain average life expectancy. What age do you think people of your age and sex generally achieve ?		
		1-110 years	4781	} → 412
		Don't know -9	15	
412.	gemleef2	What age do you think people of your age and sex reach on average ?		
		Shorter 1	389	} → 413
		About the same 2	2302	
		Longer 3	872	
		Much longer 4	100	
		No idea 5	1133	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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2.5 Income

The following questions concern the income you had in 1992.

413.	ij2	How many employers did you have in 1992 ? <i>This question concerns paid jobs, on a contractual basis. Do NOT include self-employment here. Take being a director of a public/private limited company to be employment on a contractual basis. If you had no employers in 1992, type a 0 (zero).</i>		
		0	1976	} → 502
		1-7	2820	
414.	ij301	What was the name of the ... ⁸² employer that you worked for in 1992 ? ... (Verbal answer)		→ 415
415.	ij302	What was the name of the 2 nd employer that you worked for in 1992 ? <i>Supplementary condition: $ij2^{[413]} > 1$</i>		
		... (Verbal answer)		→ 416
416.	ij303	What was the name of the 3 rd employer that you worked for in 1992 ? <i>Supplementary condition: $ij2^{[413]} > 2$</i>		
		... (Verbal answer)		→ 417
417.	ij304	What was the name of the 4 th employer that you worked for in 1992 ? <i>Supplementary condition: $ij2^{[413]} > 3$</i>		
		... (Verbal answer)		→ 418
418.	ij305	What was the name of the 5 th employer that you worked for in 1992 ? <i>Supplementary condition: $ij2^{[413]} > 4$</i>		
		... (Verbal answer)		→ 419

⁸²if $ij2^{[413]} > 1$ then ... ← '1st'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
419.	ij306	What was the name of the 6 th employer that you worked for in 1992 ? <i>Supplementary condition: $ij2^{[413]} > 5$</i> ... (Verbal answer)		→ 420
420.	ij307	What was the name of the 7 th employer that you worked for in 1992 ? <i>Supplementary condition: $ij2^{[413]} > 6$</i> ... (Verbal answer)		→ 421
		<i>What was the period that you worked with ...⁸³?</i>		
421.	ij401	Starting day of 1 st period with 1 st employer 1-31 Don't know..... -9	2806 14	} → 422
422.	ij501	Starting month of 1 st period with 1 st employer 1-12 Don't know..... -9	2806 14	} → 423
423.	ij601	Last day of 1 st period with 1 st employer 1-31 Don't know..... -9	2806 14	} → 424
424.	ij701	Last month of 1 st period with 1 st employer 1-12 Don't know..... -9	2806 14	} → 425
425.	ij801	First day of 2 nd period with 1 ^e employer 1-31	92	} → 426
426.	ij901	Starting month of 2 nd period with 1 st employer 1-12	92	} → 427

⁸³ ... ← $ij301^{[414]}$

			Income	81
Quest. #	Vari- ables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
427.	ij1001	Last day of 2 nd period with 1 st employer		
		1-31	92	} → 428
428.	ij1101	Last month of 2 nd period with 1 st employer		
		1-12	92	} → 429
429.	ij1201	Starting day of 3 rd period with 1 st employer		
		1-31	54	} → 430
430.	ij1301	Starting month of 3 rd period with 1 st employer		
		1-12	54	} → 431
431.	ij1401	Last day of 3 rd period with 1 st employer		
		1-31	54	} → 432
432.	ij1501	Last month of 3 rd period with 1 st employer		
		1-12	54	} → 433
433.	ij1601	How much was the total GROSS salary for 1992 (ac- cording to the annual statement of your employer) with ... ⁸⁴ ?		
		<i>Do not include: child allowance and employer's contri- bution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].</i>		
		1-530000 guilders.....	2349	} → 435
		Don't know..... -9	470	} → 434
434.	ij1801	What was the NET income you received from ... ⁸⁵ in 1992 ?		
		1-180000 guilders.....	127	} → 436
		Don't know..... -9	343	

⁸⁴ ... ← *ij301*^[414]

⁸⁵ ... ← *ij301*^[414]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
435.	ij2001	How much was, in 1992, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ... ^{86?} 1-1762400 guilders..... Don't know..... -9	1826 523	} → 436
436.	ij2401	Which source did you use to fill in the data on your salary with ... ^{87?} A written annual statement..... 1 Other written source 2 No written source 3	1729 230 861	} → 437
437.		<i>Interviewer:</i> Does the respondent have more than one employer? <i>Formal description:</i> $ij2^{[413]} > 1$		
		Yes No.....	265 2555	} → 438 } → 502
		<i>What was the period that you worked with ...</i> ^{88?}		
438.	ij402	Starting day of 1 st period with 2 nd employer 1-31 Don't know..... -9	258 7	} → 439
439.	ij502	Starting month of 1 st period with 2 nd employer 1-12 Don't know..... -9	258 7	} → 440
440.	ij602	Last day of 1 st period with 2 nd employer 1-31 Don't know..... -9	258 7	} → 441
441.	ij702	Last month of 1 st period with 2 nd employer 1-12 Don't know..... -9	258 7	} → 442

⁸⁶ ... ← $ij301^{[414]}$

⁸⁷ ... ← $ij301^{[414]}$

⁸⁸ ... ← $ij302^{[415]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Income 83	
			Frequen- cy	Rou- ting
442.	ij802	Starting day of 2 nd period with 2 nd employer		
		1-30	13	} → 443
443.	ij902	Starting month of 2 nd period with 2 nd employer		
		1-12	13	} → 444
444.	ij1002	Last day of 2 nd period with 2 nd employer		
		1-31	13	} → 445
445.	ij1102	Last month of 2 nd period with 2 nd employer		
		1-12	13	} → 446
446.	ij1202	Starting day of 3 rd period with 2 nd employer		
		1-31	6	} → 447
447.	ij1302	Starting month of 3 rd period with 2 nd employer		
		1-12	6	} → 448
448.	ij1402	Last day of 3 rd period of 2 nd employer		
		1-31	6	} → 449
449.	ij1502	Last month of 3 rd period of 2 nd employer		
		1-12	6	} → 450
450.	ij1602	How much was the total GROSS salary for 1992 (ac- cording to the annual statement of your employer) with ... ^{89?} <i>Do not include: child allowance and employer's contri- bution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].</i>		
		1-111300 guilders.....	192	} → 452
		Don't know.....	73	} → 451

⁸⁹ ... ← ij302^[415]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
451.	ij1802	What was the NET income you received from ... ⁹⁰ in 1992 ? 1-38600 guilders..... Don't know..... -9	20 53	} → 453
452.	ij2002	How much was, in 1992, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ... ⁹¹ ? 1-40000 guilders..... Don't know..... -9	125 67	} → 453
453.	ij2402	Which source did you use to fill in the data on your salary with ... ⁹² ? A written annual statement..... 1 Other written source 2 No written source 3	122 27 116	} → 454
454.		<i>Interviewer:</i> Does the respondent have more than two employers ? <i>Formal description:</i> $ij2^{[413]} > 2$ Yes No.....	49 216	} → 455 } → 502
		<i>What was the period that you worked with ...⁹³?</i>		
455.	ij403	Starting day of 1 st period with 3 rd employer 1-31 Don't know..... -9	48 1	} → 456
456.	ij503	Starting month of 1 st period with 3 rd employer 1-12 Don't know..... -9	48 1	} → 457
457.	ij603	Last day of 1 st period with 3 rd employer 1-31 Don't know..... -9	48 1	} → 458

⁹⁰ ... ← $ij302^{[415]}$ ⁹¹ ... ← $ij302^{[415]}$ ⁹² ... ← $ij302^{[415]}$ ⁹³ ... ← $ij303^{[416]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
458.	ij703	Last month of 1 st period with 3 rd employer		
		1-12	48	} → 459
		Don't know..... -9	1	
459.	ij803	Starting day of 2 nd period with 3 rd employer		
		1-31	3	} → 460
460.	ij903	Starting month of 2 nd period with 3 rd employer		
		1-12	3	} → 461
461.	ij1003	Last day of 2 nd period with 3 rd employer		
		1-31	3	} → 462
462.	ij1103	Last month of 2 nd period with 3 rd employer		
		1-12	3	} → 463
463.	ij1603	How much was the total GROSS salary for 1992 (according to the annual statement of your employer) with ... ^{94?} <i>Do not include: child allowance and employer's contribution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].</i>		
		1-63011 guilders.....	36	} → 465
		Don't know..... -9	13	
464.	ij1803	What was the NET income you received from ... ⁹⁵ in 1992 ?		
		1-15000 guilders.....	4	} → 466
		Don't know..... -9	9	
465.	ij2003	How much was, in 1992, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ... ^{96?}		
		1-7596 guilders.....	23	} → 466
		Don't know..... -9	13	

⁹⁴ ... ← *ij303*^[416]

⁹⁵ ... ← *ij303*^[416]

⁹⁶ ... ← *ij303*^[416]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
466.	ij2403	Which source did you use to fill in the data on your salary with ... ⁹⁷ ?		
		A written annual statement..... 1	26	} → 467
		Other written source 2	5	
		No written source 3	18	
467.		<i>Interviewer:</i> Does the respondent have more than three employers ?		
		<i>Formal description:</i> $ij2^{[413]} > 3$		
		Yes	17	} → 468
		No.....	32		} → 502
		<i>What was the period that you worked with ...</i> ⁹⁸ ?		
468.	ij404	Starting day of 1 st period with 4 th employer		
		1-28	15	} → 469
		Don't know..... -9	2	
469.	ij504	Starting month of 1 st period with 4 th employer		
		1-12	15	} → 470
		Don't know..... -9	2	
470.	ij604	Last day of 1 st period with 4 th employer		
		1-31	15	} → 471
		Don't know..... -9	2	
471.	ij704	Last month of 1 st period with 4 th employer		
		1-12	15	} → 472
		Don't know..... -9	2	

⁹⁷... ← $ij303^{[416]}$

⁹⁸... ← $ij304^{[417]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
472.	ij1604	How much was the total GROSS salary for 1992 (according to the annual statement of your employer) with ... ^{99?} <i>Do not include: child allowance and employer's contribution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].</i>		
		1-27500 guilders.....	14	} → 474
		Don't know..... -9	3	} → 473
473.	ij1804	What was the NET income you received from ... ¹⁰⁰ in 1992 ?		
		Don't know..... -9	3	} → 475
474.	ij2004	How much was, in 1992, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ... ^{101?}		
		1-9500 guilders.....	8	} → 475
		Don't know..... -9	6	
475.	ij2404	Which source did you use to fill in the data on your salary with ... ^{102?}		
		A written annual statement..... 1	9	} → 476
		Other written source..... 2	4	
		No written source..... 3	4	
476.		<i>Interviewer:</i> Does the respondent have more than four employers ? <i>Formal description:</i> $ij2^{[413]} > 4$		
		Yes.....	8	} → 477
		No.....	9	} → 502

⁹⁹ ... ← $ij304^{[417]}$ ¹⁰⁰ ... ← $ij304^{[417]}$ ¹⁰¹ ... ← $ij304^{[417]}$ ¹⁰² ... ← $ij304^{[417]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>What was the period that you worked with ...^{103?}</i>		
477.	ij405	Starting day of 1 st period with 5 th employer		
		1-31..... 1	5	} → 478
		Don't know..... -9	3	
478.	ij505	Starting month of 1 st period with 5 th employer		
		1-12.....	5	} → 479
		Don't know..... -9	3	
479.	ij605	Last day of 1 st period with 5 th employer		
		1-31.....	5	} → 480
		Don't know..... -9	3	
480.	ij705	Last month of 1 st period with 5 th employer		
		1-12.....	5	} → 481
		Don't know..... -9	3	
481.	ij1605	How much was the total GROSS salary for 1992 (according to the annual statement of your employer) with ... ^{104?} <i>Do not include: child allowance and employer's contribution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].</i>		
		1-10000 guilders.....	5	} → 483
		Don't know..... -9	3	
482.	ij1805	What was the NET income you received from ... ¹⁰⁵ in 1992 ?		
		Don't know..... -9	3	} → 484
483.	ij2005	How much was, in 1992, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ... ^{106?}		
		1-4000 guilders.....	2	} → 484
		Don't know..... -9	3	

¹⁰³ ... ← *ij305*^[418]

¹⁰⁴ ... ← *ij305*^[418]

¹⁰⁵ ... ← *ij305*^[418]

¹⁰⁶ ... ← *ij305*^[418]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
484.	ij2405	Which source did you use to fill in the data on your salary with ... ¹⁰⁷ ?		
		A written annual statement..... 1	5	} → 485
		Other written source 2	0	
		No written source 3	3	
485.		<i>Interviewer:</i> Does the respondent have more than five employers ? <i>Formal description:</i> $ij2^{[413]} > 5$		
		Yes	3	} → 486
		No.....	5	} → 502
		<i>What was the period that you worked with ...¹⁰⁸?</i>		
486.	ij406	Starting day of 1 st period with 6 th employer		
		1-31	2	} → 487
		Don't know..... -9	1	
487.	ij506	Starting month 1 st period with 6 th employer		
		1-12	2	} → 488
		Don't know..... -9	1	
488.	ij606	Last day of 1 st period with 6 th employer		
		1-31	2	} → 489
		Don't know..... -9	1	
489.	ij706	Last month of 1 st period with 6 th employer		
		1-12	2	} → 490
		Don't know..... -9	1	

¹⁰⁷ ... ← $ij305^{[418]}$

¹⁰⁸ ... ← $ij306^{[419]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
490.	ij1606	How much was the total GROSS salary for 1992 (according to the annual statement of your employer) with ... ¹⁰⁹ ? <i>Do not include: child allowance and employer's contribution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].</i>		
		1-1000	2	} → 492
		Don't know..... -9	1	} → 491
491.	ij1806	What was the NET income you received from ... ¹¹⁰ in 1992 ?		
		Don't know..... -9	1	} → 493
492.	ij2006	How much was, in 1992, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ... ¹¹¹ ?		
		Don't know..... -9	2	} → 493
493.	ij2406	Which source did you use to fill in the data on your salary with ... ¹¹² ?		
		A written annual statement..... 1	2	} → 494
		Other written source..... 2	0	
		No written source..... 3	1	
494.		<i>Interviewer:</i> Does the respondent have more than six employers ? <i>Formal description:</i> $ij2^{[413]} > 6$		
		Yes	1	} → 495
		No.....	2	} → 502
		<i>What was the period that you worked with ...¹¹³?</i>		
495.	ij407	Starting day of 1 st period with 7 th employer		
		1-31	1	} → 496

¹⁰⁹ ... ← $ij306^{[419]}$ ¹¹⁰ ... ← $ij306^{[419]}$ ¹¹¹ ... ← $ij306^{[419]}$ ¹¹² ... ← $ij306^{[419]}$ ¹¹³ ... ← $ij307^{[420]}$

			Income	91
Quest. #	Vari- ables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
496.	ij507	Starting month of 1 st period with 7 th employer		
		1-12	1	} → 497
497.	ij607	Last day of 1 st period with 7 th employer		
		31	1	} → 498
498.	ij707	Last month of 1 st period with 7 th employer		
		1-12	1	} → 499
499.	ij1607	How much was the total GROSS salary for 1992 (ac- cording to the annual statement of your employer) with ... ¹¹⁴ ? <i>Do not include: child allowance and employer's contri- bution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].</i>		
		5555 guilders	1	} → 500
500.	ij2007	How much was, in 1992, the total sum on withheld in- come tax and premiums for social insurance policies (ac- cording to the annual statement of your employer) with ... ¹¹⁵ ?		
		Don't know..... -9	1	} → 501
501.	ij2407	Which source did you use to fill in the data on your salary with ... ¹¹⁶ ?		
		A written annual statement..... 1	1	} → 502
		Other written source	2	
		No written source	3	
502.	iz1	Were you SELF-EMPLOYED in 1992?		
		<i>Take being a director of a public/private limited company to be employment ON A CONTRACTUAL BASIS.</i>		
		Yes	1	314 } → 503
		No	2	4482 } → 530

¹¹⁴ ... ← *ij307*^[420]

¹¹⁵ ... ← *ij307*^[420]

¹¹⁶ ... ← *ij307*^[420]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		<i>Which period(s) in 1992 were you self-employed (or practising a free profession) ?</i>		
503.	iz2	Starting day of 1 st period as a self-employed worker (or a practitioner of a free profession) in 1992. 1-26 Don't know..... -9	310 4	} → 504
504.	iz3	Starting month of 1 st period as a self-employed worker (or a practitioner of a free profession) in 1992. 1-12 Don't know..... -9	310 4	} → 505
505.	iz4	Last day of 1 st period as a self-employed worker (or a practitioner of a free profession) in 1992. 1-31 Don't know..... -9	310 4	} → 506
506.	iz5	Last month of 1 st period as a self-employed worker (or a practitioner of a free profession) in 1992. 1-12 Don't know..... -9	310 4	} → 507
507.	iz6	Starting day of 2 nd period as a self-employed worker (or a practitioner of a free profession) in 1992. 1-29	18	} → 508
508.	iz7	Starting month of 2 nd period as a self-employed worker (or a practitioner of a free profession) in 1992. 1-12	18	} → 509
509.	iz8	Last day of 2 nd period as a self-employed worker (or a practitioner of a free profession) in 1992. 1-31	18	} → 510
510.	iz9	Last month of 2 nd period as a self-employed worker (or a practitioner of a free profession) in 1992. 1-12	18	} → 511
511.	iz10	Starting day of 3 rd period as a self-employed worker (or a practitioner of a free profession) in 1992. 1-31	9	} → 512

			Income	93
Quest. #	Vari- ables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
512.	iz11	Starting month of 3 rd period as a self-employed worker (or a practitioner of a free profession) in 1992. 1-12	9	} → 513
513.	iz12	Last day of 3 rd period as a self-employed worker (or a practitioner of a free profession) in 1992. 1-31	9	} → 514
514.	iz13	Last month of 3 rd period as a self-employed worker (or a practitioner of a free profession) in 1992. 1-12	9	} → 515
515.	iz14	Do you know how much the fiscal profit (or loss) from your own business was over 1992 ? <i>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.</i> Yes 1 No 2	210 104	} → 516
516.	iz15	... ¹¹⁷ the fiscal profit over 1992 ... ^{118a} a credit or a deficit balance ? Credit 1 Deficit 2	244 70	} → 517
517.	iz16	... ¹¹⁹ the ... ¹²⁰ fiscal profit over 1992. <i>Do not include compulsory premiums for retirement pensions paid at the expense of profit.</i> 1-530000 guilders..... Don't know..... -9	206 108	} → 518
518.	iz18	Was there, in 1992, a deduction due to work done by your spouse/partner in the business ? Yes 1 No 2	55 259	} → 519 } → 520

¹¹⁷if iz14^[515] = 1 then ... ← 'Is' else ... ← 'Will'

¹¹⁸if iz14^[515] = 2 then ... ← 'be'

¹¹⁹if iz14^[515] = 1 then ... ← 'How much was' else ... ← 'Please give an estimation of'

¹²⁰if iz14^[515] = 2 then ... ← 'expected'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
519.	iz19	... ¹²¹ deduction due to work done by your spouse/partner in 1992. 1-88717 guilders.....	23	} → 520
		Don't know..... -9	32	
520.		<i>Interviewer:</i> Does the respondent know how much the fiscal profit over 1992 is/will be ? <i>Formal description:</i> $iz14^{[515]} = 1$		
		Yes	210	} → 530
		No	104	
521.	iz24	Were you (also) self-employed in 1991 ? <i>The following questions concern self-employed work over THE YEAR 1991.</i>		
		Yes, during the whole year 1991	76	} → 522
		Yes, during part of the year 1991	8	
		No	20	} → 530
		<i>Which period(s) in 1991 were you self-employed (or practising a free profession) ?</i>		
522.	iz25	Starting day of 1 st period as a self-employed worker (or a practitioner of a free profession) in 1991. 1-24	83	} → 523
		Don't know..... -9	1	
523.	iz26	Starting month of 1 st period as a self-employed worker (or a practitioner of a free profession) in 1991. 1-12	83	} → 524
		Don't know..... -9	1	
524.	iz27	Last day of 1 st period as a self-employed worker (or a practitioner of a free profession) in 1991. 1-31	83	} → 525
		Don't know..... -9	1	
525.	iz28	Last month of 1 st period as a self-employed worker (or a practitioner of a free profession) in 1991. 1-12	83	} → 526
		Don't know..... -9	1	

¹²¹if $iz14^{[515]} = 1$ then ... ← 'How much was this' else ... ← 'Please give an estimation of the expected'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
526.	iz37	Was the fiscal profit over 1991 a credit or a deficit balance ? Credit 1 Deficit 2	61 23	} → 527
527.	iz38	How much was the (estimated) fiscal profit over 1991 ? <i>Do not include compulsory premiums for retirement pensions paid at the expense of profit.</i> 1-349000 guilders Don't know -9	34 50	} → 528
528.	iz40	Was there, in 1991, a deduction due to work done by your spouse/partner in the business ? Yes 1 No 2	14 70	} → 529 } → 530
529.	iz41	How much was this deduction due to work done by your spouse/partner in 1991 ? 1-65000 guilders Don't know -9	6 8	} → 530
530.		<i>Interviewer:</i> Is the respondent (over) 50 years old ? <i>Formal description:</i> <i>gebjaar</i> ^[5] < 1943 Yes No	1366 3430	} → 531 } → 592
		<i>Which of the below-mentioned old-age pensions or annuities did you receive in 1992 ? More than one answer is possible here. 1 early retirement pension [VUT] 2 general old-age pension [AOW] 3 annuity 4 other pensions 0 none of the above-mentioned</i>		
531.	ip20	Payments received in 1992: none of the above-mentioned Yes 1 No 2	728 638	} → 532
532.	ip21	Payments received in 1992: early retirement pension [VUT] Yes 1 No 2	116 1250	} → 533 } → 549

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
533.	ip41	How much is the GROSS sum you received in 1992 through early retirement pension ? 1-236000 guilders..... Don't know..... -9	94 22	} → 535 } → 534
534.	ip71	Perhaps you know the NET sum you received in 1992 through early retirement pension ? 1-9000 guilders..... Don't know..... -9	2 20	} → 536
535.	ip101	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on your early retirement pension ? 1-113000 guilders..... Don't know..... -9	79 15	} → 536
536.	ip271	What source did you use to answer the questions mentioned above ? Annual statement 1 Other statement..... 2 No statement..... 3 <i>What period(s) in 1992 did you receive early retirement pension ?</i>	75 14 27	} → 537
537.	ip121	Starting day of 1 st period — early retirement pension. 1-31 Don't know..... -9	114 2	} → 538
538.	ip131	Starting month of 1 st period — early retirement pension. 1-12 Don't know..... -9	114 2	} → 539
539.	ip141	Last day of 1 st period — early retirement pension. 1-31 Don't know..... -9	114 2	} → 540
540.	ip151	Last month of 1 st period — early retirement pension. 1-12 Don't know..... -9	114 2	} → 541

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
541.	ip161	Starting day of 2 nd period — early retirement pension. 1-24	7	} → 542
542.	ip171	Starting month of 2 nd period — early retirement pension. 1-12	7	} → 543
543.	ip181	Last day of 2 nd period — early retirement pension. 1-31	7	} → 544
544.	ip191	Last month of 2 nd period — early retirement pension. 1-12	7	} → 545
545.	ip201	Starting day of 3 rd period — early retirement pension. 1-24	7	} → 546
546.	ip211	Starting month of 3 rd period — early retirement pension. 1-12	7	} → 547
547.	ip221	Last day of 3 rd period — early retirement pension. 1-31	7	} → 548
548.	ip231	Last month of 3 rd period — early retirement pension. 1-12	7	} → 549
549.	ip22	Payments received in 1992: general old-age pension [AOW] Yes	1 440	} → 550
		No	2 926	} → 566
550.	ip42	How much is the GROSS sum you received in 1992 through general old-age pension ? 1-1238644 guilders	296	} → 552
		Don't know	-9 144	} → 551

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
551.	ip72	Perhaps you know the NET sum you received in 1992 through general old-age pension ? 1-22273 guilders..... Don't know..... -9	22 122	} → 553
552.	ip102	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on your general old-age pension ? 1-22192 guilders..... Don't know..... -9	207 89	} → 553
553.	ip272	What source did you use to answer the questions mentioned above ? Annual statement 1 Other statement..... 2 No statement..... 3 <i>What period(s) in 1992 did you receive general old-age pension ?</i>	239 62 139	} → 554
554.	ip122	Starting day of 1 st period — general old-age pension. 1-28 Don't know..... -9	421 19	} → 555
555.	ip132	Starting month of 1 st period — general old-age pension. 1-12 Don't know..... -9	421 19	} → 556
556.	ip142	Last day of 1 st period — general old-age pension. 1-31 Don't know..... -9	421 19	} → 557
557.	ip152	Last month of 1 st period — general old-age pension. 1-12 Don't know..... -9	421 19	} → 558
558.	ip162	Starting day of 2 nd period — general old-age pension. 1-22 Don't know..... -9	37	} → 559
559.	ip172	Starting month of 2 nd period — general old-age pension. 1-12 Don't know..... -9	37	} → 560

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
560.	ip182	Last day of 2 nd period — general old-age pension.		
		1-31	37	} → 561
561.	ip192	Last month of 2 nd period — general old-age pension.		
		1-12	37	} → 562
562.	ip202	Starting day of 3 rd period — general old-age pension.		
		1-22	33	} → 563
563.	ip212	Starting month of 3 rd period — general old-age pension.		
		1-12	33	} → 564
564.	ip222	Last day of 3 rd period — general old-age pension.		
		1-31	33	} → 565
565.	ip232	Last month of 3 rd period — general old-age pension.		
		1-12	33	} → 566
566.	ip23	Payments received in 1992: annuity		
		Yes	1 49	} → 567
		No	2 1317	} → 575
567.	ip43	How much is the GROSS sum you received in 1992 through annuity ?		
		1-125000 guilders	46	} → 569
		Don't know	-9 3	} → 568
568.	ip73	Perhaps you know the NET sum you received in 1992 through annuity ?		
		Don't know	-9 3	} → 570
569.	ip103	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on your annuity ?		
		1-53526 guilders	33	} → 570
		Don't know	-9 13	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
570.	ip273	What source did you use to answer the questions mentioned above ?		
		Annual statement	1	37
		Other statement.....	2	7
		No statement.....	3	5
				} → 571
		<i>What period(s) in 1992 did you receive annuity ?</i>		
571.	ip123	Starting day of 1 st period — annuity.		
		1-31		47
		Don't know.....	-9	2
				} → 572
572.	ip133	Starting month of 1 st period — annuity.		
		1-12		47
		Don't know.....	-9	2
				} → 573
573.	ip143	Last day of 1 st period — annuity.		
		1-31		47
		Don't know.....	-9	2
				} → 574
574.	ip153	Last month of 1 st period — annuity.		
		1-12		47
		Don't know.....	-9	2
				} → 575
575.	ip24	Payments received in 1992: other pensions.		
		Yes	1	379
		No.....	2	987
				} → 576
				} → 592
576.	ip44	How much is the GROSS sum you received in 1992 through other pensions ?		
		1-206113 guilders.....		269
		Don't know.....	-9	110
				} → 578
				} → 577
577.	ip74	Perhaps you know the NET sum you received in 1992 through other pensions ?		
		1-49000 guilders.....		25
		Don't know.....	-9	85
				} → 579

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
578.	ip104	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on your other pensions ? 1-104873 guilders..... Don't know.....-9	196 73	} → 579
579.	ip274	What source did you use to answer the questions mentioned above ? Annual statement 1 Other statement..... 2 No statement..... 3	219 52 108	} → 580
		<i>What period(s) in 1992 did you receive other pensions ?</i>		
580.	ip124	Starting day of 1 st period — other pensions. 1-28 Don't know.....-9	329 50	} → 581
581.	ip134	Starting month of 1 st period — other pensions. 1-12 Don't know.....-9	329 50	} → 582
582.	ip144	Last day of 1 st period — other pensions. 1-31 Don't know.....-9	329 50	} → 583
583.	ip154	Last month of 1 st period — other pensions. 1-12 Don't know.....-9	329 50	} → 584
584.	ip164	Starting day of 2 nd period — other pensions. 1-23	20	} → 585
585.	ip174	Starting month of 2 nd period — other pensions. 1-12	20	} → 586
586.	ip184	Last day of 2 nd period — other pensions. 1-31	20	} → 587

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
587.	ip194	Last month of 2 nd period — other pensions. 1-12	20	} → 588
588.	ip204	Starting day of 3 rd period — other pensions. 1-26	19	} → 589
589.	ip214	Starting month of 3 rd period — other pensions. 1-12	19	} → 590
590.	ip224	Last day of 3 rd period — other pensions. 1-31	19	} → 591
591.	ip234	Last month of 3 rd period — other pensions. 1-12	19	} → 592
<i>Did you, in 1992, receive one or more of the below-mentioned sickness or unemployment benefits (do include extra allowance benefits [uitkering toeslagenwet]) ?</i>				
<i>1 Sickness Benefits Act [ziektewet]</i>				
<i>2 Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]</i>				
<i>3 reduced pay scheme [wachtgeld]</i>				
<i>0 none of the above-mentioned</i>				
592.	ii20	Payments received in 1992: none of the above-mentioned. Yes 1 No 2	4147 649	} → 593
593.	ii21	Payments received in 1992: Sickness Benefits Act Yes 1 No 2	473 4323	} → 594 } → 610

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
594.	ii41	How much is the GROSS sum you received in 1992 through the Sickness Benefits Act ? 1-65000 guilders.....	101	} → 596
		Don't know..... -9	372	
595.	ii61	Perhaps you know the NET sum you received in 1992 through the Sickness Benefits Act ? 1-18000 guilders.....	25	} → 597
		Don't know..... -9	347	
596.	ii81	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on your benefits through the Sickness Benefits Act ? 1-20000 guilders.....	49	} → 597
		Don't know..... -9	52	
597.	ii251	What source did you use to answer the questions mentioned above ? Annual statement	120	} → 598
		Other statement.....	40	
		No statement.....	313	
		<i>What period(s) in 1992 did you receive benefits through the Sickness Benefits Act ?</i>		
598.	ii101	Starting day period 1 — Sickness Benefits Act. 1-31	373	} → 599
		Don't know..... -9	100	
599.	ii111	Starting month period 1 — Sickness Benefits Act. 1-12	373	} → 600
		Don't know..... -9	100	
600.	ii121	Last day period 1 — Sickness Benefits Act. 1-31	373	} → 601
		Don't know..... -9	100	
601.	ii131	Last month period 1 — Sickness Benefits Act. 1-12	373	} → 602
		Don't know..... -9	100	
602.	ii141	Starting day period 2 — Sickness Benefits Act. 1-30	45	} → 603

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
603.	ii151	Starting month period 2 — Sickness Benefits Act.		
		1-12	45	} → 604
604.	ii161	Last day period 2 — Sickness Benefits Act.		
		1-31	45	} → 605
605.	ii171	Last month period 2 — Sickness Benefits Act.		
		1-12	45	} → 606
606.	ii181	Starting day period 3 — Sickness Benefits Act.		
		1-20	13	} → 607
607.	ii191	Starting month period 3 — Sickness Benefits Act.		
		1-12	13	} → 608
608.	ii201	Last day period 3 — Sickness Benefits Act.		
		1-31	13	} → 609
609.	ii211	Last month period 3 — Sickness Benefits Act.		
		1-12	13	} → 610
610.	ii22	Payments received: Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		Yes	1	140 } → 611
		No	2	4656 } → 627
611.	ii42	How much is the GROSS sum you received in 1992 through the Short Term Unemployment Insurance Act [WW], the Unemployment Provisions Act [WWV], or through continuation of [WW]		
		1-223588 guilders		72 } → 613
		Don't know	-9	68 } → 612

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
612.	ii62	Perhaps you know the NET sum you received in 1992 through the Short Term Unemployment Insurance Act [WW], the Unemployment Provisions Act [WWV], or through continuation of [WW] ? 1-15500 guilders..... Don't know..... -9	13 55	} → 614
613.	ii82	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on your benefits through the Short Term Unemployment Insurance Act [WW], the Unemployment Provisions Act [WWV], or through continuation of [WW] ? 1-19000 guilders..... Don't know..... -9	52 20	} → 614
614.	ii252	What source did you use to answer the questions mentioned above ? Annual statement 1 Other statement..... 2 No statement..... 3	40 15 85	} → 615
		<i>What period(s) in 1992 did you receive benefits through the Short Term Unemployment Insurance Act [WW], the Unemployment Provisions Act [WWV], or through continuation of [WW] ?</i>		
615.	ii102	Starting day of period 1 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW] 1-30 Don't know..... -9	119 21	} → 616
616.	ii112	Starting month of period 1 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW] 1-12 Don't know..... -9	119 21	} → 617
617.	ii122	Last day of period 1 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW] 1-31 Don't know..... -9	119 21	} → 618

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
618.	ii132	Last month of period 1 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW] 1-12 Don't know..... -9	119 21	} → 619
619.	ii142	Starting day of period 2 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW] 1-31	15	} → 620
620.	ii152	Starting month of period 2 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW] 1-12	15	} → 621
621.	ii162	Last day of period 2 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW] 1-31	15	} → 622
622.	ii172	Last month of period 2 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW] 1-12	15	} → 623
623.	ii182	Starting day of period 3 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW] 1-28	8	} → 624
624.	ii192	Starting month of period 3 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW] 1-12	8	} → 625
625.	ii202	Last day of period 3 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW] 1-31	8	} → 626

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
626.	ii212	Last month of period 3 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW] 1-12	8	} → 627
627.	ii23	Payments received: reduced pay scheme [wachtgeld] Yes 1 No 2	39 4757	} → 628 } → 644
628.	ii43	How much is the GROSS sum you received in 1992 through a reduced pay scheme [wachtgeld] ? 1-115000 guilders Don't know -9	26 13	} → 630 } → 629
629.	ii63	Perhaps you know the NET sum you received in 1992 through a reduced pay scheme [wachtgeld] ? 1-4400 guilders Don't know -9	2 11	} → 631
630.	ii83	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on your income through a reduced pay scheme [wachtgeld] ? 1-48000 guilders Don't know -9	20 6	} → 631
631.	ii253	What source did you use to answer the questions mentioned above ? Annual statement 1 Other statement 2 No statement 3	17 3 19	} → 632
		<i>What period(s) in 1992 did you receive income through a reduced pay scheme ?</i>		
632.	ii103	Starting day of period 1 — reduced pay scheme. 1-31 Don't know -9	28 11	} → 633
633.	ii113	Starting month of period 1 — reduced pay scheme. 1-12 Don't know -9	28 11	} → 634

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
634.	ii123	Last day of period 1 — reduced pay scheme.		
		1-31	28	} → 635
		Don't know..... -9	11	
635.	ii133	Last month of period 1 — reduced pay scheme.		
		1-12	28	} → 636
		Don't know..... -9	11	
636.	ii143	Starting day of period 2 — reduced pay scheme.		
		1-31	1	} → 637
637.	ii153	Starting month of period 2 — reduced pay scheme.		
		1-12	1	} → 638
638.	ii163	Last day of period 2 — reduced pay scheme.		
		1-31	1	} → 639
639.	ii173	Last month of period 2 — reduced pay scheme.		
		1-12	1	} → 640
640.	ii183	Starting day of period 3 — reduced pay scheme.		
		1-31	1	} → 641
641.	ii193	Starting month of period 3 — reduced pay scheme.		
		1-12	1	} → 642
642.	ii203	Last day of period 3 — reduced pay scheme.		
		1-31	1	} → 643
643.	ii213	Last month of period 3 — reduced pay scheme.		
		1-12	1	} → 644

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>Did you, in 1992, receive one or more of the below-mentioned (social security) benefits (do include extra allowance benefits [uitkering toeslagenwet]) ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 General Widow's and Orphan's Pensions Act [AWW]</i>		
		<i>2 Disability Insurance Act [WAO]</i>		
		<i>3 General Disability Benefits Act [AAW]</i>		
		<i>4 Long Term Unemployment Insurance Act [RWW]</i>		
		<i>5 disability pension [invaliditeitspensioen]</i>		
		<i>6 General Social Assistance Act [ABW]</i>		
		<i>7 benefits for self-employed [BZ]</i>		
		<i>8 [IOAW/IOAZ]</i>		
644.	is20	Social security benefits: none of the above-mentioned.		
		Yes	1 4419	} → 645
		No	2 377	
645.	is21	Social security benefits: General Widow's and Orphan's Pensions Act [AWW]		
		Yes	1 69	} → 646
		No	2 4727		} → 662
646.	is41	How much is the GROSS sum you received in 1992 through the General Widow's and Orphan's Pensions Act [AWW] ?		
		1-32874 guilders.....	37	} → 648
		Don't know.....	-9 32	
647.	is61	Perhaps you know the NET sum you received in 1992 through the General Widow's and Orphan's Pensions Act [AWW] ?		
		1-603	1	} → 649
		Don't know.....	-9 31	
648.	is81	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on your benefits through the General Widow's and Orphan's Pensions Act [AWW] ?		
		1-53200 guilders.....	35	} → 649
		Don't know.....	-9 2	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
649.	is251	What source did you use to answer the questions mentioned above ? Annual statement 1 Other statement..... 2 No statement..... 3	30 8 31	} → 650
		<i>What period(s) in 1992 did you receive benefits through the General Widow's and Orphan's Pensions Act [AWW] ?</i>		
650.	is101	Starting day period 1 — General Widow's and Orphan's Pensions Act [AWW] 1-23 Don't know..... -9	51 18	} → 651
651.	is111	Starting month period 1 — General Widow's and Orphan's Pensions Act [AWW] 1-12 Don't know..... -9	51 18	} → 652
652.	is121	Last day period 1 — General Widow's and Orphan's Pensions Act [AWW] 1-31 Don't know..... -9	51 18	} → 653
653.	is131	Last month period 1 — General Widow's and Orphan's Pensions Act [AWW] 1-12 Don't know..... -9	51 18	} → 654
654.	is141	Starting day period 2 — General Widow's and Orphan's Pensions Act [AWW] 1-23	7	} → 655
655.	is151	Starting month period 2 — General Widow's and Orphan's Pensions Act [AWW] 1-12	7	} → 656
656.	is161	Last day period 2 — General Widow's and Orphan's Pensions Act [AWW] 1-31	7	} → 657
657.	is171	Last month period 2 — General Widow's and Orphan's Pensions Act [AWW] 1-12	7	} → 658

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
658.	is181	Starting day period 3 — General Widow's and Orphan's Pensions Act [AWW] 1-23	7	} → 659
659.	is191	Starting month period 3 — General Widow's and Orphan's Pensions Act [AWW] 1-12	7	} → 660
660.	is201	Last day period 3 — General Widow's and Orphan's Pensions Act [AWW] 1-31	7	} → 661
661.	is211	Last month period 3 — General Widow's and Orphan's Pensions Act [AWW] 1-12	7	} → 662
662.	is22	Social security benefits: Disability Insurance Act [WAO] Yes 1 No 2	165 4631	} → 663 } → 679
663.	is42	How much is the GROSS sum you received in 1992 through the Disability Insurance Act [WAO] ? 1-433239 guilders..... Don't know..... -9	92 73	} → 665 } → 664
664.	is62	Perhaps you know the NET sum you received in 1992 through the Disability Insurance Act [WAO] ? 1-25000 guilders..... Don't know..... -9	11 62	} → 666
665.	is82	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on your benefits through the Disability Insurance Act [WAO] ? 1-21524 guilders..... Don't know..... -9	63 29	} → 666
666.	is252	What source did you use to answer the questions mentioned above ? Annual statement 1 Other statement..... 2 No statement..... 3	66 21 78	} → 667

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		<i>What period(s) in 1992 did you receive benefits through the Disability Insurance Act [WAO] ?</i>		
667.	is102	Starting day period 1 — Disability Insurance Act [WAO]		
		1-29	149	} → 668
		Don't know..... -9	16	
668.	is112	Starting month period 1 — Disability Insurance Act [WAO]		
		1-12	149	} → 669
		Don't know..... -9	16	
669.	is122	Last day period 1 — Disability Insurance Act [WAO]		
		1-31	149	} → 670
		Don't know..... -9	16	
670.	is132	Last month period 1 — Disability Insurance Act [WAO]		
		1-12	149	} → 671
		Don't know..... -9	16	
671.	is142	Starting day period 2 — Disability Insurance Act [WAO]		
		1-18	10	} → 672
672.	is152	Starting month period 2 — Disability Insurance Act [WAO]		
		1-12	10	} → 673
673.	is162	Last day period 2 — Disability Insurance Act [WAO]		
		1-31	10	} → 674
674.	is172	Last month period 2 — Disability Insurance Act [WAO]		
		1-12	10	} → 675
675.	is182	Starting day period 3 — Disability Insurance Act [WAO]		
		1-21	10	} → 676
676.	is192	Starting month period 3 — Disability Insurance Act [WAO]		
		1-12	10	} → 677

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
677.	is202	Last day period 3 — Disability Insurance Act [WAO]		
		1-31	10	} → 678
678.	is212	Last month period 3 — Disability Insurance Act [WAO]		
		1-12	10	} → 679
679.	is23	Social security benefits: General Disability Benefits Act [AAW]		
		Yes	1 25	} → 680
		No	2 4771	} → 696
680.	is43	How much is the GROSS sum you received in 1992 through the General Disability Benefits Act [AAW] ?		
		1-1078400 guilders	9	} → 682
		Don't know	-9 16	} → 681
681.	is63	Perhaps you know the NET sum you received in 1992 through the General Disability Benefits Act [AAW] ?		
		1-9500 guilders	1	} → 683
		Don't know	-9 15	
682.	is83	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on your benefits through the General Disability Benefits Act [AAW] ?		
		1-384200 guilders	8	} → 683
		Don't know	-9 1	
683.	is253	What source did you use to answer the questions mentioned above ?		
		Annual statement	1 13	} → 684
		Other statement	2 2	
		No statement	3 10	
		<i>What period(s) in 1992 did you receive benefits through the General Disability Benefits Act [AAW] ?</i>		
684.	is103	Starting day of period 1 — General Disability Benefits Act [AAW]		
		1-31	23	} → 685
		Don't know	-9 2	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
685.	is113	Starting month of period 1 — General Disability Benefits Act [AAW] 1-12 Don't know -9	23 2	} → 686
686.	is123	Last day of period 1 — General Disability Benefits Act [AAW] 1-31 Don't know -9	23 2	} → 687
687.	is133	Last month of period 1 — General Disability Benefits Act [AAW] 1-12 Don't know -9	23 2	} → 688
688.	is143	Starting day of period 2 — General Disability Benefits Act [AAW] 1-31	2	} → 689
689.	is153	Starting month of period 2 — General Disability Benefits Act [AAW] 1-12	2	} → 690
690.	is163	Last day of period 2 — General Disability Benefits Act [AAW] 1-31	2	} → 691
691.	is173	Last month of period 2 — General Disability Benefits Act [AAW] 1-12	2	} → 692
692.	is183	Starting day of period 3 — General Disability Benefits Act [AAW] 1-12	2	} → 693
693.	is193	Starting month of period 3 — General Disability Benefits Act [AAW] 1-12	2	} → 694
694.	is203	Last day of period 3 — General Disability Benefits Act [AAW] 31	2	} → 695

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
695.	is213	Last month of period 3 — General Disability Benefits Act [AAW] 1-12	2	} → 696
696.	is24	Social Security Benefits: Long Term Unemployment Insurance Act [RWW] Yes 1 No 2	63 4733	} → 697 } → 713
697.	is44	How much is the GROSS sum you received in 1992 through the Long Term Unemployment Insurance Act [RWW] ? 1-33343 guilders..... Don't know..... -9	30 33	} → 699 } → 698
698.	is64	Perhaps you know the NET sum you received in 1992 through the Long Term Unemployment Insurance Act [RWW] ? 1-15500 guilders..... Don't know..... -9	14 19	} → 700
699.	is84	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on your benefits through the Long Term Unemployment Insurance Act [RWW] ? 1-10000 guilders..... Don't know..... -9	25 5	} → 700
700.	is254	What source did you use to answer the questions mentioned above ? Annual statement 1 Other statement..... 2 No statement..... 3	25 5 33	} → 701
		<i>What period(s) in 1992 did you receive benefits through the Long Term Unemployment Insurance Act [RWW] ?</i>		
701.	is104	Starting day of period 1 — Long Term Unemployment Insurance Act [RWW] 1-22	55 8	} → 702

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
702.	is114	Starting month of period 1 — Long Term Unemployment Insurance Act [RWW] 1-12 Don't know -9	55 8	} → 703
703.	is124	Last day of period 1 — Long Term Unemployment Insurance Act [RWW] 1-31 Don't know -9	55 8	} → 704
704.	is134	Last month of period 1 — Long Term Unemployment Insurance Act [RWW] 1-12 Don't know -9	55 8	} → 705
705.	is144	Starting day of period 2 — Long Term Unemployment Insurance Act [RWW] 1-31	4	} → 706
706.	is154	Starting month of period 2 — Long Term Unemployment Insurance Act [RWW] 1-12	4	} → 707
707.	is164	Last day of period 2 — Long Term Unemployment Insurance Act [RWW] 31	4	} → 708
708.	is174	Last month of period 2 — Long Term Unemployment Insurance Act [RWW] 1-12	4	} → 709
709.	is184	Starting day of period 3 — Long Term Unemployment Insurance Act [RWW] 1-31	4	} → 710
710.	is194	Starting month of period 3 — Long Term Unemployment Insurance Act [RWW] 1-12	4	} → 711
711.	is204	Last day of period 3 — Long Term Unemployment Insurance Act [RWW] 31	4	} → 712

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
712.	is214	Last month of period 3 — Long Term Unemployment Insurance Act [RWW] 1-12	4	} → 713
713.	is25	Social security benefits: disability pension [invaliditeit-spensioen] Yes 1 No 2	36 4760	} → 714 } → 730
714.	is45	How much is the GROSS sum you received in 1992 through disability pension ? 1-118083 guilders..... Don't know..... -9	21 15	} → 716 } → 715
715.	is65	Perhaps you know the NET sum you received in 1992 through disability pension ? Don't know..... -9	15	} → 717
716.	is85	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on your benefits through disability pension ? 1-45045 guilders..... Don't know..... -9	15 6	} → 717
717.	is255	What source did you use to answer the questions mentioned above ? Annual statement 1 Other statement..... 2 No statement..... 3	17 5 14	} → 718
		<i>What period(s) in 1992 did you receive benefits through disability pension ?</i>		
718.	is105	Starting day period 1 — disability pension. 1-31 Don't know..... -9	26 10	} → 719
719.	is115	Starting month period 1 — disability pension. 1-12 Don't know..... -9	26 10	} → 720

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
720.	is125	Last day period 1 — disability pension.		
		1-31	26	} → 721
		Don't know..... -9	10	
721.	is135	Last month period 1 — disability pension.		
		1-12	26	} → 722
		Don't know..... -9	10	
722.	is145	Starting day period 2 — disability pension.		
		1-31	2	} → 723
723.	is155	Starting month period 2 — disability pension.		
		1-12	2	} → 724
724.	is165	Last day period 2 — disability pension.		
		1-31	2	} → 725
725.	is175	Last month period 2 — disability pension.		
		1-12	2	} → 726
726.	is185	Starting day period 3 — disability pension.		
		1-31	2	} → 727
727.	is195	Starting month period 3 — disability pension.		
		1-12	2	} → 728
728.	is205	Last day period 3 — disability pension.		
		1-31	2	} → 729
729.	is215	Last month period 3 — disability pension.		
		1-12	2	} → 730

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
730.	is26	Social security benefits: General Social Assistance Act [ABW] Yes 1 No 2	26 4770	} → 731 } → 743
731.	is46	How much is the GROSS sum you received in 1992 through the General Social Assistance Act [ABW] ? 1-26838 guilders Don't know -9	13 13	} → 733 } → 732
732.	is66	Perhaps you know the NET sum you received in 1992 through the General Social Assistance Act [ABW] ? 1-12000 guilders Don't know -9	3 10	} → 734
733.	is86	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on your benefits through the General Social Assistance Act [ABW] ? 1-20786 guilders Don't know -9	10 3	} → 734
734.	is256	What source did you use to answer the questions mentioned above ? Annual statement 1 Other statement 2 No statement 3	11 1 14	} → 735
		<i>What period(s) in 1992 did you receive benefits through the General Social Assistance Act [ABW] ?</i>		
735.	is106	Starting day of period 1 — General Social Assistance Act [ABW]. 1-31 Don't know -9	23 3	} → 736
736.	is116	Starting month of period 1 — General Social Assistance Act [ABW]. 1-12 Don't know -9	23 3	} → 737
737.	is126	Last day of period 1 — General Social Assistance Act [ABW]. 1-31 Don't know -9	23 3	} → 738

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
738.	is136	Last month of period 1 — General Social Assistance Act [ABW]. 1-12 Don't know..... -9	23 3	} → 739
739.	is146	Starting day of period 2 — General Social Assistance Act [ABW]. 1-31	1	} → 740
740.	is156	Starting month of period 2 — General Social Assistance Act [ABW]. 1-12	1	} → 741
741.	is166	Last day of period 2 — General Social Assistance Act [ABW]. 31	1	} → 742
742.	is176	Last month of period 2 — General Social Assistance Act [ABW]. 1-12	1	} → 743
743.	is27	Social security benefits: benefits for self-employed [BZ] Yes 1 No..... 2	1 4795	} → 744 } → 751
744.	is47	How much is the GROSS sum you received in 1992 through benefits for self-employed [BZ] ? 22000 guilders.....	1	} → 745
745.	is87	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on benefits for self-employed [BZ] ? 7200 guilders	1	} → 746
746.	is257	What source did you use to answer the questions mentioned above ? Annual statement 1 Other statement..... 2 No statement..... 3	0 0 1	} → 747

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>What period(s) in 1992 did you receive benefits for self-employed [BZ] ?</i>		
747.	is107	Starting day of period 1 — benefits for self-employed [BZ] 1-31	1	} → 748
748.	is117	Starting month of period 1 — benefits for self-employed [BZ] 1-12	1	} → 749
749.	is127	Last day of period 1 — benefits for self-employed [BZ] 31	1	} → 750
750.	is137	Last month of period 1 — benefits for self-employed [BZ] 1-12	1	} → 751
751.	is28	Social security benefits: [IOAW/IOAZ]. Yes 1 No 2	10 4786	} → 752 } → 760
752.	is48	How much is the GROSS sum you received in 1992 through [IOAW/IOAZ] ? 1-23000 guilders..... Don't know..... -9	5 5	} → 754 } → 753
753.	is68	Perhaps you know the NET sum you received in 1992 through [IOAW/IOAZ] ? 1-4041 guilders..... Don't know..... -9	2 3	} → 755
754.	is88	How much was the total amount of withheld income tax and premiums for social insurance policies in 1992 on benefits through [IOAW/IOAZ] ? 1-6000 guilders..... Don't know..... -9	4 1	} → 755
755.	is258	What source did you use to answer the questions mentioned above ? Annual statement 1 Other statement..... 2 No statement..... 3	2 3 5	} → 756

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>What period(s) in 1992 did you receive benefits through [IOAW/IOAZ] ?</i>		
756.	is108	Starting day period 1 — [IOAW/IOAZ].		
		1-31	9	} → 757
		Don't know..... -9	1	
757.	is118	Starting month period 1 — [IOAW/IOAZ].		
		1-12	9	} → 758
		Don't know..... -9	1	
758.	is128	Last day period 1 — [IOAW/IOAZ].		
		1-31	9	} → 759
		Don't know..... -9	1	
759.	is138	Last month period 1 — [IOAW/IOAZ].		
		1-12	9	} → 760
		Don't know..... -9	1	
		<i>Did you, in 1992, receive one or more of the following other sorts of income ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 real estate income (including letting of rooms)</i>		
		<i>2 government contribution to home owners</i>		
		<i>3 scholarship or additional support through government scholarship scheme</i>		
		<i>4 interest-bearing loan through government scholarship scheme</i>		
		<i>5 alimony from spouse</i>		
		<i>6 alimony for your children</i>		
		<i>7 parental support for studies</i>		
		<i>8 support from family</i>		
760.	io20	Other income: none of the above-mentioned.		
		Yes	1	} → 761
		No.....	2	
761.	io21	Other income: real estate (including letting of rooms)		
		Yes	1	} → 762
		No.....	2	
			137	} → 763
			4659	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
762.	io41	How much was the sum total that you received through real estate (including letting of rooms) in 1992 ? 1-425000 guilders..... Don't know..... -9	123 14	} → 763
763.	io22	Other income: government contribution to home owners Yes 1 No 2	102 4694	} → 764 } → 765
764.	io42	How much was, in 1992, the sum total that you received through government contribution to home owners ? 1-33000 guilders..... Don't know..... -9	86 16	} → 765
765.	io23	Other income: scholarship or additional support through government scholarship scheme Yes 1 No 2	214 4582	} → 766 } → 767
766.	io43	How much was, in 1992, the sum total that you received through a scholarship or additional support through government scholarship scheme ? 1-13128 guilders..... Don't know..... -9	167 47	} → 767
767.	io24	Other income: interest-bearing loan(s) through government scholarship scheme Yes 1 No 2	35 4761	} → 768 } → 769
768.	io44	How much was, in 1992, the sum total that you received through interest-bearing loan(s) through government scholarship scheme ? 1-12000 guilders..... Don't know..... -9	25 10	} → 769
769.	io25	Other income: alimony from spouse Yes 1 No 2	13 4783	} → 770 } → 771

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
770.	io45	How much was, in 1992, the sum total that you received through alimony from spouse ? 1-42000 guilders..... Don't know.....-9	11 2	} → 771
771.	io26	Other income: alimony for your children Yes 1 No 2	22 4774	} → 772 } → 773
772.	io46	How much was, in 1992, the sum total that you received through alimony for your children ? 250-9600 guilders.....	22	} → 773
773.	io27	Other income: parental support for studies Yes 1 No 2	91 4705	} → 774 } → 775
774.	io47	How much was, in 1992, the sum total that you received through parental support for studies ? 1-7500 guilders..... Don't know.....-9	71 20	} → 775
775.	io28	Other income: support from family Yes 1 No 2	82 4714	} → 776 } → 777
776.	io48	How much was, in 1992, the sum total that you received through support from family ? 1-85000 guilders..... Don't know.....-9	72 10	} → 777
777.	in11	Did you, in 1992, have any other sources of income not mentioned before in this questionnaire ? Yes 1 No 2	622 4174	} → 778 } → 780
778.	in12	How much is the total gross sum of these sources of income in 1992, not yet mentioned in this questionnaire ? 1-220000 guilders..... Don't know.....-9	549 73	} → 779

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
779.	in14	What kind of income was this ? ... (Verbal answer)		→ 780
		<u>Explanation about income tax codings 1992</u>		
		<u>Income tax coding 1: Married people or people living together who have transferred their tax-free sum to their spouse/partner.</u>		
		<u>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.</u>		
		<u>Income tax coding 4: Single parents who take care of a child (under age 27) living with them</u>		
		<u>Income tax coding 5: Single parents who both have a paid job and take care of a child (under age 12) living with them</u>		
		<u>Income tax coding 2: People who are not in one of the other income tax codings, such as:</u>		
		- double-income couples, each of them earning over Dfl. 5,225 per year		
		- single people		
		- single parents who don't qualify for codings 4 or 5		
780.	in15	What was your (income) tax coding on 31 December 1992 ?		
		Not applicable	0 953	} → 781
		Income tax coding 1	1 526	
		Income tax coding 2	2 2549	
		Income tax coding 3	3 692	
		Income tax coding 4	4 46	
		Income tax coding 5	5 30	
781.	in16	Did you fill in an income tax form for 1992 ?		
		Yes	1 2709	} → 782
		No	2 2087		} → 786
782.	in17	Do you know how much your taxable income was for 1992 ?		
		Yes	1 1866	} → 783
		No	2 843		} → 784

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
783.	in18	How much was your taxable income for 1992 ?		
		1-778000 guilders.....	1833	} → 786
		Don't know..... -9	33	
784.	in20	Can you give an ESTIMATION of your taxable income for 1992 ?		
		1-416117 guilders.....	272	} → 786
		Don't know..... -9	571		} → 785
		<i>It's unfortunate that you don't know your taxable income for 1992.</i>		
785.	in22	Perhaps you know (about) how much your taxable income was for 1991 ?		
		1-1050000 guilders.....	38	} → 786
		Don't know..... -9	533	
786.	in24	Do/did you fill in a wealth tax form for 1992 ?		
		Yes..... 1	496	} → 787
		No..... 2	4300	
787.	in25	Did you receive any inheritances and/or gifts in 1992 ?		
		Yes..... 1	243	} → 788
		No..... 2	4553		} → 790
788.	in26	What was the total sum of these inheritances and/or gifts ?		
		1-300000 guilders.....	209	} → 789
		Don't know..... -9	34	
789.	in28	Have you mentioned these inheritances and/or gifts also under 'other income' ?		
		Yes..... 1	51	} → 790
		No..... 2	192	
790.	in29	Did you, in 1992, pay alimony to your former wife/husband ? <i>Do NOT include transfers/child support/alimony for children here.</i>		
		Yes..... 1	55	} → 791
		No..... 2	4741		} → 792

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
791.	in30	How much, in total over 1992, was this alimony to your former wife/husband ? 1-696000 guilders..... Don't know..... -9	52 3	} → 792
792.	in32	Did you, in 1992, make any payments/transfers to/on behalf of your children ? Yes 1 No..... 2	71 4725	} → 793 } → 794
793.	in33	How much, in total over 1992, was the amount of these transfers to/on behalf of your children ? 1-34700 guilders..... Don't know..... -9	64 7	} → 794
794.	in35	Did you, in 1992, give parental support to your child(ren) being students and living away from home ? Yes 1 No..... 2	312 4484	} → 795 } → 796
795.	in36	How much was this parental support in total over 1992 ? 1-200000 guilders..... Don't know..... -9	283 29	} → 796
796.	in38	Did you, in 1992, (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 ? Yes 1 No..... 2	243 4553	} → 797 } → 798
797.	in39	How much was/were this/these support/gifts in total over 1992 ? 1-200000 guilders..... Don't know..... -9	208 35	} → 798

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
798.	in41	What sort of medical insurance do you have at present ?		
		No medical insurance 1	109	} → 801
		National Health Service (compulsory), elderly people excluded 2	1626	
		National Health Service (compulsory), elderly people 3	207	
		Insurance for Civil Servants ([IZA, IZR, DGVP]) 4	345	
		Private Medical Insurance 5	2509	
799.	in42	Do you pay the premium on your medical insurance per:		
		Month 1	1841	} → 800
		Quarter 2	191	
		Six months 3	43	
		Year 4	434	
800.	in43	How much do you pay for the premium on your medical insurance per . . . ¹²² ?		
		1-92280 guilders	1924	} → 801
		Don't know -9	585	
801.	in45	Did you, in 1992, have a car that was provided by your employer ? <i>It makes no difference for this question if you used the car for private purposes also.</i>		
		Yes 1	406	} → 802
		No 2	3342	
		Not applicable (no employer) 3	1048	} → 804
802.	in46	How much was the listed value of this car ? <i>The listed value is the price when new in the year that the car was made. If you changed your car in 1992, take the listed value of the last car.</i>		
		1-150000 guilders	387	} → 803
		Don't know -9	19	
803.	in48	For how many months in 1992 did you have this car provided by your employer ? <i>If you changed your car in 1992, take the total number of months of all cars.</i>		
		0	2	} → 804
		1-12 months	404	

¹²² case *in42*^[799] of 1: . . . ← 'month' ; 2: . . . ← 'quarter' ; 3: . . . ← 'six months' ; 4: . . . ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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804.		<i>Interviewer:</i> Is the respondent head of the household or partner of the head of the household ? <i>Formal description:</i> <i>positie</i> ^[18] ∈ [1..3]		
		Yes	4281	} → 805 } → 813
		No	515	

805.	in49	Do you know, APPROXIMATELY, how much the NET INCOME of your household would amount to over 1992 ?		
		Yes 1	2528	} → 806 } → 813
		No 2	1753	

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 1992 through 31 December 1992. The total net income of the household means the sum of 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.

806.	in50	Please indicate about how much the TOTAL NET INCOME OF YOUR HOUSEHOLD was over the period 1 January 1992 through 31 December 1992.		
		Less than f 17,500	1 66	} → 807
		f 17,500 - f 20,000	2 45	
		f 20,000 - f 24,000	3 69	
		f 24,000 - f 28,000	4 72	
		f 28,000 f 34,000	5 138	
		f 34,000 f 43,000	6 258	
		f 43,000 f 55,000	7 342	
		f 55,000 f 80,000	8 776	
		f 80,000 f 105,000	9 505	
		f 105,000 f 150,000	10 215	
		f 150,000 or more	11 41	
		Don't know	-9 1	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>The next question is again about 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 for the household would you, in your situation, find very bad ? Please give a MONTH'S income.</i>		
		<i>Which net income for the household would you, in your, situation find very bad, bad, insufficient, sufficient, good, or very good ?</i>		
		<i>very bad if the income would be about...</i>		
		<i>bad if the income would be about...</i>		
		<i>insufficient if the income would be about...</i>		
		<i>sufficient if the income would be about...</i>		
		<i>good if the income would be about...</i>		
		<i>very good if the income would be about...</i>		
807.	psy1	The net income for the household would be very bad if the income would be about ...? 1-99999 guilders..... Don't know..... -9	2466 62	} → 808
808.	psy2	The net income for the household would be bad if the income would be about ...? 1-99999 guilders..... Don't know..... -9	2477 51	} → 809
809.	psy3	The net income for the household would be insufficient if the income would be about ...? 1-99999 guilders..... Don't know..... -9	2475 53	} → 810
810.	psy4	The net income for the household would be sufficient if the income would be about ...? 1-99999 guilders..... Don't know..... -9	2484 44	} → 811
811.	psy5	The net income for the household would be good if the income would be about ...? 1-99999 guilders..... Don't know..... -9	2480 48	} → 812
812.	psy6	The net income for the household would be very good if the income would be about ...? 1-99999 guilders..... Don't know..... -9	2480 48	} → 813

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
813.		<i>Interviewer:</i> Has the respondent answered the part of the questionnaire concerned with assets? <i>Formal description:</i> $(wth^{[16]} > 0) \wedge (wth^{[16]} < 3)$		
		Yes	4691	} → 814
		No	421	} → 1881

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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2.6 Assets

The following questions concern your ASSETS.

Explanation if the household consists of more than one person¹²³: *The following questions will also be put tot household members aged 16 years and older. To prevent double reporting, JOINT assets should be mentioned by 1 member of the household only.*

Explanation to the member of the household who reports joint assets: *You have been selected to report not only your personal assets but also joint assets of the household.*

Explanation to the partner who has not been selected (the other partner has been chosen): *Your partner has been selected to report joint assets. Please report ONLY your personal assets.*

Explanation to other members of the household: *You have NOT been selected to report joint assets.*

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 on later.

814.	bz1	Did you, on 31 December 1992, have one or more CHECKING ACCOUNTS ? <i>If applicable: Do NOT include checking accounts that you also use for making payments and/or to receive income for your own business here.</i>		
		Yes	1	3407 } → 815
		No	2	1284 } → 878
815.	bet2	How many CHECKING ACCOUNTS did you have on 31 December 1992 ?		
		1-5		3397 } → 819
		6-8		10 } → 816
816.	bet3	Did you (in total) have a credit or a deficit balance on these checking accounts on 31 December 1992 ?		
		Credit	1	10 } → 817
		Deficit	2	0 } → 817

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
817.	bet4	What was the (total) balance of your ... ¹²⁴ CHECKING ACCOUNTS on 31 December 1992 ? ... ¹²⁵		
		1-30000 guilders.....	7	} → 819 3 } → 818
		Don't know..... -9	3	
818.	bet5	Into which of the categories mentioned below did the total balance (either a credit or a deficit) of your checking accounts go on 31 December 1992 ?		
		Less than f 100.....	1	} → 819
		f 100 - f 1,000.....	2	
		f 1,000 - f 3,000.....	3	
		f 3,000 - f 5,000.....	4	
		f 5,000 - f 10,000.....	5	
		f 10,000 - f 15,000.....	6	
		f 15,000 - f 20,000.....	7	
		f 20,000 - f 25,000.....	8	
		f 25,000 - f 30,000.....	9	
		f 30,000 - f 35,000.....	10	
		f 35,000 - f 40,000.....	11	
		f 40,000 - f 45,000.....	12	
		f 45,000 - f 50,000.....	13	
		f 50,000 or more.....	14	
		Don't know..... -9	1	
		... ¹²⁶ ... ¹²⁷ ... ¹²⁸		

Because we can't 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 this is to be able to distinguish between different checking accounts.

¹²⁴ ... ← bet2^[815]

¹²⁵ **if bet3^[816] = 2 then** ... ← 'If your balance is a deficit, still do NOT add a minus sign to the amount. This is because you have already indicated at the question before this one that the total balance of your CHECKING ACCOUNTS is a credit or a deficit balance.'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
819.	bet61	What is the main purpose of your 1 st CHECKING ACCOUNT ? To make all sorts of payments 1 Particular purpose..... 2	3242 165	} → 822 } → 820
820.	bet71	For what particular purpose do you have your 1 st CHECKING ACCOUNT ? <i>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.).</i> Salary account 1 Household account 2 Government scholarship scheme..... 3 Other 4 Don't know 99	87 19 8 49 2	} → 822 } → 821 } → 822
821.	bet81	So, for what particular purpose do you have your 1 st CHECKING ACCOUNT ? ... (Verbal answer)		→ 822
822.	bet91	Who is the account holder of your 1 st CHECKING ACCOUNT ? The account is registered in my own name 1 The account is registered in my partner's/spouse's name 2 The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3 The account is registered in (one of) my parents' name 4 Other 5 Don't know 99	1855 283 1224 1 43 1	} → 824 } → 823 } → 824

¹²⁶**if** $bet2^{[815]} > 5$ **then** ... ← 'This program can record up to a maximum of 5 checking accounts. When answering the following questions, please report on the five – for you – MOST IMPORTANT CHECKING ACCOUNTS. The following questions concern your 5 most important CHECKING ACCOUNTS.'

¹²⁶**if** $(bet2^{[815]} > 1) \wedge (bet2^{[815]} < 6)$ **then** ... ← 'The following questions concern your...CHECKING ACCOUNTS'

¹²⁷**if** $bet2^{[815]} = 1$ **then** ... ← 'The following questions concern your CHECKING ACCOUNT'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
823.	bet101	So who is the account holder of your 1 st CHECKING ACCOUNT ? ... (Verbal answer)		→ 824
824.	bet111	With which bank or financial institution is your 1 st CHECKING ACCOUNT registered ?		
		ABN amro 1	796	} → 826
		Postbank..... 2	1420	
		Rabobank..... 3	831	
		ING bank..... 4	96	
		VSB bank..... 5	103	
		SNS bank..... 6	85	
		Other..... 7	71	} → 825
		Don't know 99	5	} → 826
825.	bet121	So with which bank or financial institution is your 1 st CHECKING ACCOUNT registered ? ... (Verbal answer)		→ 826
826.	bet131	Did you, on 31 December 1992, have a credit or a deficit balance on your 1 st CHECKING ACCOUNT ?		
		Credit 1	3081	} → 827
		Deficit 2	325	
827.	bet141	What was the balance of your 1 st CHECKING ACCOUNT on 31 December 1992 ? ... ¹²⁸		
		1-1902000 guilders.....	2190	} → 829
		Don't know..... -9	1217	} → 828

¹²⁸**if bet131**^[826] = 2 **then** ... ← 'If your balance is a deficit, still do NOT add a minus sign to the amount. This is because you have already indicated at the question before this one that the balance of your 1st CHECKING ACCOUNT is a credit or a deficit balance.'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
828.	bet151	Into which of the categories mentioned below did the balance (either a credit or a deficit) of your 1 st checking account go on 31 December 1992 ?		
		Less than <i>f</i> 100	1 75	} → 829
		<i>f</i> 100 - <i>f</i> 1,000	2 432	
		<i>f</i> 1,000 - <i>f</i> 3,000	3 247	
		<i>f</i> 3,000 - <i>f</i> 5,000	4 82	
		<i>f</i> 5,000 - <i>f</i> 10,000	5 41	
		<i>f</i> 10,000 - <i>f</i> 15,000	6 14	
		<i>f</i> 15,000 - <i>f</i> 20,000	7 3	
		<i>f</i> 20,000 - <i>f</i> 25,000	8 5	
		<i>f</i> 25,000 - <i>f</i> 30,000	9 2	
		<i>f</i> 30,000 - <i>f</i> 35,000	10 1	
		<i>f</i> 35,000 - <i>f</i> 40,000	11 2	
		<i>f</i> 40,000 - <i>f</i> 45,000	12 0	
		<i>f</i> 45,000 - <i>f</i> 50,000	13 0	
		<i>f</i> 50,000 or more	14 1	
		Don't know	-9 312	
829.	bet161	Do you have an agreement with your bank with respect to the maximum sum you are allowed to be in the red on your 1 st CHECKING ACCOUNT ?		
		Yes, there is an agreement	1 1618	} → 830
		No, no agreement	2 1788	
830.		<i>Interviewer:</i> Did the respondent have more than 1 checking account on 31 December 1992 ? <i>Formal description:</i> $bet2^{[815]} > 1$		
		Yes	1608	} → 831
		No	1799		} → 878
831.	bet62	What is the main purpose of your 2 nd CHECKING ACCOUNT ?		
		To make all sorts of payments	1 1030	} → 834
		Particular purpose	2 578		} → 832

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
832.	bet72	For what particular purpose do you have your 2 nd CHECKING ACCOUNT ? <i>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.).</i>		
		Salary account 1	45	} → 834
		Household account 2	125	
		Government scholarship scheme 3	13	} → 833
		Other 4	389	
		Don't know 99	6	} → 834
833.	bet82	So, for what particular purpose do you have your 2 nd CHECKING ACCOUNT ? ... (Verbal answer)		→ 834
834.	bet92	Who is the account holder of your 2 nd CHECKING ACCOUNT ?		
		The account is registered in my own name 1	644	} → 836
		The account is registered in my partner's/spouse's name 2	269	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	669	
		The account is registered in (one of) my parents' name 4	0	} → 835
		Other 5	26	
		Don't know 99	0	} → 836
835.	bet102	So who is the account holder of your 2 nd CHECKING ACCOUNT ? ... (Verbal answer)		→ 836
836.	bet112	With which bank or financial institution is your 2 nd CHECKING ACCOUNT registered ?		
		ABN amro 1	286	} → 838
		Postbank 2	720	
		Rabobank 3	385	
		ING bank 4	55	
		VSB bank 5	62	
		SNS bank 6	42	
		Other 7	55	} → 837
		Don't know 99	3	} → 838

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
837.	bet122	So with which bank or financial institution is your 2 nd CHECKING ACCOUNT registered ? ... (Verbal answer)		→ 838
838.	bet132	Did you, on 31 December 1992, have a credit or a deficit balance on your 2 nd CHECKING ACCOUNT ? Credit 1 Deficit 2	1477 131	} → 839
839.	bet142	What was the balance of your 2 nd CHECKING ACCOUNT on 31 December 1992 ? ... ¹²⁹ 1-209281 guilders..... Don't know..... -9	1082 526	} → 841 } → 840
840.	bet152	Into which of the categories mentioned below did the balance (either a credit or a deficit) of your 2 nd checking account go on 31 December 1992 ? Less than f 100 1 f 100 - f 1,000 2 f 1,000 - f 3,000 3 f 3,000 - f 5,000 4 f 5,000 - f 10,000 5 f 10,000 - f 15,000 6 f 15,000 - f 20,000 7 f 20,000 - f 25,000 8 f 25,000 - f 30,000 9 f 30,000 - f 35,000 10 f 35,000 - f 40,000 11 f 40,000 - f 45,000 12 f 45,000 - f 50,000 13 f 50,000 or more 14 Don't know..... -9	58 206 77 30 21 1 2 1 0 0 0 0 0 1 129	} → 841
841.	bet162	Do you have an agreement with your bank with respect to the maximum sum you are allowed to be in the red on your 2 nd CHECKING ACCOUNT ? Yes, there is an agreement 1 No, no agreement 2	472 1136	} → 842

¹²⁹if *bet132*^[838] = 2 then ... ← 'If your balance is a deficit, still do NOT add a minus sign to the amount. This is because you have already indicated at the question before this one that the balance of your 2nd CHECKING ACCOUNT is a credit or a deficit balance.'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
842.		<i>Interviewer:</i> Did the respondent have more than 2 checking accounts on 31 December 1992 ? <i>Formal description:</i> bet2 ^[815] > 2		
		Yes	400	} → 843 } → 878
		No	1208	
843.	bet63	What is the main purpose of your 3 rd CHECKING ACCOUNT ?		
		To make all sorts of payments	1 216	} → 846 } → 844
		Particular purpose	2 184	
844.	bet73	For what particular purpose do you have your 3 rd CHECKING ACCOUNT ? <i>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.).</i>		
		Salary account	1 18	} → 846
		Household account	2 18	
		Government scholarship scheme	3 6	
		Other	4 141	} → 845 } → 846
		Don't know	99 1	
845.	bet83	So, for what particular purpose do you have your 3 rd CHECKING ACCOUNT ? ... (Verbal answer)		→ 846
846.	bet93	Who is the account holder of your 3 rd CHECKING ACCOUNT ?		
		The account is registered in my own name	1 147	} → 848 } → 847 } → 848
		The account is registered in my partner's/spouse's name	2 99	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse)	3 141	
		The account is registered in (one of) my parents' name	4 1	
		Other	5 12	
		Don't know	99 0	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
847.	bet103	So who is the account holder of your 3 rd CHECKING ACCOUNT ? ... (Verbal answer)		→ 848
848.	bet113	With which bank or financial institution is your 3 rd CHECKING ACCOUNT registered ?		
		ABN amro 1	72	} → 850
		Postbank..... 2	168	
		Rabobank..... 3	66	
		ING bank..... 4	19	
		VSB bank..... 5	23	
		SNS bank..... 6	12	
		Other..... 7	39		} → 849
		Don't know 99	1	} → 850
849.	bet123	So with which bank or financial institution is your 3 rd CHECKING ACCOUNT registered ? ... (Verbal answer)		→ 850
850.	bet133	Did you, on 31 December 1992, have a credit or a deficit balance on your 3 rd CHECKING ACCOUNT ?		
		Credit 1	372	} → 851
		Deficit 2	28	
851.	bet143	What was the balance of your 3 rd CHECKING ACCOUNT on 31 December 1992 ? ... ¹³⁰		
		1-397000 guilders.....	282	} → 853
		Don't know..... -9	118	} → 852

¹³⁰ **if bet133^[850] = 2 then** ... ← 'If your balance is a deficit, still do NOT add a minus sign to the amount. This is because you have already indicated at the question before this one that the balance of your 3rd CHECKING ACCOUNT is a credit or a deficit balance.'

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
852.	bet153	Into which of the categories mentioned below did the balance (either a credit or a deficit) of your 3 rd checking account go on 31 December 1992 ?		
		Less than f 100	1	19
		f 100 - f 1,000	2	42
		f 1,000 - f 3,000	3	12
		f 3,000 - f 5,000	4	3
		f 5,000 - f 10,000	5	3
		f 10,000 - f 15,000	6	3
		f 15,000 - f 20,000	7	0
		f 20,000 - f 25,000	8	0
		f 25,000 - f 30,000	9	1
		f 30,000 - f 35,000	10	0
		f 35,000 - f 40,000	11	0
		f 40,000 - f 45,000	12	0
		f 45,000 - f 50,000	13	0
		f 50,000 or more	14	1
		Don't know	-9	34
				} → 853
853.	bet163	Do you have an agreement with your bank with respect to the maximum sum you are allowed to be in the red on your 3 rd CHECKING ACCOUNT ?		
		Yes, there is an agreement	1	83
		No, no agreement	2	317
				} → 854
854.		<i>Interviewer:</i> Did the respondent have more than 3 checking accounts on 31 December 1992 ? <i>Formal description:</i> bet2 ^[815] > 3		
		Yes		94
		No		306
				} → 855
				} → 878
855.	bet64	What is the main purpose of your 4 th CHECKING ACCOUNT ?		
		To make all sorts of payments	1	46
		Particular purpose	2	48
				} → 858
				} → 856

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
856.	bet74	For what particular purpose do you have your 4 th CHECKING ACCOUNT ? <i>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.).</i>		
		Salary account	1	0
		Household account	2	5
		Government scholarship scheme	3	0
		Other	4	43
		Don't know	99	0
				} → 858
				} → 857
				} → 858
857.	bet84	So, for what particular purpose do you have your 4 th CHECKING ACCOUNT ? ... (Verbal answer)		→ 858
858.	bet94	Who is the account holder of your 4 th CHECKING ACCOUNT ?		
		The account is registered in my own name	1	29
		The account is registered in my partner's/spouse's name	2	26
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse)	3	30
		The account is registered in (one of) my parents' name	4	1
		Other	5	8
		Don't know	99	0
				} → 860
				} → 859
				} → 860
859.	bet104	So who is the account holder of your 4 th CHECKING ACCOUNT ? ... (Verbal answer)		→ 860
860.	bet114	With which bank or financial institution is your 4 th CHECKING ACCOUNT registered ?		
		ABN amro	1	15
		Postbank	2	39
		Rabobank	3	15
		ING bank	4	4
		VSB bank	5	4
		SNS bank	6	2
		Other	7	15
		Don't know	99	0
				} → 862
				} → 861
				} → 862

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
861.	bet124	So with which bank or financial institution is your 4 th CHECKING ACCOUNT registered ? ... (Verbal answer)		→ 862
862.	bet134	Did you, on 31 December 1992, have a credit or a deficit balance on your 4 th CHECKING ACCOUNT ? Credit 1 Deficit 2	89 5	} → 863
863.	bet144	What was the balance of your 4 th CHECKING ACCOUNT on 31 December 1992 ? ... ¹³¹ 1-40000 guilders Don't know -9	67 27	} → 865 } → 864
864.	bet154	Into which of the categories mentioned below did the balance (either a credit or a deficit) of your 4 th checking account go on 31 December 1992 ? Less than <i>f</i> 100 1 <i>f</i> 100 - <i>f</i> 1,000 2 <i>f</i> 1,000 - <i>f</i> 3,000 3 <i>f</i> 3,000 - <i>f</i> 5,000 4 <i>f</i> 5,000 - <i>f</i> 10,000 5 <i>f</i> 10,000 - <i>f</i> 15,000 6 <i>f</i> 15,000 - <i>f</i> 20,000 7 <i>f</i> 20,000 - <i>f</i> 25,000 8 <i>f</i> 25,000 - <i>f</i> 30,000 9 <i>f</i> 30,000 - <i>f</i> 35,000 10 <i>f</i> 35,000 - <i>f</i> 40,000 11 <i>f</i> 40,000 - <i>f</i> 45,000 12 <i>f</i> 45,000 - <i>f</i> 50,000 13 <i>f</i> 50,000 or more 14 Don't know -9	3 4 5 2 1 0 0 0 0 0 0 0 0 0 12	} → 865
865.	bet164	Do you have an agreement with your bank with respect to the maximum sum you are allowed to be in the red on your 4 th CHECKING ACCOUNT ? Yes, there is an agreement 1 No, no agreement 2	23 71	} → 866

¹³¹ **if bet134^[862] = 2 then** ... ← 'If your balance is a deficit, still do NOT add a minus sign to the amount. This is because you have already indicated at the question before this one that the balance of your 4th CHECKING ACCOUNT is a credit or a deficit balance.'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
866.		<i>Interviewer:</i> Did the respondent have more than 4 checking accounts on 31 December 1992 ? <i>Formal description:</i> $bet2^{[815]} > 4$		
		Yes	27	} → 867
		No	67		} → 878
867.	bet65	What is the main purpose of your 5 th CHECKING ACCOUNT ?		
		To make all sorts of payments	1	} → 870
		Particular purpose	2	
868.	bet75	For what particular purpose do you have your 5 th CHECKING ACCOUNT ? <i>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.).</i>		
		Salary account	1	} → 870
		Household account	2	
		Government scholarship scheme	3	
		Other	4	} → 869
		Don't know	99	} → 870
869.	bet85	So, for what particular purpose do you have your 5 th CHECKING ACCOUNT ? ... (Verbal answer)		→ 870
870.	bet95	Who is the account holder of your 5 th CHECKING ACCOUNT ?		
		The account is registered in my own name	1	} → 872
		The account is registered in my partner's/spouse's name	2	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse)	3	
		The account is registered in (one of) my parents' name	4	
		Other	5	
		Don't know	99	} → 871
			0	} → 872

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
871.	bet105	So who is the account holder of your 5 th CHECKING ACCOUNT ? ... (Verbal answer)		→ 872
872.	bet115	With which bank or financial institution is your 5 th CHECKING ACCOUNT registered ?		
		ABN amro 1	6	} → 874
		Postbank..... 2	9	
		Rabobank..... 3	2	
		ING bank 4	1	
		VSB bank..... 5	2	
		SNS bank 6	0	
		Other 7	7	} → 873
		Don't know 99	0	} → 874
873.	bet125	So with which bank or financial institution is your 5 th CHECKING ACCOUNT registered ? ... (Verbal answer)		→ 874
874.	bet135	Did you, on 31 December 1992, have a credit or a deficit balance on your 5 th CHECKING ACCOUNT ?		
		Credit 1	26	} → 875
		Deficit 2	1	
875.	bet145	What was the balance of your 5 th CHECKING ACCOUNT on 31 December 1992 ? ... ¹³²		
		1-30000 guilders.....	20	} → 877
		Don't know..... -9	7	} → 876

¹³²**if bet135**^[874] = 2 **then** ... ← 'If your balance is a deficit, still do NOT add a minus sign to the amount. This is because you have already indicated at the question before this one that the balance of your 5th CHECKING ACCOUNT is a credit or a deficit balance.'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
876.	bet155	Into which of the categories mentioned below did the balance (either a credit or a deficit) of your 5 th checking account go on 31 December 1992 ?		
		Less than f 100	1	0
		f 100 - f 1,000	2	2
		f 1,000 - f 3,000	3	2
		f 3,000 - f 5,000	4	0
		f 5,000 - f 10,000	5	0
		f 10,000 - f 15,000	6	0
		f 15,000 - f 20,000	7	0
		f 20,000 - f 25,000	8	0
		f 25,000 - f 30,000	9	0
		f 30,000 - f 35,000	10	0
		f 35,000 - f 40,000	11	0
		f 40,000 - f 45,000	12	0
		f 45,000 - f 50,000	13	0
		f 50,000 or more	14	0
		Don't know	-9	3
				} → 877
877.	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 5 th CHECKING ACCOUNT ?		
		Yes, there is an agreement	1	10
		No, no agreement	2	17
				} → 878
		<i>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.</i>		
878.	bz2	Were you, on 31 December 1992, participating in a so-called EMPLOYER- SPONSORED SAVINGS PLAN or in an ARRANGEMENT TO SHARE IN THE COMPANY'S PROFIT [winstdelingregeling] ?		
		Yes	1	624
		No	2	4067
				} → 879
				} → 881
879.	bed2	How much were your total savings in this EMPLOYER-SPONSORED SAVINGS PLAN or in an ARRANGEMENT TO SHARE IN THE COMPANY'S PROFIT on 31 December 1992 ?		
		1-222577 guilders		422
		Don't know	-9	202
				} → 881
				} → 880

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
880.	bed3	Into which of the categories mentioned below did the total amount of your savings in this plan/arrangement go ?		
		Less than <i>f</i> 100	1 21	} → 881
		<i>f</i> 100 - <i>f</i> 1,000	2 37	
		<i>f</i> 1,000 - <i>f</i> 3,000	3 37	
		<i>f</i> 3,000 - <i>f</i> 5,000	4 14	
		<i>f</i> 5,000 - <i>f</i> 10,000	5 13	
		<i>f</i> 10,000 - <i>f</i> 15,000	6 9	
		<i>f</i> 15,000 - <i>f</i> 20,000	7 4	
		<i>f</i> 20,000 - <i>f</i> 25,000	8 0	
		<i>f</i> 25,000 - <i>f</i> 30,000	9 1	
		<i>f</i> 30,000 - <i>f</i> 35,000	10 0	
		<i>f</i> 35,000 - <i>f</i> 40,000	11 1	
		<i>f</i> 40,000 - <i>f</i> 45,000	12 0	
		<i>f</i> 45,000 - <i>f</i> 50,000	13 1	
		<i>f</i> 50,000 or more	14 3	
		Don't know	-9 61	
		<i>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].</i>		
881.	bz3	Did you, on 31 December 1992, have one or more SAVINGS ACCOUNTS linked to a checking account WITH THE Postbank ?		
		Yes	1 1222	} → 882
		No	2 3469	} → 925
882.	pos2	How many of these SAVINGS ACCOUNTS linked to a checking account WITH THE Postbank did you have on 31 December 1992 ?		
		1-5	1217	} → 886
		6-12	5	} → 883
883.	pos3	What was the total balance of your ... ¹³³ SAVINGS ACCOUNTS (linked to a checking account with the Postbank) on 31 December 1992 ?		
		12-52275 guilders	5	} → 885

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
884.	pos4	Into which of the categories mentioned below did the total balance of your savings go on 31 December 1992 ?		
		Less than <i>f</i> 100	1	0
		<i>f</i> 100 - <i>f</i> 1,000	2	0
		<i>f</i> 1,000 - <i>f</i> 3,000	3	0
		<i>f</i> 3,000 - <i>f</i> 5,000	4	0
		<i>f</i> 5,000 - <i>f</i> 10,000	5	0
		<i>f</i> 10,000 - <i>f</i> 15,000	6	0
		<i>f</i> 15,000 - <i>f</i> 20,000	7	0
		<i>f</i> 20,000 - <i>f</i> 25,000	8	0
		<i>f</i> 25,000 - <i>f</i> 30,000	9	0
		<i>f</i> 30,000 - <i>f</i> 35,000	10	0
		<i>f</i> 35,000 - <i>f</i> 40,000	11	0
		<i>f</i> 40,000 - <i>f</i> 45,000	12	0
		<i>f</i> 45,000 - <i>f</i> 50,000	13	0
		<i>f</i> 50,000 or more	14	0
				} → 885
885.	pos5	How much (in total) was the interest you received on your ... ¹³⁴ SAVINGS ACCOUNTS (linked to a checking account with the Postbank) over the period 1 January 1992 through 31 December 1992 ?		
		1-1395		4
		Don't know	-9	1
				} → 886

¹³⁴ ... ← *pos2*[882]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		... 135 ... 136 ... 137		
886.	pos61	Who is the account holder of your 1 st savings account (linked to a checking account with the Postbank) ?		
		The account is registered in my own name 1	681	} → 888
		The account is registered in my partner's/spouse's name 2	120	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	397	
		The account is registered in (one of) my parents' name 4	1	
		Other 5	22	
		Don't know 99	1	} → 887
				} → 888
887.	pos71	So who is the account holder of your 1 st savings account ?		
		... (Verbal answer)		→ 888
888.	pos81	What kind of account is your 1 st savings account ?		
		Renterekening 1	334	} → 890
		Plusrekening 2	648	
		Sterrekening 3	74	
		Leeuwrekening 4	110	
		Kapitaalrekening 5	13	
		Other 6	38	} → 889
		Don't know 99	5	} → 890
889.	pos91	What kind of account is your 1 st savings account ?		
		... (Verbal answer)		→ 890

¹³⁵**if** $pos2^{[882]} > 5$ **then** ... ← ' The program can record up to a maximum of 5 accounts. When answering the following questions, please report on the 5 – for you – MOST IMPORTANT SAVINGS ACCOUNTS (linked to a checking account with the Postbank).'

The following questions concern your 5 most important SAVINGS ACCOUNTS (linked to a checking account with the Postbank).'

¹³⁵**if** $(pos2^{[882]} > 1) \wedge (pos2^{[882]} < 6)$ **then** ... ← ' The following questions concern your ... SAVINGS ACCOUNTS (linked to a checking account with the Postbank).'

¹³⁶**if** $pos2^{[882]} = 1$ **then** ... ← ' The following questions concern your SAVINGS ACCOUNT (linked to a checking account with the Postbank).'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
890.	pos101	What was the balance of your 1 st savings account (linked to a checking account with the Postbank) on 31 December 1992 ?		
		1-6110420 guilders.....	846	} → 892
		Don't know..... -9	376	
891.	pos111	Into which of the categories mentioned below did the balance of your 1 st savings account go on 31 December 1992 ?		
		Less than f 100..... 1	52	} → 892
		f 100 - f 1,000..... 2	85	
		f 1,000 - f 3,000..... 3	57	
		f 3,000 - f 5,000..... 4	32	
		f 5,000 - f 10,000..... 5	21	
		f 10,000 - f 15,000..... 6	9	
		f 15,000 - f 20,000..... 7	3	
		f 20,000 - f 25,000..... 8	1	
		f 25,000 - f 30,000..... 9	3	
		f 30,000 - f 35,000..... 10	1	
		f 35,000 - f 40,000..... 11	0	
		f 40,000 - f 45,000..... 12	1	
		f 45,000 - f 50,000..... 13	3	
		f 50,000 or more..... 14	1	
		Don't know..... -9	107	
892.	pos121	How much was the interest you received on your 1 st savings account over the period 1 January 1992 through 31 December 1992 ?		
		1-236991 guilders.....	745	} → 893
		Don't know..... -9	477	
893.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 1 savings account (linked to a checking account with the Postbank) ?		
		<i>Formal description:</i> pos2 ^[882] > 1		
		Yes.....	397	} → 894
		No.....	825	} → 925

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
894.	pos62	Who is the account holder of your 2 nd savings account (linked to a checking account with the Postbank) ?		
		The account is registered in my own name 1	179	} → 896
		The account is registered in my partner's/spouse's name 2	49	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	159	
		The account is registered in (one of) my parents' name 4	1	
		Other 5	9	
		Don't know 99	0	
895.	pos72	So who is the account holder of your 2 nd savings account ? ... (Verbal answer)		→ 896
896.	pos82	What kind of account is your 2 nd savings account ?		
		Renterekening 1	37	} → 898
		Plusrekening 2	216	
		Sterrekening 3	61	
		Leeuwrekening 4	64	
		Kapitaalrekening 5	1	
		Other 6	18	
897.	pos92	What kind of account is your 2 nd savings account ? ... (Verbal answer)		→ 898
898.	pos102	What was the balance of your 2 nd savings account (linked to a checking account with the Postbank) on 31 December 1992 ?		
		1-190550 guilders	306	} → 900
		Don't know -9	91	} → 899

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
899.	pos112	Into which of the categories mentioned below did the balance of your 2 nd savings account go on 31 December 1992 ?		
		Less than <i>f</i> 100	1	19
		<i>f</i> 100 - <i>f</i> 1,000	2	16
		<i>f</i> 1,000 - <i>f</i> 3,000	3	15
		<i>f</i> 3,000 - <i>f</i> 5,000	4	9
		<i>f</i> 5,000 - <i>f</i> 10,000	5	1
		<i>f</i> 10,000 - <i>f</i> 15,000	6	3
		<i>f</i> 15,000 - <i>f</i> 20,000	7	1
		<i>f</i> 20,000 - <i>f</i> 25,000	8	1
		<i>f</i> 25,000 - <i>f</i> 30,000	9	0
		<i>f</i> 30,000 - <i>f</i> 35,000	10	0
		<i>f</i> 35,000 - <i>f</i> 40,000	11	0
		<i>f</i> 40,000 - <i>f</i> 45,000	12	0
		<i>f</i> 45,000 - <i>f</i> 50,000	13	0
		<i>f</i> 50,000 or more	14	0
		Don't know	-9	26
				} → 900
900.	pos122	How much was the interest you received on your 2 nd savings account over the period 1 January 1992 through 31 December 1992 ?		
		1-10600 guilders		286
		Don't know	-9	111
				} → 901
901.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 savings accounts (linked to a checking account with the Postbank) ? <i>Formal description:</i> $pos2^{[882]} > 2$		
		Yes		132
		No		265
				} → 902
				} → 925
902.	pos63	Who is the account holder of your 3 rd savings account (linked to a checking account with the Postbank) ?		
		The account is registered in my own name	1	44
		The account is registered in my partner's/spouse's name	2	20
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse)	3	62
		The account is registered in (one of) my parents' name	4	1
		Other	5	5
				} → 904
				} → 903

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
903.	pos73	So who is the account holder of your 3 rd savings account ? ... (Verbal answer)		→ 904
904.	pos83	What kind of account is your 3 rd savings account ?		
		Renterekening..... 1	13	} → 906
		Plusrekening..... 2	39	
		Sterrekening..... 3	43	
		Leeuwrekening..... 4	26	
		Kapitaalrekening..... 5	0	
		Other..... 6	11	} → 905
905.	pos93	What kind of account is your 3 rd savings account ? ... (Verbal answer)		→ 906
906.	pos103	What was the balance of your 3 rd savings account (linked to a checking account with the Postbank) on 31 December 1992 ?		
		1-143285 guilders.....	104	} → 908
		Don't know..... -9	28	
907.	pos113	Into which of the categories mentioned below did the balance of your 3 rd savings account go on 31 December 1992 ?		
		Less than f 100..... 1	7	} → 908
		f 100 - f 1,000..... 2	2	
		f 1,000 - f 3,000..... 3	1	
		f 3,000 - f 5,000..... 4	2	
		f 5,000 - f 10,000..... 5	1	
		f 10,000 - f 15,000..... 6	0	
		f 15,000 - f 20,000..... 7	0	
		f 20,000 - f 25,000..... 8	0	
		f 25,000 - f 30,000..... 9	0	
		f 30,000 - f 35,000..... 10	1	
		f 35,000 - f 40,000..... 11	0	
		f 40,000 - f 45,000..... 12	0	
		f 45,000 - f 50,000..... 13	0	
		f 50,000 or more..... 14	0	
		Don't know..... -9	14	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
908.	pos123	How much was the interest you received on your 3 rd savings account over the period 1 January 1992 through 31 December 1992 ? 1-10735 guilders..... Don't know..... -9	87 45	} → 909
909.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 3 savings accounts (linked to a checking account with the Postbank) ? <i>Formal description:</i> $pos2^{[882]} > 3$ Yes No	42 90	} → 910 } → 925
910.	pos64	Who is the account holder of your 4 th savings account (linked to a checking account with the Postbank) ? The account is registered in my own name 1 The account is registered in my partner's/spouse's name 2 The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3 The account is registered in (one of) my parents' name 4 Other 5	13 9 19 0 1	} → 912 } → 911
911.	pos74	Who is the account holder of your 4 th savings account (linked to a checking account with the Postbank) ? ... (Verbal answer)		→ 912
912.	pos84	What kind of account is your 4 th savings account ? Renterekening..... 1 Plusrekening..... 2 Sterrekening..... 3 Leeuwrekening..... 4 Kapitaalrekening..... 5 Other..... 6	7 13 5 7 2 8	} → 914 } → 913
913.	pos94	What kind of account is your 4 th savings account ? ... (Verbal answer)		→ 914

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
914.	pos104	What was the balance of your 4 th savings account (linked to a checking account with the Postbank) on 31 December 1992 ?		
		1-125350 guilders.....	32	} → 916
		Don't know..... -9	10	
915.	pos114	Into which of the categories mentioned below did the balance of your 4 th savings account go on 31 December 1992 ?		
		Less than f 100..... 1	3	} → 916
		f 100 - f 1,000..... 2	1	
		f 1,000 - f 3,000..... 3	1	
		f 3,000 - f 5,000..... 4	1	
		f 5,000 - f 10,000..... 5	0	
		f 10,000 - f 15,000..... 6	0	
		f 15,000 - f 20,000..... 7	0	
		f 20,000 - f 25,000..... 8	0	
		f 25,000 - f 30,000..... 9	0	
		f 30,000 - f 35,000..... 10	0	
		f 35,000 - f 40,000..... 11	0	
		f 40,000 - f 45,000..... 12	0	
		f 45,000 - f 50,000..... 13	0	
		Don't know..... -9	4	
916.	pos124	How much was the interest you received on your 4 th savings account over the period 1 January 1992 through 31 December 1992 ?		
		1-2490.....	25	} → 917
		Don't know..... -9	17	
917.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 4 savings accounts (linked to a checking account with the Postbank) ?		
		<i>Formal description:</i> pos2 ^[882] > 4		
		Yes.....	18	} → 918
		No.....	24	} → 925

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
918.	pos65	Who is the account holder of your 5 th savings account (linked to a checking account with the Postbank) ? The account is registered in my own name 1 The account is registered in my partner's/spouse's name 2 The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3 The account is registered in (one of) my parents' name 4 Other 5	4 7 4 0 3	} → 920 } → 919
919.	pos75	Who is the account holder of your 5 th savings account (linked to a checking account with the Postbank) ? ... (Verbal answer)		→ 920
920.	pos85	What kind of account is your 5 th savings account ? Renterekening 1 Plusrekening 2 Sterrekening 3 Leeuwrekening 4 Kapitaalrekening 5 Other 6	4 2 4 2 1 5	} → 922 } → 921
921.	pos95	What kind of account is your 5 th savings account ? ... (Verbal answer)		→ 922
922.	pos105	What was the balance of your 5 th savings account (linked to a checking account with the Postbank) on 31 December 1992 ? 1-12000 guilders Don't know -9	17 1	} → 924 } → 923

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
923.	pos115	Into which of the categories mentioned below did the balance of your 5 th savings account go on 31 December 1992 ?		
		Less than f 100	1	0
		f 100 - f 1,000	2	0
		f 1,000 - f 3,000	3	0
		f 3,000 - f 5,000	4	0
		f 5,000 - f 10,000	5	0
		f 10,000 - f 15,000	6	0
		f 15,000 - f 20,000	7	0
		f 20,000 - f 25,000	8	0
		f 25,000 - f 30,000	9	0
		f 30,000 - f 35,000	10	0
		f 35,000 - f 40,000	11	0
		f 40,000 - f 45,000	12	0
		f 45,000 - f 50,000	13	0
		f 50,000 or more	14	0
		Don't know	-9	1
				} → 924
924.	pos125	How much was the interest you received on your 5 th savings account over the period 1 January 1992 through 31 December 1992 ?		
		1-1180		15
		Don't know	-9	3
				} → 925
		<i>A DEPOSIT BOOK is a little book in which savings deposits and savings interests are recorded.</i>		
925.	bz4	Did you, on 31 December 1992, have one or more DEPOSIT BOOKS ?		
		Yes	1	1156
		No	2	3535
				} → 926
				} → 969
926.	boe2	How many of these DEPOSIT BOOKS did you have on 31 December 1992 ?		
		1-5		1148
		6-9		8
				} → 930
				} → 927
927.	boe3	What was the (total) balance of your ... ¹³⁷ DEPOSIT BOOKS on 31 December 1992 ?		
		1-90005 guilders		6
		Don't know	-9	2
				} → 929
				} → 928

¹³⁷... ← boe2^[926]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
928.	boe4	Into which of the categories mentioned below did the (total) balance of your DEPOSIT BOOKS go on 31 December 1992 ?		
		Less than f 100	1	0
		f 100 - f 1,000	2	0
		f 1,000 - f 3,000	3	0
		f 3,000 - f 5,000	4	0
		f 5,000 - f 10,000	5	1
		f 10,000 - f 15,000	6	0
		f 15,000 - f 20,000	7	0
		f 20,000 - f 25,000	8	0
		f 25,000 - f 30,000	9	0
		f 30,000 - f 35,000	10	0
		f 35,000 - f 40,000	11	0
		f 40,000 - f 45,000	12	0
		f 45,000 - f 50,000	13	0
		f 50,000 or more	14	1
				} → 929
929.	boe5	How much (in total) was the interest you received on your ... ¹³⁸ DEPOSIT BOOKS over the period 1 January 1992 through 31 December 1992 ?		
		1-14000 guilders	7	} → 930
		Don't know	1	
		... ¹³⁹ ... ¹⁴⁰ ... ¹⁴¹		
930.	boe51	Who is the holder of your 1 st deposit book ?		
		The deposit book is registered in my own name	1	694
		The deposit book is registered in my partner's/spouse's name	2	127
		The deposit book is registered jointly in my own name and someone else's name (e.g. your partner/spouse) .	3	257
		The deposit book is registered in (one of) my parents' name	4	7
		Other	5	69
		Don't know	99	2
				} → 932
				} → 931
				} → 932

¹³⁸ ... ← boe2^[926]

¹³⁹ **if** boe2^[926] > 5 **then** ... ← ' The program can record up to a maximum of 5 deposit books. As you answer the following questions, please report on the five - for you - MOST IMPORTANT DEPOSIT BOOKS. The following questions concern your 5 most important DEPOSIT BOOKS'

¹³⁹ **if** (boe2^[926] > 1) ∧ (boe2^[926] < 6) **then** ... ← ' The following questions concern your ... DEPOSIT BOOKS'

¹⁴⁰ **if** boe2^[926] = 1 **then** ... ← ' The following questions concern your DEPOSIT BOOK'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
931.	boe61	Who is the holder of your 1 st deposit book ? ... (Verbal answer)		→ 932
932.	boe71	With which bank or financial institution is your 1 st deposit book registered ?		
		ABN amro 1	166	} → 934
		Postbank 2	128	
		Rabobank 3	493	
		ING bank 4	46	
		VSB bank 5	125	
		SNS bank 6	192	
		Other 7	0	} → 933
		Don't know 99	6	} → 934
933.	boe81	With which bank or financial institution is your 1 st deposit book registered ? ... (Verbal answer)		→ 934
934.	boe91	What was the balance of your 1 st deposit book on 31 December 1992 ?		
		1-500000 guilders	707	} → 936
		Don't know -9	449	} → 935
935.	boe101	Into which of the categories mentioned below did the balance of your 1 st deposit book go on 31 December 1992 ?		
		Less than f 100 1	30	} → 936
		f 100 - f 1,000 2	105	
		f 1,000 - f 3,000 3	66	
		f 3,000 - f 5,000 4	36	
		f 5,000 - f 10,000 5	29	
		f 10,000 - f 15,000 6	11	
		f 15,000 - f 20,000 7	6	
		f 20,000 - f 25,000 8	3	
		f 25,000 - f 30,000 9	6	
		f 30,000 - f 35,000 10	0	
		f 35,000 - f 40,000 11	1	
		f 40,000 - f 45,000 12	0	
		f 45,000 - f 50,000 13	1	
		f 50,000 or more 14	4	
		Don't know -9	151	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
936.	boe111	How much was the interest you received on your 1 st deposit book over the period 1 January 1992 through 31 December 1992 ? 1-35000 guilders..... Don't know..... -9	555 601	} → 937
937.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 1 deposit book ? <i>Formal description:</i> $boe2^{[926]} > 1$ Yes No.....	395 761	} → 938 } → 969
938.	boe52	Who is the holder of your 2 nd deposit book ? The deposit book is registered in my own name 1 The deposit book is registered in my partner's/spouse's name 2 The deposit book is registered jointly in my own name and someone else's name (e.g. your partner/spouse) . 3 The deposit book is registered in (one of) my parents' name 4 Other 5 Don't know 99	153 69 93 3 76 1	} → 940 } → 939 } → 940
939.	boe62	Who is the holder of your 2 nd deposit book ? ... (Verbal answer)		→ 940
940.	boe72	With which bank or financial institution is your 2 nd deposit book registered ? ABN amro 1 Postbank..... 2 Rabobank..... 3 ING bank 4 VSB bank..... 5 SNS bank 6 Other 7 Don't know 99	64 39 150 17 43 80 0 2	} → 942 } → 941 } → 942
941.	boe82	With which bank or financial institution is your 2 nd deposit book registered ? ... (Verbal answer)		→ 942

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
942.	boe92	What was the balance of your 2 nd deposit book on 31 December 1992 ?		
		1-95709 guilders.....	246	} → 944
		Don't know..... -9	149	
943.	boe102	Into which of the categories mentioned below did the balance of your 2 nd deposit book go on 31 December 1992 ?		
		Less than f 100..... 1	10	} → 944
		f 100 - f 1,000..... 2	24	
		f 1,000 - f 3,000..... 3	24	
		f 3,000 - f 5,000..... 4	12	
		f 5,000 - f 10,000..... 5	5	
		f 10,000 - f 15,000..... 6	6	
		f 15,000 - f 20,000..... 7	1	
		f 20,000 - f 25,000..... 8	1	
		f 25,000 - f 30,000..... 9	1	
		f 30,000 - f 35,000..... 10	1	
		f 35,000 - f 40,000..... 11	1	
		f 40,000 - f 45,000..... 12	2	
		f 45,000 - f 50,000..... 13	0	
		Don't know..... -9	60	
944.	boe112	How much was the interest you received on your 2 nd deposit book over the period 1 January 1992 through 31 December 1992 ?		
		1-6610 guilders.....	209	} → 945
		Don't know..... -9	186	
945.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 deposit books ? <i>Formal description:</i> boe2 ^[926] > 1		
		Yes.....	147	} → 946
		No.....	248		} → 969

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
946.	boe53	Who is the holder of your 3 rd deposit book ?		
		The deposit book is registered in my own name 1	45	} → 948
		The deposit book is registered in my partner's/spouse's name 2	20	
		The deposit book is registered jointly in my own name and someone else's name (e.g. your partner/spouse) . 3	34	
		The deposit book is registered in (one of) my parents' name 4	0	
		Other 5	48	
947.	boe63	Who is the holder of your 3 rd deposit book ?		
		... (Verbal answer)		→ 948
948.	boe73	With which bank or financial institution is your 3 rd deposit book registered ?		
		ABN amro 1	22	} → 950
		Postbank 2	13	
		Rabobank 3	51	
		ING bank 4	6	
		VSB bank 5	18	
		SNS bank 6	36	
		Other 7	0	} → 949
		Don't know 99	1	
949.	boe83	With which bank or financial institution is your 3 rd deposit book registered ?		
		... (Verbal answer)		→ 950
950.	boe93	What was the balance of your 3 rd deposit book on 31 December 1992 ?		
		1-250000 guilders	97	} → 952
		Don't know -9	50	} → 951

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
951.	boe103	Into which of the categories mentioned below did the balance of your 3 rd deposit book go on 31 December 1992 ?		
		Less than f 100	1	4
		f 100 - f 1,000	2	8
		f 1,000 - f 3,000	3	5
		f 3,000 - f 5,000	4	4
		f 5,000 - f 10,000	5	2
		f 10,000 - f 15,000	6	0
		f 15,000 - f 20,000	7	0
		f 20,000 - f 25,000	8	0
		f 25,000 - f 30,000	9	0
		f 30,000 - f 35,000	10	0
		f 35,000 - f 40,000	11	0
		f 40,000 - f 45,000	12	0
		f 45,000 - f 50,000	13	0
		f 50,000 or more	14	1
		Don't know	-9	26
				} → 952
952.	boe113	How much was the interest you received on your 3 rd deposit book over the period 1 January 1992 through 31 December 1992 ?		
		1-2800		78
		Don't know	-9	69
				} → 953
953.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 3 deposit books ? <i>Formal description:</i> boe2 ^[926] > 3		
		Yes		33
		No		114
				} → 954
				} → 969
954.	boe54	Who is the holder of your 4 th deposit book ?		
		The deposit book is registered in my own name	1	9
		The deposit book is registered in my partner's/spouse's name	2	5
		The deposit book is registered jointly in my own name and someone else's name (e.g. your partner/spouse) .	3	7
		The deposit book is registered in (one of) my parents' name	4	0
		Other	5	12
				} → 956
				} → 955

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
955.	boe64	Who is the holder of your 4 th deposit book ? ... (Verbal answer)		→ 956
956.	boe74	With which bank or financial institution is your 4 th deposit book registered ? ABN amro 1 Postbank..... 2 Rabobank..... 3 ING bank 4 VSB bank..... 5 SNS bank 6 Other 7	5 3 7 2 5 11 0	} → 958 } → 957
957.	boe84	With which bank or financial institution is your 4 th deposit book registered ? ... (Verbal answer)		→ 958
958.	boe94	What was the balance of your 4 th deposit book on 31 December 1992 ? 1-100000 guilders..... Don't know..... -9	27 6	} → 960 } → 959
959.	boe104	Into which of the categories mentioned below did the balance of your 4 th deposit book go on 31 December 1992 ? Less than f 100 1 f 100 - f 1,000 2 f 1,000 - f 3,000 3 f 3,000 - f 5,000 4 f 5,000 - f 10,000 5 f 10,000 - f 15,000 6 f 15,000 - f 20,000 7 f 20,000 - f 25,000 8 f 25,000 - f 30,000 9 f 30,000 - f 35,000 10 f 35,000 - f 40,000 11 f 40,000 - f 45,000 12 f 45,000 - f 50,000 13 f 50,000 or more 14 Don't know..... -9	1 1 0 0 0 0 0 0 0 0 0 0 0 0 4	} → 960

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
960.	boe114	How much was the interest you received on your 4 th deposit book over the period 1 January 1992 through 31 December 1992 ? 1-7500 guilders Don't know..... -9	23 10	} → 961
961.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 4 deposit books ? <i>Formal description:</i> $boe2^{[926]} > 4$ Yes No.....	15 18	} → 962 } → 969
962.	boe55	Who is the holder of your 5 th deposit book ? The deposit book is registered in my own name 1 The deposit book is registered in my partner's/spouse's name 2 The deposit book is registered jointly in my own name and someone else's name (e.g. your partner/spouse) . 3 The deposit book is registered in (one of) my parents' name 4 Other 5	4 1 4 0 6	} → 964 } → 963
963.	boe65	Who is the holder of your 5 th deposit book ? ... (Verbal answer)		→ 964
964.	boe75	With which bank or financial institution is your 5 th deposit book registered ? ABN amro 1 Postbank..... 2 Rabobank..... 3 ING bank 4 VSB bank..... 5 SNS bank 6 Other 7	2 3 3 2 3 2 0	} → 966 } → 965
965.	boe85	With which bank or financial institution is your 5 th deposit book registered ? ... (Verbal answer)		→ 966

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
966.	boe95	What was the balance of your 5 th deposit book on 31 December 1992 ?		
		1-51000 guilders.....	13	} → 968
		Don't know..... -9	2	
967.	boe105	Into which of the categories mentioned below did the balance of your 5 th deposit book go on 31 December 1992 ?		
		Less than f 100..... 1	0	} → 968
		f 100 - f 1,000..... 2	2	
		f 1,000 - f 3,000..... 3	0	
		f 3,000 - f 5,000..... 4	0	
		f 5,000 - f 10,000..... 5	0	
		f 10,000 - f 15,000..... 6	0	
		f 15,000 - f 20,000..... 7	0	
		f 20,000 - f 25,000..... 8	0	
		f 25,000 - f 30,000..... 9	0	
		f 30,000 - f 35,000..... 10	0	
		f 35,000 - f 40,000..... 11	0	
		f 40,000 - f 45,000..... 12	0	
		f 45,000 - f 50,000..... 13	0	
		f 50,000 or more..... 14	0	
968.	boe115	How much was the interest you received on your 5 th deposit book over the period 1 January 1992 through 31 December 1992 ?		
		1-3200 guilders.....	12	} → 969
		Don't know..... -9	3	
		<i>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.</i>		
969.	bz5	Did you, on 31 December 1992, have one or more SAVINGS OR DEPOSIT ACCOUNTS ? <i>Do NOT include savings accounts linked to a checking account with the Postbank here.</i>		
		Yes..... 1	1526	} → 970
		No..... 2	3165		} → 1073

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
970.	spa2	How many of these SAVINGS OR DEPOSIT ACCOUNTS did you have on 31 December 1992 ? <i>Do NOT include savings accounts linked to a checking account with the Postbank here.</i>		
		1-10	1523	} → 974
		11-50	3	
971.	spa3	What was the total balance of your ... ¹⁴¹ SAVINGS OR DEPOSIT ACCOUNTS on 31 December 1992 ?		
		1-116000 guilders.....	1	} → 973
		Don't know..... -9	2	
972.	spa4	Into which of the categories mentioned below did the total balance of your savings accounts go on 31 December 1992 ?		
		Less than f 2,000	1	} → 973
		f 2,000 - f 5,000	0	
		f 5,000 - f 10,000	0	
		f 10,000 - f 15,000	0	
		f 15,000 - f 20,000	0	
		f 20,000 - f 25,000	0	
		f 25,000 - f 30,000	0	
		f 30,000 - f 40,000	0	
		f 40,000 - f 50,000	0	
		f 50,000 - f 100,000	0	
		f 100,000 - f 150,000	0	
		f 150,000 - f 200,000	0	
		f 200,000 - f 300,000	0	
		f 300,000 or more	0	
		Don't know..... -9	1	
973.	spa5	How much (in total) was the interest you received on your ... ¹⁴² savings or deposit accounts over the period 1 January 1992 through 31 December 1992 ?		
		1-10000 guilders.....	1	} → 974
		Don't know..... -9	2	

¹⁴¹ ... ← spa2^[970]¹⁴² ... ← spa2^[970]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		... ¹⁴³ ... ¹⁴⁴ ... ¹⁴⁵		
974.	spa701	Who is the holder of your 1 st account ?		
		The account is registered in my own name 1	847	} → 976
		The account is registered in my partner's/spouse's name 2	139	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	497	
		The account is registered in (one of) my parents' name 4	1	
		Other 5	41	
		Don't know 99	1	
975.	spa801	Who is the holder of your 1 st account ?		
		... (Verbal answer)		→ 976
976.	spa901	With which bank or financial institution is your 1 st account registered ?		
		ABN amro 1	463	} → 978
		Postbank 2	81	
		Rabobank 3	421	
		ING bank 4	80	
		VSB bank 5	84	
		SNS bank 6	51	
		Other 7	331	} → 977
		Don't know 99	15	} → 978
977.	spa1001	With which bank or financial institution is your 1 st account registered ?		
		... (Verbal answer)		→ 978
978.	spa1101	What kind of account is your 1 st account ?		
		1-73	990	} → 980
		74	489	} → 979

¹⁴³**if** *spa2*^[970] > 10 **then** ... ← 'The program can record up to a maximum of 10 savings accounts. When you answer the following questions, please report on the 10 – for you – MOST IMPORTANT SAVINGS or DEPOSIT ACCOUNTS. The following questions concern your 10 most important SAVINGS or DEPOSIT ACCOUNTS.'

¹⁴³**if** (*spa2*^[970] > 1) ∧ (*spa2*^[970] < 11) **then** ... ← 'The following questions concern your ... SAVINGS or DEPOSIT ACCOUNTS.'

¹⁴⁴**if** *spa2*^[970] = 1 **then** ... ← 'The following questions concern your SAVINGS or DEPOSIT ACCOUNT.'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		Don't know	99	47 } → 980
979.	spa1201	What kind of account is your 1 st account ? ... (Verbal answer)		→ 980
980.	spa1301	What was the balance of your 1 st account on 31 December 1992 ? 1-600000 guilders		1059 } → 982
		Don't know	-9	467 } → 981
981.	spa1401	Into which of the categories mentioned below did the balance of your 1 st account go on 31 December 1992? Less than f 2,000	1	106 } → 982
		f 2,000 - f 5,000	2	68
		f 5,000 - f 10,000	3	40
		f 10,000 - f 15,000	4	23
		f 15,000 - f 20,000	5	12
		f 20,000 - f 25,000	6	15
		f 25,000 - f 30,000	7	5
		f 30,000 - f 40,000	8	13
		f 40,000 - f 50,000	9	4
		f 50,000 - f 100,000	10	2
		f 100,000 - f 150,000	11	4
		f 150,000 - f 200,000	12	1
		f 200,000 - f 300,000	13	2
		f 300,000 or more	14	5
		Don't know	-9	167
982.	spa1501	How much was the interest you received on your 1 st savings account over the period 1 January 1992 through 31 December 1992 ? 1-62434 guilders		975 } → 983
		Don't know	-9	551
983.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 1 savings or deposit account ? <i>Formal description:</i> $spa2^{[970]} > 1$		
		Yes		421 } → 984
		No		1105 } → 1073

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
984.	spa702	Who is the holder of your 2 nd account ?		
		The account is registered in my own name 1	206	} → 986
		The account is registered in my partner's/spouse's name 2	52	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	124	
		The account is registered in (one of) my parents' name 4	0	
		Other 5	39	
		Don't know 99	0	} → 986
985.	spa802	Who is the holder of your 2 nd account ?		
		... (Verbal answer)		→ 986
986.	spa902	With which bank or financial institution is your 2 nd account registered ?		
		ABN amro 1	127	} → 988
		Postbank 2	27	
		Rabobank 3	82	
		ING bank 4	29	
		VSB bank 5	27	
		SNS bank 6	8	} → 987
		Other 7	117	
		Don't know 99	4	} → 988
987.	spa1002	With which bank or financial institution is your 2 nd account registered ?		
		... (Verbal answer)		→ 988
988.	spa1102	What kind of account is your 2 nd account ?		
		1-73	229	} → 990
		74	180	} → 989
		Don't know 99	12	} → 990
989.	spa1202	What kind of account is your 2 nd account ?		
		... (Verbal answer)		→ 990

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
990.	spa1302	What was the balance of your 2 nd account on 31 December 1992 ?		
		1-460500 guilders.....	316	} → 992
		Don't know..... -9	105	
991.	spa1402	Into which of the categories mentioned below did the balance of your 2 nd account go on 31 December 1992?		
		Less than f 2,000	1	} → 992
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
		Don't know..... -9	41	
992.	spa1502	How much was the interest you received on your 2 nd savings account over the period 1 January 1992 through 31 December 1992 ?		
		1-32000 guilders.....	289	} → 993
		Don't know..... -9	132	
993.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 savings or deposit accounts ? <i>Formal description:</i> spa2 ^[970] > 2		
		Yes	141	} → 994
		No	280		} → 1073

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
994.	spa703	Who is the holder of your 3 rd account ?		
		The account is registered in my own name 1	57	} → 996
		The account is registered in my partner's/spouse's name 2	17	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	42	
		The account is registered in (one of) my parents' name 4	0	
		Other 5	25	
		Don't know 99	0	} → 995
				} → 996
995.	spa803	Who is the holder of your 3 rd account ?		
		... (Verbal answer)		→ 996
996.	spa903	With which bank or financial institution is your 3 rd account registered ?		
		ABN amro 1	37	} → 998
		Postbank 2	14	
		Rabobank 3	32	
		ING bank 4	7	
		VSB bank 5	11	
		SNS bank 6	2	} → 997
		Other 7	36	
		Don't know 99	2	} → 998
997.	spa1003	With which bank or financial institution is your 3 rd account registered ?		
		... (Verbal answer)		→ 998
998.	spa1103	What kind of account is your 3 rd account ?		
		1-73	68	} → 1000
		74	70	} → 999
		Don't know 99	3	} → 1000
999.	spa1203	What kind of account is your 3 rd account ?		
		... (Verbal answer)		→ 1000

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1000.	spa1303	What was the balance of your 3 rd account on 31 December 1992 ?		
		1-127959 guilders.....	100	} → 1002
		Don't know..... -9	41	
1001.	spa1403	Into which of the categories mentioned below did the balance of your 3 rd account go on 31 December 1992?		
		Less than f 2,000	1	} → 1002
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
		Don't know..... -9	15	
1002.	spa1503	How much was the interest you received on your 3 rd savings account over the period 1 January 1992 through 31 December 1992 ?		
		1-8499 guilders.....	96	} → 1003
		Don't know..... -9	45	
1003.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 3 savings or deposit accounts ? <i>Formal description:</i> spa2 ^[970] > 3		
		Yes	54	} → 1004
		No.....	87		} → 1073

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1004.	spa704	Who is the holder of your 4 th account ?		
		The account is registered in my own name 1	20	} → 1006
		The account is registered in my partner's/spouse's name 2	7	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	17	
		The account is registered in (one of) my parents' name 4	0	
		Other 5	10	
		Don't know 99	0	} → 1006
1005.	spa804	Who is the holder of your 4 th account ?		
		... (Verbal answer)		→ 1006
1006.	spa904	With which bank or financial institution is your 4 th account registered ?		
		ABN amro 1	15	} → 1008
		Postbank 2	5	
		Rabobank 3	7	
		ING bank 4	7	
		VSB bank 5	5	
		SNS bank 6	1	} → 1007
		Other 7	14	
		Don't know 99	0	} → 1008
1007.	spa1004	With which bank or financial institution is your 4 th account registered ?		
		... (Verbal answer)		→ 1008
1008.	spa1104	What kind of account is your 4 th account ?		
		1-73	24	} → 1010
		74	29	} → 1009
		Don't know 99	1	} → 1010
1009.	spa1204	What kind of account is your 4 th account ?		
		... (Verbal answer)		→ 1010

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1010.	spa1304	What was the balance of your 4 th account on 31 December 1992 ?		
		1-150000 guilders.....	39	} → 1012
		Don't know..... -9	15	
1011.	spa1404	Into which of the categories mentioned below did the balance of your 4 th account go on 31 December 1992?		
		Less than f 2,000	1	} → 1012
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
		Don't know..... -9	9	
1012.	spa1504	How much was the interest you received on your 4 th savings account over the period 1 January 1992 through 31 December 1992 ?		
		1-4520 guilders.....	31	} → 1013
		Don't know..... -9	23	
1013.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 4 savings or deposit accounts ? <i>Formal description:</i> spa2 ^[970] > 4		
		Yes	28	} → 1014
		No.....	26		} → 1073

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1014.	spa705	Who is the holder of your 5 th account ?		
		The account is registered in my own name 1	10	} → 1016
		The account is registered in my partner's/spouse's name 2	4	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	7	
		The account is registered in (one of) my parents' name 4	0	
		Other 5	7	
		Don't know 99	0	} → 1016
1015.	spa805	Who is the holder of your 5 th account ?		
		... (Verbal answer)		→ 1016
1016.	spa905	With which bank or financial institution is your 5 th account registered ?		
		ABN amro 1	11	} → 1018
		Postbank 2	5	
		Rabobank 3	2	
		ING bank 4	1	
		VSB bank 5	2	
		SNS bank 6	1	} → 1017
		Other 7	6	
		Don't know 99	0	} → 1018
1017.	spa1005	With which bank or financial institution is your 5 th account registered ?		
		... (Verbal answer)		→ 1018
1018.	spa1105	What kind of account is your 5 th account ?		
		1-73	13	} → 1020
		74	14	} → 1019
		Don't know 99	1	} → 1020
1019.	spa1205	What kind of account is your 5 th account ?		
		... (Verbal answer)		→ 1020

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1020.	spa1305	What was the balance of your 5 th account on 31 December 1992 ?		
		1-73925 guilders.....	19	} → 1022
		Don't know..... -9	9	
1021.	spa1405	Into which of the categories mentioned below did the balance of your 5 th account go on 31 December 1992?		
		Less than f 2,000	1	} → 1022
		f 2,000 - f 5,000	0	
		f 5,000 - f 10,000	0	
		f 10,000 - f 15,000	1	
		f 15,000 - f 20,000	0	
		f 20,000 - f 25,000	0	
		f 25,000 - f 30,000	0	
		f 30,000 - f 40,000	0	
		f 40,000 - f 50,000	0	
		f 50,000 - f 100,000	1	
		f 100,000 - f 150,000	0	
		f 150,000 - f 200,000	0	
		f 200,000 - f 300,000	0	
		f 300,000 or more	0	
		Don't know..... -9	6	
1022.	spa1505	How much was the interest you received on your 5 th savings account over the period 1 January 1992 through 31 December 1992 ?		
		1-5317 guilders.....	17	} → 1023
		Don't know..... -9	11	
1023.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 5 savings or deposit accounts ? <i>Formal description:</i> spa2 ^[970] > 5		
		Yes	16	} → 1024
		No.....	12		} → 1073

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1024.	spa706	Who is the holder of your 6 th account ?		
		The account is registered in my own name 1	7	} → 1026
		The account is registered in my partner's/spouse's name 2	4	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	1	
		The account is registered in (one of) my parents' name 4	0	
		Other 5	4	
		Don't know 99	0	} → 1026
1025.	spa806	Who is the holder of your 6 th account ?		
		... (Verbal answer)		→ 1026
1026.	spa906	With which bank or financial institution is your 6 th account registered ?		
		ABN amro 1	4	} → 1028
		Postbank 2	4	
		Rabobank 3	3	
		ING bank 4	1	
		VSB bank 5	0	
		SNS bank 6	1	} → 1027
		Other 7	3	
		Don't know 99	0	} → 1028
1027.	spa1006	With which bank or financial institution is your 6 th account registered ?		
		... (Verbal answer)		→ 1028
1028.	spa1106	What kind of account is your 6 th account ?		
		1-73	8	} → 1030
		74	7	} → 1029
		Don't know 99	1	} → 1030
1029.	spa1206	What kind of account is your 6 th account ?		
		... (Verbal answer)		→ 1030

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1030.	spa1306	What was the balance of your 6 th account on 31 December 1992 ?		
		1-247000 guilders.....	12	} → 1032
		Don't know..... -9	4	
1031.	spa1406	Into which of the categories mentioned below did the balance of your 6 th account go on 31 December 1992?		
		Less than f 2,000	1	} → 1032
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
		Don't know..... -9	2	
1032.	spa1506	How much was the interest you received on your 6 th savings account over the period 1 January 1992 through 31 December 1992 ?		
		1-28853 guilders.....	12	} → 1033
		Don't know..... -9	4	
1033.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 6 savings or deposit accounts ? <i>Formal description:</i> $spa2^{[970]} > 6$		
		Yes	10	} → 1034
		No	6		} → 1073

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1034.	spa707	Who is the holder of your 7 th account ?		
		The account is registered in my own name 1	5	} → 1036
		The account is registered in my partner's/spouse's name 2	1	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	1	
		The account is registered in (one of) my parents' name 4	0	
		Other 5	3	
		Don't know 99	0	} → 1036
1035.	spa807	Who is the holder of your 7 th account ?		
		... (Verbal answer)		→ 1036
1036.	spa907	With which bank or financial institution is your 7 th account registered ?		
		ABN amro 1	2	} → 1038
		Postbank 2	4	
		Rabobank 3	1	
		ING bank 4	0	
		VSB bank 5	0	
		SNS bank 6	1	} → 1037
		Other 7	2	
		Don't know 99	0	} → 1038
1037.	spa1007	With which bank or financial institution is your 7 th account registered ?		
		... (Verbal answer)		→ 1038
1038.	spa1107	What kind of account is your 7 th account ?		
		1-73	4	} → 1040
		74	6	} → 1039
1039.	spa1207	What kind of account is your 7 th account ?		
		... (Verbal answer)		→ 1040

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1040.	spa1307	What was the balance of your 7 th account on 31 December 1992 ?		
		1-29226 guilders.....	7	} → 1042
		Don't know..... -9	3	
1041.	spa1407	Into which of the categories mentioned below did the balance of your 7 th account go on 31 December 1992?		
		Less than f 2,000	1	} → 1042
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
		Don't know..... -9	2	
1042.	spa1507	How much was the interest you received on your 7 th savings account over the period 1 January 1992 through 31 December 1992 ?		
		1-1229	7	} → 1043
		Don't know..... -9	3	
1043.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 7 savings or deposit accounts ? <i>Formal description:</i> spa2 ^[970] > 7		
		Yes	8	} → 1044
		No	2		} → 1073

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1044.	spa708	Who is the holder of your 8 th account ?		
		The account is registered in my own name 1	3	} → 1046
		The account is registered in my partner's/spouse's name 2	1	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	1	
		The account is registered in (one of) my parents' name 4	0	
		Other 5	3	
		Don't know 99	0	} → 1046
1045.	spa808	Who is the holder of your 8 th account ?		
		... (Verbal answer)		→ 1046
1046.	spa908	With which bank or financial institution is your 8 th account registered ?		
		ABN amro 1	2	} → 1048
		Postbank 2	3	
		Rabobank 3	0	
		ING bank 4	0	
		VSB bank 5	0	
		SNS bank 6	1	} → 1047
		Other 7	2	
		Don't know 99	0	} → 1048
1047.	spa1008	With which bank or financial institution is your 8 th account registered ?		
		... (Verbal answer)		→ 1048
1048.	spa1108	What kind of account is your 8 th account ?		
		1-73	3	} → 1050
		74	5	} → 1049
1049.	spa1208	What kind of account is your 8 th account ?		
		... (Verbal answer)		→ 1050

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1050.	spa1308	What was the balance of your 8 th account on 31 December 1992 ?		
		1-24626 guilders.....	6	} → 1052
		Don't know..... -9	2	
1051.	spa1408	Into which of the categories mentioned below did the balance of your 8 th account go on 31 December 1992?		
		Less than f 2,000	1	} → 1052
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
		Don't know..... -9	1	
1052.	spa1508	How much was the interest you received on your 8 th savings account over the period 1 January 1992 through 31 December 1992 ?		
		1-1275	6	} → 1053
		Don't know..... -9	2	
1053.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 8 savings or deposit accounts ? <i>Formal description:</i> $spa2^{[970]} > 8$		
		Yes	5	} → 1054
		No	3		} → 1073

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1054.	spa709	Who is the holder of your 9 th account ?		
		The account is registered in my own name 1	2	} → 1056
		The account is registered in my partner's/spouse's name 2	1	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	1	
		The account is registered in (one of) my parents' name 4	0	
		Other 5	1	
		Don't know 99	0	} → 1055
				} → 1056
1055.	spa809	Who is the holder of your 9 th account ?		
		... (Verbal answer)		→ 1056
1056.	spa909	With which bank or financial institution is your 9 th account registered ?		
		ABN amro 1	1	} → 1058
		Postbank 2	0	
		Rabobank 3	1	
		ING bank 4	1	
		VSB bank 5	0	
		SNS bank 6	0	} → 1057
		Other 7	2	
		Don't know 99	0	} → 1058
1057.	spa1009	With which bank or financial institution is your 9 th account registered ?		
		... (Verbal answer)		→ 1058
1058.	spa1109	What kind of account is your 9 th account ?		
		1-73	2	} → 1060
		74	3	} → 1059
1059.	spa1209	What kind of account is your 9 th account ?		
		... (Verbal answer)		→ 1060

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1060.	spa1309	What was the balance of your 9 th account on 31 December 1992 ?		
		1-13310 guilders.....	3	} → 1062
		Don't know..... -9	2	
1061.	spa1409	Into which of the categories mentioned below did the balance of your 9 th account go on 31 December 1992?		
		Less than f 2,000	1	} → 1062
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
		Don't know..... -9	1	
1062.	spa1509	How much was the interest you received on your 9 th savings account over the period 1 January 1992 through 31 December 1992 ?		
		1-725	2	} → 1063
		Don't know..... -9	3	
1063.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 9 savings or deposit accounts ? <i>Formal description:</i> $spa2^{[970]} > 9$		
		Yes	3	} → 1064
		No	2		} → 1073

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1064.	spa710	Who is the holder of your 10 th account ?		
		The account is registered in my own name 1	1	} → 1066
		The account is registered in my partner's/spouse's name 2	1	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	0	
		The account is registered in (one of) my parents' name 4	0	
		Other 5	1	} → 1065
		Don't know 99	0	} → 1066
1065.	spa810	Who is the holder of your 10 th account ?		
		... (Verbal answer)		→ 1066
1066.	spa910	With which bank or financial institution is your 10 th account registered ?		
		ABN amro 1	1	} → 1068
		Postbank 2	0	
		Rabobank 3	1	
		ING bank 4	0	
		VSB bank 5	0	
		SNS bank 6	0	} → 1067
		Other 7	1	
		Don't know 99	0	} → 1068
1067.	spa1010	With which bank or financial institution is your 10 th account registered ?		
		... (Verbal answer)		→ 1068
1068.	spa1110	What kind of account is your 10 th account ?		
		1-73	2	} → 1070
		74	1	} → 1069
1069.	spa1210	What kind of account is your 10 th account ?		
		... (Verbal answer)		→ 1070

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1070.	spa1310	What was the balance of your 10 th account on 31 December 1992 ?		
		1-5000 guilders	1	} → 1072
		Don't know	2	
1071.	spa1410	Into which of the categories mentioned below did the balance of your 10 th account go on 31 December 1992?		
		Less than f 2,000	1	} → 1072
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
		Don't know	-9	1
1072.	spa1510	How much was the interest you received on your 10 th savings account over the period 1 January 1992 through 31 December 1992 ?		
		1-350	1	} → 1073
		Don't know	2	
		<i>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.</i>		
1073.	bz6	Did you, on 31 December 1992, have one or more SAVINGS CERTIFICATES ?		
		Yes	1	177 } → 1074
		No	2	4514 } → 1123
1074.	bri2	How many SAVINGS CERTIFICATES did you have on 31 December 1992 ?		
		1-5		153 } → 1079
		6-100		24 } → 1075

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1075.	bri3	How much (in total) did you pay for the ... ¹⁴⁵ SAVINGS CERTIFICATES that you had on 31 December 1992 ?		
		1-80000 guilders.....	19	} → 1077
		Don't know..... -9	5	
1076.	bri4	Into which of the categories mentioned below did the total sum that you paid for your savings certificates go ?		
		Less than f 2,000	1	} → 1077
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
		Don't know..... -9	4	
1077.	bri5	How much (in total) is to be repaid to you for the ... ¹⁴⁶ SAVINGS CERTIFICATES that you had on 31 December 1992 ?		
		1-150000 guilders.....	16	} → 1079
		Don't know..... -9	8		} → 1078

¹⁴⁵ ... ← *bri2*[1074]

¹⁴⁶ ... ← *bri2*[1074]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1078.	bri6	Into which of the categories mentioned below did the total sum that you are to be repaid for your savings certificates go on 31 December 1992 ?		
		Less than f 2,000	1	0
		f 2,000 - f 5,000	2	0
		f 5,000 - f 10,000	3	1
		f 10,000 - f 15,000	4	0
		f 15,000 - f 20,000	5	0
		f 20,000 - f 25,000	6	0
		f 25,000 - f 30,000	7	0
		f 30,000 - f 40,000	8	0
		f 40,000 - f 50,000	9	1
		f 50,000 - f 100,000	10	1
		f 100,000 - f 150,000	11	0
		f 150,000 - f 200,000	12	0
		f 200,000 - f 300,000	13	0
		f 300,000 or more	14	0
		Don't know	-9	5
		.....¹⁴⁷		
		.....¹⁴⁸		
		.....¹⁴⁹		
1079.	bri71	With which bank or financial institution is your 1 st SAVINGS CERTIFICATE registered ?		
		ABN amro	1	38
		Postbank	2	39
		Rabobank	3	17
		ING bank (NMB)	4	6
		VSB bank	5	12
		SNS bank	6	57
		Other	7	0
		Don't know	99	8
1080.	bri81	With which bank or financial institution is your 1 st SAVINGS CERTIFICATE registered ?		
		... (Verbal answer)		→ 1081

¹⁴⁷**if** *bri2*^[1074] > 5 **then** ... ← ' This program can record up to a maximum of 5 savings certificates. When answering the following questions, please report on the five - for you - MOST IMPORTANT SAVINGS CERTIFICATES. The following questions concern your 5 most important SAVINGS CERTIFICATES.'

¹⁴⁷**if** (*bri2*^[1074] > 1) ∧ (*bri2*^[1074] < 6) **then** ... ← ' The following questions concern your ... SAVINGS CERTIFICATES.'

¹⁴⁸**if** *bri2*^[1074] = 1 **then** ... ← ' The following questions concern your SAVINGS CERTIFICATE.'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1081.	bri91	How much did you PAY for your 1 st SAVINGS CERTIFICATE ?		
		1-40000 guilders.....	111	} → 1083
		Don't know..... -9	66	
1082.	bri101	Into which of the categories mentioned below did the sum that you PAID for your 1 st SAVINGS CERTIFICATE go ?		
		Less than <i>f</i> 2,000	1	} → 1083
		<i>f</i> 2,000 - <i>f</i> 5,000	2	
		<i>f</i> 5,000 - <i>f</i> 10,000	3	
		<i>f</i> 10,000 - <i>f</i> 15,000	4	
		<i>f</i> 15,000 - <i>f</i> 20,000	5	
		<i>f</i> 20,000 - <i>f</i> 25,000	6	
		<i>f</i> 25,000 - <i>f</i> 30,000	7	
		<i>f</i> 30,000 - <i>f</i> 40,000	8	
		<i>f</i> 40,000 - <i>f</i> 50,000	9	
		<i>f</i> 50,000 - <i>f</i> 100,000	10	
		<i>f</i> 100,000 - <i>f</i> 150,000	11	
		<i>f</i> 150,000 - <i>f</i> 200,000	12	
		<i>f</i> 200,000 - <i>f</i> 300,000	13	
		<i>f</i> 300,000 or more	14	
		Don't know..... -9	44	
1083.	bri111	How much is to be REPAID to you for your 1 st SAVINGS CERTIFICATE ?		
		1-74913 guilders.....	78	} → 1085
		Don't know..... -9	99	} → 1084

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1084.	bri121	Into which of the categories mentioned below did the sum that you are to be REPAID for your 1 st SAVINGS CERTIFICATE go on 31 December 1992 ?		
		Less than f 2,000	1	24
		f 2,000 - f 5,000	2	9
		f 5,000 - f 10,000	3	6
		f 10,000 - f 15,000	4	4
		f 15,000 - f 20,000	5	0
		f 20,000 - f 25,000	6	0
		f 25,000 - f 30,000	7	0
		f 30,000 - f 40,000	8	2
		f 40,000 - f 50,000	9	0
		f 50,000 - f 100,000	10	0
		f 100,000 - f 150,000	11	0
		f 150,000 - f 200,000	12	0
		f 200,000 - f 300,000	13	0
		f 300,000 or more	14	0
		Don't know	-9	54
				} → 1085
1085.	bri131	How many months is the total term of your 1 st SAVINGS CERTIFICATE ?		
		1-432		140
		Don't know	-9	37
				} → 1086
1086.	bri141	What is the interest rate that you receive on your 1 st SAVINGS CERTIFICATE ?		
		1-1200 (×0.01%)		79
		Don't know	-9	98
				} → 1087
1087.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 1 savings certificate ?		
		<i>Formal description:</i> $bri2^{[1074]} > 1$		
		Yes		81
		No		96
				} → 1088
				} → 1123
1088.	bri72	With which bank or financial institution is your 2 nd SAVINGS CERTIFICATE registered ?		
		ABN amro	1	15
		Postbank	2	19
		Rabobank	3	9
		ING bank (NMB)	4	4
		VSJ bank	5	5
		SNS bank	6	27
		Other	7	0
		Don't know	99	2
				} → 1090
				} → 1089
				} → 1090

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing	
1089.	bri82	With which bank or financial institution is your 2 nd SAVINGS CERTIFICATE registered ? ... (Verbal answer)		→ 1090	
1090.	bri92	How much did you PAY for your 2 nd SAVINGS CERTIFICATE ? 1-20000 guilders.....	54	} → 1092 } → 1091	
		Don't know..... -9	27		
1091.	bri102	Into which of the categories mentioned below did the sum that you PAID for your 1 st SAVINGS CERTIFICATE go ? Less than f 2,000 1 f 2,000 - f 5,000 2 f 5,000 - f 10,000 3 f 10,000 - f 15,000 4 f 15,000 - f 20,000 5 f 20,000 - f 25,000 6 f 25,000 - f 30,000 7 f 30,000 - f 40,000 8 f 40,000 - f 50,000 9 f 50,000 - f 100,000 10 f 100,000 - f 150,000 11 f 150,000 - f 200,000 12 f 200,000 - f 300,000 13 f 300,000 or more 14 Don't know -9	3 1 4 1 0 1 0 2 0 0 0 0 0 0 15	} → 1092	
1092.	bri112	How much is to be REPAYED to you for your 2 nd SAVINGS CERTIFICATE ? 1-50000 guilders.....	39		} → 1094 } → 1093
		Don't know -9	42		

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1093.	bri122	Into which of the categories mentioned below did the sum that you are to be REPAID for your 2 nd SAVINGS CERTIFICATE go on 31 December 1992 ?		
		Less than f 2,000	1	12
		f 2,000 - f 5,000	2	4
		f 5,000 - f 10,000	3	6
		f 10,000 - f 15,000	4	1
		f 15,000 - f 20,000	5	0
		f 20,000 - f 25,000	6	1
		f 25,000 - f 30,000	7	0
		f 30,000 - f 40,000	8	1
		f 40,000 - f 50,000	9	0
		f 50,000 - f 100,000	10	0
		f 100,000 - f 150,000	11	0
		f 150,000 - f 200,000	12	0
		f 200,000 - f 300,000	13	0
		f 300,000 or more	14	0
		Don't know	-9	17
				} → 1094
1094.	bri132	How many months is the total term of your 2 nd SAVINGS CERTIFICATE ?		
		1-240		73
		Don't know	-9	8
				} → 1095
1095.	bri142	What is the interest rate that you receive on your 2 nd SAVINGS CERTIFICATE ?		
		1-1000 (×0.01%)		43
		Don't know	-9	38
				} → 1096
1096.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 savings certificates ?		
		<i>Formal description:</i> bri2 ^[1074] > 2		
		Yes		58
		No		23
				} → 1097
				} → 1123
1097.	bri73	With which bank or financial institution is your 3 rd SAVINGS CERTIFICATE registered ?		
		ABN amro	1	11
		Postbank	2	16
		Rabobank	3	5
		ING bank (NMB)	4	4
		VSB bank	5	4
		SNS bank	6	16
		Other	7	0
		Don't know	99	2
				} → 1099
				} → 1098
				} → 1099

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1098.	bri83	With which bank or financial institution is your 3 rd SAVINGS CERTIFICATE registered ? ... (Verbal answer)		→ 1099
1099.	bri93	How much did you PAY for your 3 rd SAVINGS CERTIFICATE ? 1-7000 guilders Don't know..... -9	39 19	} → 1101 } → 1100
1100.	bri103	Into which of the categories mentioned below did the sum that you PAID for your 3 rd SAVINGS CERTIFICATE go ? Less than f 2,000 1 f 2,000 - f 5,000 2 f 5,000 - f 10,000 3 f 10,000 - f 15,000 4 f 15,000 - f 20,000 5 f 20,000 - f 25,000 6 f 25,000 - f 30,000 7 f 30,000 - f 40,000 8 f 40,000 - f 50,000 9 f 50,000 - f 100,000 10 f 100,000 - f 150,000 11 f 150,000 - f 200,000 12 f 200,000 - f 300,000 13 f 300,000 or more 14 Don't know -9	3 0 2 0 1 0 0 0 0 0 0 0 0 0 0 0 13	} → 1101
1101.	bri113	How much is to be REPAYED to you for your 3 rd SAVINGS CERTIFICATE ? 1-21500 guilders Don't know -9	28 30	} → 1103 } → 1102

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1102.	bri123	Into which of the categories mentioned below did the sum that you are to be REPAID for your 3 rd SAVINGS CERTIFICATE go on 31 December 1992 ?		
		Less than f 2,000	1	11
		f 2,000 - f 5,000	2	3
		f 5,000 - f 10,000	3	4
		f 10,000 - f 15,000	4	0
		f 15,000 - f 20,000	5	0
		f 20,000 - f 25,000	6	0
		f 25,000 - f 30,000	7	0
		f 30,000 - f 40,000	8	0
		f 40,000 - f 50,000	9	0
		f 50,000 - f 100,000	10	0
		f 100,000 - f 150,000	11	0
		f 150,000 - f 200,000	12	0
		f 200,000 - f 300,000	13	0
		f 300,000 or more	14	0
		Don't know	-9	12
				} → 1103
1103.	bri133	How many months is the total term of your 3 rd SAVINGS CERTIFICATE ?		
		1-240		51
		Don't know	-9	7
				} → 1104
1104.	bri143	What is the interest rate that you receive on your 3 rd SAVINGS CERTIFICATE ?		
		1-1600 (×0.01%)		32
		Don't know	-9	26
				} → 1105
1105.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 3 savings certificates ? <i>Formal description:</i> $bri2^{[1074]} > 3$		
		Yes		43
		No		15
				} → 1106
				} → 1123
1106.	bri74	With which bank or financial institution is your 4 th SAVINGS CERTIFICATE registered ?		
		ABN amro	1	8
		Postbank	2	13
		Rabobank	3	2
		ING bank (NMB)	4	4
		VSB bank	5	3
		SNS bank	6	11
		Other	7	0
		Don't know	99	2
				} → 1108
				} → 1107
				} → 1108

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing	
1107.	bri84	With which bank or financial institution is your 4 th SAVINGS CERTIFICATE registered ? ... (Verbal answer)		→ 1108	
1108.	bri94	How much did you PAY for your 4 th SAVINGS CERTIFICATE ? 1-15000 guilders.....	29	} → 1110 } → 1109	
		Don't know..... -9	14		
1109.	bri104	Into which of the categories mentioned below did the sum that you PAID for your 4 th SAVINGS CERTIFICATE go ? Less than f 2,000 1 f 2,000 - f 5,000 2 f 5,000 - f 10,000 3 f 10,000 - f 15,000 4 f 15,000 - f 20,000 5 f 20,000 - f 25,000 6 f 25,000 - f 30,000 7 f 30,000 - f 40,000 8 f 40,000 - f 50,000 9 f 50,000 - f 100,000 10 f 100,000 - f 150,000 11 f 150,000 - f 200,000 12 f 200,000 - f 300,000 13 f 300,000 or more 14 Don't know..... -9	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 12	} → 1110	
1110.	bri114	How much is to be REPAYED to you for your 4 th SAVINGS CERTIFICATE ? 1-20000 guilders.....	21		} → 1112 } → 1111
		Don't know..... -9	22		

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1111.	bri124	Into which of the categories mentioned below did the sum that you are to be REPAID for your 4 th SAVINGS CERTIFICATE go on 31 December 1992 ?		
		Less than f 2,000	1	6
		f 2,000 - f 5,000	2	2
		f 5,000 - f 10,000	3	1
		f 10,000 - f 15,000	4	1
		f 15,000 - f 20,000	5	0
		f 20,000 - f 25,000	6	0
		f 25,000 - f 30,000	7	0
		f 30,000 - f 40,000	8	0
		f 40,000 - f 50,000	9	0
		f 50,000 - f 100,000	10	0
		f 100,000 - f 150,000	11	0
		f 150,000 - f 200,000	12	0
		f 200,000 - f 300,000	13	0
		f 300,000 or more	14	0
		Don't know	-9	12
				} → 1112
1112.	bri134	How many months is the total term of your 4 th SAVINGS CERTIFICATE ?		
		1-240		37
		Don't know	-9	6
				} → 1113
1113.	bri144	What is the interest rate that you receive on your 4 th SAVINGS CERTIFICATE ?		
		1-900 (×0.01%)		22
		Don't know	-9	21
				} → 1114
1114.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 4 savings certificates ?		
		<i>Formal description:</i> $bri2^{[1074]} > 4$		
		Yes		30
		No		13
				} → 1115
				} → 1123
1115.	bri75	With which bank or financial institution is your 5 th SAVINGS CERTIFICATE registered ?		
		ABN amro	1	7
		Postbank	2	7
		Rabobank	3	2
		ING bank (NMB)	4	2
		VSB bank	5	3
		SNS bank	6	9
		Other	7	0
		Don't know	99	0
				} → 1117
				} → 1116
				} → 1117

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1116.	bri85	With which bank or financial institution is your 5 th SAVINGS CERTIFICATE registered ? ... (Verbal answer)		→ 1117
1117.	bri95	How much did you PAY for your 5 th SAVINGS CERTIFICATE ? 1-5000 guilders	19	} → 1119 } → 1118
		Don't know..... -9	11	
1118.	bri105	Into which of the categories mentioned below did the sum that you PAID for your 5 th SAVINGS CERTIFICATE go ? Less than f 2,000	1	} → 1119
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
		Don't know..... -9	10	
1119.	bri115	How much is to be REPAYED to you for your 5 th SAVINGS CERTIFICATE ? 1-10000 guilders	16	} → 1121 } → 1120
		Don't know..... -9	14	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1120.	bri125	Into which of the categories mentioned below did the sum that you are to be REPAID for your 5 th SAVINGS CERTIFICATE go on 31 December 1992 ?		
		Less than f 2,000	1	5
		f 2,000 - f 5,000	2	1
		f 5,000 - f 10,000	3	0
		f 10,000 - f 15,000	4	0
		f 15,000 - f 20,000	5	0
		f 20,000 - f 25,000	6	0
		f 25,000 - f 30,000	7	0
		f 30,000 - f 40,000	8	0
		f 40,000 - f 50,000	9	0
		f 50,000 - f 100,000	10	0
		f 100,000 - f 150,000	11	0
		f 150,000 - f 200,000	12	0
		f 200,000 - f 300,000	13	0
		f 300,000 or more	14	0
		Don't know	-9	8
				} → 1121
1121.	bri135	How many months is the total term of your 5 th SAVINGS CERTIFICATE ?		
		1-240		24
		Don't know	-9	6
				} → 1122
1122.	bri145	What is the interest rate that you receive on your 5 th SAVINGS CERTIFICATE ?		
		1-900 (×0.01%)		15
		Don't know	-9	15
				} → 1123

A SINGLE-PREMIUM ANNUITY INSURANCE POLICY is a life insurance policy taken out by paying a single premium. At the end of the term of this sort of life insurance, you may, for example, buy an annuity. 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. If you have a SINGLE-PREMIUM ANNUITY INSURANCE POLICY, you could buy e.g. an ANNUITY at the end date of the term in which you have built up capital.

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1123.	bz7	Have you taken out any so-called SINGLE-PREMIUM ANNUITY INSURANCE POLICIES that were still in effect on 31 December 1992 ?		
		Yes	1 517	} → 1124 } → 1166
		No	2 4174	
1124.	koo2	How many of these SINGLE-PREMIUM ANNUITY INSURANCE POLICIES, which were still in effect on 31 December 1992, did you take out ?		
		1-5	480	} → 1127 } → 1125
		6-50	37	
1125.	koo3	How much is the total sum you paid in premiums for your ... ¹⁴⁹ single-premium annuity insurance policies ?		
		1-230000 guilders	33	} → 1126 } → 1126
		Don't know	-9 4	
1126.	koo4	When (which year) did you for the first time take out a single-premium annuity insurance policy ?		
		1943-1988	37	} → 1127 } → 1127
		... ¹⁵⁰ ... ¹⁵¹ ... ¹⁵²		
1127.	koo51	With which insurance company did you take out your 1 st single-premium annuity insurance policy ?		
		1-36	429	} → 1129 } → 1128 } → 1129
		37	83	
		Don't know	99 5	
1128.	koo61	With which insurance company did you take out your 1 st single-premium annuity insurance policy ?		
		... (Verbal answer)		→ 1129

¹⁴⁹ ... ← $koo2^{[1124]}$

¹⁵⁰ **if** $koo2^{[1124]} > 5$ **then** ... ← 'The program can record up to a maximum of 5 SINGLE- PREMIUM ANNUITY INSURANCE POLICIES. When answering the following questions, please report on the five – for you – most important single-premium annuity insurance policies. The following questions concern your 5 most important single-premium annuity insurance policies.'

¹⁵⁰ **if** $(koo2^{[1124]} > 1) \wedge (koo2^{[1124]} < 6)$ **then** ... ← 'The following questions concern your ...single- premium annuity insurance policies.'

¹⁵¹ **if** $koo2^{[1124]} = 1$ **then** ... ← 'The following questions concern your single-premium annuity insurance policy.'

			Assets	201
Quest. #	Vari- ables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1129.	koo71	When (which year) did you take out your 1 st single-premium annuity insurance policy ? 1943-1993	517	} → 1130
1130.	koo81	What is the term (in years) of your 1 st single-premium annuity insurance policy ? 1-100	517	} → 1131
1131.	koo91	Does/did your 1 st single-premium annuity insurance policy involve a single or an annual deposit ? Single deposit 1 Annual deposit 2	315 202	} → 1132
1132.	koo101	How much is the premium that you ... ¹⁵² on your 1 st single-premium annuity insurance policy ? 1-340000 guilders..... Don't know..... -9	426 91	} → 1133
1133.	koo111	How much is the guaranteed minimum final payment of your 1 st single- premium annuity insurance policy ? 1-845545 guilders..... Don't know..... -9	286 231	} → 1134
1134.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 1 single-premium annuity insurance policy ? <i>Formal description:</i> $koo2^{[1124]} > 1$ Yes No	200 317	} → 1135 } → 1166
1135.	koo52	With which insurance company did you take out your 2 nd single-premium annuity insurance policy ? 1-36	170	} → 1137
		37	27	} → 1136
		Don't know 99	3	} → 1137
1136.	koo62	With which insurance company did you take out your 2 nd single-premium annuity insurance policy ? ... (Verbal answer)		→ 1137

¹⁵²if $koo91^{[1131]} = 1$ then ... ← 'paid' else ... ← 'pay every year'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1137.	koo72	When (which year) did you take out your 2 nd single-premium annuity insurance policy ? 1950-1993	200	} → 1138
1138.	koo82	What is the term (in years) of your 2 nd single-premium annuity insurance policy ? 1-100	200	} → 1139
1139.	koo92	Does/did your 2 nd single-premium annuity insurance policy involve a single or an annual deposit ? Single deposit 1 Annual deposit 2	168 32	} → 1140
1140.	koo102	How much is the premium that you ... ¹⁵³ on your 2 nd single-premium annuity insurance policy ? 1-32000 guilders..... Don't know..... -9	171 29	} → 1141
1141.	koo112	How much is the guaranteed minimum final payment of your 2 nd single- premium annuity insurance policy ? 1-593000 guilders..... Don't know..... -9	123 77	} → 1142
1142.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 single-premium annuity insurance policies ? <i>Formal description:</i> $koo2^{[1124]} > 2$ Yes No	116 84	} → 1143 } → 1166
1143.	koo53	With which insurance company did you take out your 3 rd single-premium annuity insurance policy ? 1-36	91	} → 1145
		37	22	} → 1144
		Don't know 99	3	} → 1145
1144.	koo63	With which insurance company did you take out your 3 rd single-premium annuity insurance policy ? ... (Verbal answer)		→ 1145

¹⁵³if $koo91^{[1131]} = 1$ then ... ← 'paid' else ... ← 'pay every year'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1145.	koo73	When (which year) did you take out your 3 rd single-premium annuity insurance policy ? 1954-1993	116	} → 1146
1146.	koo83	What is the term (in years) of your 3 rd single-premium annuity insurance policy ? 3-100	116	} → 1147
1147.	koo93	Does/did your 3 rd single-premium annuity insurance policy involve a single or an annual deposit ? Single deposit 1 Annual deposit 2	102 14	} → 1148
1148.	koo103	How much is the premium that you ... ¹⁵⁴ on your 3 rd single-premium annuity insurance policy ? 1-60000 guilders..... Don't know..... -9	102 14	} → 1149
1149.	koo113	How much is the guaranteed minimum final payment of your 3 rd single- premium annuity insurance policy ? 1-550000 guilders..... Don't know..... -9	74 42	} → 1150
1150.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 3 single-premium annuity insurance policies ? <i>Formal description:</i> $koo2^{[1124]} > 3$ Yes No	74 42	} → 1151 } → 1166
1151.	koo54	With which insurance company did you take out your 4 th single-premium annuity insurance policy ? 1-36	54	} → 1153
		37	19	} → 1152
		Don't know 99	1	} → 1153
1152.	koo64	With which insurance company did you take out your 4 th single-premium annuity insurance policy ? ... (Verbal answer)		→ 1153

¹⁵⁴if $koo91^{[1131]} = 1$ then ... ← 'paid' else ... ← 'pay every year'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1153.	koo74	When (which year) did you take out your 4 th single-premium annuity insurance policy ? 1958-1993	74	} → 1154
1154.	koo84	What is the term (in years) of your 4 th single-premium annuity insurance policy ? 3-35	74	} → 1155
1155.	koo94	Does/did your 4 th single-premium annuity insurance policy involve a single or an annual deposit ? Single deposit 1 Annual deposit 2	62 12	} → 1156
1156.	koo104	How much is the premium that you ... ¹⁵⁵ on your 4 th single-premium annuity insurance policy ? 1-166000 guilders..... Don't know..... -9	67 7	} → 1157
1157.	koo114	How much is the guaranteed minimum final payment of your 4 th single- premium annuity insurance policy ? 1-396649 guilders..... Don't know..... -9	45 29	} → 1158
1158.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 4 single-premium annuity insurance policies ? <i>Formal description:</i> $koo2^{[1124]} > 4$ Yes No	52 22	} → 1159 } → 1166
1159.	koo55	With which insurance company did you take out your 5 th single-premium annuity insurance policy ? 1-36	40	} → 1161
		37	11	} → 1160
		Don't know 99	1	} → 1161
1160.	koo65	With which insurance company did you take out your 5 th single-premium annuity insurance policy ? ... (Verbal answer)		→ 1161

¹⁵⁵if $koo91^{[1131]} = 1$ then ... ← 'paid' else ... ← 'pay every year'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1161.	koo75	When (which year) did you take out your 5 th single-premium annuity insurance policy ? 1967-1993	52	} → 1162
1162.	koo85	What is the term (in years) of your 5 th single-premium annuity insurance policy ? 2-31	52	} → 1163
1163.	koo95	Does/did your 5 th single-premium annuity insurance policy involve a single or an annual deposit ? Single deposit 1 Annual deposit 2	44 8	} → 1164
1164.	koo105	How much is the premium that you ... ¹⁵⁶ on your 5 th single-premium annuity insurance policy ? 1-25340 guilders..... Don't know..... -9	47 5	} → 1165
1165.	koo115	How much is the guaranteed minimum final payment of your 5 th single- premium annuity insurance policy ? 1-215000 guilders..... Don't know..... -9	33 19	} → 1166
<p><i>A SAVINGS OR ENDOWMENT INSURANCE POLICY is a life insurance policy that pays out an agreed sum at the end term of the insurance (a date set with taking out the insurance) or at the time of death when this is earlier than the end term. With savings or endowment insurance, the paid premiums cannot be deducted from the taxable income; there is a single tax-free payment, however, 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.</i></p>				
1166.	bz8	Did you, on 31 December 1992, have one or more SAVINGS OR ENDOWMENT INSURANCE POLICIES ? <i>Do NOT include improved or traditional life insurance mortgages here. They will be reported later.</i>		
		Yes	1	306 } → 1167
		No.....	2	4385 } → 1207

¹⁵⁶if koo91^[1131] = 1 then ... ← 'paid' else ... ← 'pay every year'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1167.	kap2	How many SAVINGS OR ENDOWMENT INSURANCE POLICIES did you have on 31 December 1992 ? 1-5.....	306	} → 1168
		... ¹⁵⁷ ... ¹⁵⁸		
1168.	kap51	With which financial institution have you taken out your 1 st SAVINGS OR ENDOWMENT INSURANCE POLICY ? 1-36	220	} → 1170
		37	78	} → 1169
		Don't know 99	8	} → 1170
1169.	kap61	With which financial institution have you taken out your 1 st SAVINGS OR ENDOWMENT INSURANCE POLICY ? ... (Verbal answer)		→ 1170
1170.	kap71	When (which year) did you take out your 1 st SAVINGS OR ENDOWMENT INSURANCE POLICY ? 1900-1993	306	} → 1171
1171.	kap81	Did you, in 1992, pay the premium on your 1 st SAVINGS OR ENDOWMENT INSURANCE POLICY per: Month	175	} → 1172
		Quarter	26	
		Six months	7	
		Year	98	
1172.	kap91	How much was, in 1992, the premium that you paid on your 1 st SAVINGS OR ENDOWMENT INSURANCE POLICY per ... ¹⁵⁹ ? 1-60000 guilders.....	252	} → 1173
		Don't know..... -9	54	
1173.	kap101	How much was the total sum that you had saved through your 1 st SAVINGS OR ENDOWMENT INSURANCE POLICY on 31 December 1992 ? 1-185392 guilders.....	109	} → 1175
		Don't know..... -9	197	} → 1174

¹⁵⁷**if** (*kap2*^[1167] > 1) \wedge (*kap2*^[1167] < 6) **then** ... ← 'The following questions concern your ... SAVINGS OR ENDOWMENT INSURANCE POLICIES.'

¹⁵⁸**if** *kap2*^[1167] = 1 **then** ... ← 'The following questions concern your SAVINGS OR ENDOWMENT INSURANCE POLICY.'

¹⁵⁹**case** *kap81*^[1171] **of** 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' **end**

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1174.	kap111	Into which of the categories mentioned below did the sum that you had saved (through your 1 st SAVINGS OR ENDOWMENT INSURANCE POLICY) go on 31 December 1992 ? Less than f 2,000 1 f 2,000 - f 5,000 2 f 5,000 - f 10,000 3 f 10,000 - f 15,000 4 f 15,000 - f 20,000 5 f 20,000 - f 25,000 6 f 25,000 - f 30,000 7 f 30,000 - f 40,000 8 f 40,000 - f 50,000 9 f 50,000 - f 100,000 10 f 100,000 - f 150,000 11 f 150,000 - f 200,000 12 f 200,000 - f 300,000 13 f 300,000 or more 14 Don't know -9	32 25 15 14 3 5 1 1 2 10 1 1 0 0 87	} → 1175
1175.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than one savings or endowment insurance policy ? <i>Formal description:</i> kap2 ^[1167] > 1 Yes No	63 243	} → 1176 } → 1207
1176.	kap52	With which financial institution have you taken out your 2 nd SAVINGS OR ENDOWMENT INSURANCE POLICY ? 1-36 37 Don't know 99	45 17 1	} → 1178 } → 1177 } → 1178
1177.	kap62	With which financial institution have you taken out your 2 nd SAVINGS OR ENDOWMENT INSURANCE POLICY ? ... (Verbal answer)		→ 1178
1178.	kap72	When (which year) did you take out your 2 nd SAVINGS OR ENDOWMENT INSURANCE POLICY ? 1942-1993	63	} → 1179

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1179.	kap82	Did you, in 1992, pay the premium on your 2 nd SAVINGS OR ENDOWMENT INSURANCE POLICY per: Month 1 Quarter 2 Six months 3 Year 4	45 4 0 14	} → 1180
1180.	kap92	How much was, in 1992, the premium that you paid on your 2 nd SAVINGS OR ENDOWMENT INSURANCE POLICY per ... ¹⁶⁰ ? 1-11650 guilders Don't know -9	44 19	} → 1181
1181.	kap102	How much was the total sum that you had saved through your 2 nd SAVINGS OR ENDOWMENT INSURANCE POLICY on 31 December 1992 ? 1-326203 guilders Don't know -9	24 39	} → 1183 } → 1182
1182.	kap112	Into which of the categories mentioned below did the sum that you had saved (through your 2 nd SAVINGS OR ENDOWMENT INSURANCE POLICY) go on 31 December 1992 ? Less than <i>f</i> 2,000 1 <i>f</i> 2,000 - <i>f</i> 5,000 2 <i>f</i> 5,000 - <i>f</i> 10,000 3 <i>f</i> 10,000 - <i>f</i> 15,000 4 <i>f</i> 15,000 - <i>f</i> 20,000 5 <i>f</i> 20,000 - <i>f</i> 25,000 6 <i>f</i> 25,000 - <i>f</i> 30,000 7 <i>f</i> 30,000 - <i>f</i> 40,000 8 <i>f</i> 40,000 - <i>f</i> 50,000 9 <i>f</i> 50,000 - <i>f</i> 100,000 10 <i>f</i> 100,000 - <i>f</i> 150,000 11 <i>f</i> 150,000 - <i>f</i> 200,000 12 <i>f</i> 200,000 - <i>f</i> 300,000 13 <i>f</i> 300,000 or more 14 Don't know -9	11 5 3 3 3 1 0 0 1 0 0 0 0 0 12	} → 1183

¹⁶⁰ case *kap82*^[1179] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1183.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 savings or endowment insurance policies ? <i>Formal description:</i> $kap2^{[1167]} > 2$		
		Yes	20	} → 1184 } → 1207
		No	43	
1184.	kap53	With which financial institution have you taken out your 3 rd SAVINGS OR ENDOWMENT INSURANCE POLICY ?		
		1-36	16	} → 1186 } → 1185
		37	4	
1185.	kap63	With which financial institution have you taken out your 3 rd SAVINGS OR ENDOWMENT INSURANCE POLICY ? ... (Verbal answer)		→ 1186
1186.	kap73	When (which year) did you take out your 3 rd SAVINGS OR ENDOWMENT INSURANCE POLICY ? 1940-1993	20	} → 1187
1187.	kap83	Did you, in 1992, pay the premium on your 3 rd SAVINGS OR ENDOWMENT INSURANCE POLICY per: Month	17	} → 1188 } → 1188 } → 1188 } → 1188
		Quarter	0	
		Six months	0	
		Year	3	
1188.	kap93	How much was, in 1992, the premium that you paid on your 3 rd SAVINGS OR ENDOWMENT INSURANCE POLICY per ... ¹⁶¹ ? 1-2060	14	} → 1189 } → 1189
		Don't know	6	
1189.	kap103	How much was the total sum that you had saved through your 3 rd SAVINGS OR ENDOWMENT INSURANCE POLICY on 31 December 1992 ? 1-20000 guilders	9	} → 1191 } → 1190
		Don't know	11	

¹⁶¹ case *kap83*^[1187] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' **end**

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1190.	kap113	Into which of the categories mentioned below did the sum that you had saved (through your 3 rd SAVINGS OR ENDOWMENT INSURANCE POLICY) go on 31 December 1992 ?		
		Less than f 2,000	1	6
		f 2,000 - f 5,000	2	2
		f 5,000 - f 10,000	3	1
		f 10,000 - f 15,000	4	1
		f 15,000 - f 20,000	5	0
		f 20,000 - f 25,000	6	0
		f 25,000 - f 30,000	7	0
		f 30,000 - f 40,000	8	0
		f 40,000 - f 50,000	9	0
		f 50,000 - f 100,000	10	0
		f 100,000 - f 150,000	11	0
		f 150,000 - f 200,000	12	0
		f 200,000 - f 300,000	13	0
		f 300,000 or more	14	0
		Don't know	-9	1
				} → 1191
1191.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 3 savings or endowment insurance policies ?		
		<i>Formal description:</i> kap2 ^[1167] > 3		
		Yes	7	} → 1192
		No	13	} → 1207
1192.	kap54	With which financial institution have you taken out your 4 th SAVINGS OR ENDOWMENT INSURANCE POLICY ?		
		1-36	6	} → 1194
		37	1	} → 1193
1193.	kap64	With which financial institution have you taken out your 4 th SAVINGS OR ENDOWMENT INSURANCE POLICY ?		
		... (Verbal answer)		→ 1194
1194.	kap74	When (which year) did you take out your 4 th SAVINGS OR ENDOWMENT INSURANCE POLICY ?		
		1954-1992	7	} → 1195

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1195.	kap84	Did you, in 1992, pay the premium on your 4 th SAVINGS OR ENDOWMENT INSURANCE POLICY per: Month 1 Quarter 2 Six months 3 Year 4	4 0 0 3	} → 1196
1196.	kap94	How much was, in 1992, the premium that you paid on your 4 th SAVINGS OR ENDOWMENT INSURANCE POLICY per ... ¹⁶² ? 1-15000 guilders Don't know -9	6 1	} → 1197
1197.	kap104	How much was the total sum that you had saved through your 4 th SAVINGS OR ENDOWMENT INSURANCE POLICY on 31 December 1992 ? 1-200000 guilders Don't know -9	4 3	} → 1199 } → 1198
1198.	kap114	Into which of the categories mentioned below did the sum that you had saved (through your 4 th SAVINGS OR ENDOWMENT INSURANCE POLICY) go on 31 December 1992 ? Less than f 2,000 1 f 2,000 - f 5,000 2 f 5,000 - f 10,000 3 f 10,000 - f 15,000 4 f 15,000 - f 20,000 5 f 20,000 - f 25,000 6 f 25,000 - f 30,000 7 f 30,000 - f 40,000 8 f 40,000 - f 50,000 9 f 50,000 - f 100,000 10 f 100,000 - f 150,000 11 f 150,000 - f 200,000 12 f 200,000 - f 300,000 13 f 300,000 or more 14	1 2 0 0 0 0 0 0 0 0 0 0 0 0	} → 1199
1199.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 4 savings or endowment insurance policies ? <i>Formal description:</i> kap2 ^[1167] > 4 Yes No	3 4	} → 1200 } → 1207

¹⁶²case kap84^[1195] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1200.	kap55	With which financial institution have you taken out your 5 th SAVINGS OR ENDOWMENT INSURANCE POLICY ?		
		1-36	2	} → 1202
		37	1	
1201.	kap65	With which financial institution have you taken out your 5 th SAVINGS OR ENDOWMENT INSURANCE POLICY ?		
		... (Verbal answer)		→ 1202
1202.	kap75	When (which year) did you take out your 5 th SAVINGS OR ENDOWMENT INSURANCE POLICY ?		
		1985-1992	3	} → 1203
1203.	kap85	Did you, in 1992, pay the premium on your 5 th SAVINGS OR ENDOWMENT INSURANCE POLICY per:		
		Month	1	} → 1204
		Quarter	2	
		Six months	3	
		Year	4	
1204.	kap95	How much was, in 1992, the premium that you paid on your 5 th SAVINGS OR ENDOWMENT INSURANCE POLICY per ... ¹⁶³ ?		
		17-75	3	} → 1205
1205.	kap105	How much was the total sum that you had saved through your 5 th SAVINGS OR ENDOWMENT INSURANCE POLICY on 31 December 1992 ?		
		1-466	1	} → 1207
		Don't know	-9		} → 1206

¹⁶³case *kap85*^[1203] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1206.	kap115	Into which of the categories mentioned below did the sum that you had saved (through your 5 th SAVINGS OR ENDOWMENT INSURANCE POLICY) go on 31 December 1992 ?		
		Less than f 2,000	1	} → 1207
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
1207.	bz9	Have you taken out one or more COMBINED LIFE INSURANCE POLICIES that were still in effect on 31 December 1992 ? <i>A COMBINED LIFE INSURANCE [gemengde levensverzekering] 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. Also do NOT include savings or endowment insurance policies here.</i>		
		Yes	1	} → 1208
		No	2	
			600	} → 1248
			4091	
1208.	lev2	How many COMBINED LIFE INSURANCE POLICIES that were still in effect on 31 December 1992 did you take out ?		
		1-5	599	} → 1209
		6	1	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing	
		... ¹⁶⁴ ... ¹⁶⁵ ... ¹⁶⁶			
1209.	lev31	With which financial institution did you take out your 1 st COMBINED LIFE INSURANCE POLICY ?			
		1-36	501	} → 1211	
		37	90		} → 1210
		Don't know 99	9		} → 1211
1210.	lev41	With which financial institution did you take out your 1 st COMBINED LIFE INSURANCE POLICY ? ... (Verbal answer)		→ 1211	
1211.	lev51	When (which year) did you take out your 1 st COMBINED LIFE INSURANCE POLICY ?			
		1935-1993	600	} → 1212	
1212.	lev61	How often did you pay premium on your 1 st COMBINED LIFE INSURANCE POLICY ?			
		Per week	24	} → 1213	
		Per month	322		
		Per quarter	68		
		Per six months	21		
		Per year	165		
1213.	lev71	How much is the premium that you pay per ... ¹⁶⁶ on your 1 st COMBINED LIFE INSURANCE POLICY ?			
		1-17336 guilders	455	} → 1214	
		Don't know	145		
1214.	lev81	How much was the amount that you had saved through your 1 st COMBINED LIFE INSURANCE POLICY, on 31 December 1992 ?			
		1-375000 guilders	114	} → 1216	
		Don't know	486	} → 1215	

¹⁶⁴**if** $lev2^{[1208]} > 5$ **then** ... ← ' This program can record up to a maximum of 5 COMBINED LIFE INSURANCE POLICIES. When answering the following questions, please report on the five – for you – most important COMBINED LIFE INSURANCE POLICIES. The following questions concern your 5 most important COMBINED LIFE INSURANCE POLICIES.'

¹⁶⁴**if** $(lev2^{[1208]} > 1) \wedge (lev2^{[1208]} < 6)$ **then** ... ← ' The following questions concern your ... COMBINED LIFE INSURANCE POLICIES.'

¹⁶⁵**if** $lev2^{[1208]} = 1$ **then** ... ← ' The following questions concern your COMBINED LIFE INSURANCE POLICY.'

¹⁶⁶**case** $lev61^{[1212]}$ **of** 1: ... ← 'week' ; 2: ... ← 'month' ; 3: ... ← 'quarter' ; 4: ... ← 'six months' ; 5: ... ← 'year' **end**

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1215.	lev91	Into which of the categories mentioned below did the sum that you had saved through your 1 st COMBINED LIFE INSURANCE POLICY go, on 31 December 1992 ?		
		Less than f 2,000	1	25
		f 2,000 - f 5,000	2	31
		f 5,000 - f 10,000	3	25
		f 10,000 - f 15,000	4	22
		f 15,000 - f 20,000	5	12
		f 20,000 - f 25,000	6	10
		f 25,000 - f 30,000	7	13
		f 30,000 - f 40,000	8	11
		f 40,000 - f 50,000	9	11
		f 50,000 - f 100,000	10	26
		f 100,000 - f 150,000	11	16
		f 150,000 - f 200,000	12	13
		f 200,000 - f 300,000	13	14
		f 300,000 or more	14	6
		Don't know	-9	251
				} → 1216
1216.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than one combined life insurance policy ? <i>Formal description:</i> lev2 ^[1208] > 1		
		Yes		93
		No		507
				} → 1217
				} → 1248
1217.	lev32	With which financial institution did you take out your 2 nd COMBINED LIFE INSURANCE POLICY ?		
		1-36		78
		37		14
		Don't know	99	1
				} → 1219
				} → 1218
				} → 1219
1218.	lev42	With which financial institution did you take out your 2 nd COMBINED LIFE INSURANCE POLICY ? ... (Verbal answer)		
				→ 1219
1219.	lev52	When (which year) did you take out your 2 nd COMBINED LIFE INSURANCE POLICY ?		
		1942-1993		93
				} → 1220

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1220.	lev62	How often did you pay premium on your 2 nd COMBINED LIFE INSURANCE POLICY ?		
		Per week..... 1	5	} → 1221
		Per month..... 2	46	
		Per quarter..... 3	7	
		Per six months..... 4	2	
		Per year..... 5	33	
1221.	lev72	How much is the premium that you pay per ... ¹⁶⁷ on your 2 nd COMBINED LIFE INSURANCE POLICY ?		
		1-34749 guilders.....	67	} → 1222
		Don't know..... -9	26	
1222.	lev82	How much was the amount that you had saved through your 2 nd COMBINED LIFE INSURANCE POLICY, on 31 December 1992 ?		
		1-134000 guilders.....	21	} → 1224
		Don't know..... -9	72	
1223.	lev92	Into which of the categories mentioned below did the sum that you had saved through your 2 nd COMBINED LIFE INSURANCE POLICY go, on 31 December 1992 ?		
		Less than f 2,000..... 1	4	} → 1224
		f 2,000 - f 5,000..... 2	5	
		f 5,000 - f 10,000..... 3	4	
		f 10,000 - f 15,000..... 4	6	
		f 15,000 - f 20,000..... 5	1	
		f 20,000 - f 25,000..... 6	1	
		f 25,000 - f 30,000..... 7	1	
		f 30,000 - f 40,000..... 8	1	
		f 40,000 - f 50,000..... 9	1	
		f 50,000 - f 100,000..... 10	3	
		f 100,000 - f 150,000..... 11	0	
		f 150,000 - f 200,000..... 12	2	
		f 200,000 - f 300,000..... 13	2	
		f 300,000 or more..... 14	2	
		Don't know..... -9	39	
1224.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 combined life insurance policies ?		
		<i>Formal description:</i> lev2 ^[1208] > 2		
		Yes.....	17	} → 1225
		No.....	76		} → 1248

¹⁶⁷case lev62^[1220] of 1: ... ← 'week' ; 2: ... ← 'month' ; 3: ... ← 'quarter' ; 4: ... ← 'six months' ; 5: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1225.	lev33	With which financial institution did you take out your 3 rd COMBINED LIFE INSURANCE POLICY ?		
		1-36	16	} → 1227
		37	1	
1226.	lev43	With which financial institution did you take out your 3 rd COMBINED LIFE INSURANCE POLICY ? ... (Verbal answer)		→ 1227
1227.	lev53	When (which year) did you take out your 3 rd COMBINED LIFE INSURANCE POLICY ?		
		1975-1993	17	} → 1228
1228.	lev63	How often did you pay premium on your 3 rd COMBINED LIFE INSURANCE POLICY ?		
		Per week	1	} → 1229
		Per month	9	
		Per quarter	1	
		Per six months	0	
		Per year	6	
1229.	lev73	How much is the premium that you pay per ... ¹⁶⁸ on your 3 rd COMBINED LIFE INSURANCE POLICY ?		
		1-7500 guilders	13	} → 1230
		Don't know	4	
1230.	lev83	How much was the amount that you had saved through your 3 rd COMBINED LIFE INSURANCE POLICY, on 31 December 1992 ?		
		1-36222 guilders	3	} → 1232
		Don't know	14	} → 1231

¹⁶⁸case *lev63*^[1228] of 1: ... ← 'week'; 2: ... ← 'month'; 3: ... ← 'quarter'; 4: ... ← 'six months'; 5: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1231.	lev93	Into which of the categories mentioned below did the sum that you had saved through your 3 rd COMBINED LIFE INSURANCE POLICY go, on 31 December 1992 ?		
		Less than <i>f</i> 2,000	1	3
		<i>f</i> 2,000 - <i>f</i> 5,000	2	0
		<i>f</i> 5,000 - <i>f</i> 10,000	3	1
		<i>f</i> 10,000 - <i>f</i> 15,000	4	2
		<i>f</i> 15,000 - <i>f</i> 20,000	5	0
		<i>f</i> 20,000 - <i>f</i> 25,000	6	1
		<i>f</i> 25,000 - <i>f</i> 30,000	7	0
		<i>f</i> 30,000 - <i>f</i> 40,000	8	0
		<i>f</i> 40,000 - <i>f</i> 50,000	9	0
		<i>f</i> 50,000 - <i>f</i> 100,000	10	0
		<i>f</i> 100,000 - <i>f</i> 150,000	11	1
		<i>f</i> 150,000 - <i>f</i> 200,000	12	0
		<i>f</i> 200,000 - <i>f</i> 300,000	13	0
		<i>f</i> 300,000 or more	14	0
		Don't know	-9	6
				} → 1232
1232.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 3 combined life insurance policies ? <i>Formal description:</i> $lev2^{[1208]} > 3$		
		Yes		8 } → 1233
		No		9 } → 1248
1233.	lev34	With which financial institution did you take out your 4 th COMBINED LIFE INSURANCE POLICY ?		
		1-36		7 } → 1235
		37		1 } → 1234
1234.	lev44	With which financial institution did you take out your 4 th COMBINED LIFE INSURANCE POLICY ? ... (Verbal answer)		→ 1235
1235.	lev54	When (which year) did you take out your 4 th COMBINED LIFE INSURANCE POLICY ?		
		1970-1991		8 } → 1236

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1236.	lev64	How often did you pay premium on your 4 th COMBINED LIFE INSURANCE POLICY ?		
		Per week..... 1	0	} → 1237
		Per month..... 2	7	
		Per quarter..... 3	0	
		Per six months..... 4	0	
		Per year..... 5	1	
1237.	lev74	How much is the premium that you pay per ... ¹⁶⁹ on your 4 th COMBINED LIFE INSURANCE POLICY ?		
		1-1040 guilders.....	6	} → 1238
		Don't know..... -9	2	
1238.	lev84	How much was the amount that you had saved through your 4 th COMBINED LIFE INSURANCE POLICY, on 31 December 1992 ?		
		1-550.....	1	} → 1240
		Don't know..... -9	7	
1239.	lev94	Into which of the categories mentioned below did the sum that you had saved through your 4 th COMBINED LIFE INSURANCE POLICY go, on 31 December 1992 ?		
		Less than f 2,000..... 1	2	} → 1240
		f 2,000 - f 5,000..... 2	0	
		f 5,000 - f 10,000..... 3	0	
		f 10,000 - f 15,000..... 4	1	
		f 15,000 - f 20,000..... 5	0	
		f 20,000 - f 25,000..... 6	1	
		f 25,000 - f 30,000..... 7	0	
		f 30,000 - f 40,000..... 8	0	
		f 40,000 - f 50,000..... 9	0	
		f 50,000 - f 100,000..... 10	0	
		f 100,000 - f 150,000..... 11	0	
		f 150,000 - f 200,000..... 12	0	
		f 200,000 - f 300,000..... 13	0	
		f 300,000 or more..... 14	0	
		Don't know..... -9	3	
1240.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 4 combined life insurance policies ?		
		<i>Formal description:</i> lev2 ^[1208] > 4		
		Yes.....	3	} → 1241
		No.....	5		} → 1248

¹⁶⁹ case lev64^[1236] of 1: ... ← 'week' ; 2: ... ← 'month' ; 3: ... ← 'quarter' ; 4: ... ← 'six months' ; 5: ... ← 'year' end

Quest. #	Vari- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1241.	lev35	With which financial institution did you take out your 5 th COMBINED LIFE INSURANCE POLICY ? 1-36	3	} → 1243
1242.	lev45	With which financial institution did you take out your 5 th COMBINED LIFE INSURANCE POLICY ? ... (Verbal answer)		→ 1243
1243.	lev55	When (which year) did you take out your 5 th COM- BINED LIFE INSURANCE POLICY ? 1980-1992	3	} → 1244
1244.	lev65	How often did you pay premium on your 5 th COM- BINED LIFE INSURANCE POLICY ? Per week 1 Per month 2 Per quarter 3 Per six months 4 Per year 5	0 2 0 0 1	} → 1245
1245.	lev75	How much is the premium that you pay per ... ¹⁷⁰ on your 5 th COMBINED LIFE INSURANCE POLICY ? 7-1538 guilders	3	} → 1246
1246.	lev85	How much was the amount that you had saved through your 5 th COMBINED LIFE INSURANCE POLICY, on 31 December 1992 ? Don't know -9	3	} → 1247

¹⁷⁰ case *lev65*^[1244] of 1: ... ← 'week' ; 2: ... ← 'month' ; 3: ... ← 'quarter' ; 4: ... ← 'six months' ; 5: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1247.	lev95	Into which of the categories mentioned below did the sum that you had saved through your 5 th COMBINED LIFE INSURANCE POLICY go, on 31 December 1992 ?		
		Less than f 2,000	1	} → 1248
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
		Don't know	-9	2
1248.	bz10	Have you taken out an individual PENSION SCHEME with an insurance company that is NOT partly paid for by your employer ?		
		Yes	1	132 } → 1249
		No	2	4559 } → 1254
1249.	pen1	With which insurance company did you take out your INDIVIDUAL PENSION SCHEME ?		
		1-99		132 } → 1250
1250.	pen2	With which insurance company did you take out your INDIVIDUAL PENSION SCHEME ?		
		... (Verbal answer)		→ 1251
1251.	pen3	When (which year) did you take out your INDIVIDUAL PENSION SCHEME ?		
		1901-1993		132 } → 1252
1252.	pen4	How often do you pay premium on your INDIVIDUAL PENSION SCHEME ?		
		Per week	1	} → 1253
		Per month	2	
		Per quarter	3	
		Per six months	4	
		Per year	5	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1253.	pen5	How much is the premium that you pay per ... ¹⁷¹ on your INDIVIDUAL PENSION SCHEME ? 1-48000 guilders..... Don't know..... -9	92 40	} → 1254
		<i>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.</i>		
1254.	bz11	Did you, on 31 December 1992, have any (participating preference) shares in GROWTH FUNDS ? Yes 1 No 2	204 4487	} → 1255 } → 1291
1255.	gro2	With how many growth funds did you have investments on 31 December 1992 ? 1-5..... 6-50	202 2	} → 1257 } → 1256

¹⁷¹case *pen4*^[1252] of 1 : ... ← 'week' ; 2: ... ← 'month' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1256.	gro3	What was the estimated total market value of your ... ¹⁷² investments in growth funds on 31 December 1992 ? 1-224910 guilders..... Don't know..... -9	1 1	} → 1257
		... ¹⁷³ ... ¹⁷⁴ ... ¹⁷⁵		
1257.	gro41	With which bank or financial institution did you make the investment with your 1 st GROWTH FUND ? ABN amro bank..... 1 Credit Lyonnais..... 2 ING bank..... 3 Mees en Hope Pierson Heldring..... 4 Postbank..... 5 Van Lanschot..... 6 VSB bank..... 7 Robeco..... 8 Delta Lloyd bank..... 9 EMF..... 10 Orco bank..... 11 Other..... 12 Don't know..... 99	64 0 9 5 33 3 1 45 0 0 0 40 4	} → 1259 } → 1258 } → 1259
1258.	gro51	With which bank or financial institution did you make the investment with your 1 st GROWTH FUND ? ... (Verbal answer)		→ 1259

¹⁷² ... ← $gro2^{[1255]}$

¹⁷³ **if** $gro2^{[1255]} > 5$ **then** ... ← ' This program can record up to a maximum of 5 GROWTH FUNDS. When answering the following questions, please report on the 5 — for you — most important (investments) in GROWTH FUNDS.'

¹⁷³ **if** $(gro2^{[1255]} > 1) \wedge (gro2^{[1255]} < 6)$ **then** ... ← 'The following questions concern your investments in ... GROWTH FUNDS.'

¹⁷⁴ **if** $gro2^{[1255]} = 1$ **then** ... ← ' The following questions concern your investments in a GROWTH FUND.'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1259.	gro61	What is the name of your 1 st GROWTH FUND ?		
		ABN amro Liquiditeiten Groeifonds 1	36	} → 1261
		ABN amro Obligatie Groeifonds 2	22	
		CLN Obligatie Waardefonds 3	0	
		ING bank Rente Groeifonds 4	6	
		EMS Growth Fund 5	3	
		Pierson Rente Groeifonds 6	2	
		Postbank Vermogensgroeifonds 7	25	
		Rentalent 8	2	
		Rentotaal 9	0	
		VSB Obligatie Groeifonds 10	1	
		Robeco Florente Fund 11	23	
		Cantrade Rendements Fonds 12	0	
		Equity and Mortgage Fund 13	0	
		OAMF Rentefonds 14	0	
		ABN amro Interest Growth Fund 15	0	
		Al Dollar Bund Fund 16	0	
		Alrenta 17	1	
		EMS Offshore Fund 18	0	
		Rorento 19	5	
		Other 20	69		} → 1260
		Don't know 99	9	} → 1261
1260.	gro71	What is the name of your 1 st GROWTH FUND ?		
		... (Verbal answer)		→ 1261
1261.	gro81	How much was the value of the investment with your 1 st GROWTH FUND on 31 December 1992 ?		
		1-508607 guilders	141	} → 1263
		Don't know -9	63	} → 1262

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1262.	gro91	Into which of the categories mentioned below did the value of the investment with your 1 st GROWTH FUND go, on 31 December 1992 ?		
		Less than f 2,000	1	7
		f 2,000 - f 5,000	2	1
		f 5,000 - f 10,000	3	5
		f 10,000 - f 15,000	4	2
		f 15,000 - f 20,000	5	2
		f 20,000 - f 25,000	6	2
		f 25,000 - f 30,000	7	4
		f 30,000 - f 40,000	8	4
		f 40,000 - f 50,000	9	3
		f 50,000 - f 100,000	10	3
		f 100,000 - f 150,000	11	0
		f 150,000 - f 200,000	12	1
		f 200,000 - f 300,000	13	0
		f 300,000 or more	14	1
		Don't know	-9	28
				} → 1263
1263.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have investments in more than one growth fund ? <i>Formal description:</i> $gro2^{[1255]} > 1$		
		Yes		53
		No		151
				} → 1264
				} → 1291
1264.	gro42	With which bank or financial institution did you make the investment with your 2 nd GROWTH FUND ?		
		ABN amro bank	1	20
		Credit Lyonnais	2	1
		ING bank	3	0
		Mees en Hope Pierson Heldring	4	0
		Postbank	5	8
		Van Lanschot	6	4
		VSB bank	7	0
		Robeco	8	11
		Delta Lloyd bank	9	0
		EMF	10	0
		Orco bank	11	0
		Other	12	9
				} → 1266
				} → 1265
1265.	gro52	With which bank or financial institution did you make the investment with your 2 nd GROWTH FUND ? ... (Verbal answer)		
				→ 1266

Quest. #	Vari- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1266.	gro62	What is the name of your 2 nd GROWTH FUND ?		
		ABN amro Liquiditeiten Groeifonds	1	3
		ABN amro Obligatie Groeifonds	2	13
		CLN Obligatie Waardefonds	3	0
		ING bank Rente Groeifonds	4	0
		EMS Growth Fund	5	0
		Pierson Rente Groeifonds	6	0
		Postbank Vermogensgroeifonds	7	6
		Rentalent	8	3
		Rentotaal	9	0
		VSB Obligatie Groeifonds	10	0
		Robeco Florente Fund	11	3
		Cantrade Rendements Fonds	12	0
		Equity and Mortgage Fund	13	0
		OAMF Rentefonds	14	0
		ABN amro Interest Growth Fund	15	0
		Al Dollar Bund Fund	16	0
		Alrenta	17	1
		EMS Offshore Fund	18	0
		Rorento	19	4
		Other	20	19
		Don't know	99	1
				} → 1268
				} → 1267
				} → 1268
1267.	gro72	What is the name of your 2 nd GROWTH FUND ?		
		... (Verbal answer)		→ 1268
1268.	gro82	How much was the value of the investment with your 2 nd GROWTH FUND on 31 December 1992 ?		
		1-400000 guilders		45 } → 1270
		Don't know	-9	8 } → 1269

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1269.	gro92	Into which of the categories mentioned below did the value of the investment with your 2 nd GROWTH FUND go, on 31 December 1992 ?		
		Less than f 2,000	1	} → 1270
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
		Don't know	-9	3
1270.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have investments in more than 3 growth funds ? <i>Formal description:</i> $gro2^{[1255]} > 2$		
		Yes	21	} → 1271
		No	32		} → 1291
1271.	gro43	With which bank or financial institution did you make the investment with your 3 rd GROWTH FUND ?		
		ABN amro bank	1	} → 1273
		Credit Lyonnais	2	
		ING bank	3	
		Mees en Hope Pierson Heldring	4	
		Postbank	5	
		Van Lanschot	6	
		VSB bank	7	
		Robeco	8	
		Delta Lloyd bank	9	
		EMF	10	
		Orco bank	11	
		Other	12		5
		Don't know	99	0

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1272.	gro53	With which bank or financial institution did you make the investment with your 3 rd GROWTH FUND ? ... (Verbal answer)		→ 1273
1273.	gro63	What is the name of your 3 rd GROWTH FUND ?		
		ABN amro Liquiditeiten Groeifonds 1	0	} → 1275
		ABN amro Obligatie Groeifonds 2	0	
		CLN Obligatie Waardefonds 3	0	
		ING bank Rente Groeifonds 4	0	
		EMS Growth Fund 5	0	
		Pierson Rente Groeifonds 6	0	
		Postbank Vermogensgroeifonds 7	1	
		Rentalent 8	1	
		Rentotaal 9	0	
		VSB Obligatie Groeifonds 10	0	
		Robeco Florente Fund 11	2	
		Cantrade Rendements Fonds 12	0	
		Equity and Mortgage Fund 13	0	
		OAMF Rentefonds 14	0	
		ABN amro Interest Growth Fund 15	0	
		Al Dollar Bund Fund 16	0	
		Alrenta 17	0	
		EMS Offshore Fund 18	0	
		Rorento 19	1	
		Other 20	15	} → 1274
		Don't know 99	1	} → 1275
1274.	gro73	What is the name of your 3 rd GROWTH FUND ? ... (Verbal answer)		→ 1275
1275.	gro83	How much was the value of the investment with your 3 rd GROWTH FUND on 31 December 1992 ?		
		1-215285 guilders	19	} → 1277
		Don't know -9	2	} → 1276

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1276.	gro93	Into which of the categories mentioned below did the value of the investment with your 3 rd GROWTH FUND go, on 31 December 1992 ?		
		Less than f 2,000	1	0
		f 2,000 - f 5,000	2	0
		f 5,000 - f 10,000	3	0
		f 10,000 - f 15,000	4	0
		f 15,000 - f 20,000	5	1
		f 20,000 - f 25,000	6	1
		f 25,000 - f 30,000	7	0
		f 30,000 - f 40,000	8	0
		f 40,000 - f 50,000	9	0
		f 50,000 - f 100,000	10	0
		f 100,000 - f 150,000	11	0
		f 150,000 - f 200,000	12	0
		f 200,000 - f 300,000	13	0
		f 300,000 or more	14	0
				} → 1277
1277.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have investments in more than 4 growth funds ? <i>Formal description:</i> $gro2^{[1255]} > 3$		
		Yes	8	} → 1278
		No	13	} → 1291
1278.	gro44	With which bank or financial institution did you make the investment with your 4 th GROWTH FUND ?		
		ABN amro bank	1	1
		Credit Lyonnais	2	0
		ING bank	3	0
		Mees en Hope Pierson Heldring	4	0
		Postbank	5	0
		Van Lanschot	6	1
		VSB bank	7	0
		Robeco	8	4
		Delta Lloyd bank	9	0
		EMF	10	0
		Orco bank	11	0
		Other	12	2
				} → 1279
1279.	gro54	With which bank or financial institution did you make the investment with your 4 th GROWTH FUND ? ... (Verbal answer)		→ 1280

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1280.	gro64	What is the name of your 4 th GROWTH FUND ?		
		ABN amro Liquiditeiten Groeifonds	1	} → 1282
		ABN amro Obligatie Groeifonds	2	
		CLN Obligatie Waardefonds	3	
		ING bank Rente Groeifonds	4	
		EMS Growth Fund	5	
		Pierson Rente Groeifonds	6	
		Postbank Vermogensgroeifonds	7	
		Rentalent	8	
		Rentotaal	9	
		VSB Obligatie Groeifonds	10	
		Robeco Florente Fund	11	
		Cantrade Rendements Fonds	12	
		Equity and Mortgage Fund	13	
		OAMF Rentefonds	14	
		ABN amro Interest Growth Fund	15	
		Al Dollar Bund Fund	16	
		Alrenta	17	
		EMS Offshore Fund	18	
		Rorento	19	
		Other	20	} → 1281
		Dont' know	99	} → 1282
1281.	gro74	What is the name of your 4 th GROWTH FUND ?		
		... (Verbal answer)		→ 1282
1282.	gro84	How much was the value of the investment with your 4 th GROWTH FUND on 31 December 1992 ?		
		1-893585 guilders	8	} → 1284

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1283.	gro94	Into which of the categories mentioned below did the value of the investment with your 4 th GROWTH FUND go, on 31 December 1992 ? Less than f 2,000 1 f 2,000 - f 5,000 2 f 5,000 - f 10,000 3 f 10,000 - f 15,000 4 f 15,000 - f 20,000 5 f 20,000 - f 25,000 6 f 25,000 - f 30,000 7 f 30,000 - f 40,000 8 f 40,000 - f 50,000 9 f 50,000 - f 100,000 10 f 100,000 - f 150,000 11 f 150,000 - f 200,000 12 f 200,000 - f 300,000 13 f 300,000 or more 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0	} → 1284
1284.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have investments in more than 5 growth funds ? <i>Formal description:</i> $gro2^{[1255]} > 4$ Yes No	4 4	} → 1285 } → 1291
1285.	gro45	With which bank or financial institution did you make the investment with your 5 th GROWTH FUND ? ABN amro bank 1 Credit Lyonnais 2 ING bank 3 Mees en Hope Pierson Heldring 4 Postbank 5 Van Lanschot 6 VSB bank 7 Robeco 8 Delta Lloyd bank 9 EMF 10 Orco Bank 11 Other 12	0 0 0 0 0 0 0 2 0 0 0 2	} → 1287 } → 1286
1286.	gro55	With which bank or financial institution did you make the investment with your 5 th GROWTH FUND ? ... (Verbal answer)		→ 1287

Quest. #	Vari- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1287.	gro65	What is the name of your 5 th GROWTH FUND ?		
		ABN amro Liquiditeiten Groeifonds	1	0
		ABN amro Obligatie Groeifonds	2	0
		CLN Obligatie Waardefonds	3	0
		ING bank Rente Groeifonds	4	0
		EMS Growth Fund	5	0
		Pierson Rente Groeifonds	6	0
		Postbank Vermogensgroeifonds	7	0
		Rentalent	8	0
		Rentotaal	9	0
		VSB Obligatie Groeifonds	10	0
		Robeco Florente Fund	11	0
		Cantrade Rendements Fonds	12	0
		Equity and Mortgage Fund	13	0
		OAMF Rentefonds	14	0
		ABN amro Interest Growth Fund	15	0
		Al Dollar Bund Fund	16	0
		Alrenta	17	0
		EMS Offshore Fund	18	0
		Rorento	19	0
		Other	20	3
		Don't know	99	1
				} → 1289
				} → 1288
1288.	gro75	What is the name of your 5 th GROWTH FUND ?		
		... (Verbal answer)		→ 1289
1289.	gro85	How much was the value of the investment with your 5 th GROWTH FUND on 31 December 1992 ?		
		1-74350 guilders		3 } → 1291
		Don't know	-9	1 } → 1290

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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1290.	gro95	Into which of the categories mentioned below did the value of the investment with your 5 th GROWTH FUND go, on 31 December 1992 ? Less than f 2,000 1 f 2,000 - f 5,000 2 f 5,000 - f 10,000 3 f 10,000 - f 15,000 4 f 15,000 - f 20,000 5 f 20,000 - f 25,000 6 f 25,000 - f 30,000 7 f 30,000 - f 40,000 8 f 40,000 - f 50,000 9 f 50,000 - f 100,000 10 f 100,000 - f 150,000 11 f 150,000 - f 200,000 12 f 200,000 - f 300,000 13 f 300,000 or more 14	1 0 0 0 0 0 0 0 0 0 0 0 0 0	} → 1291
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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.

1291.	bz12	Did you, on 31 December 1992, have investments with MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS ? <i>Do NOT include investments in growth funds or investments in companies here.</i>		
		Yes 1	386	} → 1292
		No 2	4305	} → 1330

1292.	bel2	With how many of these MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS did you have investments on 31 December 1992 ?		
		1-5 1	377	} → 1296
		6-23 9	9	} → 1293

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1293.	bel3	How much was the total value of your investments with the ... ¹⁷⁵ MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS on 31 December 1992 ?		
		1-974000 guilders.....	7	} → 1295
		Don't know..... -9	2	
1294.	bel5	Into which of the categories mentioned below did the total value of your investments go, on 31 December 1992 ?		
		Less than f 2,000	1	} → 1295
		f 2,000 - f 5,000	2	
		f 5,000 - f 10,000	3	
		f 10,000 - f 15,000	4	
		f 15,000 - f 20,000	5	
		f 20,000 - f 25,000	6	
		f 25,000 - f 30,000	7	
		f 30,000 - f 40,000	8	
		f 40,000 - f 50,000	9	
		f 50,000 - f 100,000	10	
		f 100,000 - f 150,000	11	
		f 150,000 - f 200,000	12	
		f 200,000 - f 300,000	13	
		f 300,000 or more	14	
		Don't know..... -9	1	
1295.	bel4	How much in dividends and/or interest did you receive from these ... ¹⁷⁶ MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS over the period 1 January 1992 through 31 December 1992 ?		
		1-45866 guilders.....	7	} → 1296
		Don't know..... -9	2	

¹⁷⁵ ... ← *bel2*[1292]¹⁷⁶ ... ← *bel2*[1292]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing	
		... ¹⁷⁷ ... ¹⁷⁸ ... ¹⁷⁹			
1296.	bel61	With which bank or financial institution did you invest through your 1 st MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?			
		1-26	346	} → 1298	
		27	38		} → 1297
		Don't know 99	2			} → 1298
1297.	bel71	With which bank or financial institution did you invest through your 1 st MUTUAL FUND and/or MUTUAL FUND ACCOUNT ? ... (Verbal answer)		→ 1298	
1298.	bel81	What is the name of your 1 st MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?			
		1-54	295	} → 1300	
		55	82		} → 1299
		Don't know 99	9			} → 1300
1299.	bel91	What is the name of your 1 st MUTUAL FUND and/or MUTUAL FUND ACCOUNT ? ... (Verbal answer)		→ 1300	
1300.	bel101	How much was the value of your investments with your 1 st MUTUAL FUND and/or MUTUAL FUND ACCOUNT on 31 December 1992 ?			
		1-302030 guilders	302	} → 1301	
		Don't know -9	84		
1301.	bel111	How much was the interest you received through your 1 st MUTUAL FUND and/or MUTUAL FUND ACCOUNT over the period 1 January 1992 through 31 December 1992 ?			
		1-11755 guilders	183	} → 1302	
		Don't know -9	203		

¹⁷⁷**if** *bel2*^[1292] > 5 **then** ... ← ' This program can record up to a maximum of 5 mutual funds and/or mutual fund accounts. With answering the following questions, please report on the 5 – for you – most important funds/accounts. The following questions concern your 5 most important MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS.'

¹⁷⁷**if** (*bel2*^[1292] > 1) ∧ (*bel2*^[1292] < 6) **then** ... ← ' The following questions concern your ...MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS.'

¹⁷⁸**if** *bel2*^[1292] = 1 **then** ... ← ' The following questions concern your MUTUAL FUND and/or MUTUAL FUND ACCOUNT.'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1302.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have investments with more than one MUTUAL FUND ? <i>Formal description:</i> $bel2^{[1292]} > 1$		
		Yes	104	} → 1303 } → 1330
		No	282	
1303.	bel62	With which bank or financial institution did you invest through your 2 nd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-26	94	} → 1305 } → 1304
		27	10	
1304.	bel72	With which bank or financial institution did you invest through your 2 nd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ? ... (Verbal answer)		→ 1305
1305.	bel82	What is the name of your 2 nd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-54	79	} → 1307 } → 1306 } → 1307
		55	24	
		Don't know 99	1	
1306.	bel92	What is the name of your 2 nd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ? ... (Verbal answer)		→ 1307
1307.	bel102	How much was the value of your investments with your 2 nd MUTUAL FUND and/or MUTUAL FUND ACCOUNT on 31 December 1992 ?		
		1-120000 guilders	89	} → 1308
		Don't know -9	15	
1308.	bel112	How much was the interest you received through your 2 nd MUTUAL FUND and/or MUTUAL FUND ACCOUNT over the period 1 January 1992 through 31 December 1992 ?		
		1-5614 guilders	35	} → 1309
		Don't know -9	69	

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1309.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have investments with more than 2 MUTUAL FUNDS ? <i>Formal description:</i> $bel2^{[1292]} > 2$		
		Yes	37	} → 1310
		No	67	} → 1330
1310.	bel63	With which bank or financial institution did you invest through your 3 rd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-26	32	} → 1312
		27	5	} → 1311
1311.	bel73	With which bank or financial institution did you invest through your 3 rd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		... (Verbal answer)		→ 1312
1312.	bel83	What is the name of your 3 rd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-54	27	} → 1314
		55	10	} → 1313
1313.	bel93	What is the name of your 3 rd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		... (Verbal answer)		→ 1314
1314.	bel103	How much was the value of your investments with your 3 rd MUTUAL FUND and/or MUTUAL FUND ACCOUNT on 31 December 1992 ?		
		1-80652 guilders.....	33	} → 1315
		Don't know..... -9	4	} → 1315
1315.	bel113	How much was the interest you received through your 3 rd MUTUAL FUND and/or MUTUAL FUND ACCOUNT over the period 1 January 1992 through 31 December 1992 ?		
		1-3076 guilders	15	} → 1316
		Don't know..... -9	22	} → 1316

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1316.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have investments with more than 3 MUTUAL FUNDS ? <i>Formal description:</i> $bel2^{[1292]} > 3$		
		Yes	24	} → 1317 } → 1330
		No	13	
1317.	bel64	With which bank or financial institution did you invest through your 4 th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-26	22	} → 1319 } → 1318
		27	2	
1318.	bel74	With which bank or financial institution did you invest through your 4 th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ? ... (Verbal answer)		→ 1319
1319.	bel84	What is the name of your 4 th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-54	16	} → 1321 } → 1320
		55	8	
1320.	bel94	What is the name of your 4 th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ? ... (Verbal answer)		→ 1321
1321.	bel104	How much was the value of your investments with your 4 th MUTUAL FUND and/or MUTUAL FUND ACCOUNT on 31 December 1992 ?		
		1-86639 guilders.....	22	} → 1322 } → 1323
		Don't know..... -9	2	
1322.	bel114	How much was the interest you received through your 4 th MUTUAL FUND and/or MUTUAL FUND ACCOUNT over the period 1 January 1992 through 31 December 1992 ?		
		1-3364 guilders	10	} → 1323 } → 1323
		Don't know..... -9	14	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1323.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have investments with more than 4 MUTUAL FUNDS ? <i>Formal description:</i> $bel2^{[1292]} > 4$		
		Yes	13	} → 1324 } → 1330
		No	11	
1324.	bel65	With which bank or financial institution did you invest through your 5 th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-26	12	} → 1326 } → 1325
		27	1	
1325.	bel75	With which bank or financial institution did you invest through your 5 th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ? ... (Verbal answer)		→ 1326
1326.	bel85	What is the name of your 5 th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-54	11	} → 1328 } → 1327
		55	2	
1327.	bel95	What is the name of your 5 th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ? ... (Verbal answer)		→ 1328
1328.	bel105	How much was the value of your investments with your 5 th MUTUAL FUND and/or MUTUAL FUND ACCOUNT on 31 December 1992 ?		
		1-103645 guilders	12	} → 1329 } → 1330
		Don't know	1	
1329.	bel115	How much was the interest you received through your 5 th MUTUAL FUND and/or MUTUAL FUND ACCOUNT over the period 1 January 1992 through 31 December 1992 ?		
		1-270 guilders	3	} → 1330 } → 1330
		Don't know	10	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>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.</i>		
1330.	bz13	Did you, on 31 December 1992, have any BONDS and/or MORTGAGE BONDS ? <i>Do NOT include bonds through mutual funds here. These have already been reported on.</i>		
		Yes	1 209	} → 1331 } → 1334
		No	2 4482	
1331.	obl2	With how many companies or institutions did you have these BONDS and/or MORTGAGE BONDS on 31 December 1992 ? <i>Count having bonds with the government as having bonds with one institution.</i>		
		1-5	209	} → 1332
1332.	obl3	How much was the total market value of all your (MORTGAGE) BONDS on 31 December 1992 ?		
		1-1085000 guilders	157	} → 1333
		Don't know	-9 52	
1333.	obl4	How much was the interest you received through these (MORTGAGE) BONDS over the period 1 January 1992 through 31 December 1992 ?		
		1-23000 guilders	124	} → 1334
		Don't know	-9 85	
		<i>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.</i>		
1334.	bz14	Did you, on 31 December 1992, own any SHARES ? <i>If relevant: do NOT include shares of your own private limited company [BV] here. Also, do NOT include bonds through MUTUAL FUNDS here. These have already been reported.</i>		
		Yes	1 371	} → 1335 } → 1365
		No	2 4320	

			Assets	241
Quest. #	Vari- ables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1335.	aan2	With how many Dutch and/or foreign companies did you have these SHARES on 31 December 1992 ? 1-5 6-50	328 43	} → 1336
		... ¹⁷⁹ ... ¹⁸⁰ ... ¹⁸¹		
1336.	aan31	What is the name of the 1 st company with which you had SHARES on 31 December 1992 ? 1-36 Don't know 99	266 105	} → 1337 } → 1338
1337.	aan41	What is the name of the 1 st company with which you had SHARES on 31 December 1992 ? ... (Verbal answer)		→ 1338
1338.	aan51	How many shares did you have on 31 December 1992 with ... ¹⁸¹ ? 1-9999 guilders Don't know -9	339 32	} → 1339
1339.	aan61	How much was the TOTAL market value of these shares with ... ¹⁸² on 31 December 1992 ? 1-800000 guilders Don't know -9	242 129	} → 1340
1340.	aan71	How much was the TOTAL SUM that you received in DIVIDENDS from these SHARES with ... ¹⁸³ over the period 1 January 1992 through 31 December 1992 ? 1-50000 guilders Don't know -9	133 238	} → 1341

¹⁷⁹if $aan2^{[1335]} > 5$ then ... ← ' This program can record up to a maximum of 5 investments in shares. When answering the following questions, please report on the 5 – for you – most important investments. The following questions concern your SHARES with 5 companies.'

¹⁷⁹if $(aan2^{[1335]} > 1) \wedge (aan2^{[1335]} < 6)$ then ... ← ' The following questions concern your SHARES with ... companies.'

¹⁸⁰if $aan2^{[1335]} = 1$ then ... ← ' The following questions concern your SHARES with 1 company.'

¹⁸¹ ... ← $aan31^{[1336]}$

¹⁸² ... ← $aan31^{[1336]}$

¹⁸³ ... ← $aan31^{[1336]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1341.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have shares with more than 1 company ? <i>Formal description:</i> $aand2 > 1$		
		Yes	170	} → 1342
		No	201		} → 1365
1342.	aan32	What is the name of the 2 nd company with which you had SHARES on 31 December 1992 ?		
		1-36	123	} → 1343
		Don't know 99	47		} → 1344
1343.	aan42	What is the name of the 2 nd company with which you had SHARES on 31 December 1992 ? ... (Verbal answer)		→ 1344
1344.	aan52	How many shares did you have on 31 December 1992 with ... ¹⁸⁴ ?		
		1-9000 guilders	157	} → 1345
		Don't know -9	13	
1345.	aan62	How much was the TOTAL market value of these shares with ... ¹⁸⁵ on 31 December 1992 ?		
		1-601300 guilders	118	} → 1346
		Don't know -9	52	
1346.	aan72	How much was the TOTAL SUM that you received in DIVIDENDS from these SHARES with ... ¹⁸⁶ over the period 1 January 1992 through 31 December 1992 ?		
		1-7700 guilders	59	} → 1347
		Don't know -9	111	
1347.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have shares with more than 2 companies ? <i>Formal description:</i> $aand2 > 2$		
		Yes	126	} → 1348
		No	44		} → 1365

¹⁸⁴ ... ← $aan32^{[1342]}$

¹⁸⁵ ... ← $aan32^{[1342]}$

¹⁸⁶ ... ← $aan32^{[1342]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1348.	aan33	What is the name of the 3 rd company with which you had SHARES on 31 December 1992 ?		
		1-36	87	} → 1349
		Don't know 99	39	} → 1350
1349.	aan43	What is the name of the 3 rd company with which you had SHARES on 31 December 1992 ? ... (Verbal answer)		→ 1350
1350.	aan53	How many shares with did you have on 31 December 1992 ... ¹⁸⁷ ?		
		1-4000 guilders	117	} → 1351
		Don't know..... -9	9	
1351.	aan63	How much was the TOTAL market value of these shares with ... ¹⁸⁸ on 31 December 1992 ?		
		1-675000 guilders	97	} → 1352
		Don't know..... -9	29	
1352.	aan73	How much was the TOTAL SUM that you received in DIVIDENDS from these SHARES with ... ¹⁸⁹ over the period 1 January 1992 through 31 December 1992 ?		
		1-7515 guilders	46	} → 1353
		Don't know..... -9	80	
1353.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have shares with more than 3 companies ? <i>Formal description:</i> $aand2 > 3$		
		Yes	91	} → 1354
		No	35	} → 1365
1354.	aan34	What is the name of the 4 th company with which you had SHARES on 31 December 1992 ?		
		1-36	56	} → 1355
		Don't know 99	35	} → 1356
1355.	aan44	What is the name of the 4 th company with which you had SHARES on 31 December 1992 ? ... (Verbal answer)		→ 1356

¹⁸⁷ ... ← $aan33^{[1348]}$

¹⁸⁸ ... ← $aan33^{[1348]}$

¹⁸⁹ ... ← $aan33^{[1348]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1356.	aan54	How many shares did you have on 31 December 1992 with ... ¹⁹⁰ ? 1-4408 guilders Don't know..... -9	83 8	} → 1357
1357.	aan64	How much was the TOTAL market value of these shares with ... ¹⁹¹ on 31 December 1992 ? 1-562000 guilders Don't know..... -9	65 26	} → 1358
1358.	aan74	How much was the TOTAL SUM that you received in DIVIDENDS from these SHARES with ... ¹⁹² over the period 1 January 1992 through 31 December 1992 ? 1-6000 guilders Don't know..... -9	35 56	} → 1359
1359.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have shares with more than 4 companies ? <i>Formal description:</i> <i>aand2</i> > 4 Yes No.....	66 25	} → 1360 } → 1365
1360.	aan35	What is the name of the 5 th company with which you had SHARES on 31 December 1992 ? 1-36 Don't know 99	37 29	} → 1361 } → 1362
1361.	aan45	What is the name of the 5 th company with which you had SHARES on 31 December 1992 ? ... (Verbal answer)		→ 1362
1362.	aan55	How many shares did you have on 31 December 1992 with ... ¹⁹³ 1-3300 guilders Don't know..... -9	60 6	} → 1363
1363.	aan65	How much was the TOTAL market value of these shares with ... ¹⁹⁴ on 31 December 1992 ? 1-105815 guilders Don't know..... -9	51 15	} → 1364

¹⁹⁰ ... ← *aan34*^[1354]

¹⁹¹ ... ← *aan34*^[1354]

¹⁹² ... ← *aan34*^[1354]

¹⁹³ ... ← *aan35*^[1360]

¹⁹⁴ ... ← *aan35*^[1360]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1364.	aan75	How much was the TOTAL SUM that you received in DIVIDENDS from these SHARES with ... ¹⁹⁵ over the period 1 January 1992 through 31 December 1992 ? 1-7225 guilders Don't know..... -9	27 39	} → 1365
		<i>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.</i>		
1365.	bz15	Had you BOUGHT, on 31 December 1992, one or more PUT-OPTIONS ? Yes 1 No 2	30 4661	} → 1366 } → 1367
1366.	opt2	How much, on 31 December 1992, was the total sum that you had paid for your PUT-OPTIONS ? 1-26000 guilders Don't know..... -9	12 18	} → 1367
		<i>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.</i>		
1367.	bz16	Had you WRITTEN, on 31 December 1992, one or more PUT-OPTIONS ? Yes 1 No 2	23 4668	} → 1368 } → 1369
1368.	opt4	How much, on 31 December 1992, was the total market value of your PUT- OPTIONS ? 1-25000 guilders Don't know..... -9	6 17	} → 1369

¹⁹⁵ ... ← aan35^[1360]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>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.</i>		
1369.	bz17	Had you BOUGHT, on 31 December 1992, one or more CALL-OPTIONS, FALCONS, or WARRANTS ?		
		Yes	1 57	} → 1370
		No	2 4634	} → 1371
1370.	opt6	How much, on 31 December 1992, was the total sum that you had paid for your CALL-OPTIONS, FALCONS, or WARRANTS ?		
		1-21600 guilders	32	} → 1371
		Don't know	25	
		<i>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.</i>		
1371.	bz18	Had you WRITTEN, on 31 December 1992, one or more CALL-OPTIONS, FALCONS, or WARRANTS ?		
		Yes	1 40	} → 1372
		No	2 4651	} → 1373
1372.	opt8	How much, on 31 December 1992, was the total market value of your CALL- OPTIONS, FALCONS, or WARRANTS ?		
		1-70000 guilders	12	} → 1373
		Don't know	28	
1373.		<i>Interviewer:</i> Is or was the respondent a (main) shareholder of a private limited company, is or was he/she self-employed, or does/did he/she participate in a partnership or firm ? <i>Formal description:</i> $(aanbv^{[133]} = 1) \vee (loond^{[105]} = 4)$		
		Yes	745	} → 1374
		No	3946	} → 1391
1374.	ext1	Were you, on 31 December 1992, the director or a (main) shareholder of a private limited company ?		
		Yes	1 55	} → 1375
		No	2 690	} → 1382

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1375.	ext2	On 31 December 1991, did the private limited company of which you are the director or a (main) shareholder have a PENSION COMPANY [PENSIOEN-BV] ?		
		Yes	1	8 } → 1376
		No	2	47 } → 1378
1376.	ext3	How big was, in the financial year 1991, your share (percentage) in this PENSION COMPANY ?		
		1-100 (×0.01%)		7 } → 1377
		Don't know	-9	1 } → 1377
1377.	ext4	How much was the equity capital [eigen vermogen] in this PENSION COMPANY on 31 December 1991 ?		
		1-1080000 guilders		4 } → 1378
		Don't know	-9	4 } → 1378
1378.	ext5	How big was, in the financial year 1991, your share (in percentages) in the private limited company of which you are a (main) shareholder ?		
		1-100 (×0.01%)		50 } → 1379
		Don't know	-9	5 } → 1379
1379.	ext6	How much was the equity capital [eigen vermogen] in this private limited company on 31 December 1991 ?		
		1-300000000 guilders		32 } → 1380
		Don't know	-9	23 } → 1380
1380.	ext7	Did you, on 31 December 1992, have any money lent to the private limited company of which you are a (main) shareholder ?		
		Yes	1	17 } → 1381
		No	2	38 } → 1382
1381.	ext8	How much had you lent to the company at that time ?		
		1-489000 guilders		16 } → 1382
		Don't know	-9	1 } → 1382
1382.	ext9	Did you, on 31 December 1991, participate in a partnership or firm [deelname in maatschap of vennootschap onder firma] ?		
		Yes	1	56 } → 1383
		No	2	689 } → 1387

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1383.	ext10	At that time, did the financial year of your partnership/firm run parallel to the calendar year ? Yes 1 No 2	50 6	} → 1384
1384.	ext11	How much was, in the financial year ... ¹⁹⁶ , your share in the equity capital of the firm, according to the fiscal balance (on the closing date of the financial year) ? 1-400000 guilders Don't know -9	37 19	} → 1385
1385.	ext12	Did you, on 31 December 1991, have any [buitenvennootschappelijk] capital in the firm ? Yes 1 No 2	9 47	} → 1386 } → 1387
1386.	ext13	How much was this capital in the financial year ... ¹⁹⁷ on the closing date of the financial year ? 1-196000 guilders Don't know -9	5 4	} → 1387
1387.	ext14	Were you self-employed on 31 December 1991 ? Yes 1 No 2	129 616	} → 1388 } → 1391
1388.	ext15	Does the financial year of your firm run parallel to the calendar year ? Yes 1 No 2 Don't know -9	118 8 3	} → 1389
1389.	ext16	How much was, in the financial year ... ¹⁹⁸ , your equity capital in the firm, according to the fiscal balance (on the closing date of the financial year) ? 1-1015691 guilders Don't know -9	62 67	} → 1390
1390.	ext17	How much was the fiscal private pension allowance [fiscale oudedagsreserve] at the end of 1991 ? 1-233229 guilders Don't know -9	40 89	} → 1391

¹⁹⁶ **if** *ext10*^[1383] = 1 **then** ... ← '1991' **else** ... ← '1991/1992'

¹⁹⁷ **if** *ext10*^[1383] = 1 **then** ... ← '1991' **else** ... ← '1991/1992'

¹⁹⁸ **if** *ext10*^[1383] = 1 **then** ... ← '1991' **else** ... ← '1991/1992'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>By REAL ESTATE we mean land and the buildings on that land, including goods that by their use belong to it (e.g. machines in factories), and the rights to those goods.</i>		
1391.	bz19	Did you, on 31 December 1992, have any REAL ESTATE NOT being used for your own accommodation? <i>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.</i>		
		Yes	1 158	} → 1392 } → 1555
		No	2 4533	
1392.	onr2	How many pieces of REAL ESTATE did you have on 31 December 1992? <i>Do NOT include REAL ESTATE used of your own accommodation (e.g. second residence), or REAL ESTATE belonging to your firm/business here.</i>		
		1-10	158	} → 1393
		... ¹⁹⁹ ... ²⁰⁰ ... ²⁰¹		
1393.	onr31	What sort of real estate was your 1 st piece of REAL ESTATE on 31 December 1992 (primarily)?		
		House	1 87	} → 1395 } → 1394
		Apartment	2 20	
		Arable land	3 10	
		Factory building	4 2	
		Land	5 11	
		Farm	6 4	
		Office building	7 5	
		Shop	8 4	
		Allotment garden	9 1	
		Other	10 14	

¹⁹⁹**if** $onr2^{[1392]} > 5$ **then** ... ← ' If you had more than 5 pieces of real estate, please report on the 5 – for you – most important ones when answering the following questions. The following questions concern your 5 most important pieces of REAL ESTATE on 31 December 1992.'

¹⁹⁹**if** $(onr2^{[1392]} > 1) \wedge (onr2^{[1392]} < 6)$ **then** ... ← ' The following questions concern your ... pieces of REAL ESTATE on 31 December 1992.'

²⁰⁰**if** $onr2^{[1392]} = 1$ **then** ... ← ' The following questions concern your REAL ESTATE on 31 December 1992.'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1394.	onr41	What sort of real estate was your 1 st piece of REAL ESTATE on 31 December 1992 ? ... (Verbal answer)		→ 1395
1395.	onr51	How much was the estimated market value of your ... ²⁰¹ on 31 December 1992 ? 1-1450000 guilders..... Don't know..... -9	150 8	} → 1396
1396.	onr61	How many mortgages were there on your ... ²⁰² on 31 December 1992 ? 0 1-3.....	93 65	} → 1435 } → 1397
1397.	o111	Do you have a municipal mortgage guarantee for your ... ²⁰³ mortgage on your ... ²⁰⁴ ? <i>Next, we will ask you around 10 questions about each mortgage on your real estate.</i> Yes 1 No 2	12 53	} → 1398
1398.	o211	With which financial institution did you take out the ... ²⁰⁵ mortgage on your ... ²⁰⁶ ? ABN amro 1 Postbank..... 2 Rabobank..... 3 ING bank..... 4 VSB bank..... 5 SNS bank 6 Nationale Nederlanden 7 AEGON 8 AMEV 9 Bouwfonds Nederlandse gemeenten 10 ABP 11 Other financial institution 12 Don't know 99	11 1 11 4 3 5 5 0 0 1 0 24 0	} → 1400 } → 1399 } → 1400

²⁰¹ ... ← onr31^[1393]

²⁰² ... ← onr31^[1393]

²⁰³ **if** onr61^[1396] > 1 **then** ... ← '1st'

²⁰⁴ ... ← onr31^[1393]

²⁰⁵ **if** onr61^[1396] > 1 **then** ... ← '1st'

²⁰⁶ ... ← onr31^[1393]

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1399.	o311	With which financial institution did you take out the ... ²⁰⁷ mortgage on your ... ²⁰⁸ ? ... (Verbal answer)		→ 1400
1400.	o411	On 31 December 1992, what sort of mortgage was the ... ²⁰⁹ mortgage on your ... ²¹⁰ ? <i>An explanation of possible mortgages is provided in appendix 1.</i> Annuity mortgage 1 Traditional life-insurance mortgage 2 Improved traditional life-insurance mortgage 3 Linear mortgage 4 Endowment mortgage 5 Mortgage without having to repay [aflossingsvrije hypotheek] 6 [loonvasthypotheek] 7 Other sort of mortgage 8 Don't know 99	31 12 6 9 4 0 0 3 0	} → 1402 } → 1401 } → 1402
1401.	o511	On 31 December 1992, what sort of mortgage was the ... ²¹¹ mortgage on your ... ²¹² ? ... (Verbal answer)		→ 1402
1402.	o611	When (which year) was the ... ²¹³ mortgage on your ... ²¹⁴ taken out ? 1968-1993	65	} → 1403
1403.	on111	How much was the loan at the time you took out the ... ²¹⁵ mortgage on your ... ²¹⁶ ? 1-1000000 guilders Don't know -9	60 5	} → 1404

²⁰⁷if onr61^[1396] > 1 then ... ← '1st,

²⁰⁸... ← onr31^[1393]

²⁰⁹if onr61^[1396] > 1 then ... ← '1st,

²¹⁰... ← onr31^[1393]

²¹¹if onr61^[1396] > 1 then ... ← '1st,

²¹²... ← onr31^[1393]

²¹³if onr61^[1396] > 1 then ... ← '1st,

²¹⁴... ← onr31^[1393]

²¹⁵if onr61^[1396] > 1 then ... ← '1st,

²¹⁶... ← onr31^[1393]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1404.	on211	How much of the loan of the ... ²¹⁷ mortgage on your ... ²¹⁸ is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i> 1-2000000 guilders..... Don't know..... -9	54 11	} → 1405
1405.	on311	What is the current interest rate of the ... ²¹⁹ mortgage on your ... ²²⁰ ? 1-1175 (×0.01%)..... Don't know..... -9	57 8	} → 1406
1406.	on411	What is the end date (which year) of the ... ²²¹ mortgage on your ... ²²² ? 1993-2040.....	65	} → 1407
1407.	on511	How often do you pay mortgage expenses for the ... ²²³ mortgage on your ... ²²⁴ ? Per month..... 1 Per quarter..... 2 Per six months..... 3 Per year..... 4 <i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>	43 12 6 4	} → 1408
1408.	on611	How much do you pay now on all mortgage expenses for the ... ²²⁵ mortgage on your ... ²²⁶ per ... ²²⁷ ? 1-39000 guilders..... Don't know..... -9	52 13	} → 1409

²¹⁷**if** onr61^[1396] > 1 **then** ... ← '1st'

²¹⁸... ← onr31^[1393]

²¹⁹**if** onr61^[1396] > 1 **then** ... ← '1st'

²²⁰... ← onr31^[1393]

²²¹**if** onr61^[1396] > 1 **then** ... ← '1st'

²²²... ← onr31^[1393]

²²³**if** onr61^[1396] > 1 **then** ... ← '1st'

²²⁴... ← onr31^[1393]

²²⁵**if** onr61^[1396] > 1 **then** ... ← '1st'

²²⁵... ← onr31^[1393]

²²⁶**case** on511^[1407] **of** 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' **end**

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1409.		<i>Interviewer:</i> Are there two or more mortgages on the 1 st piece of real estate ? <i>Formal description:</i> $onr61^{[1396]} > 1$		
		Yes	9	} → 1410
		No	56		} → 1435
1410.	o112	Do you have a municipal mortgage guarantee for your 2 nd mortgage on your ... ^{227?}		
		Yes	1	} → 1411
		No	2		7
1411.	o212	With which financial institution did you take out the 2 nd mortgage on your ... ^{228?}		
		ABN amro	1	} → 1413
		Postbank	2	
		Rabobank	3	
		ING bank	4	
		VSB bank	5	
		SNS bank	6	
		Nationale Nederlanden	7	
		AEGON	8	
		AMEV	9	
		Bouwfonds Nederlandse gemeenten	10	
		ABP	11	
		Other financial institution	12	
		Don't know	99	} → 1413
1412.	o312	With which financial institution did you take out the 2 nd mortgage on your ... ^{229?}		
		... (Verbal answer)		→ 1413

²²⁷ ... ← $onr31^{[1393]}$

²²⁸ ... ← $onr31^{[1393]}$

²²⁹ ... ← $onr31^{[1393]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1413.	o412	On 31 December 1992, what sort of mortgage was the 2 nd mortgage on your ... ^{230?} <i>An explanation of possible mortgages is provided in Appendix 1.</i>		
		Annuity mortgage..... 1	5	} → 1415
		Traditional life-insurance mortgage 2	1	
		Improved traditional life-insurance mortgage..... 3	2	
		Linear mortgage..... 4	1	
		Endowment mortgage 5	0	
		Mortgage without having to repay [aflossingsvrije hypotheek] 6	0	
		[loonvasthypotheek] 7	0	
		Other sort of mortgage 8	0		} → 1414
		Don't know 99	0	} → 1415
1414.	o512	On 31 December 1992, what sort of mortgage was the 2 nd mortgage on your ... ^{231?} ... (Verbal answer)		→ 1415
1415.	o612	When (which year) was the 2 nd mortgage on your ... ²³² taken out ? 1975-1991	9	} → 1416
1416.	on112	How much was the loan at the time you took out the 2 nd mortgage on your ... ^{233?} 1-330000 guilders..... Don't know..... -9	7 2	} → 1417
1417.	on212	How much of the loan of the 2 nd mortgage on your ... ²³⁴ is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i> 1-330000 guilders..... Don't know..... -9	7 2	} → 1418

²³⁰ ... ← *onr31*^[1393]

²³¹ ... ← *onr31*^[1393]

²³² ... ← *onr31*^[1393]

²³³ ... ← *onr31*^[1393]

²³⁴ ... ← *onr31*^[1393]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1418.	on312	What is the current interest rate of the 2 nd mortgage on your ... ²³⁵ ? 1-1010 ($\times 0.01\%$) Don't know -9	8 1	} → 1419
1419.	on412	What is the end date (which year) of the 2 nd mortgage on your ... ²³⁶ ? 1996-2018	9	} → 1420
1420.	on512	How often do you pay mortgage expenses for the 2 nd mortgage on your ... ²³⁷ ? Per month 1 Per quarter 2 Per six months 3 Per year 4	6 0 2 1	} → 1421
		<i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>		
1421.	on612	How much do you pay now on all mortgage expenses for the 2 nd mortgage on your ... ²³⁸ per ... ²³⁹ ? 1-15300 guilders Don't know -9	7 2	} → 1422
1422.		<i>Interviewer:</i> Are there three or more mortgages on the 1 st piece of real estate? <i>Formal description:</i> $onr61^{[1396]} > 2$		
		Yes No	1 8	} → 1423 } → 1435
1423.	o113	Do you have a municipal mortgage guarantee for your 3 rd mortgage on your ... ²⁴⁰ ? Yes 1 No 2	0 1	} → 1424

²³⁵ ... ← $onr31^{[1393]}$

²³⁶ ... ← $onr31^{[1393]}$

²³⁷ ... ← $onr31^{[1393]}$

²³⁸ ... ← $onr31^{[1393]}$

²³⁹ case $on512^{[1420]}$ of 1: ... ← 'month'; 2: ... ← 'quarter'; 3: ... ← 'six months'; 4: ... ← 'year' **end**

²⁴⁰ ... ← $onr31^{[1393]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1424.	o213	With which financial institution did you take out the 3 rd mortgage on your ... ²⁴¹ ?		
		ABN amro 1	0	} → 1426
		Postbank 2	0	
		Rabobank 3	1	
		ING bank 4	0	
		VSB bank 5	0	
		SNS bank 6	0	
		Nationale Nederlanden 7	0	
		AEGON 8	0	
		AMEV 9	0	
		Bouwfonds Nederlandse gemeenten 10	0	
		ABP 11	0	
		Other financial institution 12	0	} → 1425
		Don't know 99	0	} → 1426
1425.	o313	With which financial institution did you take out the 3 rd mortgage on your ... ²⁴² ?		
		... (Verbal answer)		→ 1426
1426.	o413	On 31 December 1992, what sort of mortgage was the 3 rd mortgage on your ... ²⁴³ ?		
		<i>An explanation of possible mortgages is provided in Appendix 1.</i>		
		Annuity mortgage 1	0	} → 1428
		Traditional life-insurance mortgage 2	0	
		Improved traditional life-insurance mortgage 3	0	
		Linear mortgage 4	1	
		Endowment mortgage 5	0	
		Mortgage without having to repay [aflossingsvrije hypotheek] 6	0	
		[loonvasthypotheek] 7	0	
		Other sort of mortgage 8	0	} → 1427
		Don't know 99	0	} → 1428
1427.	o513	On 31 December 1992, what sort of mortgage was the 3 rd mortgage on your ... ²⁴⁴ ?		
		... (Verbal answer)		→ 1428

²⁴¹ ... ← *onr31*[¹³⁹³]

²⁴² ... ← *onr31*[¹³⁹³]

²⁴³ ... ← *onr31*[¹³⁹³]

²⁴⁴ ... ← *onr31*[¹³⁹³]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1428.	o613	When (which year) was the 3 rd mortgage on your ... ²⁴⁵ taken out ? 1992	1	} → 1429
1429.	on113	How much was the loan at the time you took out the 3 rd mortgage on your ... ²⁴⁶ ? 100000 guilders	1	} → 1430
1430.	on213	How much of the loan of the 3 rd mortgage on your ... ²⁴⁷ is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i> 96000 guilders	1	} → 1431
1431.	on313	What is the current interest rate of the 3 rd mortgage on your ... ²⁴⁸ ? 760 (×0.01%)	1	} → 1432
1432.	on413	What is the end date (which year) of the 3 rd mortgage on your ... ²⁴⁹ ? 1997	1	} → 1433
1433.	on513	How often do you pay mortgage expenses for the 3 rd mortgage on your ... ²⁵⁰ ? Per month 1 Per quarter..... 2 Per six months 3 Per year..... 4	0 0 1 0	} → 1434
		<i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>		
1434.	on613	How much do you pay now on all mortgage expenses for the 3 rd mortgage on your ... ²⁵¹ per ... ²⁵² ? 5900 guilders	1	} → 1435

²⁴⁵ ... ← *onr31*^[1393]

²⁴⁶ ... ← *onr31*^[1393]

²⁴⁷ ... ← *onr31*^[1393]

²⁴⁸ ... ← *onr31*^[1393]

²⁴⁹ ... ← *onr31*^[1393]

²⁵⁰ ... ← *onr31*^[1393]

²⁵¹ ... ← *onr31*^[1393]

²⁵² **case on513**^[1433] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' **end**

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1435.		<i>Interviewer:</i> Did the respondent have more than 1 other piece of real estate on 31 December 1992 ? <i>Formal description:</i> $onr2^{[1392]} > 1$		
		Yes	37	} → 1436
		No	121		} → 1555
1436.	onr32	What sort of real estate was your 2 nd piece of REAL ESTATE on 31 December 1992 (primarily) ?		
		House	16	} → 1438
		Apartment	10	
		Arable land	2	
		Factory building	1	
		Land	4	
		Farm	0	
		Office building	0	
		Shop	2	
		Allotment garden	0	
		Other	2	
1437.	onr42	What sort of real estate was your 2 nd piece of REAL ESTATE on 31 December 1992 (primarily) ? ... (Verbal answer)		→ 1438
1438.	onr52	How much was the estimated market value of your ... ²⁵³ on 31 December 1992 ?		
		1-450000 guilders	34	} → 1439
		Don't know	3	
1439.	onr62	How many MORTGAGES were there on your ... ²⁵⁴ on 31 December 1992 ?		
		0	24	} → 1478
		1-3	13	} → 1440
1440.	o121	Do you have a municipal mortgage guarantee for your ... ²⁵⁵ mortgage on your ... ²⁵⁶ ? <i>Next, we will ask you around 10 questions about each mortgage on your real estate.</i>		
		Yes	1	} → 1441
		No	2	

²⁵³ ... ← $onr32^{[1436]}$

²⁵⁴ ... ← $onr32^{[1436]}$

²⁵⁵ **if** $onr62^{[1439]} > 1$ **then** ... ← '1st'

²⁵⁶ ... ← $onr32^{[1436]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1441.	o221	With which financial institution did you take out the ... ²⁵⁷ mortgage on your ... ²⁵⁸ ?		
		ABN amro 1	6	} → 1443
		Postbank 2	0	
		Rabobank 3	2	
		ING bank 4	0	
		VSB bank 5	0	
		SNS bank 6	0	
		Nationale Nederlanden 7	1	
		AEGON 8	0	
		AMEV 9	0	
		Bouwfonds Nederlandse gemeenten 10	0	
		ABP 11	0	
		Other financial institution 12	4	} → 1442
		Don't know 99	0	} → 1443
1442.	o321	With which financial institution did you take out the ... ²⁵⁹ mortgage on your ... ²⁶⁰ ?		
		... (Verbal answer)		→ 1443
1443.	o421	On 31 December 1992, what sort of mortgage was the ... ²⁶¹ mortgage on your ... ²⁶² ?		
		<i>An explanation of possible mortgages is provided in Appendix 1.</i>		
		Annuity mortgage 1	7	} → 1445
		Traditional life-insurance mortgage 2	1	
		Improved traditional life-insurance mortgage 3	1	
		Linear mortgage 4	2	
		Endowment mortgage 5	0	
		Mortgage without having to repay [aflossingsvrije hypotheek] 6	0	
		[loonvasthypotheek] 7	0	
		Other sort of mortgage 8	2	} → 1444
		Don't know 99	0	} → 1445

²⁵⁷if onr62^[1439] > 1 then ... ← '1st,

²⁵⁸... ← onr32^[1436]

²⁵⁹if onr62^[1439] > 1 then ... ← '1st,

²⁶⁰... ← onr32^[1436]

²⁶¹if onr62^[1439] > 1 then ... ← '1st,

²⁶²... ← onr32^[1436]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1444.	o521	On 31 December 1992, what sort of mortgage was the ... ²⁶³ mortgage on your ... ²⁶⁴ ? ... (Verbal answer)		→ 1445
1445.	o621	When (which year) was the ... ²⁶⁵ mortgage on your ... ²⁶⁶ taken out ? 1900-1992	13	} → 1446
1446.	on121	How much was the loan at the time you took out the ... ²⁶⁷ mortgage on your ... ²⁶⁸ ? 1-256000 guilders..... Don't know..... -9	9 4	} → 1447
1447.	on221	How much of the loan of the ... ²⁶⁹ mortgage on your ... ²⁷⁰ is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i> 1-254000 guilders..... Don't know..... -9	8 5	} → 1448
1448.	on321	What is the current interest rate of the ... ²⁷¹ mortgage on your ... ²⁷² ? 1-950 (×0.01%) Don't know..... -9	10 3	} → 1449
1449.	on421	What is the end date (which year) of the ... ²⁷³ mortgage on your ... ²⁷⁴ ? 1993-2020	13	} → 1450

²⁶³if onr62^[1439] > 1 then ... ← '1st'

²⁶⁴... ← onr32^[1436]

²⁶⁵if onr62^[1439] > 1 then ... ← '1st'

²⁶⁶... ← onr32^[1436]

²⁶⁷if onr62^[1439] > 1 then ... ← '1st'

²⁶⁸... ← onr32^[1436]

²⁶⁹if onr62^[1439] > 1 then ... ← '1st'

²⁷⁰... ← onr32^[1436]

²⁷¹if onr62^[1439] > 1 then ... ← '1st'

²⁷²... ← onr32^[1436]

²⁷³if onr62^[1439] > 1 then ... ← '1st'

²⁷⁴... ← onr32^[1436]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1450.	on521	How often do you pay mortgage expenses for the ... ²⁷⁵ mortgage on your ... ²⁷⁶ ?		
		Per month..... 1	9	} → 1451
		Per quarter..... 2	2	
		Per six months..... 3	2	
		Per year..... 4	0	
		<i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>		
1451.	on621	How much do you pay now on all mortgage expenses for the ... ²⁷⁷ mortgage on your ... ²⁷⁸ per ... ²⁷⁹ ?		
		1-3200 guilders.....	8	} → 1452
		Don't know..... -9	5	
1452.		<i>Interviewer:</i> Are there two or more mortgages on the 2 nd piece of real estate ? <i>Formal description:</i> $onr62^{[1439]} > 1$		
		Yes.....	2	} → 1453
		No.....	11		} → 1478
1453.	o122	Do you have a municipal mortgage guarantee for your 2 nd mortgage on your ... ²⁷⁹ ?		
		Yes..... 1	0	} → 1454
		No..... 2	2	

²⁷⁵if $onr62^{[1439]} > 1$ then ... ← '1st'

²⁷⁶... ← $onr32^{[1436]}$

²⁷⁷if $onr62^{[1439]} > 1$ then ... ← '1st'

²⁷⁷... ← $onr32^{[1436]}$

²⁷⁸case $on521^{[1450]}$ of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

²⁷⁹... ← $onr32^{[1436]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1454.	o222	With which financial institution did you take out the 2 nd mortgage on your ... ^{280?}		
		ABN amro 1	1	} → 1456
		Postbank 2	0	
		Rabobank 3	1	
		ING bank 4	0	
		VSB bank 5	0	
		SNS bank 6	0	
		Nationale Nederlanden 7	0	
		AEGON 8	0	
		AMEV 9	0	
		Bouwfonds Nederlandse gemeenten 10	0	
		ABP 11	0	
		Other financial institution 12	0	} → 1455
		Don't know 99	0	} → 1456
1455.	o322	With which financial institution did you take out the 2 nd mortgage on your ... ^{281?}		
		... (Verbal answer)		→ 1456
1456.	o422	On 31 December 1992, what sort of mortgage was the 2 nd mortgage on your ... ^{282?}		
		<i>An explanation of possible mortgages is provided in Appendix 1.</i>		
		Annuity mortgage 1	1	} → 1458
		Traditional life-insurance mortgage 2	0	
		Improved traditional life-insurance mortgage 3	0	
		Linear mortgage 4	1	
		Endowment mortgage 5	0	
		Mortgage without having to repay [aflossingsvrije hypotheek] 6	0	
		[loonvasthypotheek] 7	0	
		Other sort of mortgage 8	0		} → 1457
		Don't know 99	0	} → 1458
1457.	o522	On 31 December 1992, what sort of mortgage was the 2 nd mortgage on your ... ^{283?}		
		... (Verbal answer)		→ 1458

²⁸⁰ ... ← *onr32*^[1436]

²⁸¹ ... ← *onr32*^[1436]

²⁸² ... ← *onr32*^[1436]

²⁸³ ... ← *onr32*^[1436]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1458.	o622	When (which year) was the 2 nd mortgage on your ... ²⁸⁴ taken out ? 1986-1991	2	} → 1459
1459.	on122	How much was the loan at the time you took out the 2 nd mortgage on your ... ²⁸⁵ ? 1-120000 guilders..... Don't know..... -9	1 1	} → 1460
1460.	on222	How much of the loan of the 2 nd mortgage on your ... ²⁸⁶ is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i> 1-77000 guilders..... Don't know..... -9	1 1	} → 1461
1461.	on322	What is the current interest rate of the 2 nd mortgage on your ... ²⁸⁷ ? 760-1010 (×0.01%)	2	} → 1462
1462.	on422	What is the end date (which year) of the 2 nd mortgage on your ... ²⁸⁸ ? 1996-2018	2	} → 1463
1463.	on522	How often do you pay mortgage expenses for the 2 nd mortgage on your ... ²⁸⁹ ? Per month 1 Per quarter..... 2 Per six months 3 Per year..... 4	1 0 1 0	} → 1464

²⁸⁴ ... ← *onr32*^[1436]

²⁸⁵ ... ← *onr32*^[1436]

²⁸⁶ ... ← *onr32*^[1436]

²⁸⁷ ... ← *onr32*^[1436]

²⁸⁸ ... ← *onr32*^[1436]

²⁸⁹ ... ← *onr32*^[1436]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>		
1464.	on622	How much do you pay now on all mortgage expenses for the 2 nd mortgage on your ... ²⁹⁰ per ... ²⁹¹ ? 1-3462 guilders Don't know..... -9	1 } 1 }	→ 1465
1465.		<i>Interviewer:</i> Are there three or more mortgages on the 2 nd piece of real estate ? <i>Formal description:</i> <i>onr62</i> ^[1439] > 2 Yes No.....	1 } 1 }	→ 1466 → 1478
1466.	o123	Do you have a municipal mortgage guarantee for your 3 rd mortgage on your ... ²⁹² ? Yes 1 No..... 2	0 } 1 }	→ 1467
1467.	o223	With which financial institution did you take out the 3 rd mortgage on your ... ²⁹³ ? ABN amro 1 Postbank..... 2 Rabobank..... 3 ING bank..... 4 VSB bank..... 5 SNS bank..... 6 Nationale Nederlanden 7 AEGON 8 AMEV 9 Bouwfonds Nederlandse gemeenten 10 ABP 11 Other financial institution 12 Don't know 99	0 } 0 } 1 } 0 } 0 } 0 } 0 } 0 } 0 } 0 } 0 } 0 } 0 }	→ 1469 → 1468 → 1469
1468.	o323	With which financial institution did you take out the 3 rd mortgage on your ... ²⁹⁴ ? ... (Verbal answer)		→ 1469

²⁹⁰ ... ← *onr32*^[1436]²⁹¹ **case** *on522*^[1463] **of** 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' **end**²⁹² ... ← *onr32*^[1436]²⁹³ ... ← *onr32*^[1436]²⁹⁴ ... ← *onr32*^[1436]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1469.	o423	On 31 December 1992, what sort of mortgage was the 3 rd mortgage on your ... ²⁹⁵ ? <i>An explanation of possible mortgages is provided in Appendix 1.</i>		
		Annuity mortgage	1	0
		Traditional life-insurance mortgage	2	0
		Improved traditional life-insurance mortgage	3	0
		Linear mortgage	4	1
		Endowment mortgage	5	0
		Mortgage without having to repay [aflossingsvrije hypotheek]	6	0
		[loonvasthypotheek]	7	0
		Other sort of mortgage	8	0
		Don't know	99	0
				} → 1471
1470.	o523	On 31 December 1992, what sort of mortgage was the 3 rd mortgage on your ... ²⁹⁶ ? ... (Verbal answer)		→ 1471
1471.	o623	When (which year) was the 3 rd mortgage on your ... ²⁹⁷ taken out ? 1992		1 } → 1472
1472.	on123	How much was the loan at the time you took out the 3 rd mortgage on your ... ²⁹⁸ ? 100000 guilders		1 } → 1473
1473.	on223	How much of the loan of the 3 rd mortgage on your ... ²⁹⁹ is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i> 96000 guilders		1 } → 1474
1474.	on323	What is the current interest rate of the 3 rd mortgage on your ... ³⁰⁰ ? 760 (×0.01%)		1 } → 1475

²⁹⁵ ... ← *onr32*^[1436]

²⁹⁶ ... ← *onr32*^[1436]

²⁹⁷ ... ← *onr32*^[1436]

²⁹⁸ ... ← *onr32*^[1436]

²⁹⁹ ... ← *onr32*^[1436]

³⁰⁰ ... ← *onr32*^[1436]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1475.	on423	What is the end date (which year) of the 3 rd mortgage on your ... ³⁰¹ ? 1997	1	} → 1476
1476.	on523	How often do you pay mortgage expenses for the 3 rd mortgage on your ... ³⁰² ? Per month 1 Per quarter..... 2 Per six months 3 Per year..... 4 <i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>	0 0 1 0	} → 1477
1477.	on623	How much do you pay now on all mortgage expenses for the 3 rd mortgage on your ... ³⁰³ per ... ³⁰⁴ ? 3856 guilders	1	} → 1478
1478.		<i>Interviewer:</i> Did the respondent have more than 2 other pieces of real estate on 31 December 1992 ? <i>Formal description:</i> $onr2^{[1392]} > 2$ Yes No	13 24	} → 1479 } → 1555
1479.	onr33	What sort of real estate was your 3 rd piece of REAL ESTATE on 31 December 1992 (primarily) ? House 1 Apartment 2 Arable land 3 Factory building..... 4 Land 5 Farm 6 Office building 7 Shop 8 Allotment garden..... 9 Other 10	7 1 2 0 0 0 0 2 0 1	} → 1481 } → 1480

³⁰¹ ... ← $onr32^{[1436]}$ ³⁰² ... ← $onr32^{[1436]}$ ³⁰³ ... ← $onr32^{[1436]}$ ³⁰⁴ case $on523^{[1476]}$ of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' **end**

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1480.	onr43	What sort of real estate was your 3 rd piece of REAL ESTATE on 31 December 1992 (primarily) ? ... (Verbal answer)		→ 1481
1481.	onr53	How much was the estimated market value of your ... ³⁰⁵ on 31 December 1992 ? 1-240000 guilders..... Don't know..... -9	11 2	} → 1482
1482.	onr63	How many MORTGAGES were there on your ... ³⁰⁶ on 31 December 1992 ? 0 1-3.....	8 5	} → 1521 } → 1483
1483.	o131	Do you have a municipal mortgage guarantee for your ... ³⁰⁷ mortgage on your ... ³⁰⁸ ? <i>Next, we will ask you around 10 questions about each mortgage on your real estate.</i> Yes 1 No 2	1 4	} → 1484
1484.	o231	With which financial institution did you take out the ... ³⁰⁹ mortgage on your ... ³¹⁰ ? ABN amro 1 Postbank..... 2 Rabobank..... 3 ING bank 4 VSB bank..... 5 SNS bank 6 Nationale Nederlanden 7 AEGON 8 AMEV 9 Bouwfonds Nederlandse gemeenten 10 ABP 11 Other financial institution 12 Don't know 99	2 0 1 0 0 0 0 0 0 0 0 2 0	} → 1486 } → 1485 } → 1486

³⁰⁵ ... ← onr33^[1479]

³⁰⁶ ... ← onr33^[1479]

³⁰⁷ if onr63^[1482] > 1 then ... ← '1st'

³⁰⁸ ... ← onr33^[1479]

³⁰⁹ if onr63^[1482] > 1 then ... ← '1st'

³¹⁰ ... ← onr33^[1479]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1485.	o331	With which financial institution did you take out the ... ³¹¹ mortgage on your ... ³¹² ? ... (Verbal answer)		→ 1486
1486.	o431	On 31 December 1992, what sort of mortgage was the ... ³¹³ mortgage on your ... ³¹⁴ ? <i>An explanation of possible mortgages is provided in Appendix 1.</i> Annuity mortgage 1 Traditional life-insurance mortgage 2 Improved traditional life-insurance mortgage 3 Linear mortgage 4 Endowment mortgage 5 Mortgage without having to repay [aflossingsvrije hypotheek] 6 [loonvasthypotheek] 7 Other sort of mortgage 8 Don't know 99	3 0 0 1 0 0 0 1 0	} → 1488 } → 1487 } → 1488
1487.	o531	On 31 December 1992, what sort of mortgage was the ... ³¹⁵ mortgage on your ... ³¹⁶ ? ... (Verbal answer)		→ 1488
1488.	o631	When (which year) was the ... ³¹⁷ mortgage on your ... ³¹⁸ taken out ? 1983-1990	5	} → 1489
1489.	on131	How much was the loan at the time you took out the ... ³¹⁹ mortgage on your ... ³²⁰ ? 1-120000 guilders Don't know -9	3 2	} → 1490

³¹¹if onr63^[1482] > 1 then ... ← '1st,

³¹²... ← onr33^[1479]

³¹³if onr63^[1482] > 1 then ... ← '1st,

³¹⁴... ← onr33^[1479]

³¹⁵if onr63^[1482] > 1 then ... ← '1st,

³¹⁶... ← onr33^[1479]

³¹⁷if onr63^[1482] > 1 then ... ← '1st,

³¹⁸... ← onr33^[1479]

³¹⁹if onr63^[1482] > 1 then ... ← '1st,

³²⁰... ← onr33^[1479]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1490.	on231	How much of the loan of the ... ³²¹ mortgage on your ... ³²² is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i>		
		1-79200 guilders.....	3	} → 1491
		Don't know..... -9	2	
1491.	on331	What is the current interest rate of the ... ³²³ mortgage on your ... ³²⁴ ?		
		1-850 (×0.01%)	4	} → 1492
		Don't know..... -9	1	
1492.	on431	What is the end date (which year) of the ... ³²⁵ mortgage on your ... ³²⁶ ?		
		1994-2016	5	} → 1493
1493.	on531	How often do you pay mortgage expenses for the ... ³²⁷ mortgage on your ... ³²⁸ ?		
		Per month	1	} → 1494
		Per quarter.....	2	
		Per six months	3	
		Per year.....	4	
		<i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>		
1494.	on631	How much do you pay now on all mortgage expenses for the ... ³²⁹ mortgage on your ... ³³⁰ per ... ³³¹ ?		
		1-4054 guilders.....	3	} → 1495
		Don't know..... -9	2	

³²¹**if** *onr63*^[1482] > 1 **then** ... ← '1st'

³²²... ← *onr33*^[1479]

³²³**if** *onr63*^[1482] > 1 **then** ... ← '1st'

³²⁴... ← *onr33*^[1479]

³²⁵**if** *onr63*^[1482] > 1 **then** ... ← '1st'

³²⁶... ← *onr33*^[1479]

³²⁷**if** *onr63*^[1482] > 1 **then** ... ← '1st'

³²⁸... ← *onr33*^[1479]

³²⁹**if** *onr63*^[1482] > 1 **then** ... ← '1st'

³²⁹... ← *onr33*^[1479]

³³⁰**case** *on531*^[1493] **of** 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' **end**

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing	
1495.		<i>Interviewer:</i> Are there two or more mortgages on the 3 rd piece of real estate ? <i>Formal description:</i> $onr63^{[1482]} > 1$			
		Yes	1	} → 1496	
		No	4		} → 1521
1496.	o132	Do you have a municipal mortgage guarantee for your 2 nd mortgage on your ... ^{331?}			
		Yes	1	} → 1497	
		No	2		1
1497.	o232	With which financial institution did you take out the 2 nd mortgage on your ... ^{332?}			
		ABN amro	1	} → 1499	
		Postbank	2		0
		Rabobank	3		1
		ING bank	4		0
		VSB bank	5		0
		SNS bank	6		0
		Nationale Nederlanden	7		0
		AEGON	8		0
		AMEV	9		0
		Bouwfonds Nederlandse gemeenten	10		0
		ABP	11		0
		Other financial institution	12		0 } → 1498
		Don't know	99	0 } → 1499	
1498.	o332	With which financial institution did you take out the 2 nd mortgage on your ... ^{333?} ... (Verbal answer)		→ 1499	

³³¹ ... ← $onr33^{[1479]}$

³³² ... ← $onr33^{[1479]}$

³³³ ... ← $onr33^{[1479]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1499.	o432	On 31 December 1992, what sort of mortgage was the 2 nd mortgage on your ... ³³⁴ ? <i>An explanation of possible mortgages is provided in Appendix 1.</i>		
		Annuity mortgage	1	0
		Traditional life-insurance mortgage	2	0
		Improved traditional life-insurance mortgage	3	0
		Linear mortgage	4	1
		Endowment mortgage	5	0
		Mortgage without having to repay [aflossingsvrije hypotheek]	6	0
		[loonvasthypotheek]	7	0
		Other sort of mortgage	8	0
		Don't know	99	0
				} → 1501
1500.	o532	On 31 December 1992, what sort of mortgage was the 2 nd mortgage on your ... ³³⁵ ? ... (Verbal answer)		→ 1501
1501.	o632	When (which year) was the 2 nd mortgage on your ... ³³⁶ taken out ? 1986	1	} → 1502
1502.	on132	How much was the loan at the time you took out the 2 nd mortgage on your ... ³³⁷ ? 120000 guilders	1	} → 1503
1503.	on232	How much of the loan of the 2 nd mortgage on your ... ³³⁸ is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i> 77500 guilders	1	} → 1504
1504.	on332	What is the current interest rate of the 2 nd mortgage on your ... ³³⁹ ? 760 (×0.01%)	1	} → 1505

³³⁴ ... ← *onr33*^[1479]

³³⁵ ... ← *onr33*^[1479]

³³⁶ ... ← *onr33*^[1479]

³³⁷ ... ← *onr33*^[1479]

³³⁸ ... ← *onr33*^[1479]

³³⁹ ... ← *onr33*^[1479]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1505.	on432	What is the end date (which year) of the 2 nd mortgage on your ... ³⁴⁰ ? 1996	1	} → 1506
1506.	on532	How often do you pay mortgage expenses for the 2 nd mortgage on your ... ³⁴¹ ? Per month 1 Per quarter..... 2 Per six months 3 Per year..... 4	0 0 1 0	} → 1507
		<i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>		
1507.	on632	How much do you pay now on all mortgage expenses for the 2 nd mortgage on your ... ³⁴² per ... ³⁴³ ? 3759 guilders	1	} → 1508
1508.		<i>Interviewer:</i> Are there three or more mortgages on the 3 rd piece of real estate ? <i>Formal description:</i> $onr63^{[1482]} > 2$		
		Yes	1	} → 1509
		No	0	} → 1521
1509.	o133	Do you have a municipal mortgage guarantee for your 3 rd mortgage on your ... ³⁴⁴ ? Yes 1 No 2	0 1	} → 1510

³⁴⁰ ... ← $onr33^{[1479]}$

³⁴¹ ... ← $onr33^{[1479]}$

³⁴² ... ← $onr33^{[1479]}$

³⁴³ case $on532^{[1506]}$ of 1: ... ← 'month'; 2: ... ← 'quarter'; 3: ... ← 'six months'; 4: ... ← 'year' end

³⁴⁴ ... ← $onr33^{[1479]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1510.	o233	With which financial institution did you take out the 3 rd mortgage on your ... ^{345?}		
		ABN amro	1	0
		Postbank	2	0
		Rabobank	3	1
		ING bank	4	0
		VSB bank	5	0
		SNS bank	6	0
		Nationale Nederlanden	7	0
		AEGON	8	0
		AMEV	9	0
		Bouwfonds Nederlandse gemeenten	10	0
		ABP	11	0
		Other financial institution	12	0
		Don't know	99	0
				} → 1512
				} → 1511
				} → 1512
1511.	o333	With which financial institution did you take out the 3 rd mortgage on your ... ^{346?}		
		... (Verbal answer)		→ 1512
1512.	o433	On 31 December 1992, what sort of mortgage was the 3 rd mortgage on your ... ^{347?}		
		<i>An explanation of possible mortgages is provided in Appendix 1.</i>		
		Annuity mortgage	1	0
		Traditional life-insurance mortgage	2	0
		Improved traditional life-insurance mortgage	3	0
		Linear mortgage	4	1
		Endowment mortgage	5	0
		Mortgage without having to repay [aflossingsvrije hypotheek]	6	0
		[loonvasthypotheek]	7	0
		Other sort of mortgage	8	0
		Don't know	99	0
				} → 1514
				} → 1513
				} → 1514
1513.	o533	On 31 December 1992, what sort of mortgage was the 3 rd mortgage on your ... ^{348?}		
		... (Verbal answer)		→ 1514

³⁴⁵ ... ← *onr33*^[1479]

³⁴⁶ ... ← *onr33*^[1479]

³⁴⁷ ... ← *onr33*^[1479]

³⁴⁸ ... ← *onr33*^[1479]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1514.	o633	When (which year) was the 3 rd mortgage on your ... ³⁴⁹ taken out ? 1992	1	} → 1515
1515.	on133	How much was the loan at the time you took out the 3 rd mortgage on your ... ³⁵⁰ ? 100000 guilders	1	} → 1516
1516.	on233	How much of the loan of the 3 rd mortgage on your ... ³⁵¹ is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i> 96000 guilders	1	} → 1517
1517.	on333	What is the current interest rate of the 3 rd mortgage on your ... ³⁵² ? 760 (×0.01%)	1	} → 1518
1518.	on433	What is the end date (which year) of the 3 rd mortgage on your ... ³⁵³ ? 1997	1	} → 1519
1519.	on533	How often do you pay mortgage expenses for the 3 rd mortgage on your ... ³⁵⁴ ? Per month 1 Per quarter..... 2 Per six months 3 Per year..... 4	0 0 1 0	} → 1520

³⁴⁹ ... ← *onr33*^[1479]

³⁵⁰ ... ← *onr33*^[1479]

³⁵¹ ... ← *onr33*^[1479]

³⁵² ... ← *onr33*^[1479]

³⁵³ ... ← *onr33*^[1479]

³⁵⁴ ... ← *onr33*^[1479]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>		
1520.	on633	How much do you pay now on all mortgage expenses for the 3 rd mortgage on your ... ³⁵⁵ per ... ³⁵⁶ ? 3856 guilders	1	} → 1521
1521.		<i>Interviewer:</i> Did the respondent have more than 3 other pieces of real estate on 31 December 1992 ? <i>Formal description:</i> <i>onr2</i> ^[1392] > 3 Yes	7	} → 1522
		No	6	} → 1555
1522.	onr34	What sort of real estate was your 4 th piece of REAL ESTATE on 31 December 1992 (primarily) ? House..... 1 Apartment 2 Arable land 3 Factory building..... 4 Land..... 5 Farm..... 6 Office building 7 Shop..... 8 Allotment garden..... 9 Other..... 10	6 0 0 0 0 0 0 1 0 0	} → 1524 } → 1523
1523.	onr44	What sort of real estate was your 4 th piece of REAL ESTATE on 31 December 1992 (primarily) ? ... (Verbal answer)		→ 1524
1524.	onr54	How much was the estimated market value of your ... ³⁵⁷ on 31 December 1992 ? 1-155000 guilders..... Don't know..... -9	6 1	} → 1525
1525.	onr64	How many MORTGAGES were there on your ... ³⁵⁸ on 31 December 1992 ? 0	5	} → 1538
		1-3.....	2	} → 1526

³⁵⁵ ... ← *onr33*^[1479]

³⁵⁶ case *on533*^[1519] of 1: ... ← 'month'; 2: ... ← 'quarter'; 3: ... ← 'six months'; 4: ... ← 'year' end

³⁵⁷ ... ← *onr34*^[1522]

³⁵⁸ ... ← *onr34*^[1522]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1526.	o141	Do you have a municipal mortgage guarantee for your ... ³⁵⁹ mortgage on your ... ³⁶⁰ ? <i>Next, we will ask you around 10 questions about each mortgage on your real estate.</i>		
		Yes	1	} → 1527
		No	2	
1527.	o241	With which financial institution did you take out the ... ³⁶¹ mortgage on your ... ³⁶² ?		
		ABN amro	1	} → 1529
		Postbank	2	
		Rabobank	3	
		ING bank	4	
		VSB bank	5	
		SNS bank	6	
		Nationale Nederlanden	7	
		AEGON	8	
		AMEV	9	
		Bouwfonds Nederlandse gemeenten	10	
		ABP	11	
		Other financial institution	12	} → 1528
		Don't know	99	} → 1529
1528.	o341	With which financial institution did you take out the ... ³⁶³ mortgage on your ... ³⁶⁴ ? ... (Verbal answer)		→ 1529

³⁵⁹if onr64^[1525] > 1 then ... ← '1st,

³⁶⁰... ← onr34^[1522]

³⁶¹if onr64^[1525] > 1 then ... ← '1st,

³⁶²... ← onr34^[1522]

³⁶³if onr64^[1525] > 1 then ... ← '1st,

³⁶⁴... ← onr34^[1522]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1529.	o441	On 31 December 1992, what sort of mortgage was the ... ³⁶⁵ mortgage on your ... ³⁶⁶ ? <i>An explanation of possible mortgages is provided in Appendix 1.</i>		
		Annuity mortgage.....	1	} → 1531
		Traditional life-insurance mortgage.....	2	
		Improved traditional life-insurance mortgage.....	3	
		Linear mortgage.....	4	
		Endowment mortgage.....	5	
		Mortgage without having to repay [aflossingsvrije hypotheek].....	6	
		[loonvasthypotheek].....	7	
		Other sort of mortgage.....	8	
		Don't know.....	99	} → 1530
			0	} → 1531
1530.	o541	On 31 December 1992, what sort of mortgage was the ... ³⁶⁷ mortgage on your ... ³⁶⁸ ? ... (Verbal answer)		→ 1531
1531.	o641	When (which year) was the ... ³⁶⁹ mortgage on your ... ³⁷⁰ taken out ? 1986-1989.....		2 } → 1532
1532.	on141	How much was the loan at the time you took out the ... ³⁷¹ mortgage on your ... ³⁷² ? 1-75000 guilders..... Don't know.....-9		1 } → 1533 1 }
1533.	on241	How much of the loan of the ... ³⁷³ mortgage on your ... ³⁷⁴ is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i> 1-60000 guilders..... Don't know.....-9		1 } → 1534 1 }

³⁶⁵if onr64^[1525] > 1 then ... ← '1st'
³⁶⁶... ← onr34^[1522]
³⁶⁷if onr64^[1525] > 1 then ... ← '1st'
³⁶⁸... ← onr34^[1522]
³⁶⁹if onr64^[1525] > 1 then ... ← '1st'
³⁷⁰... ← onr34^[1522]
³⁷¹if onr64^[1525] > 1 then ... ← '1st'
³⁷²... ← onr34^[1522]
³⁷³if onr64^[1525] > 1 then ... ← '1st'
³⁷⁴... ← onr34^[1522]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1534.	on341	What is the current interest rate of the ... ³⁷⁵ mortgage on your ... ³⁷⁶ ? 1-840 ($\times 0.01\%$) Don't know -9	1 1	} → 1535
1535.	on441	What is the end date (which year) of the ... ³⁷⁷ mortgage on your ... ³⁷⁸ ? 1994-2016	2	} → 1536
1536.	on541	How often do you pay mortgage expenses for the ... ³⁷⁹ mortgage on your ... ³⁸⁰ ? Per month 1 Per quarter 2 Per six months 3 Per year 4	1 0 1 0	} → 1537
		<i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>		
1537.	on641	How much do you pay now on all mortgage expenses for the ... ³⁸¹ mortgage on your ... ³⁸² per ... ³⁸³ ? Don't know -9	2	} → 1538
1538.		<i>Interviewer:</i> Did the respondent have more than 4 other pieces of real estate on 31 December 1992 ? <i>Formal description:</i> $onr2^{[1392]} > 4$ Yes No	5 2	} → 1539 } → 1555

³⁷⁵**if** $onr64^{[1525]} > 1$ **then** ... ← '1st'

³⁷⁶... ← $onr34^{[1522]}$

³⁷⁷**if** $onr64^{[1525]} > 1$ **then** ... ← '1st'

³⁷⁸... ← $onr34^{[1522]}$

³⁷⁹**if** $onr64^{[1525]} > 1$ **then** ... ← '1st'

³⁸⁰... ← $onr34^{[1522]}$

³⁸¹**if** $onr64^{[1525]} > 1$ **then** ... ← '1st'

³⁸¹... ← $onr34^{[1522]}$

³⁸²**case** $on541^{[1536]}$ **of** 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' **end**

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1539.	onr35	What sort of real estate was your 5 th piece of REAL ESTATE on 31 December 1992 (primarily) ?		
		House..... 1	4	} → 1541
		Apartment..... 2	0	
		Arable land..... 3	0	
		Factory building..... 4	0	
		Land..... 5	0	
		Farm..... 6	0	
		Office building..... 7	0	
		Shop..... 8	1	
1540.	onr45	What sort of real estate was your 5 th piece of REAL ESTATE on 31 December 1992 (primarily) ? ... (Verbal answer)		→ 1541
1541.	onr55	How much was the estimated market value of your ... ³⁸³ on 31 December 1992 ?		
		1-300000 guilders.....	4	} → 1542
		Don't know..... -9	1	
1542.	onr65	How many MORTGAGES were there on your ... ³⁸⁴ on 31 December 1992 ?		
		0.....	1	} → 1555
		1-3.....	4	} → 1543
1543.	o151	Do you have a municipal mortgage guarantee for your ... ³⁸⁵ mortgage on your ... ³⁸⁶ ? <i>Next, we will ask you around 10 questions about each mortgage on your real estate.</i>		
		Yes..... 1	0	} → 1544
		No..... 2	4	

³⁸³ ... ← onr35^[1539]

³⁸⁴ ... ← onr35^[1539]

³⁸⁵ **if** onr65^[1542] > 1 **then** ... ← '1st'

³⁸⁶ ... ← onr35^[1539]

Quest. #	Vari- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1544.	o251	With which financial institution did you take out the ... ³⁸⁷ mortgage on your ... ³⁸⁸ ?		
		ABN amro 1	3	} → 1546
		Postbank..... 2	0	
		Rabobank..... 3	0	
		ING bank..... 4	0	
		VSB bank..... 5	0	
		SNS bank 6	0	
		Nationale Nederlanden 7	0	
		AEGON 8	0	
		AMEV 9	0	
		Bouwfonds Nederlandse gemeenten 10	0	
		ABP 11	0	
		Other financial institution 12	1	} → 1545
		Don't know 99	0	} → 1546
1545.	o351	With which financial institution did you take out the ... ³⁸⁹ mortgage on your ... ³⁹⁰ ?		
		... (Verbal answer)		→ 1546

³⁸⁷if *onr65*^[1542] > 1 then ... ← '1st'

³⁸⁸... ← *onr35*^[1539]

³⁸⁹if *onr65*^[1542] > 1 then ... ← '1st'

³⁹⁰... ← *onr35*^[1539]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1546.	o451	On 31 December 1992, what sort of mortgage was the ... ³⁹¹ mortgage on your ... ³⁹² ? <i>An explanation of possible mortgages is provided in Appendix 1.</i>		
		Annuity mortgage..... 1	3	} → 1548
		Traditional life-insurance mortgage..... 2	0	
		Improved traditional life-insurance mortgage..... 3	0	
		Linear mortgage..... 4	1	
		Endowment mortgage..... 5	0	
		Mortgage without having to repay [aflossingsvrije hypotheek]..... 6	0	
		[loonvasthypotheek]..... 7	0	
		Other sort of mortgage..... 8	0	} → 1547
		Don't know..... 99	0	} → 1548
1547.	o551	On 31 December 1992, what sort of mortgage was the ... ³⁹³ mortgage on your ... ³⁹⁴ ? ... (Verbal answer)		→ 1548
1548.	o651	When (which year) was the ... ³⁹⁵ mortgage on your ... ³⁹⁶ taken out ? 1986-1991.....	4	} → 1549
1549.	on151	How much was the loan at the time you took out the ... ³⁹⁷ mortgage on your ... ³⁹⁸ ? 1-229000 guilders..... Don't know..... -9	3 1	} → 1550
1550.	on251	How much of the loan of the ... ³⁹⁹ mortgage on your ... ⁴⁰⁰ is left at present ? <i>With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.</i> 1-229000 guilders..... Don't know..... -9	2 2	} → 1551

³⁹¹if onr65^[1542] > 1 then ... ← '1st,

³⁹²... ← onr35^[1539]

³⁹³if onr65^[1542] > 1 then ... ← '1st,

³⁹⁴... ← onr35^[1539]

³⁹⁵if onr65^[1542] > 1 then ... ← '1st,

³⁹⁶... ← onr35^[1539]

³⁹⁷if onr65^[1542] > 1 then ... ← '1st,

³⁹⁸... ← onr35^[1539]

³⁹⁹if onr65^[1542] > 1 then ... ← '1st,

⁴⁰⁰... ← onr35^[1539]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1551.	on351	What is the current interest rate of the ... ⁴⁰¹ mortgage on your ... ⁴⁰² ? 1-890 (×0.01%) Don't know..... -9	2 2	} → 1552
1552.	on451	What is the end date (which year) of the ... ⁴⁰³ mortgage on your ... ⁴⁰⁴ ? 2014-2021	4	} → 1553
1553.	on551	How often do you pay mortgage expenses for the ... ⁴⁰⁵ mortgage on your ... ⁴⁰⁶ ? Per month 1 Per quarter..... 2 Per six months 3 Per year..... 4	2 1 1 0	} → 1554
		<i>Total mortgage expenses include interest, repayment, and premiums (if any).</i>		
1554.	on651	How much do you pay now on all mortgage expenses for the ... ⁴⁰⁷ mortgage on your ... ⁴⁰⁸ per ... ⁴⁰⁹ ? 1-1698 Don't know..... -9	1 3	} → 1555
1555.	bz20	Did you, on 31 December 1992, own one or more CAR(S) ? <i>Do NOT mention car provided by employer here.</i> Yes 1 No..... 2	2291 2400	} → 1556 } → 1598
1556.	aut2	How many CARS did you own on 31 December 1992 ? <i>Do NOT mention car provided by employer or leased car here.</i> 1-6.....	2291	} → 1557

⁴⁰¹if onr65^[1542] > 1 then ... ← '1st'

⁴⁰²... ← onr35^[1539]

⁴⁰³if onr65^[1542] > 1 then ... ← '1st'

⁴⁰⁴... ← onr35^[1539]

⁴⁰⁵if onr65^[1542] > 1 then ... ← '1st'

⁴⁰⁶... ← onr35^[1539]

⁴⁰⁷if onr65^[1542] > 1 then ... ← '1st'

⁴⁰⁷... ← onr35^[1539]

⁴⁰⁸case on551^[1553] of 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' end

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
<i>The following questions concern your ... CAR(S).</i>				
1557.	aut301	What is the year of construction of the 1 st CAR you have mentioned ? 1900-1993	2291	} → 1558
1558.	aut401	What is the make of the 1 st CAR you have mentioned ? 1-68	2225	} → 1560 } → 1559 } → 1560
		69	65	
		Don't know 99	1	
1559.	aut501	What is the make of the 1 st CAR you have mentioned ? ... (Verbal answer)		→ 1560
1560.	aut601	What is the type of your ... ⁴⁰⁹ ?		
<i>This question concerns the 1st CAR you have mentioned.</i>				
		... (Verbal answer)		→ 1561
1561.	aut701	What was the purchase price of your ... ⁴¹⁰ ?		
<i>The purchase price is the sum that you paid to buy the 1st CAR you have mentioned.</i>				
		1-130000 guilders.....	2077	} → 1562
		Don't know..... -9	214	
1562.	aut801	How much was the estimated market value of the 1 st CAR you have mentioned, on 31 December 1992 ? 1-150000 guilders.....	1425	} → 1563
		Don't know..... -9	866	
1563.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 1 car ? <i>Formal description:</i> $aut2^{[1556]} > 1$		
		Yes	326	} → 1564
		No	1965	} → 1598

⁴⁰⁹ ... ← $aut401^{[1558]}$

⁴¹⁰ ... ← $aut401^{[1558]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1564.	aut302	What is the year of construction of the 2 nd CAR you have mentioned ? 1955-1993	326	} → 1565
1565.	aut402	What is the make of the 2 nd CAR you have mentioned ? 1-68	304	} → 1567
		69	21	} → 1566
		Don't know 99	1	} → 1567
1566.	aut502	What is the make of the 2 nd CAR you have mentioned ? ... (Verbal answer)		→ 1567
1567.	aut602	What is the type of your ... ⁴¹¹ ? <i>This question concerns the 2nd CAR you have mentioned.</i> ... (Verbal answer)		→ 1568
1568.	aut702	What was the purchase price of your ... ⁴¹² ? <i>The purchase price is the sum that you paid to buy the 2nd CAR you have mentioned.</i> 1-100000 guilders.....	307	} → 1569
		Don't know..... -9	19	
1569.	aut802	How much was the estimated market value of the 2 nd CAR you have mentioned, on 31 December 1992 ? 1-125000 guilders.....	245	} → 1570
		Don't know..... -9	81	
1570.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 cars ? <i>Formal description:</i> $aut2^{[1556]} > 2$		
		Yes	25	} → 1571
		No.....	301	} → 1598
1571.	aut303	What is the year of construction of the 3 rd CAR you have mentioned ? 1954-1993	25	} → 1572

⁴¹¹ ... ← $aut402^{[1565]}$

⁴¹² ... ← $aut402^{[1565]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1572.	aut403	What is the make of the 3 rd CAR you have mentioned ?		
		1-68	21	} → 1574
		69	4	
1573.	aut503	What is the make of the 3 rd CAR you have mentioned ?		
		... (Verbal answer)		→ 1574
1574.	aut603	What is the type of your ... ⁴¹³ ?		
		<i>This question concerns the 3rd CAR you have mentioned.</i>		
		... (Verbal answer)		→ 1575
1575.	aut703	What was the purchase price of your ... ⁴¹⁴ ?		
		<i>The purchase price is the sum that you paid to buy the 3rd CAR you have mentioned.</i>		
		1-45000 guilders.....	23	} → 1576
		Don't know..... -9	2	
1576.	aut803	How much was the estimated market value of the 3 rd CAR you have mentioned, on 31 December 1992 ?		
		1-120000 guilders.....	19	} → 1577
		Don't know..... -9	6	
1577.		<i>Interviewer: Did the respondent, on 31 December 1992, have more than 3 cars ?</i>		
		<i>Formal description: aut2^[1556] > 3</i>		
		Yes	6	} → 1578
		No.....	19		} → 1598
1578.	aut304	What is the year of construction of the 4 th CAR you have mentioned ?		
		1965-1992	6	} → 1579
1579.	aut404	What is the make of the 4 th CAR you have mentioned ?		
		1-68	6	} → 1581

⁴¹³ ... ← aut403^[1572]

⁴¹⁴ ... ← aut403^[1572]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1580.	aut504	What is the make of the 4 th CAR you have mentioned ? ... (Verbal answer)		→ 1581
1581.	aut604	What is the type of your ... ⁴¹⁵ ? <i>This question concerns the 4th CAR you have mentioned.</i> ... (Verbal answer)		→ 1582
1582.	aut704	What was the purchase price of your ... ⁴¹⁶ ? <i>The purchase price is the sum that you paid to buy the 4rd CAR you have mentioned.</i> 1250-65000 guilders	6	} → 1583
1583.	aut804	How much was the estimated market value of the 4 th CAR you have mentioned, on 31 December 1992 ? 1-130000 guilders..... Don't know..... -9	4 2	} → 1584
1584.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 4 cars ? <i>Formal description:</i> $aut2^{[1556]} > 4$ Yes No	2 4	} → 1585 } → 1598
1585.	aut305	What is the year of construction of the 5 th CAR you have mentioned ? 1986-1988	2	} → 1586
1586.	aut405	What is the make of the 5 th CAR you have mentioned ? 1-68	2	} → 1588
1587.	aut505	What is the make of the 5 th CAR you have mentioned ? ... (Verbal answer)		→ 1588

⁴¹⁵ ... ← $aut404^{[1579]}$

⁴¹⁶ ... ← $aut404^{[1579]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1588.	aut605	What is the type of your ... ⁴¹⁷ ? <i>This question concerns the 5th CAR you have mentioned.</i> ... (Verbal answer)		→ 1589
1589.	aut705	What was the purchase price of your ... ⁴¹⁸ ? <i>The purchase price is the sum that you paid to buy the 5th CAR you have mentioned.</i> 3500-80000 guilders	2 }	→ 1590
1590.	aut805	How much was the estimated market value of the 5 th CAR you have mentioned, on 31 December 1992 ? 5000-30000 guilders	2 }	→ 1591
1591.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 5 cars ? <i>Formal description:</i> $aut2^{[1556]} > 5$ Yes	1 }	→ 1592
		No	1 }	→ 1598
1592.	aut306	What is the year of construction of the 6 th CAR you have mentioned ? 1985	1 }	→ 1593
1593.	aut406	What is the make of the 6 th CAR you have mentioned ? 1-68	1 }	→ 1595
1594.	aut506	What is the make of the 6 th CAR you have mentioned ? ... (Verbal answer)		→ 1595
1595.	aut606	What is the type of your ... ⁴¹⁹ ? <i>This question concerns the 6th CAR you have mentioned.</i> ... (Verbal answer)		→ 1596

⁴¹⁷ ... ← $aut405^{[1586]}$ ⁴¹⁸ ... ← $aut405^{[1586]}$ ⁴¹⁹ ... ← $aut406^{[1593]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1596.	aut706	What was the purchase price of your ... ⁴²⁰ ? <i>The purchase price is the sum that you paid to buy the 6th CAR you have mentioned.</i> 1000 guilders	1	} → 1597
1597.	aut806	How much was the estimated market value of the 6 th CAR you have mentioned, on 31 December 1992 ? 100 guilders	1	} → 1598
1598.	bz21	Did you, on 31 December 1992, own one or more MOTORBIKE(S) ? Yes 1 No 2	133 4558	} → 1599 } → 1620
1599.	mot2	How many MOTORBIKE(S) did you own on 31 December 1992 ? 1-3	133	} → 1600
		<i>This question concerns the 1st MOTORBIKE you have mentioned.</i>		
1600.	mot301	What is the year of construction of the 1 st MOTORBIKE you have mentioned ? 1900-1993	133	} → 1601
1601.	mot401	What is the make of the 1 st MOTORBIKE you have mentioned ? 1-43 44	122 11	} → 1603 } → 1602
1602.	mot501	What is the make of the 1 st MOTORBIKE you have mentioned ? ... (Verbal answer)		→ 1603
1603.	mot601	What is the type of your ... ⁴²¹ ? <i>This question concerns the 1st MOTORBIKE you have mentioned.</i> ... (Verbal answer)		→ 1604

⁴²⁰ ... ← aut406^[1593]

⁴²¹ ... ← mot401^[1601]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1604.	mot701	What was the purchase price of your ... ⁴²² ? <i>The purchase price is the sum that you paid to buy the 1st MOTORBIKE you have mentioned.</i>		
		1-46500 guilders.....	107	} → 1605
		Don't know..... -9	26	
1605.	mot801	How much was the estimated market value of the 1 st MOTORBIKE you have mentioned, on 31 December 1992 ?		
		1-40000 guilders.....	82	} → 1606
		Don't know..... -9	51	
1606.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 1 motorbike ? <i>Formal description:</i> $mot2^{[1599]} > 1$		
		Yes	17	} → 1607
		No.....	116		} → 1620
1607.	mot302	What is the year of construction of the 2 nd MOTORBIKE you have mentioned ?		
		1929-1992.....	17	} → 1608
1608.	mot402	What is the make of the 2 nd MOTORBIKE you have mentioned ?		
		1-43	15	} → 1610
		44	2	
1609.	mot502	What is the make of the 2 nd MOTORBIKE you have mentioned ? ... (Verbal answer)		→ 1610
1610.	mot602	What is the type of your ... ? <i>This question concerns the 2nd MOTORBIKE you have mentioned.</i> ... (Verbal answer)		→ 1611

⁴²² ... ← $mot401^{[1601]}$

Quest. #	Vari- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1611.	mot702	What was the purchase price of your ...? <i>The purchase price is the sum that you paid to buy the 2nd MOTORBIKE you have mentioned.</i>		
		1-8500 guilders	14	} → 1612
		Don't know..... -9	3	
1612.	mot802	How much was the estimated market value of the 2 nd MOTORBIKE you have mentioned, on 31 December 1992 ?		
		1-8500 guilders	12	} → 1613
		Don't know..... -9	5	
1613.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 motorbikes ? <i>Formal description:</i> $mot2^{[1599]} > 2$		
		Yes	6	} → 1614
		No.....	11		} → 1620
1614.	mot303	What is the year of construction of the 3 rd MOTORBIKE you have mentioned ?		
		1955-1992	6	} → 1615
1615.	mot403	What is the make of the 3 rd MOTORBIKE you have mentioned ?		
		1-43	6	} → 1617
1616.	mot503	What is the make of the 3 rd MOTORBIKE you have mentioned ? ... (Verbal answer)		→ 1617
1617.	mot603	What is the type of your ...? <i>This question concerns the 3rd MOTORBIKE you have mentioned.</i>		
		... (Verbal answer)		→ 1618
1618.	mot703	What was the purchase price of your ...? <i>The purchase price is the sum that you paid to buy the 3rd MOTORBIKE you have mentioned.</i>		
		1-8000 guilders	5	} → 1619
		Don't know..... -9	1	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1619.	mot803	How much was the estimated market value of the 3 rd MOTORBIKE you have mentioned, on 31 December 1992 ? 1-6500 guilders Don't know -9	5 1	} → 1620
1620.	bz22	Did you, on 31 December 1992, own one or more BOATS? <i>Do NOT include: rowboats, canoes, rubber boats and the like.</i> Yes 1 No 2	155 4536	} → 1621 } → 1636
1621.	boo2	How many BOATS did you own on 31 December 1992 ? <i>Do NOT include: rowboats, canoes, rubber boats and the like.</i> 1-3.....	155	} → 1622
<i>The following questions concern your ... BOAT(S).</i>				
1622.	boo301	What is the year of construction of the 1 st BOAT you have mentioned ? 1800-1993 Don't know -9	141 14	} → 1623
1623.	boo401	What is the make of the 1 st BOAT you have mentioned ? ... (Verbal answer)		→ 1624
1624.	boo501	What was the purchase price of the 1 st BOAT you have mentioned ? 1-180000 guilders Don't know -9	125 30	} → 1625
1625.	boo601	How much was the estimated market value of the 1 st BOAT you have mentioned, on 31 December 1992 ? 1-245000 guilders Don't know -9	104 51	} → 1626
1626.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 1 boat ? <i>Formal description:</i> <i>boot2</i> > 1 Yes No	12 143	} → 1627 } → 1636

Quest. #	Vari- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1627.	boo302	What is the year of construction of the 2 nd BOAT you have mentioned ? 1934-1991	12	} → 1628
1628.	boo402	What is the make of the 2 nd BOAT you have mentioned ? ... (Verbal answer)		→ 1629
1629.	boo502	What was the purchase price of the 2 nd BOAT you have mentioned ? 750-70000 guilders.....	12	} → 1630
1630.	boo602	How much was the estimated market value of the 2 nd BOAT you have mentioned, on 31 December 1992 ? 1-70000 guilders..... Don't know..... -9	11 1	} → 1631
1631.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 boats ? <i>Formal description:</i> <i>boot2</i> > 2 Yes	2	} → 1632
		Neer.....	10	} → 1636
1632.	boo303	What is the year of construction of the 3 rd BOAT you have mentioned ? 1982-1991	2	} → 1633
1633.	boo403	What is the make of the 3 rd BOAT you have mentioned ? ... (Verbal answer)		→ 1634
1634.	boo503	What was the purchase price of the 3 rd BOAT you have mentioned ? 825-2000 guilders.....	2	} → 1635
1635.	boo603	How much was the estimated market value of the 3 rd BOAT you have mentioned, on 31 December 1992 ? 500-2000 guilders.....	2	} → 1636
1636.	bz23	Did you, on 31 December 1992, own one or more (SITE-) CARAVANS ? Yes	1 347	} → 1637
		No.....	2 4344	} → 1640

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1637.	car2	How many (SITE-) CARAVANS did you own on 31 December 1992 ? 1-2.....	347	} → 1638
1638.	car3	What was the purchase price of your (SITE-) CARAVAN(S) ? <i>The purchase price is the sum that you paid to buy it/them.</i> 1-65000 guilders..... Don't know..... -9	305 42	} → 1639
1639.	car4	How much was the total estimated market value of your ... ⁴²³ (SITE-) CARAVAN(S) on 31 December 1992 ? 1-119000 guilders..... Don't know..... -9	199 148	} → 1640
1640.	bz24	Did you, on 31 December 1992, have any money LENT out to family of friends ? Yes 1 No 2	258 4433	} → 1641 } → 1644
1641.	uit2	How much had you lent to them at that time ? 1-500000 guilders..... Don't know..... -9	224 34	} → 1642
1642.	uit3	Did you charge any interest for the money that you had lent to family or friends on 31 December 1992 ? Yes 1 No 2	68 190	} → 1643 } → 1644
1643.	uit4	How much interest did you receive from the loan of this money in total in 1992 ? 1-30000 guilders..... Don't know..... -9	39 29	} → 1644
1644.	bz25	Did you, on 31 December 1992, have any money saved or invested in a way not mentioned before in this questionnaire ? <i>If relevant: do NOT include assets belonging to your own business here.</i> Yes 1 No 2	163 4528	} → 1645 } → 1675

⁴²³ ... ← car2^[1637]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1645.	ove2	How many of these INVESTMENTS NOT MENTIONED BEFORE IN THIS QUESTIONNAIRE did you have on 31 December 1992 ?		
		1-100	163	} → 1646
		... ⁴²⁴ ... ⁴²⁵ ... ⁴²⁶		
1646.	ove31	With which bank or financial institution did you make your 1 st INVESTMENT ?		
		Not applicable	0	79
		ABN amro	1	9
		Postbank	2	12
		Rabobank	3	9
		ING bank (NMB)	4	2
		VSB bank	5	4
		SNS bank	6	1
		Other	7	47
		Don't know	99	0
				} → 1648
				} → 1647
				} → 1648
1647.	ove41	With which bank or financial institution did you make your 1 st INVESTMENT ?		
		... (Verbal answer)		→ 1648
1648.	ove51	In what way have you invested the money of your 1 st INVESTMENT ?		
		... (Verbal answer)		→ 1649
1649.	ove71	How much was the value of your 1 st INVESTMENT on 31 December 1992 ?		
		1-400000 guilders		88
		Don't know	-9	75
				} → 1650

⁴²⁴**if** *ove2*^[1645] > 5 **then** ... ← 'The program can record up to a maximum of 5 investments that have not been discussed before. With answering the following questions, please report on the 5 - for you - most important investments. The following questions concern your 5 most important INVESTMENTS not mentioned earlier.'

⁴²⁴**if** (*ove2*^[1645] > 1) ∧ (*ove2*^[1645] < 6) **then** ... ← 'The following questions concern your ... INVESTMENTS not mentioned earlier.'

⁴²⁵**if** *ove2*^[1645] = 1 **then** ... ← 'The following questions concern your INVESTMENT not mentioned earlier.'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1650.	ove81	How much did you receive on interest/dividends through your 1 st INVESTMENT over the period 1 January 1992 through 31 December 1992 ? 1-28000 guilders..... Don't know..... -9	37 126	} → 1651
1651.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 1 investment not mentioned before in this questionnaire ? <i>Formal description:</i> $ove2^{[1645]} > 1$ Yes No.....	33 130	} → 1652 } → 1675
1652.	ove32	With which bank or financial institution did you make your 2 nd INVESTMENT ? Not applicable 0 ABN amro 1 Postbank..... 2 Rabobank..... 3 ING bank (NMB) 4 VSB bank..... 5 SNS bank 6 Other 7 Don't know 99	14 4 3 0 0 0 0 12 0	} → 1654 } → 1653 } → 1654
1653.	ove42	With which bank or financial institution did you make your 2 nd INVESTMENT ? ... (Verbal answer)		→ 1654
1654.	ove52	In what way have you invested the money of your 2 nd INVESTMENT ? ... (Verbal answer)		→ 1655
1655.	ove72	How much was the value of your 2 nd INVESTMENT on 31 December 1992 ? 1-400000 guilders..... Don't know..... -9	22 11	} → 1656
1656.	ove82	How much did you receive on interest/dividends through your 2 nd INVESTMENT over the period 1 January 1992 through 31 December 1992 ? 1-945 guilders Don't know..... -9	8 25	} → 1657

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1657.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 investments not mentioned before in this questionnaire ? <i>Formal description:</i> $ove2^{[1645]} > 2$		
		Yes	10	} → 1658 } → 1675
		No	23	
1658.	ove33	With which bank or financial institution did you make your 3 rd INVESTMENT ?		
		Not applicable	0	} → 1660
		ABN amro	1	
		Postbank	2	
		Rabobank	3	
		ING bank (NMB)	4	
		VSB bank	5	
		SNS bank	6	
		Other	7	} → 1659
		Don't know	99		} → 1660
1659.	ove43	With which bank or financial institution did you make your 3 rd INVESTMENT ? ... (Verbal answer)		→ 1660
1660.	ove53	In what way have you invested the money of your 3 rd INVESTMENT ? ... (Verbal answer)		→ 1661
1661.	ove73	How much was the value of your 3 rd INVESTMENT on 31 December 1992 ?		
		1-80000 guilders	8	} → 1662
		Don't know	-9	
1662.	ove83	How much did you receive on interest/dividends through your 3 rd INVESTMENT over the period 1 January 1992 through 31 December 1992 ?		
		1-65 guilders	2	} → 1663
		Don't know	-9	

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1663.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 3 investments not mentioned before in this questionnaire ? <i>Formal description:</i> $ove2^{[1645]} > 3$		
		Yes	6	} → 1664
		No	4	} → 1675
1664.	ove34	With which bank or financial institution did you make your 4 th INVESTMENT ?		
		Not applicable	0	3
		ABN amro	1	1
		Postbank	2	0
		Rabobank	3	0
		ING bank (NMB)	4	0
		VSB bank	5	0
		SNS bank	6	0
		Other	7	2
		Don't know	99	0
1665.	ove44	With which bank or financial institution did you make your 4 th INVESTMENT ?		
		... (Verbal answer)		→ 1666
1666.	ove54	In what way have you invested the money of your 4 th INVESTMENT ?		
		... (Verbal answer)		→ 1667
1667.	ove74	How much was the value of your 4 th INVESTMENT on 31 December 1992 ?		
		1-15000 guilders		4
		Don't know	-9	2
1668.	ove84	How much did you receive on interest/dividends through your 4 th INVESTMENT over the period 1 January 1992 through 31 December 1992 ?		
		1-115 guilders		2
		Don't know	-9	4

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1669.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 4 investments not mentioned before in this questionnaire ? <i>Formal description:</i> $ove2^{[1645]} > 4$		
		Yes	4	} → 1670 } → 1675
		No	2	
1670.	ove35	With which bank or financial institution did you make your 5 th INVESTMENT ?		
		Not applicable	0	} → 1672
		ABN amro	1	
		Postbank	2	
		Rabobank	3	
		ING bank(NMB)	4	
		VSB bank	5	
		SNS bank	6	
		Other	7	} → 1671
		Don't know	99		} → 1672
1671.	ove45	With which bank or financial institution did you make your 5 th INVESTMENT ? ... (Verbal answer)		→ 1672
1672.	ove55	In what way have you invested the money of your 5 th INVESTMENT ? ... (Verbal answer)		→ 1673
1673.	ove75	How much was the value of your 5 th INVESTMENT on 31 December 1992 ?		
		1-40 guilders	1	} → 1674
		Don't know	3	
1674.	ove85	How much did you receive on interest/dividends through your 5 th INVESTMENT over the period 1 January 1992 through 31 December 1992 ?		
		1-10 guilders	1	} → 1675
		Don't know	3	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>Do you have any REGULAR SAVING ARRANGEMENTS, e.g. through a permanent deduction of your salary, or through an automatic transfer system ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 permanent deduction of salary</i>		
		<i>2 automatic transfer system</i>		
		<i>3 other way of automatic saving</i>		
		<i>4 no such arrangements</i>		
1675.	sp421	Regular saving arrangement: permanent deduction of salary		
		Yes	1 413	} → 1676
		No	2 4277	
1676.	sp422	Regular saving arrangement: automatic transfer system		
		Yes	1 1214	} → 1677
		No	2 3476	
1677.	sp423	Regular saving arrangement: other way of automatic saving		
		Yes	1 132	} → 1678
		No	2 4558	
1678.	sp424	Regular saving arrangement: no such arrangements		
		Yes	1 2835	} → 1679
		No	2 1855	
1679.	bez1	Are you planning to open a (new) checking account in the next 12 months ?		
		Yes	1 190	} → 1680
		No	2 4497	
1680.	bez2	Are you planning to open a (new) savings or deposit account in the next 12 months ?		
		Yes	1 807	} → 1681
		No	2 3848	
1681.		<i>Interviewer:</i> Had the respondent, on 31 December 1992, not invested in one or more of the below-mentioned ways of investing money ?		
		Yes	4413	} → 1682
		No	274		} → 1689

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>Below, a number of different ways of investing money are mentioned, in which you had not invested on 31 December 1992. Are you planning to invest money in one or more of these ways ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 growth funds</i>		
		<i>2 mutual accounts/investments in mutual funds</i>		
		<i>3 (mortgage) bonds</i>		
		<i>4 shares</i>		
		<i>5 put-options</i>		
		<i>6 call-options, falcons or warrants</i>		
		<i>0 no, none of the above-mentioned</i>		
1682.	bez30	Possible future investment: none of the above-mentioned		
		Yes 1	3522	} → 1683
		No 2	891	
1683.	bez31	Possible future investment: growth funds		
		Yes 1	157	} → 1684
		No 2	4256	
1684.	bez32	Possible future investment: mutual accounts/investments in mutual funds		
		Yes 1	171	} → 1685
		No 2	4242	
1685.	bez33	Possible future investment: (mortgage) bonds		
		Yes 1	57	} → 1686
		No 2	4356	
1686.	bez34	Possible future investment: shares		
		Yes 1	85	} → 1687
		No 2	4328	
1687.	bez35	Possible future investment: put-options		
		Yes 1	46	} → 1688
		No 2	4367	
1688.	bez36	Possible future investment: call-options, falcons or warrants		
		Yes 1	56	} → 1689
		No 2	4357	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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The following questions concern your (outstanding) debts and liabilities. There are different sections about:

- 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') through credit cards
- other loans

This part of the questionnaire does NOT concern mortgages or being in the red on a checking account.

Explanation if the household consists of more than one person:

The following questions will also be put to household members aged 16 years and older. To prevent double reporting, JOINT assets should be mentioned by 1 member of the household only.

Explanation to the member of the household who reports joint assets:

You have been selected to report not only your personal debts but also debts you have jointly with your partner.

Explanation to the partner who has not been selected: *Your partner has been selected to report debts you have jointly with you partner. Please report ONLY your personal debts.*

Explanation to other members of the household: *You have NOT been selected to report joint debts.*

1689.	pers1	Did you, on 31 December 1992, have one or more PRIVATE loans ? <i>With a private loan, the whole sum is made available (to the person taking out the loan) at one time.</i>		
		Yes	1	302 } → 1690
		No	2	4381 } → 1719
1690.	pers2	HOW MANY of these PRIVATE loans did you have on 31 December 1992 ? 1-3.....		302 } → 1691

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>The following questions concern your ...⁴²⁶private loan(s) on 31 December 1992. For each loan you will be asked to provide information on:</i>		
		<i>- the financial institution with which you took out the loan</i>		
		<i>- the remaining debt on 31 December 1992</i>		
		<i>- the total interest paid over the period 1 January 1992 through 31 December 1992</i>		
1691.	per101	With which bank or financial institution did you take out your 1 st PRIVATE LOAN ?		
		ABN amro 1	46	} → 1693
		Postbank 2	62	
		Rabobank 3	42	
		ING bank (NMB) 4	12	
		VSB bank 5	8	
		SNS bank 6	8	
		Other 7	118	} → 1692
		Don't know 99	6	} → 1693
1692.	per201	With which bank or financial institution did you take out your 1 st PRIVATE LOAN ?		
		... (Verbal answer)		→ 1693
1693.	per301	How much was the remaining debt of your 1 st PRIVATE LOAN on 31 December 1992 ?		
		1-140000 guilders	187	} → 1695
		Don't know -9	115	} → 1694

⁴²⁶ ... ← pers2^[1690]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1694.	per401	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than f 100	1	7
		f 100 - f 1,000	2	10
		f 1,000 - f 3,000	3	9
		f 3,000 - f 5,000	4	7
		f 5,000 - f 10,000	5	11
		f 10,000 - f 15,000	6	7
		f 15,000 - f 20,000	7	6
		f 20,000 - f 25,000	8	1
		f 25,000 - f 30,000	9	2
		f 30,000 - f 35,000	10	1
		f 35,000 - f 40,000	11	0
		f 40,000 - f 45,000	12	0
		f 45,000 - f 50,000	13	0
		f 50,000 or more	14	3
		Don't know	-9	51
				} → 1695
1695.	per501	How much (in total) did you pay on interest because of your 1 st PRIVATE LOAN over the period 1 January 1992 through 31 December 1992 ?		
		1-8146 guilders		126
		Don't know	-9	176
				} → 1696
1696.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 1 private loan ? <i>Formal description:</i> per2 > 1		
		Yes		28
		No		274
				} → 1697
				} → 1708
1697.	per102	With which bank or financial institution did you take out your 2 nd PRIVATE LOAN ?		
		ABN amro	1	4
		Postbank	2	3
		Rabobank	3	0
		ING bank (NMB)	4	0
		VSB bank	5	2
		SNS bank	6	1
		Other	7	15
		Don't know	99	3
				} → 1699
				} → 1698
				} → 1699

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing	
1698.	per202	With which bank or financial institution did you take out your 2 nd PRIVATE LOAN ? ... (Verbal answer)		→ 1699	
1699.	per302	How much was the remaining debt of your 2 nd PRIVATE LOAN on 31 December 1992 ? 1-86690 guilders.....	11	} → 1701 } → 1700	
		Don't know..... -9	17		
1700.	per402	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ? Less than <i>f</i> 100 1 <i>f</i> 100 - <i>f</i> 1,000 2 <i>f</i> 1,000 - <i>f</i> 3,000 3 <i>f</i> 3,000 - <i>f</i> 5,000 4 <i>f</i> 5,000 - <i>f</i> 10,000 5 <i>f</i> 10,000 - <i>f</i> 15,000 6 <i>f</i> 15,000 - <i>f</i> 20,000 7 <i>f</i> 20,000 - <i>f</i> 25,000 8 <i>f</i> 25,000 - <i>f</i> 30,000 9 <i>f</i> 30,000 - <i>f</i> 35,000 10 <i>f</i> 35,000 - <i>f</i> 40,000 11 <i>f</i> 40,000 - <i>f</i> 45,000 12 <i>f</i> 45,000 - <i>f</i> 50,000 13 <i>f</i> 50,000 or more 14 Don't know..... -9	2 0 1 2 1 1 0 0 0 0 0 0 0 0 10	} → 1701	
1701.	per502	How much (in total) did you pay on interest because of your 2 nd PRIVATE LOAN over the period 1 January 1992 through 31 December 1992 ? 1-6643 guilders.....	6		} → 1702
		Don't know..... -9	22		
1702.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 private loans ? <i>Formal description:</i> <i>per2</i> > 2			
		Yes	3		} → 1703 } → 1708
		No.....	25		

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1703.	per103	With which bank or financial institution did you take out your 3 rd PRIVATE LOAN ?		
		ABN amro	1	2
		Postbank.....	2	0
		Rabobank.....	3	0
		ING bank (NMB)	4	0
		VSB bank.....	5	0
		SNS bank	6	0
		Other	7	1
		Don't know	99	0
				} → 1705
				} → 1704
				} → 1705
1704.	per203	With which bank or financial institution did you take out your 3 rd PRIVATE LOAN ?		
		... (Verbal answer)		→ 1705
1705.	per303	How much was the remaining debt of your 3 rd PRIVATE LOAN on 31 December 1992 ?		
		Don't know.....	-9	3
				} → 1706
1706.	per403	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than f 100	1	0
		f 100 - f 1,000	2	1
		f 1,000 - f 3,000	3	0
		f 3,000 - f 5,000	4	0
		f 5,000 - f 10,000	5	0
		f 10,000 - f 15,000	6	0
		f 15,000 - f 20,000	7	0
		f 20,000 - f 25,000	8	0
		f 25,000 - f 30,000	9	0
		f 30,000 - f 35,000	10	0
		f 35,000 - f 40,000	11	0
		f 40,000 - f 45,000	12	0
		f 45,000 - f 50,000	13	0
		f 50,000 or more	14	0
		Don't know.....	-9	2
				} → 1707
1707.	per503	How much (in total) did you pay on interest because of your 3 rd PRIVATE LOAN over the period 1 January 1992 through 31 December 1992 ?		
		1-300 guilders		1
		Don't know.....	-9	2
				} → 1708

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1708.	per6	Did you take out this/these private loan(s) for any particular purpose ?		
		Yes	1	} → 1709 } → 1719
		No	2	
		<i>What was the purpose of this/these private loan(s) ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 to purchase/repair car, motorbike, scooter, caravan, boat, surfboard, moped, or bicycle</i>		
		<i>2 to purchase or make major changes to my house / move to other accommodation</i>		
		<i>3 to purchase land or other real estate (not including your own accommodation)</i>		
		<i>4 to purchase audio-visual equipment, household appliances, luxury goods, or furniture</i>		
		<i>5 to make investments in business/firm, investments in stocks</i>		
		<i>6 for studies for myself or for members of my family</i>		
		<i>7 for holidays</i>		
		<i>8 to pay off other loan/mortgage</i>		
		<i>9 for other purpose</i>		
1709.	per71	Purpose private loan: to purchase/repair car, motorbike, etc.		
		Yes	1	} → 1710
		No	2	
1710.	per72	Purpose private loan: to purchase or make major changes to my house / move to other accommodation		
		Yes	1	} → 1711
		No	2	
1711.	per73	Purpose private loan: to purchase land or other real estate		
		Yes	1	} → 1712
		No	2	
1712.	per74	Purpose private loan: to purchase audio-visual equipment, household appliances, luxury goods, or furniture		
		Yes	1	} → 1713
		No	2	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1713.	per75	Purpose private loan: to make investments in business/firm, investments in stocks		
		Yes	1	} → 1714
		No	2	
1714.	per76	Purpose private loan: for studies for myself or for members of my family		
		Yes	1	} → 1715
		No	2	
1715.	per77	Purpose private loan: for holidays		
		Yes	1	} → 1716
		No	2	
1716.	per78	Purpose private loan: to pay off other loan/mortgage		
		Yes	1	} → 1717
		No	2	
1717.	per79	Purpose private loan: for other purpose		
		Yes	1	} → 1718
		Neer	2		} → 1719
1718.	per8	What other purpose was that ?		
		... (Verbal answer)		→ 1719
		<i>An extended line of credit is an arrangement that enables you to withdraw money, up to a set maximum.</i>		
1719.	door1	Did you, on 31 December 1992, have one or more EXTENDED LINES OF CREDIT ?		
		Yes	1	} → 1720
		No	2		} → 1752
1720.	door2	HOW MANY of these EXTENDED LINES OF CREDIT did you have on 31 December 1992 ?		
		1-3		} → 1721

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>The following questions concern your ...⁴²⁷ extended lines of credit on 31 December 1992. For each extended line of credit you will be asked to provide information on:</i>		
		<i>- the financial institution with which you took out the credit</i>		
		<i>- the remaining debt on 31 December 1992</i>		
		<i>- the maximum credit</i>		
		<i>- the total interest paid over the period 1 January 1992 through 31 December 1992.</i>		
1721.	doo101	With which financial institution did you take out your 1 st EXTENDED LINE OF CREDIT ?		
		ABN amro 1	182	} → 1723
		Postbank 2	203	
		Rabobank 3	114	
		ING bank (NMB) 4	27	
		VSB bank 5	24	
		SNS bank 6	12	
		Other 7	92	} → 1722
1722.	doo201	With which financial institution did you take out your 1 st EXTENDED LINE OF CREDIT ?		
		... (Verbal answer)		→ 1723
1723.	doo301	How much was the remaining debt of your 1 st EXTENDED LINE OF CREDIT on 31 December 1992 ?		
		1-112622 guilders	396	} → 1725
		Don't know -9	258	} → 1724

⁴²⁷ ... ← door2^[1720]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1724.	doo401	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than <i>f</i> 100	1	113
		<i>f</i> 100 - <i>f</i> 1,000	2	18
		<i>f</i> 1,000 - <i>f</i> 3,000	3	13
		<i>f</i> 3,000 - <i>f</i> 5,000	4	11
		<i>f</i> 5,000 - <i>f</i> 10,000	5	21
		<i>f</i> 10,000 - <i>f</i> 15,000	6	8
		<i>f</i> 15,000 - <i>f</i> 20,000	7	4
		<i>f</i> 20,000 - <i>f</i> 25,000	8	5
		<i>f</i> 25,000 - <i>f</i> 30,000	9	1
		<i>f</i> 30,000 - <i>f</i> 35,000	10	1
		<i>f</i> 35,000 - <i>f</i> 40,000	11	1
		<i>f</i> 40,000 - <i>f</i> 45,000	12	0
		<i>f</i> 45,000 - <i>f</i> 50,000	13	0
		<i>f</i> 50,000 or more	14	0
		Don't know	-9	62
				} → 1725
1725.	doo501	What is the maximum credit of your 1 st EXTENDED LINE OF CREDIT ?		
		1-250000 guilders		631
		Don't know	-9	23
				} → 1726
1726.	doo601	How much (in total) did you pay on interest for your 1 st EXTENDED LINE OF CREDIT over the period 1 January 1992 through 31 December 1992 ?		
		1-10325 guilders		369
		Don't know	-9	285
				} → 1727
1727.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 1 extended line of credit ? <i>Formal description:</i> <i>door2</i> > 1		
		Yes		37
		No		617
				} → 1728
				} → 1741
1728.	doo102	With which financial institution did you take out your 2 nd EXTENDED LINE OF CREDIT ?		
		ABN amro	1	0
		Postbank	2	11
		Rabobank	3	10
		ING bank (NMB)	4	1
		VSB bank	5	0
		SNS bank	6	1
		Other	7	14
				} → 1730
				} → 1729

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing	
1729.	doo202	With which financial institution did you take out your 2 nd EXTENDED LINE OF CREDIT ? ... (Verbal answer)		→ 1730	
1730.	doo302	How much was the remaining debt of your 2 nd EXTENDED LINE OF CREDIT on 31 December 1992 ? 1-35500 guilders.....	19	} → 1732 } → 1731	
		Don't know..... -9	18		
1731.	doo402	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ? Less than f 100..... 1 f 100 - f 1,000..... 2 f 1,000 - f 3,000..... 3 f 3,000 - f 5,000..... 4 f 5,000 - f 10,000..... 5 f 10,000 - f 15,000..... 6 f 15,000 - f 20,000..... 7 f 20,000 - f 25,000..... 8 f 25,000 - f 30,000..... 9 f 30,000 - f 35,000..... 10 f 35,000 - f 40,000..... 11 f 40,000 - f 45,000..... 12 f 45,000 - f 50,000..... 13 f 50,000 or more..... 14 Don't know..... -9	9 0 1 1 0 0 0 0 0 0 0 0 0 0 7	} → 1732	
1732.	doo502	What is the maximum credit of your 2 nd EXTENDED LINE OF CREDIT ? 1-50000 guilders.....	32		} → 1733
		Don't know..... -9	5		
1733.	doo602	How much (in total) did you pay on interest for your 2 nd EXTENDED LINE OF CREDIT over the period 1 January 1992 through 31 December 1992 ? 1-4243 guilders.....	16		} → 1734
		Don't know..... -9	21		
1734.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 extended lines of credit ? <i>Formal description:</i> door2 > 2 Yes..... No.....	6 31		} → 1735 } → 1741

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1735.	doo103	With which financial institution did you take out your 3 rd EXTENDED LINE OF CREDIT ?		
		ABN amro	1	} → 1737
		Postbank	1	
		Rabobank	3	
		ING bank (NMB)	4	
		VSB bank	5	
		SNS bank	6	
		Other	7	
1736.	doo203	With which financial institution did you take out your 3 rd EXTENDED LINE OF CREDIT ? ... (Verbal answer)		→ 1737
1737.	doo303	How much was the remaining debt of your 3 rd EXTENDED LINE OF CREDIT on 31 December 1992 ?		
		1-2300 guilders	3	} → 1739
		Don't know	-9	} → 1738
1738.	doo403	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than f 100	1	} → 1739
		f 100 - f 1,000	2	
		f 1,000 - f 3,000	3	
		f 3,000 - f 5,000	4	
		f 5,000 - f 10,000	5	
		f 10,000 - f 15,000	6	
		f 15,000 - f 20,000	7	
		f 20,000 - f 25,000	8	
		f 25,000 - f 30,000	9	
		f 30,000 - f 35,000	10	
		f 35,000 - f 40,000	11	
		f 40,000 - f 45,000	12	
		f 45,000 - f 50,000	13	
		f 50,000 or more	14	
		Don't know	-9	2
1739.	doo503	What is the maximum credit of your 3 rd EXTENDED LINE OF CREDIT ?		
		1-10000 guilders	4	} → 1740
		Don't know	-9		2

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1740.	doo603	How much (in total) did you pay on interest for your 3 rd EXTENDED LINE OF CREDIT over the period 1 January 1992 through 31 December 1992 ? 1-244 guilders Don't know..... -9	2 4	} → 1741
1741.	doo7	Did you take out this/these extended line(s) of credit for any particular purpose ? Yes 1 No 2	293 361	} → 1742 } → 1752
		<i>What was the purpose of this/these private loan(s) ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 to purchase/repair car, motorbike, scooter, caravan, boat, surfboard, moped or bicycle</i>		
		<i>2 to purchase or make major changes to my house / move to other accommodation</i>		
		<i>3 to purchase land or other real estate (not including your own accommodation)</i>		
		<i>4 to purchase audio-visual equipment, household appliances, luxury goods, or furniture</i>		
		<i>5 to make investments in business/firm, investments in stocks</i>		
		<i>6 for studies for myself or for members of my family</i>		
		<i>7 for holidays</i>		
		<i>8 to pay off other loan/mortgage</i>		
		<i>9 for other purpose</i>		
1742.	doo81	Purpose extended line of credit: to purchase/repair car, motorbike, etc. Yes 1 No 2	0 0	} → 1743 } → 1752
1743.	doo82	Purpose extended line of credit: to purchase or make major changes to my house / move to other accommodation Yes 1 No 2	0 0	} → 1744

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1744.	do083	Purpose extended line of credit: to purchase land or other real estate (not including your own accommodation)		
		Yes	1	0 } → 1745 0 }
		No	2	
1745.	do084	Purpose extended line of credit: to purchase audio-visual equipment, household appliances, luxury goods, or furniture		
		Yes	1	0 } → 1746 0 }
		No	2	
1746.	do085	Purpose extended line of credit: to make investments in business/firm, investments in stocks		
		Yes	1	0 } → 1747 0 }
		No	2	
1747.	do086	Purpose extended line of credit: for studies for myself or for members of my family		
		Yes	1	0 } → 1748 0 }
		No	2	
1748.	do087	Purpose extended line of credit: holidays		
		Yes	1	0 } → 1749 0 }
		No	2	
1749.	do088	Purpose extended line of credit: to pay off other loan/mortgage		
		Yes	1	0 } → 1750 0 }
		No	2	
1750.	do089	Purpose extended line of credit: other purpose		
		Yes	1	0 } → 1751 0 }
		No	2	
1751.	do09	What other purpose was that ?		
		... (Verbal answer)		→ 1752

Quest. #	Vari- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		<p><i>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.</i></p> <p><i>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 garages (cars) and audiovisual equipment.</i></p> <p><i>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.</i></p>		
1752.	fina1	Did you, on 31 December 1992, have any OUTSTANDING DEBTS from a HIRE-PURCHASE CONTRACT, and/or a DEBT BASED ON PAYMENT BY INSTALLMENT, and/or an EQUITY-BASED LOAN ?		
		Yes 1	105	} → 1753
		No 2	4582	} → 1777
1753.	fina2	HOW MANY of these DEBTS/LOANS did you have on 31 December 1992 ? <i>This question concerns outstanding debts from a hire-purchase contract, and/or debts based on payment by installment, and/or equity-based loans.</i>		
		1-3.....	105	} → 1754

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1754.	fin101	What kind of credit is your 1 st outstanding debt ?		
		<i>The following questions concern your ...⁴²⁸ outstanding debt(s) from a hire-purchase contract, and/or debt(s) based on payment by installment, and/or equity-based loan(s), that you had on 31 December 1992. For each debt/loan you will be asked to provide information on:</i>		
		- the kind of credit		
		- the remaining debt on 31 December 1992		
		- the total interest paid over the period 1 January 1992 through 31 December 1992		
		Payment by installment 1	43	} → 1755
		Hire-purchase 2	21	
		Equity-based 3	41	
1755.	fin201	How much was the remaining debt of your 1 st outstanding debt based on hire-purchase or payment by installment, or equity-based loan, on 31 December 1992 ?		
		1-350000 guilders	55	} → 1757
		Don't know -9	50	
1756.	fin301	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than f 100 1	6	} → 1757
		f 100 - f 1,000 2	2	
		f 1,000 - f 3,000 3	3	
		f 3,000 - f 5,000 4	3	
		f 5,000 - f 10,000 5	6	
		f 10,000 - f 15,000 6	2	
		f 15,000 - f 20,000 7	4	
		f 20,000 - f 25,000 8	0	
		f 25,000 - f 30,000 9	0	
		f 30,000 - f 35,000 10	0	
		f 35,000 - f 40,000 11	0	
		f 40,000 - f 45,000 12	0	
		f 45,000 - f 50,000 13	0	
		f 50,000 or more 14	2	
		Don't know -9	22	

⁴²⁸ ... ← fin2

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1757.	fn401	How much (in total) did you pay on interest because of your 1 st outstanding debt based on hire-purchase or payment by installment, or equity-based loan over the period 1 January 1992 through 31 December 1992 ?		
		1-30000 guilders.....	42	} → 1758
		Don't know..... -9	63	
1758.		<i>Interviewer:</i> Did the respondent have more than 1 outstanding debt/loan on 31 December 1992 ? <i>Formal description:</i> $fina2^{[1753]} > 1$		
		Yes	11	} → 1759
		No.....	94		} → 1768
1759.	fn102	What kind of credit is your 2 nd outstanding debt ?		
		Payment by installment	1	} → 1760
		Hire-purchase	2	
		Equity-based	3	
	 4	4	
1760.	fn202	How much was the remaining debt of your 2 nd outstanding debt based on hire-purchase or payment by installment, or equity-based loan, on 31 December 1992 ?		
		1-96300 guilders.....	5	} → 1762
		Don't know..... -9	6	
1761.	fn302	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than f 100	1	} → 1762
		f 100 - f 1,000	2	
		f 1,000 - f 3,000	3	
		f 3,000 - f 5,000	4	
		f 5,000 - f 10,000	5	
		f 10,000 - f 15,000	6	
		f 15,000 - f 20,000	7	
		f 20,000 - f 25,000	8	
		f 25,000 - f 30,000	9	
		f 30,000 - f 35,000	10	
		f 35,000 - f 40,000	11	
		f 40,000 - f 45,000	12	
		f 45,000 - f 50,000	13	
		f 50,000 or more	14	
		Don't know..... -9	4	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1762.	fin402	How much (in total) did you pay on interest because of your 2 nd outstanding debt based on hire-purchase or payment by installment, or equity-based loan over the period 1 January 1992 through 31 December 1992 ? 1-8941 guilders Don't know..... -9	3 8	} → 1763
1763.		<i>Interviewer:</i> Did the respondent have more than 2 outstanding debts/loans on 31 December 1992 ? <i>Formal description:</i> $fina2^{[1753]} > 2$ Yes No.....	1 10	} → 1764 } → 1768
1764.	fin103	What kind of credit is your 3 rd outstanding debt ? Payment by installment 1 Hire-purchase 2 Equity-based 3	0 0 1	} → 1765
1765.	fin203	How much was the remaining debt of your 3 rd outstanding debt based on hire- purchase or payment by installment, or equity-based loan, on 31 December 1992 ? Don't know..... -9	1	} → 1766
1766.	fin303	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ? Less than f 100 1 f 100 - f 1,000 2 f 1,000 - f 3,000 3 f 3,000 - f 5,000 4 f 5,000 - f 10,000 5 f 10,000 - f 15,000 6 f 15,000 - f 20,000 7 f 20,000 - f 25,000 8 f 25,000 - f 30,000 9 f 30,000 - f 35,000 10 f 35,000 - f 40,000 11 f 40,000 - f 45,000 12 f 45,000 - f 50,000 13 f 50,000 or more 14 Don't know..... -9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 1	} → 1767

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1767.	fin403	How much (in total) did you pay on interest because of your 3 rd outstanding debt based on hire-purchase or payment by installment, or equity-based loan over the period 1 January 1992 through 31 December 1992 ? Don't know..... -9	1	} → 1768
1768.	fin5	Did you contract this/these debt(s)/loan(s) for any particular purpose ? Yes 1 No..... 2	71 34	} → 1769 } → 1777
		<i>What was the purpose of contracting this/these outstanding debts from a hire- purchase contract, and/or debts based on payment by installment, and/or equity-based loans ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 purchase car</i>		
		<i>2 purchase moped or bicycle</i>		
		<i>3 home furnishing (furniture, carpeting/curtains)</i>		
		<i>4 purchase audio-visual equipment (e.g. TV set, video-recorder, video camera, stereo equipment)</i>		
		<i>5 purchase household appliances</i>		
		<i>6 purchase luxury goods (e.g. solarium, fitness equipment)</i>		
		<i>7 other</i>		
1769.	fin61	Purpose of debt: purchase car Yes 1 No..... 2	0 0	} → 1770
1770.	fin62	Purpose of debt: purchase moped or bicycle Yes 1 No..... 2	0 0	} → 1771
1771.	fin63	Purpose of debt: home furnishing (furniture, carpeting/curtains) Yes 1 No..... 2	0 0	} → 1772

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1772.	fin64	Purpose of debt: purchase audio-visual equipment (e.g. TV set, videorecorder, video camera, stereo equipment)		
		Yes	1	} → 1773
		No	2	
1773.	fin65	Purpose of debt: purchase household appliances		
		Yes	1	} → 1774
		No	2	
1774.	fin66	Purpose of debt: purchase luxury goods (e.g. solarium, fitness equipment)		
		Yes	1	} → 1775
		No	2	
1775.	fin67	Purpose of debt: other		
		Yes	1	} → 1776
		No	2		} → 1777
1776.	fin7	What other purpose was that ?		
		... (Verbal answer)		→ 1777
1777.	post1	Did you, on 31 December 1992, 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' [klantenkaart] ?		
		Yes	1	} → 1778
		No	2		} → 1802
1778.	post2	HOW MANY of these outstanding debts NOT MENTIONED BEFORE IN THIS QUESTIONNAIRE did you have on 1 December 1992 ? <i>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' [klantenkaart].</i>		
		1-4		} → 1779

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>The following questions concern your ...⁴²⁹outstanding debt(s) with a mail-order firm, shop(s), or other sort of retail business, that you had on 31 December 1992. For each debt you will be asked to provide information on:</i>		
		<i>- the remaining debt on 31 December 1992</i>		
		<i>- the total interest paid over the period 1 January through 31 December 1992.</i>		
1779.	ps101	How much was the remaining debt of your 1 st outstanding debt with a mail-order firm, shop(s), or other sort of retail business, on 31 December 1992 ?		
		1-4500 guilders	60	} → 1781
		Don't know	39	
1780.	ps201	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than f 100	12	} → 1781
		f 100 - f 1,000	10	
		f 1,000 - f 3,000	5	
		f 3,000 - f 5,000	1	
		f 5,000 - f 10,000	0	
		f 10,000 - f 15,000	0	
		f 15,000 - f 20,000	0	
		f 20,000 - f 25,000	0	
		f 25,000 - f 30,000	0	
		f 30,000 - f 35,000	0	
		f 35,000 - f 40,000	0	
		f 40,000 - f 45,000	0	
		f 45,000 - f 50,000	0	
		Don't know	11	
1781.	ps301	How much (in total) did you pay on interest because of your 1 st outstanding debt with a mail-order firm, shop(s), or other sort of retail business over the period 1 January 1992 through 31 December 1992 ?		
		1-1271 guilders	42	} → 1782
		Don't know	57	

⁴²⁹ ... ← post2^[1778]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1782.		<i>Interviewer:</i> Did the respondent have more than 1 outstanding debt with a mail-order firm etc. on 31 December 1992 ? <i>Formal description:</i> $post2^{[1778]} > 1$		
		Yes	19	} → 1783 } → 1794
		No	80	
1783.	ps102	How much was the remaining debt of your 2 nd outstanding debt with a mail-order firm, shop(s), or other sort of retail business, on 31 December 1992 ?		
		1-3044 guilders	9	} → 1785 } → 1784
		Don't know	10	
1784.	ps202	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than <i>f</i> 100	1	} → 1785
		<i>f</i> 100 - <i>f</i> 1,000	2	
		<i>f</i> 1,000 - <i>f</i> 3,000	3	
		<i>f</i> 3,000 - <i>f</i> 5,000	4	
		<i>f</i> 5,000 - <i>f</i> 10,000	5	
		<i>f</i> 10,000 - <i>f</i> 15,000	6	
		<i>f</i> 15,000 - <i>f</i> 20,000	7	
		<i>f</i> 20,000 - <i>f</i> 25,000	8	
		<i>f</i> 25,000 - <i>f</i> 30,000	9	
		<i>f</i> 30,000 - <i>f</i> 35,000	10	
		<i>f</i> 35,000 - <i>f</i> 40,000	11	
		<i>f</i> 40,000 - <i>f</i> 45,000	12	
		<i>f</i> 45,000 - <i>f</i> 50,000	13	
		<i>f</i> 50,000 or more	14	
		Don't know	5	
1785.	ps302	How much (in total) did you pay on interest because of your 2 nd outstanding debt with a mail-order firm, shop(s), or other sort of retail business over the period 1 January 1992 through 31 December 1992 ?		
		1-612 guilders	8	} → 1786
		Don't know	11	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1786.		<i>Interviewer:</i> Did the respondent have more than 2 outstanding debts with a mail-order firm etc. on 31 December 1992 ? <i>Formal description:</i> $post2^{[1778]} > 2$		
		Yes	3	} → 1787 } → 1794
		No	16	
1787.	ps103	How much was the remaining debt of your 3 rd outstanding debt with a mail-order firm, shop(s), or other sort of retail business, on 31 December 1992 ?		
		1-985 guilders	1	} → 1789 } → 1788
		Don't know..... -9	2	
1788.	ps203	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than <i>f</i> 100	1	} → 1789
		<i>f</i> 100 - <i>f</i> 1,000	2	
		<i>f</i> 1,000 - <i>f</i> 3,000	3	
		<i>f</i> 3,000 - <i>f</i> 5,000	4	
		<i>f</i> 5,000 - <i>f</i> 10,000	5	
		<i>f</i> 10,000 - <i>f</i> 15,000	6	
		<i>f</i> 15,000 - <i>f</i> 20,000	7	
		<i>f</i> 20,000 - <i>f</i> 25,000	8	
		<i>f</i> 25,000 - <i>f</i> 30,000	9	
		<i>f</i> 30,000 - <i>f</i> 35,000	10	
		<i>f</i> 35,000 - <i>f</i> 40,000	11	
		<i>f</i> 40,000 - <i>f</i> 45,000	12	
		<i>f</i> 45,000 - <i>f</i> 50,000	13	
		<i>f</i> 50,000 or more	14	
		Don't know..... -9	1	
1789.	ps303	How much (in total) did you pay on interest because of your 3 rd outstanding debt with a mail-order firm, shop(s), or other sort of retail business over the period 1 January 1992 through 31 December 1992 ?		
		1-450 guilders	2	} → 1790
		Don't know..... -9	1	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1790.		<i>Interviewer:</i> Did the respondent have more than 3 outstanding debts with a mail-order firm etc. on 31 December 1992 ? <i>Formal description:</i> $post2^{[1778]} > 3$		
		Yes	1	} → 1791 } → 1794
		No	2	
1791.	ps104	How much was the remaining debt of your 4 th outstanding debt with a mail-order firm, shop(s), or other sort of retail business, on 31 December 1992 ? Don't know..... -9	1	} → 1792
1792.	ps204	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ? Less than <i>f</i> 100 1 <i>f</i> 100 - <i>f</i> 1,000 2 <i>f</i> 1,000 - <i>f</i> 3,000 3 <i>f</i> 3,000 - <i>f</i> 5,000 4 <i>f</i> 5,000 - <i>f</i> 10,000 5 <i>f</i> 10,000 - <i>f</i> 15,000 6 <i>f</i> 15,000 - <i>f</i> 20,000 7 <i>f</i> 20,000 - <i>f</i> 25,000 8 <i>f</i> 25,000 - <i>f</i> 30,000 9 <i>f</i> 30,000 - <i>f</i> 35,000 10 <i>f</i> 35,000 - <i>f</i> 40,000 11 <i>f</i> 40,000 - <i>f</i> 45,000 12 <i>f</i> 45,000 - <i>f</i> 50,000 13 <i>f</i> 50,000 or more 14 Don't know..... -9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 1	} → 1793
1793.	ps304	How much (in total) did you pay on interest because of your 4 th outstanding debt with a mail-order firm, shop(s), or other sort of retail business over the period 1 January 1992 through 31 December 1992 ? Don't know..... -9	1	} → 1794
1794.	ps4	Did you contract this/these debt(s) with a mail-order firm, shop(s), or other sort of retail business for any particular purpose ? Yes 1 No 2	35 64	} → 1795 } → 1802

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>What was the purpose of contracting this/these outstanding debt(s) with a mail-order firm, shop(s), or other sort of retail business ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 purchase moped or bicycle</i>		
		<i>2 home furnishing (furniture, carpeting/curtains)</i>		
		<i>3 purchase audio-visual equipment (e.g. TV set, videorecorder, video camera, stereo equipment)</i>		
		<i>4 purchase household appliances</i>		
		<i>5 purchase luxury goods (e.g. solarium, fitness equipment)</i>		
		<i>6 other</i>		
1795.	ps51	Purpose of debt: purchase moped or bicycle		
		Yes	1	} → 1796
		No	2	
1796.	ps52	Purpose of debt: home furnishing (furniture, carpeting/curtains)		
		Yes	1	} → 1797
		No	2	
1797.	ps53	Purpose of debt: purchase audio-visual equipment (e.g. TV set, videorecorder, video camera, stereo equipment)		
		Yes	1	} → 1798
		No	2	
1798.	ps54	Purpose of debt: purchase household appliances		
		Yes	1	} → 1799
		No	2	
1799.	ps55	Purpose of debt: purchase luxury goods (e.g. solarium, fitness equipment)		
		Yes	1	} → 1800
		No	2	
1800.	ps56	Purpose of debt: other		
		Yes	1	} → 1801
		No	2		} → 1802
1801.	ps6	What other purpose was that ?		
		... (Verbal answer)		→ 1802

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1802.	fami1	Did you, on 31 December 1992, have a LOAN FROM FAMILY OR FRIENDS ?		
		Yes	1 154	} → 1803
		No	2 4533		} → 1826
1803.	fami2	HOW MANY of these loans from family or friends did you have on 31 December 1992 ?		
		1-3	154	} → 1804
		<i>The following questions concern your ...⁴³⁰ loan(s) from family or friends, that you had on 31 December 1992. For each loan you will be asked to provide information on:</i>		
		<i>- the remaining debt on 31 December 1992</i>		
		<i>- the total interest paid over the period 1 January 1992 through 31 December 1992</i>		
1804.	fam101	How much was the remaining debt of your 1 st loan from family or friends on 31 December 1992 ?		
		1-422500 guilders	121	} → 1806
		Don't know	-9 33	
1805.	fam201	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than f 100	1 5	} → 1806
		f 100 - f 1,000	2 2	
		f 1,000 - f 3,000	3 4	
		f 3,000 - f 5,000	4 3	
		f 5,000 - f 10,000	5 1	
		f 10,000 - f 15,000	6 0	
		f 15,000 - f 20,000	7 2	
		f 20,000 - f 25,000	8 1	
		f 25,000 - f 30,000	9 0	
		f 30,000 - f 35,000	10 0	
		f 35,000 - f 40,000	11 0	
		f 40,000 - f 45,000	12 0	
		f 45,000 - f 50,000	13 0	
		f 50,000 or more	14 0	
		Don't know	-9 15	

⁴³⁰ ... ← fami2^[1803]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1806.	fam301	How much (in total) did you pay on interest because of your 1 st loan from family or friends over the period 1 January 1992 through 31 December 1992 ? 1-21125 guilders..... Don't know..... -9	103 51	} → 1807
1807.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 1 loan from family or friends ? <i>Formal description:</i> $fami2^{[1803]} > 1$ Yes No.....	28 126	} → 1808 } → 1815
		<i>The following questions concern your ...⁴³¹loan(s) from family or friends, that you had on 31 December 1992. For each loan you will be asked to provide information on:</i> - the remaining debt on 31 December 1992 - the total interest paid over the period 1 January 1992 through 31 December 1992		
1808.	fam102	How much was the remaining debt of your 2 nd loan from family or friends on 31 December 1992 ? 1-152000 guilders..... Don't know..... -9	21 7	} → 1810 } → 1809
1809.	fam202	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ? Less than f 100 1 f 100 - f 1,000 2 f 1,000 - f 3,000 3 f 3,000 - f 5,000 4 f 5,000 - f 10,000 5 f 10,000 - f 15,000 6 f 15,000 - f 20,000 7 f 20,000 - f 25,000 8 f 25,000 - f 30,000 9 f 30,000 - f 35,000 10 f 35,000 - f 40,000 11 f 40,000 - f 45,000 12 f 45,000 - f 50,000 13 f 50,000 or more 14 Don't know..... -9	0 1 1 0 0 0 0 0 0 0 0 0 0 0 5	} → 1810

⁴³¹... ← $fami2^{[1803]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1810.	fam302	How much (in total) did you pay on interest because of your 2 nd loan from family or friends over the period 1 January 1992 through 31 December 1992 ?		
		1-9835 guilders	17	} → 1811
		Don't know..... -9	11	
1811.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 2 loans from family or friends ?		
		Yes	2	} → 1812
		No.....	26		} → 1815
		<i>The following questions concern your ...⁴³² loan(s) from family or friends, that you had on 31 December 1992. For each loan you will be asked to provide information on:</i>		
		<i>- the remaining debt on 31 December 1992</i>		
		<i>- the total interest paid over the period 1 January 1992 through 31 December 1992</i>		
1812.	fam103	How much was the remaining debt of your 3 rd loan from family or friends on 31 December 1992 ?		
		1-2500 guilders	1	} → 1814
		Don't know..... -9	1	
1813.	fam203	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than f 100	1	} → 1814
		f 100 - f 1,000	2	
		f 1,000 - f 3,000	3	
		f 3,000 - f 5,000	4	
		f 5,000 - f 10,000	5	
		f 10,000 - f 15,000	6	
		f 15,000 - f 20,000	7	
		f 20,000 - f 25,000	8	
		f 25,000 - f 30,000	9	
		f 30,000 - f 35,000	10	
		f 35,000 - f 40,000	11	
		f 40,000 - f 45,000	12	
		f 45,000 - f 50,000	13	
		f 50,000 or more	14	
		Don't know..... -9	1	

⁴³² ... ← fami2^[1803]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1814.	fam303	How much (in total) did you pay on interest because of your 3 rd loan from family or friends over the period 1 January 1992 through 31 December 1992 ?		
		1-150 guilders	1	} → 1815
		Don't know..... -9	1	
1815.	fam4	Did you contract this/these loan(s) from family or friends for any particular purpose ?		
		Yes	1	} → 1816
		No.....	2	
		116	38	} → 1826
		<i>What was the purpose of this/these loan(s) with family or friends ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 to purchase/repair car, motorbike, scooter, caravan, boat, surfboard, moped or bicycle</i>		
		<i>2 to purchase or make major changes to my house / move to other accommodation</i>		
		<i>3 to purchase land or other real estate</i>		
		<i>4 to purchase audio-visual equipment, household appliances, luxury goods, or furniture</i>		
		<i>5 to make investments in business/firm, investments in stocks</i>		
		<i>6 for studies for myself or for members of my family</i>		
		<i>7 for holidays</i>		
		<i>8 to pay off other loan/mortgage</i>		
		<i>9 for other purpose</i>		
1816.	fam51	Purpose of loan with family or friends: to purchase/repair car, motorbike, scooter, caravan, boat, surfboard, moped or bicycle		
		Yes	1	} → 1817
		No.....	2	
		24	92	
1817.	fam52	Purpose of loan with family or friends: to purchase or make major changes to my house / move to other accommodation		
		Yes	1	} → 1818
		No.....	2	
		53	63	

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1818.	fam53	Purpose of loan with family or friends: to purchase land or other real estate (not including your own accommodation)		
		Yes	1	4 } → 1819 112 }
		No	2	
1819.	fam54	Purpose of loan with family or friends: to purchase audio-visual equipment, household appliances, luxury goods, or furniture		
		Yes	1	8 } → 1820 108 }
		No	2	
1820.	fam55	Purpose of loan with family or friends: to make investments in business/firm, investments in stocks		
		Yes	1	13 } → 1821 103 }
		No	2	
1821.	fam56	Purpose of loan with family or friends: for studies for myself or for members of my family		
		Yes	1	7 } → 1822 109 }
		No	2	
1822.	fam57	Purpose of loan with family or friends: for holidays		
		Yes	1	4 } → 1823 112 }
		No	2	
1823.	fam58	Purpose of loan with family or friends: to pay off other loan/mortgage		
		Yes	1	7 } → 1824 109 }
		No	2	
1824.	fam59	Purpose of loan with family or friends: other		
		Yes	1	9 } → 1825 107 }
		No	2	
1825.	fam6	What other purpose was that ?		
		... (Verbal answer)		→ 1826
1826.	stud1	Did you, on 31 december 1992, have a STUDY LOAN ?		
		Yes	1	126 } → 1827 4561 }
		No	2	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1827.	stud2	HOW MANY of these STUDY LOANS did you have on 31 December 1992 ? 1-2.....	126	} → 1828
		<i>The following questions concern your ...⁴³³study loan(s) that you had on 31 December 1992. For each loan you will be asked to provide information on:</i> - the remaining debt on 31 December 1992 - the total interest paid over the period 1 January 1992 through 31 December 1992		
1828.	stu101	How much was the remaining debt of your 1 st study loan on 31 December 1992 ? 1-30000 guilders..... Don't know..... -9	74 52	} → 1830 } → 1829
1829.	stu201	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ? Less than f 100 1 f 100 - f 1,000 2 f 1,000 - f 3,000 3 f 3,000 - f 5,000 4 f 5,000 - f 10,000 5 f 10,000 - f 15,000 6 f 15,000 - f 20,000 7 f 20,000 - f 25,000 8 f 25,000 - f 30,000 9 f 30,000 - f 35,000 10 f 35,000 - f 40,000 11 f 40,000 - f 45,000 12 f 45,000 - f 50,000 13 f 50,000 or more 14 Don't know..... -9	2 5 4 8 4 4 0 2 0 0 1 0 0 0 22	} → 1830
1830.	stu301	How much (in total) did you pay on interest because of your 1 st study loan over the period 1 January 1992 through 31 December 1992 ? 1-2000 guilders..... Don't know..... -9	55 71	} → 1831

⁴³³ ... ← *stud2*^[1827]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1831.		<i>Interviewer:</i> Did the respondent, on 31 December 1992, have more than 1 study loan ? <i>Formal description:</i> $stud2^{[1827]} > 1$		
		Yes	3	} → 1832 } → 1835
		No	123	
1832.	stu102	How much was the remaining debt of your 2 nd study loan on 31 December 1992 ?		
		1-4125 guilders	1	} → 1834 } → 1833
		Don't know	-9	
1833.	stu202	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than <i>f</i> 100	1	} → 1834
		<i>f</i> 100 - <i>f</i> 1,000	2	
		<i>f</i> 1,000 - <i>f</i> 3,000	3	
		<i>f</i> 3,000 - <i>f</i> 5,000	4	
		<i>f</i> 5,000 - <i>f</i> 10,000	5	
		<i>f</i> 10,000 - <i>f</i> 15,000	6	
		<i>f</i> 15,000 - <i>f</i> 20,000	7	
		<i>f</i> 20,000 - <i>f</i> 25,000	8	
		<i>f</i> 25,000 - <i>f</i> 30,000	9	
		<i>f</i> 30,000 - <i>f</i> 35,000	10	
		<i>f</i> 35,000 - <i>f</i> 40,000	11	
		<i>f</i> 40,000 - <i>f</i> 45,000	12	
		<i>f</i> 45,000 - <i>f</i> 50,000	13	
		<i>f</i> 50,000 or more	14	
		Don't know	-9	
1834.	stu302	How much (in total) did you pay on interest because of your 2 nd study loan over the period 1 January 1992 through 31 December 1992 ?		
		1 guilders	1	} → 1835
		Don't know	-9	
1835.	cred1	Did you, on 31 December 1992, have any CREDIT CARD DEBTS (that is, were you in the red with one or more of your credit cards) ?		
		Yes	1	} → 1836 } → 1837
		No	2	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1836.	cred2	How much was the TOTAL DEBT through these CREDIT CARDS on 31 December 1992 ? 1-15000 guilders..... Don't know..... -9	58 9	} → 1837
1837.	ande1	Did you, on 31 December 1992, have any other loans not mentioned above ? Yes 1 No 2	59 4628	} → 1838 } → 1859
1838.	ande2	How many of these other loans not mentioned earlier did you have on 31 December 1992 ? 1-2.....	59	} → 1839
<p><i>The following questions concern your ...⁴³⁴loan(s) that are not mentioned before in this questionnaire, that you had on 31 December 1992. For each loan you will be asked to provide information on:</i></p> <ul style="list-style-type: none"> - the kind of loan - the remaining debt on 31 December 1992 - the total interest paid over the period 1 January 1992 through 31 December 1992 				
1839.	and101	What kind of loan is your 1 st loan that has not yet been mentioned in this questionnaire ? ... (Verbal answer)		→ 1840
1840.	and201	How much was the remaining debt of your 1 st LOAN not mentioned earlier in this questionnaire, on 31 December 1992 ? 1-1048000 guilders..... Don't know..... -9	47 12	} → 1842 } → 1841

⁴³⁴ ... ← *ande2*^[1838]

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1841.	and301	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than f 100	1	0
		f 100 - f 1,000	2	0
		f 1,000 - f 3,000	3	0
		f 3,000 - f 5,000	4	0
		f 5,000 - f 10,000	5	0
		f 10,000 - f 15,000	6	0
		f 15,000 - f 20,000	7	1
		f 20,000 - f 25,000	8	0
		f 25,000 - f 30,000	9	0
		f 30,000 - f 35,000	10	0
		f 35,000 - f 40,000	11	0
		f 40,000 - f 45,000	12	0
		f 45,000 - f 50,000	13	0
		f 50,000 or more	14	4
		0	0	7
				} → 1842
1842.	and401	How much (in total) did you pay on interest because of your 1 st LOAN (not mentioned earlier in this questionnaire) over the period 1 January 1992 through 31 December 1992 ?		
		1-71764 guilders	38	
		Don't know	-9	21
				} → 1843
1843.		<i>Interviewer:</i> Did the respondent have more than 1 other loan on 31 December 1992 ? <i>Formal description:</i> $ande2^{[1838]} > 1$		
		Yes	5	} → 1844
		No	54	} → 1848
1844.	and102	What kind of loan is your 2 nd loan that has not yet been mentioned in this questionnaire ? ... (Verbal answer)		→ 1845
1845.	and202	How much was the remaining debt of your 2 nd LOAN not mentioned earlier in this questionnaire, on 31 December 1992 ?		
		1-107000 guilders	4	} → 1847
		Don't know	-9	1
				} → 1846

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1846.	and302	Into which of the categories mentioned below did the remaining debt go on 31 December 1992 ?		
		Less than <i>f</i> 100	1	0
		<i>f</i> 100 - <i>f</i> 1,000	2	0
		<i>f</i> 1,000 - <i>f</i> 3,000	3	0
		<i>f</i> 3,000 - <i>f</i> 5,000	4	0
		<i>f</i> 5,000 - <i>f</i> 10,000	5	0
		<i>f</i> 10,000 - <i>f</i> 15,000	6	0
		<i>f</i> 15,000 - <i>f</i> 20,000	7	0
		<i>f</i> 20,000 - <i>f</i> 25,000	8	0
		<i>f</i> 25,000 - <i>f</i> 30,000	9	0
		<i>f</i> 30,000 - <i>f</i> 35,000	10	1
		<i>f</i> 35,000 - <i>f</i> 40,000	11	0
		<i>f</i> 40,000 - <i>f</i> 45,000	12	0
		<i>f</i> 45,000 - <i>f</i> 50,000	13	0
		<i>f</i> 50,000 or more	14	0
				} → 1847
1847.	and402	How much (in total) did you pay on interest because of your 2 nd LOAN (not mentioned earlier in this questionnaire) over the period 1 January 1992 through 31 December 1992 ?		
		1-9311 guilders		3
		Don't know	-9	2
				} → 1848
1848.	and5	Did you contract this/these other loan(s) for any particular purpose ?		
		Yes	1	33
		No	2	26
				} → 1849
				} → 1859

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>What was the purpose of this/these other loan(s) ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 to purchase/repair car, motorbike, scooter, caravan, boat, surfboard, moped or bicycle</i>		
		<i>2 to purchase or make major changes to my house / move to other accommodation</i>		
		<i>3 to purchase land or other real estate (not including your own accommodation)</i>		
		<i>4 to purchase audio-visual equipment, household appliances, luxury goods, or furniture</i>		
		<i>5 to make investments in business/firm, investments in stocks</i>		
		<i>6 for studies for myself or for members of my family</i>		
		<i>7 for holidays</i>		
		<i>8 to pay off other loan/mortgage</i>		
		<i>9 for other purpose</i>		
1849.	and61	Purpose of other loan: to purchase/repair car, motorbike, scooter, caravan, boat, surfboard, moped or bicycle		
		Yes	1	} → 1850
		No	2	
1850.	and62	Purpose of other loan: to purchase or make major changes to my house / move to other accommodation		
		Yes	1	} → 1851
		No	2	
1851.	and63	Purpose of other loan: to purchase land or other real estate (not including your own accommodation)		
		Yes	1	} → 1852
		No	2	
1852.	and64	Purpose of other loan: to purchase audio-visual equipment, household appliances, luxury goods, or furniture		
		Yes	1	} → 1853
		No	2	
1853.	and65	Purpose of other loan: to make investments in business/firm, investments in stocks		
		Yes	1	} → 1854
		No	2	
1854.	and66	Purpose of other loan: for studies for myself or for members of my family		
		Yes	1	} → 1855
		No	2	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1855.	and67	Purpose of other loan: for holidays		
		Yes	1	} → 1856
		No	2	
1856.	and68	Purpose of other loan: to pay off other loan/mortgage		
		Yes	1	} → 1857
		No	2	
1857.	and69	Purpose of other loan: other purpose		
		Yes	1	} → 1858
		No	2		} → 1859
1858.	and7	What other purpose was that ?		
		... (Verbal answer)		→ 1859
1859.	aflos1	Did you, in 1992, FULLY PAY OFF one or more loans ?		
		Yes	1	} → 1860
		No	2		} → 1861
1860.	aflos2	How much was, over the period 1 January 1992 through 31 December 1992, the total amount that you paid on interest on these loan(s) ?		
		1-9289 guilders		} → 1861
		Don't know	-9	
		<i>Did you, on 31 December 1992, have any ARREARS with paying one or more ACCOUNTS/BILLS ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>0 no</i>		
		<i>1 yes, arrears with paying rent</i>		
		<i>2 yes, arrears with paying for gas, water, electricity</i>		
		<i>3 yes, arrears with paying other accounts/bills</i>		
1861.	rek0	Arrears with paying accounts/bills: none		
		Yes	1	} → 1862
		No	2	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1862.	rek1	Arrears with paying accounts/bills: rent		
		Yes	1 12	} → 1863
		No	2 3873	} → 1864
1863.	rekhuur	How much was the TOTAL sum on RENT ARREARS on 31 December 1992 ?		
		1-2300 guilders	7	} → 1864
		Don't know	5 -9	
1864.	rek2	Arrears with paying accounts/bills: gas, water, electricity		
		Yes	1 13	} → 1865
		No	2 3872	} → 1866
1865.	rekgas	How much was the TOTAL sum on ARREARS FOR GAS, WATER, ELECTRICITY, on 31 December 1992 ?		
		1-1706 guilders	12	} → 1866
		Don't know	1 -9	
1866.	rek3	Arrears with paying accounts/bills: other accounts/bills		
		Yes	1 40	} → 1867
		No	2 3845	} → 1868
1867.	rekoover	How much was the TOTAL sum on OTHER ARREARS on 31 December 1992 ?		
		1-20000 guilders	24	} → 1868
		Don't know	16 -9	
1868.	hebben	Would you, at present, like to spend more money than you have available (e.g. through income) ?		
		Yes	1 184	} → 1869
		No	2 3701	
1869.	lenen	Are you currently in a position to borrow a substantial sum of money from family or friends ?		
		Yes	1 681	} → 1870
		No	2 2034	
		Don't know	-9 1170	

Quest. #	Vari- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		<i>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 ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>0 NOT applied for any loan</i>		
		<i>1 mortgage</i>		
		<i>2 private loan</i>		
		<i>3 extended line of credit</i>		
		<i>4 other sort of loan</i>		
1870.	krediet1	Credit applied for: mortgage		
		Yes	1 389	} → 1871
		No	2 3496	
1871.	krediet2	Credit applied for: private loan		
		Yes	1 108	} → 1872
		No	2 3777	
1872.	krediet3	Credit applied for: extended line of credit		
		Yes	1 168	} → 1873
		No	2 3717	
1873.	krediet4	Credit applied for: other sort of loan		
		Yes	1 25	} → 1874
		No	2 3860		} → 1875
1874.	andkred	What other sort of loan did you apply for over the past two years ?		
		... (Verbal answer)		→ 1875
1875.	krediet0	Credit applied for: none		
		Yes	1 3281	} → 1879
		No	2 604		} → 1876

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>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 ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 yes, request for credit turned down</i>		
		<i>2 yes, not given as much credit as I applied for</i>		
		<i>3 no</i>		
1876.	nokred1	Request for credit turned down		
		Yes	15	} → 1877
		No	589	
1877.	nokred2	Not given as much credit as I applied for		
		Yes	4	} → 1878
		No	600	
1878.	nokred3	No request for credit (partly) turned down		
		Yes	585	} → 1879
		No	19	
1879.	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 ?		
		Yes	38	} → 1880
		No	3847	
1880.	verwkred	If you would need credit now, would you expect your application to be accepted ?		
		Yes	3006	} → 1881
		No	879	
1881.		<i>Interviewer: Has the respondent answered the part Economic and Psychological Concepts</i> <i>Formal description: (psy^[17] > 0) ∧ (psy^[17] < 3)</i>		
		Yes	4096	} → 1882
		No	1016		} → 2228

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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2.7 Economic and Psychological Concepts

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

1882.		<i>Interviewer:</i> Has the respondent answered the first part of the questionnaire 'Economic and Psychological Concepts' (questions inkhh through uitspr)? <i>Formal description:</i> $tijd1^{[2004]} \geq -9$		
		Yes	4051	} → 1883 } → 2083
		No	45	
1883.		<i>Interviewer:</i> Is the respondent head of the household or partner of the head of the household ? <i>Formal description:</i> $positie^{[18]} \in [1..3]$		
		Yes	3684	} → 1884 } → 2004
		No	367	
		<i>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.</i>		
1884.	inkhh	Can you estimate the total net income of your household OVER THE PAST 12 MONTHS ?		
		Less than f 20,000	1 163	} → 1885
		f 20,000 - 28,000	2 277	
		f 28,000 - 43,000	3 615	
		f 43,000 - 80,000	4 1431	
		f 80,000 - 150,000	5 883	
		f 150,000 or more	6 94	
		Don't know	-9 221	
1885.	inkrond	How well can you manage on the total income of your household (as mentioned in the previous question) ?		
		Very hard	1 77	} → 1886
		Hard	2 227	
		Neither hard nor easy	3 1175	
		Easy	4 1580	
		Very easy	5 625	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing	
1886.	finsitu	How is the financial situation of your household at the moment ?			
		... ⁴³⁵ in debt 1	134	} → 1887	
		... ⁴³⁶ drawing upon our savings 2	257		
		... ⁴³⁷ just about manage 3	805		
		... ⁴³⁸ save some money 4	1810		
		... ⁴³⁹ save a lot of money 5	678		
		<i>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.</i>			
1887.	inkver	Compared to about one year ago, did the total net income of your household increase, remain about the same, or decrease ?			
		Increased 1	986	} → 1888	
		Remained about the same 2	2245		} → 1890
		Decreased 3	453			} → 1889
1888.	inkho	By what PERCENTAGE (approximately) has the total net income of your household increased ?			
		1-300 % 960	} → 1890		
		Don't know -9		26	
1889.	inkla	By what PERCENTAGE (approximately) has the total net income of your household decreased ?			
		1-155 % 440	} → 1890		
		Don't know -9		13	

⁴³⁵if famsize^[3] = 1 then ... ← 'I am' else ... ← 'we are'

⁴³⁶if famsize^[3] = 1 then ... ← 'I am' else ... ← 'we are'

⁴³⁷if famsize^[3] = 1 then ... ← 'I can' else ... ← 'we can'

⁴³⁸if famsize^[3] = 1 then ... ← 'I can' else ... ← 'we can'

⁴³⁹if famsize^[3] = 1 then ... ← 'I can' else ... ← 'we can'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		<i>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 ?</i>		
		<i>More than one answer is possible here</i>		
		<i>1 a member of the household who currently has a job, will stop working</i>		
		<i>2 a member of the household who is currently out of work, will start working</i>		
		<i>3 a member of the household will get a promotion</i>		
		<i>4 social security benefits (if any) that we are now receiving will significantly go up</i>		
		<i>5 social security benefits (if any) that we are now receiving will significantly go down</i>		
		<i>6 other changes</i>		
		<i>7 I don't expect any significant changes IN THE NEXT 12 MONTHS</i>		
		<i>0 don't know</i>		
1890.	gebeur0	Change in income of the household: don't know		
		Yes	1 385	} → 1891
		No	2 3299	
1891.	gebeur1	Change in income of the household: a member of the household will stop working		
		Yes	1 165	} → 1892
		No	2 3519	
1892.	gebeur2	Change in income of the household: a member of the household will start working		
		Yes	1 107	} → 1893
		No	2 3577	
1893.	gebeur3	Change in income of the household: a member of the household will get a promotion		
		Yes	1 192	} → 1894
		No	2 3492	
1894.	gebeur4	Change in income of the household: higher social security benefits		
		Yes	1 24	} → 1895
		No	2 3660	
1895.	gebeur5	Change in income of the household: lower social security benefits		
		Yes	1 101	} → 1896
		No	2 3583	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1896.	gebeur7	Change in income of the household: no changes		
		Yes	1 2440	} → 1897
		No	2 1244	
1897.	gebeur6	Change in income of the household: other changes		
		Yes	1 366	} → 1898
		No	2 3318		} → 1899
1898.	andver	What OTHER changes do you have in mind ?		
		... (Verbal answer)		→ 1899
		<i>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.</i>		
1899.	inktoe	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 ?		
		Increase	1 575	} → 1900
		Remain the same	2 2648		} → 1902
		Decrease	3 461	} → 1901
1900.	inktoeho	By what PERCENTAGE do you think the total net income of your household will increase IN THE NEXT 12 MONTHS ?		
		1-400 %	555	} → 1902
		Don't know	-9 20	
1901.	inktoela	By what PERCENTAGE do you think the total net income of your household will decrease IN THE NEXT 12 MONTHS ?		
		1-110 %	446	} → 1902
		Don't know	-9 15	
1902.	inkzeker	How certain do you feel about this change of income ?		
		Very certain	1 843	} → 1903
		Rather certain	2 2374	
		Not very certain	3 401	
		Not at all certain	4 66	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		<i>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 (on the scale given) 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.</i>		
1903.	inkzek1	A rise in income of more than 15%		
		Highly unlikely	1 2631	} → 1904
		.....	2 343
		.....	3 114
		.....	4 123
		.....	5 34
		.....	6 34
		Highly likely	7 71	
		Don't know.....	-9 334	
1904.	inkzek2	A rise in income between 10 and 15%		
		Highly unlikely	1 2506	} → 1905
		.....	2 364
		.....	3 164
		.....	4 140
		.....	5 60
		.....	6 58
		Highly likely	7 48	
		Don't know.....	-9 344	
1905.	inkzek3	A rise in income between 5 and 10%		
		Highly unlikely	1 2039	} → 1906
		.....	2 340
		.....	3 305
		.....	4 287
		.....	5 167
		.....	6 108
		Highly likely	7 111	
		Don't know.....	-9 327	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1906.	inkzek4	No significant change in income (change not more than 5%)		
		Highly unlikely	1 444	} → 1907
		.....	2 108
		.....	3 129
		.....	4 365
		.....	5 276
		.....	6 761
		Highly likely	7 1395	
		Don't know.....	-9 206	
1907.	inkzek5	A drop in income between 5 and 10%		
		Highly unlikely	1 1926	} → 1908
		.....	2 463
		.....	3 306
		.....	4 268
		.....	5 155
		.....	6 114
		Highly likely	7 126	
		Don't know.....	-9 326	
1908.	inkzek6	A drop in income between 10 and 15%		
		Highly unlikely	1 2413	} → 1909
		.....	2 441
		.....	3 152
		.....	4 108
		.....	5 71
		.....	6 61
		Highly likely	7 94	
		Don't know.....	-9 344	
1909.	inkzek7	A drop in income of more than 15%		
		Highly unlikely	1 2660	} → 1910
		.....	2 272
		.....	3 79
		.....	4 96
		.....	5 38
		.....	6 49
		Highly likely	7 149	
		Don't know.....	-9 341	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1910.	ink5	Do you think the total net income of your household will increase, remain the same, or decrease, in the NEXT FIVE YEARS ?		
		Increase..... 1	1234	} → 1911 } → 1913 } → 1912
		Remain about the same 2	1796	
		Decrease 3	654	
1911.	ink5ho	By what PERCENTAGE do you think the total net income of your household will increase in THE NEXT FIVE YEARS ?		
		1-700 %.....	1192	} → 1913
		Don't know..... -9	42	
1912.	ink5la	By what PERCENTAGE do you think the total net income of your household will decrease in THE NEXT FIVE YEARS ?		
		1-505 %.....	633	} → 1913
		Don't know..... -9	21	
1913.	ink5zek	How certain do you feel about this change of income ?		
		Very certain..... 1	428	} → 1914
		Rather certain..... 2	2375	
		Not very certain..... 3	775	
		Not at all certain..... 4	106	
1914.	prijzen	Do you expect prices IN GENERAL to rise, to remain the same, or to go down, in THE NEXT 12 MONTHS ?		
		Go down..... 1	39	} → 1916
		Remain the same..... 2	841	
		Rise..... 3	2804	} → 1915
1915.	hoevprs	By how many PERCENT do you expect prices to rise in THE NEXT 12 MONTHS ?		
		1-100 %.....	2742	} → 1916
		Don't know..... -9	62	
1916.	prijzen5	Do you expect prices IN GENERAL to rise, to remain the same, or to go down, in THE NEXT FIVE YEARS ?		
		Go down..... 1	53	} → 1918
		Remain the same..... 2	366	
		Rise..... 3	3265	} → 1917

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1917.	hoevprs5	By how many percent do you expect prices IN TOTAL to have risen after FIVE years ?		
		1-90 %.....	3195	} → 1918
		Don't know..... -9	70	
<i>The following questions concern saving.</i>				
1918.	zinvol	Do you think it makes sense to save money, considering the current general economic situation ?		
		Yes, certainly	1 1975	} → 1919
		Yes, perhaps	2 1071	
		Probably not	3 386	
		Certainly not.....	4 107	
		Don't know	5 145	
1919.	opzij	Did you put any money aside IN THE PAST 12 MONTHS ?		
		Yes	1 2652	} → 1920
		No.....	2 1032		} → 1933
<i>What do you have in mind that you want to spend this money on, or where have you already spent it on ? I want to spend it on:</i>				
<i>More than one answer is possible here</i>				
<i>1 car</i>				
<i>2 house</i>				
<i>3 holidays, travel</i>				
<i>4 durable goods</i>				
<i>5 extra income (e.g. interests)</i>				
<i>6 unforeseen circumstances</i>				
<i>7 old age</i>				
<i>8 my children</i>				
<i>9 paying off debts</i>				
<i>10 other purpose</i>				
<i>11 no particular purpose</i>				
1920.	bestem01	I want to spend it on: car		
		Yes	1 724	} → 1921
		No.....	2 1928	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1921.	bestem02	I want to spend it on: house		
		Yes	1 799	} → 1922
		No	2 1853	
1922.	bestem03	I want to spend it on: holidays, travel		
		Yes	1 845	} → 1923
		No	2 1807	
1923.	bestem04	I want to spend it on: durable goods		
		Yes	1 665	} → 1924
		No	2 1987	
1924.	bestem05	I want to spend it on: extra income (e.g. interests)		
		Yes	1 300	} → 1925
		No	2 2352	
1925.	bestem06	I want to spend it on: unforeseen circumstances		
		Yes	1 1164	} → 1926
		No	2 1488	
1926.	bestem07	I want to spend it on: old age		
		Yes	1 519	} → 1927
		No	2 2133	
1927.	bestem08	I want to spend it on: my children		
		Yes	1 565	} → 1928
		No	2 2087	
1928.	bestem09	I want to spend it on: paying off debts		
		Yes	1 228	} → 1929
		No	2 2424	
1929.	bestem11	I want to spend it on: no particular purpose		
		Yes	1 743	} → 1932
		No	2 1909	
1930.	bestem10	I want to spend it on: other purpose		
		Yes	1 181	} → 1931
		No	2 2471		} → 1932

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1931.	andstem	What OTHER purpose do you have in mind ? ... (Verbal answer)		→ 1932
1932.	hoevopzy	About how much money has your household put aside IN THE PAST 12 MONTHS ? Less than <i>f</i> 3,000 1 <i>f</i> 3,000 - 10,000 2 <i>f</i> 10,000 - 25,000 3 <i>f</i> 25,000 - 40,000 4 <i>f</i> 40,000 - 75,000 5 <i>f</i> 75,000 - 150,000 6 <i>f</i> 150,000 or more 7 Don't know -9	628 1025 627 143 56 19 11 143	} → 1933
1933.	opzij12	Are you planning to put some money aside IN THE NEXT 12 MONTHS ? Yes, certainly 1 Yes, perhaps 2 Probably not 3 Certainly not 4	2146 880 487 171	} → 1934 } → 1946
		<i>What do you have in mind that you want to spend this money on ? I want to spend it on:</i> <i>More than one answer is possible here</i> 1 car 2 house 3 holidays, travel 4 durable goods 5 extra income (e.g. interests) 6 unforeseen circumstances 7 old age 8 my children 9 paying off debts 10 other purpose 11 no particular purpose		
1934.	stem1201	I want to spend it on: car Yes 1 No 2	674 2352	} → 1935
1935.	stem1202	I want to spend it on: house Yes 1 No 2	838 2188	} → 1936

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1936.	stem1203	I want to spend it on: holidays, travel		
		Yes	1 910	} → 1937
		No	2 2116	
1937.	stem1204	I want to spend it on: durable goods		
		Yes	1 709	} → 1938
		No	2 2317	
1938.	stem1205	I want to spend it on: extra income (e.g. interests)		
		Yes	1 274	} → 1939
		No	2 2752	
1939.	stem1206	I want to spend it on: unforeseen circumstances		
		Yes	1 1281	} → 1940
		No	2 1745	
1940.	stem1207	I want to spend it on: old age		
		Yes	1 556	} → 1941
		No	2 2470	
1941.	stem1208	I want to spend it on: my children		
		Yes	1 628	} → 1942
		No	2 2398	
1942.	stem1209	I want to spend it on: paying off debts		
		Yes	1 319	} → 1943
		No	2 2707	
1943.	stem1211	I want to spend it on: no particular purpose		
		Yes	1 902	} → 1946
		No	2 2124	
1944.	stem1210	I want to spend it on: other purpose		
		Yes	1 155	} → 1945
		No	2 2871		} → 1946
1945.	andstm12	What OTHER purpose do you have in mind ?		
		... (Verbal answer)		→ 1946

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		<i>We would now like to ask you some questions about your personal opinion about saving.</i>		
		<i>People have many different reasons for saving money for a short or for a long time. Please indicate your opinion about each statement mentioned on the screen below. Is it to you personally of much or of little importance ?</i>		
1946.	spaarm01	To leave money to my children (or other relatives)		
		Very unimportant	1 1318	} → 1947
		.....	2 706
		.....	3 433
		.....	4 517
		.....	5 282
		.....	6 191
		Very important.....	7 111	
		Don't know.....	-9 126	
1947.	spaarm02	To give presents or other gifts to my (grand)children		
		Very unimportant	1 1316	} → 1948
		.....	2 631
		.....	3 430
		.....	4 512
		.....	5 341
		.....	6 184
		Very important.....	7 88	
		Don't know.....	-9 182	
1948.	spaarm03	To have some savings to cover unforeseen expenses as a consequence of illness or accidents		
		Very unimportant	1 240	} → 1949
		.....	2 264
		.....	3 330
		.....	4 590
		.....	5 676
		.....	6 813
		Very important.....	7 683	
		Don't know.....	-9 88	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1949.	spaarm04	To have some savings in case I or a member of my family get(s) unemployed		
		Very unimportant	1 856	} → 1950
		.....	2 558
		.....	3 449
		.....	4 550
		.....	5 456
		.....	6 408
		Very important.....	7 278	
		Don't know.....	-9 129	
1950.	spaarm05	To supplement (in future possibly lower) General Old Age Pensions Act [AOW] benefits		
		Very unimportant	1 589	} → 1951
		.....	2 412
		.....	3 360
		.....	4 546
		.....	5 521
		.....	6 615
		Very important.....	7 518	
		Don't know.....	-9 123	
1951.	spaarm06	To supplement my retirement pension, and to have some extra money to spend when I'm retired		
		Very unimportant	1 494	} → 1952
		.....	2 355
		.....	3 345
		.....	4 477
		.....	5 552
		.....	6 685
		Very important.....	7 669	
		Don't know.....	-9 107	
1952.	spaarm07	To pay for my children's (or other relatives') education		
		Very unimportant	1 1139	} → 1953
		.....	2 314
		.....	3 222
		.....	4 346
		.....	5 445
		.....	6 568
		Very important.....	7 486	
		Don't know.....	-9 164	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1953.	spaarm08	To buy durable goods such as furniture, electric appliances, or bicycles in the future		
		Very unimportant	1 511	} → 1954
		.....	2 470
		.....	3 479
		.....	4 738
		.....	5 689
		.....	6 500
		Very important.....	7 209	
		Don't know.....	-9 88	
1954.	spaarm09	To generate income from interests or dividends		
		Very unimportant	1 909	} → 1955
		.....	2 647
		.....	3 472
		.....	4 622
		.....	5 444
		.....	6 280
		Very important.....	7 191	
		Don't know.....	-9 119	
1955.	spaarm10	To buy a house in the future		
		Very unimportant	1 1605	} → 1956
		.....	2 466
		.....	3 253
		.....	4 398
		.....	5 268
		.....	6 293
		Very important.....	7 229	
		Don't know.....	-9 172	
1956.	spaarm11	To set up my own business		
		Very unimportant	1 2280	} → 1957
		.....	2 449
		.....	3 187
		.....	4 259
		.....	5 137
		.....	6 115
		Very important.....	7 92	
		Don't know.....	-9 165	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1957.	spaarm12	As a reserve to cover unforeseen expenses		
		Very unimportant	1 128	} → 1958
		.....	2 141
		.....	3 235
		.....	4 481
		.....	5 767
		.....	6 921
		Very important.....	7 937	
		Don't know.....	-9 74	
1958.	spaarm13	To have enough money in my bank accounts to be sure I will be able to meet my financial liabilities		
		Very unimportant	1 254	} → 1959
		.....	2 232
		.....	3 317
		.....	4 612
		.....	5 654
		.....	6 731
		Very important.....	7 815	
		Don't know.....	-9 69	
		<i>The following statements are concerned with saving. Please indicate to what extent you agree or disagree with each statement.</i>		
1959.	stigsb01	I save to create a larger freedom of choice and to be more independent		
		Disagree strongly.....	1 224	} → 1960
		.....	2 235
		.....	3 309
		.....	4 700
		.....	5 692
		.....	6 688
		Agree strongly	7 726	
		Don't know.....	-9 110	
1960.	stigsb02	I always try to pick saving plans that yield high profits		
		Disagree strongly.....	1 215	} → 1961
		.....	2 213
		.....	3 325
		.....	4 706
		.....	5 682
		.....	6 671
		Agree strongly	7 729	
		Don't know.....	-9 143	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1961.	stigsb03	In general, it is a good idea to be able to buy a car on the installment plan		
		Disagree strongly..... 1	1560	} → 1962
		..... 2	690
		..... 3	374
		..... 4	449
		..... 5	207
		..... 6	128
		Agree strongly 7	96	
		Don't know..... -9	180	
1962.	stigsb04	Being careful with money is an important character trait		
		Disagree strongly..... 1	244	} → 1963
		..... 2	328
		..... 3	545
		..... 4	846
		..... 5	628
		..... 6	564
		Agree strongly 7	453	
		Don't know..... -9	76	
1963.	stigsb05	With financial affairs, I tend to listen carefully to advice by family or friends		
		Disagree strongly..... 1	433	} → 1964
		..... 2	501
		..... 3	583
		..... 4	828
		..... 5	626
		..... 6	397
		Agree strongly 7	223	
		Don't know..... -9	93	
1964.	stigsb06	To me, the service of a bank is very important		
		Disagree strongly..... 1	152	} → 1965
		..... 2	189
		..... 3	291
		..... 4	628
		..... 5	715
		..... 6	914
		Agree strongly 7	721	
		Don't know..... -9	74	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1965.	stigsb07	Banks are only appropriate for people who have much money		
		Disagree strongly..... 1	1380	} → 1966
		..... 2	876
		..... 3	483
		..... 4	436
		..... 5	211
		..... 6	128
		Agree strongly 7	83	
		Don't know..... -9	87	
1966.	stigsb08	It is important to always save as much as possible, and only to spend money on things that are strictly necessary		
		Disagree strongly..... 1	450	} → 1967
		..... 2	633
		..... 3	722
		..... 4	750
		..... 5	534
		..... 6	325
		Agree strongly 7	202	
		Don't know..... -9	68	
1967.	stigsb09	I try to have enough money in my bank accounts to be sure I will be able to meet my financial liabilities		
		Disagree strongly..... 1	109	} → 1968
		..... 2	130
		..... 3	235
		..... 4	427
		..... 5	632
		..... 6	951
		Agree strongly 7	1132	
		Don't know..... -9	68	
1968.	stigsb10	It is important to have some money left at the end of the month		
		Disagree strongly..... 1	108	} → 1969
		..... 2	192
		..... 3	278
		..... 4	671
		..... 5	768
		..... 6	819
		Agree strongly 7	779	
		Don't know..... -9	69	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1969.	stigsb11	People who buy on installment are wasters		
		Disagree strongly..... 1	712	} → 1970
		..... 2	666
		..... 3	648
		..... 4	706
		..... 5	326
		..... 6	249
		Agree strongly..... 7	235	
		Don't know..... -9	142	
1970.	stigsb12	I am very interested in financial matters (insurances, investments, etc.)		
		Disagree strongly..... 1	821	} → 1971
		..... 2	700
		..... 3	541
		..... 4	551
		..... 5	384
		..... 6	326
		Agree strongly..... 7	264	
		Don't know..... -9	97	
1971.	stigsb13	It is not a good idea to borrow money to be able to go on holidays		
		Disagree strongly..... 1	376	} → 1972
		..... 2	247
		..... 3	224
		..... 4	285
		..... 5	274
		..... 6	646
		Agree strongly..... 7	1554	
		Don't know..... -9	78	
1972.	stigsb14	I reserve part of my salary to save it		
		Disagree strongly..... 1	241	} → 1973
		..... 2	224
		..... 3	279
		..... 4	539
		..... 5	552
		..... 6	716
		Agree strongly..... 7	998	
		Don't know..... -9	135	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1973.	stigsb15	I always keep some reserve money because my income varies during the year		
		Disagree strongly..... 1	1789	} → 1974
		..... 2	599
		..... 3	252
		..... 4	395
		..... 5	154
		..... 6	135
		Agree strongly 7	153	
		Don't know..... -9	207	
1974.	stigsb16	Saving should be encouraged in today's society		
		Disagree strongly..... 1	171	} → 1975
		..... 2	199
		..... 3	289
		..... 4	894
		..... 5	666
		..... 6	669
		Agree strongly 7	649	
		Don't know..... -9	147	
1975.	stigsb17	People who are successful in saving are also successful in life		
		Disagree strongly..... 1	1068	} → 1976
		..... 2	618
		..... 3	374
		..... 4	759
		..... 5	370
		..... 6	191
		Agree strongly 7	121	
		Don't know..... -9	183	
1976.	stigsb18	If I compare myself with my friends, I think in general I am (financially) better off		
		Disagree strongly..... 1	263	} → 1977
		..... 2	238
		..... 3	406
		..... 4	1213
		..... 5	589
		..... 6	477
		Agree strongly 7	258	
		Don't know..... -9	240	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1977.	stigsb19	For me, there is no need to save because my income will rise significantly in the future		
		Disagree strongly..... 1	1568	} → 1978
		..... 2	833
		..... 3	513
		..... 4	404
		..... 5	127
		..... 6	43
		Agree strongly 7	49	
		Don't know..... -9	147	
1978.	stigsb20	Most people in my environment are saving money		
		Disagree strongly..... 1	119	} → 1979
		..... 2	195
		..... 3	352
		..... 4	932
		..... 5	495
		..... 6	370
		Agree strongly 7	141	
		Don't know..... -9	1080	
1979.	stigsb21	Because of the social security system in our country, there is no need to save money		
		Disagree strongly..... 1	1415	} → 1980
		..... 2	1007
		..... 3	531
		..... 4	345
		..... 5	157
		..... 6	90
		Agree strongly 7	36	
		Don't know..... -9	103	
1980.		<i>Interviewer:</i> Is the total net income of the household <i>f</i> 20,000 or more ? <i>Formal description:</i> $inkhh^{[1884]} > 1$		
		Yes	3300	} → 1981
		No	384	} → 1988

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>The following questions concern money, saving, and investments.</i>		
		<i>The following statements are about saving and risk. Please indicate to what extent you agree or disagree with each statement, on the basis of personal opinion or experience.</i>		
1981.	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		
		Disagree strongly 1	147	} → 1982
		. . . . . 2	142
		. . . . . 3	230
		. . . . . 4	490
		. . . . . 5	526
		. . . . . 6	810
		Agree strongly 7	692	
		Don't know -9	263	
1982.	spaar2	I would never consider investments in shares because I find this too risky		
		Disagree strongly 1	392	} → 1983
		. . . . . 2	393
		. . . . . 3	383
		. . . . . 4	572
		. . . . . 5	382
		. . . . . 6	402
		Agree strongly 7	522	
		Don't know -9	254	
1983.	spaar3	If I think an investment will be profitable, I am prepared to borrow money to make this investment		
		Disagree strongly 1	965	} → 1984
		. . . . . 2	549
		. . . . . 3	354
		. . . . . 4	455
		. . . . . 5	398
		. . . . . 6	253
		Agree strongly 7	131	
		Don't know -9	195	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1984.	spaar4	I want to be certain that my investments are safe		
		Disagree strongly 1	57	} → 1985
		. . . . . 2	56
		. . . . . 3	117
		. . . . . 4	414
		. . . . . 5	563
		. . . . . 6	947
		Agree strongly 7	898	
		Don't know -9	248	
1985.	spaar5	I get more and more convinced that I should take greater financial risks to improve my financial position		
		Disagree strongly 1	802	} → 1986
		. . . . . 2	699
		. . . . . 3	422
		. . . . . 4	572
		. . . . . 5	297
		. . . . . 6	180
		Agree strongly 7	75	
		Don't know -9	253	
1986.	spaar6	I am prepared to take the risk to lose money, when there is also a chance to gain money		
		Disagree strongly 1	886	} → 1987
		. . . . . 2	688
		. . . . . 3	477
		. . . . . 4	556
		. . . . . 5	320
		. . . . . 6	139
		Agree strongly 7	58	
		Don't know -9	176	
1987.	beschryf	What would you say was the risk factor that you have taken with investments over the past few years ? <i>If you haven't made any investments, select answer 6.</i>		
		I have taken no risk at all 1	663	} → 1988
		I have taken small risks every now and then 2	451	
		I have taken some risks 3	376	
		I have sometimes taken great risks 4	86	
		I have often taken great risks 5	12	
		Not applicable 6	1623	
		Don't know -9	89	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>With the following 3 questions, imagine that you unexpectedly receive some money.</i>		
		<i>Imagine that your employer (or, if you are not employed, think of another source of income, for example the government) offers you a one-time bonus. This bonus is paid out over a period of 12 months. During those 12 months you receive a net sum of f 400 every month.</i>		
1988.	bonus1	How much of this money would you spend PER MONTH IN THE NEXT YEAR ?		
		1-400 guilders	2377	} → 1989
		Don't know..... -9	1307	
		<i>Imagine that your employer (or someone else) offers you a one-time bonus. This bonus is worth f 4,800 and is paid out at once.</i>		
1989.	bonus2	How much of this money would you spend NEXT MONTH ?		
		1-4799 guilders	1981	} → 1990
		4800 guilders	212	
		Don't know..... -9	1491	} → 1990
1990.	bonus3	How much of this money would you spend DURING THE REST OF THE NEXT YEAR ?		
		<i>The total sum of the bonus was f 4,800 and you were already going to spend ... guilders in the next month.</i>		
		1-4800 guilders	2009	} → 1991
		Don't know..... -9	1463	
1991.	bezaand	Do you have any shares ?		
		Yes	1	} → 1992
		No.....	2	
			674	} → 1994
			3010	} → 1994

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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With answering the following questions, assume that you don't change anything in your investments in shares.

1992.	dividend	Imagine that your net income through dividends will rise substantially THIS YEAR, compared to last year. How would that affect your consumer expenditures ?		
		It would not affect my consumer expenditures..... 1	537	} → 1993
		I would spend less than 25% of the extra dividends.. 2	63	
		I would spend between 25% and 50% of the extra dividends..... 3	39	
		I would spend between 50% and 75% of the extra dividends..... 4	10	
		I would spend between 75% and 100% of the extra dividends..... 5	8	
		I would spend all the extra dividends..... 6	17	

With answering the following question, again assume that you don't change anything in your investments in shares.

1993.	aandwaar	Imagine the value of your shares will substantially increase in the next 12 months. How would that affect your consumer expenditures ?		
		It would not affect my consumer expenditures..... 1	549	} → 1994
		I would be tempted to spend more, but I would spend less than 25% of the total rise in value of my shares..... 2	77	
		I would spend between 25% and 50% of the total rise in value of my shares..... 3	29	
		I would spend between 50% and 75% of the total rise in value of my shares..... 4	7	
		I would spend between 75% and 100% of the total rise in value of my shares..... 5	4	
		I would spend the total rise in value of my shares..... 6	8	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>There are many ways to put money aside. In some ways the value is better preserved than in other ways.</i>		
		<i>How would you estimate the change in value after 5 years of the following items, on a scale where one extreme equals 'FALL in value very likely,' the other extreme equals 'INCREASE in value very likely,' and the neutral position equals 'preserves the current value.' You don't need to actually possess the items mentioned to give your estimation of their change in value. Again, you can indicate your answer by typing a number from 1 through 7.</i>		
1994.	waard11	Fall or increase in value of own house/apartment		
		FALL in value very likely 1	97	} → 1995
		. . . . . 2	58
		. . . . . 3	135
		. . . . . 4	410
		. . . . . 5	700
		. . . . . 6	917
		INCREASE in value very likely 7	1002	
		Don't know -9	365	
1995.	waard12	Fall or increase in value of savings accounts / deposit accounts		
		FALL in value very likely 1	90	} → 1996
		. . . . . 2	138
		. . . . . 3	278
		. . . . . 4	811
		. . . . . 5	675
		. . . . . 6	515
		INCREASE in value very likely 7	503	
		Don't know -9	674	
1996.	waard13	Fall or increase in value of shares		
		FALL in value very likely 1	107	} → 1997
		. . . . . 2	95
		. . . . . 3	302
		. . . . . 4	910
		. . . . . 5	650
		. . . . . 6	298
		INCREASE in value very likely 7	148	
		Don't know -9	1174	

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1997.	waard14	Fall or increase in value of bonds		
		FALL in value very likely 1	102	} → 1998
		. . . . . 2	90
		. . . . . 3	275
		. . . . . 4	848
		. . . . . 5	598
		. . . . . 6	346
		INCREASE in value very likely 7	139	
		Don't know -9	1286	
1998.	waard15	Fall or increase in value of investment funds		
		FALL in value very likely 1	97	} → 1999
		. . . . . 2	71
		. . . . . 3	218
		. . . . . 4	664
		. . . . . 5	752
		. . . . . 6	560
		INCREASE in value very likely 7	192	
		Don't know -9	1130	
1999.	waard16	Fall or increase in value of money in bank account / giro account		
		FALL in value very likely 1	240	} → 2000
		. . . . . 2	369
		. . . . . 3	599
		. . . . . 4	934
		. . . . . 5	512
		. . . . . 6	340
		INCREASE in value very likely 7	257	
		Don't know -9	433	
2000.	waard17	Fall or increase in value of pleasure boat or yacht		
		FALL in value very likely 1	454	} → 2001
		. . . . . 2	595
		. . . . . 3	556
		. . . . . 4	514
		. . . . . 5	271
		. . . . . 6	148
		INCREASE in value very likely 7	52	
		Don't know -9	1094	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
2001.	waard18	Fall or increase in value of pieces of art		
		FALL in value very likely 1	165	} → 2002
		. . . . . 2	164
		. . . . . 3	286
		. . . . . 4	688
		. . . . . 5	684
		. . . . . 6	516
		INCREASE in value very likely 7	209	
		Don't know -9	972	
2002.	waard19	Fall or increase in value of antiques		
		FALL in value very likely 1	128	} → 2003
		. . . . . 2	136
		. . . . . 3	227
		. . . . . 4	650
		. . . . . 5	721
		. . . . . 6	642
		INCREASE in value very likely 7	323	
		Don't know -9	857	
2003.	waard20	Fall or increase in value of gold / jewelry		
		FALL in value very likely 1	145	} → 2004
		. . . . . 2	152
		. . . . . 3	262
		. . . . . 4	869
		. . . . . 5	719
		. . . . . 6	465
		INCREASE in value very likely 7	293	
		Don't know -9	779	

The following questions concern your preferences with respect to future possibilities compared to the present. We would like to know whether you prefer to receive things at once, or whether you prefer to wait a while before receiving them. There are no right or wrong answers to these questions. We are interested in your personal preference.

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2004.	tijd1	Imagine you win a cash prize in a lottery. The prize is worth f 1,000 and can be paid out AT ONCE. Imagine the lottery, which is a financially trustworthy organization, asks if you are prepared to wait 3 months before you get the prize. Would you agree on that proposal, or would you ask for more money if you had to wait for 3 months ? I would agree on the waiting term of 3 months without the need to receive extra money for that. So, after 3 months I receive f 1,000. 1	1280	} → 2006
		I would agree on the waiting term of 3 months, but I want to receive extra money for that. 2	2771	} → 2005
2005.	tijd2	How much EXTRA money (in guilders) do you want to receive AT LEAST, in addition to the f 1,000, to compensate for the waiting term of 3 months ? 1-2000 guilders 2738	33	} → 2006
		Don't know -9		
2006.	tijd3	Imagine the cash prize that you win in the lottery is worth f 100,000. Again, the prize can be paid out AT ONCE, or after 3 months. What would you prefer: I would agree on the waiting term of 3 months without the need to receive extra money for that. So, after 3 months I receive f 100,000. 1	806	} → 2008
		I would agree on the waiting term of 3 months, but I want to receive extra money for that. 2	3245	} → 2007
2007.	tijd4	How much EXTRA money (in guilders) do you want to receive AT LEAST, in addition to the f 100,000, to compensate for the waiting term of 3 months ? 1-200000 guilders 3219	26	} → 2008
		Don't know -9		
2008.	tijd5	Imagine the lottery asks if you are prepared to wait a year before you get the prize of f 100,000. What would you prefer ? I would agree on the waiting term of a year without the need to receive extra money for that. So, after a year I receive f 100,000. 1	358	} → 2010
		I would agree on the waiting term of a year, but I want to receive extra money for that. 2	3693	} → 2009

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2009.	tijd6	How much EXTRA money (in guilders) do you want to receive AT LEAST, in addition to the <i>f</i> 100,000, to compensate for the waiting term of a year ? 1-200000 guilders..... Don't know..... -9	3663 30	} → 2010
2010.	tijd7	Imagine you receive an assessment for tax arrears. To settle the payment, you have two options. One option is paying <i>f</i> 1,000 NOW. The other option is paying LATER, but in that case you have to pay MORE. What would you prefer ? I would pay <i>f</i> 1,000 now..... 1 I pay 3 months later, and I am prepared to pay more for that..... 2	3752 299	} → 2012 } → 2011
2011.	tijd8	How much EXTRA money (in guilders) would you be prepared to pay AT MOST, in addition to the <i>f</i> 1,000, to get the extension of payment of 3 months ? 1-2000 guilders..... Don't know..... -9	282 17	} → 2012
2012.	tijd9	Imagine you could wait a YEAR with settling the tax assessment of <i>f</i> 1,000. What would you prefer: I would pay <i>f</i> 1,000 now..... 1 I would pay a year later, and I am prepared to pay more for that..... 2	3549 502	} → 2014 } → 2013
2013.	tijd10	How much EXTRA money would you be prepared to pay AT MOST, in addition to the <i>f</i> 1,000, to get the extension of payment of a YEAR ? 1-1300 guilders..... Don't know..... -9	469 33	} → 2014
<p><i>The following questions are similar to the questions above, but now the question is how much LESS you would be prepared to receive, if you receive something at once compared to receiving it later.</i></p>				
2014.	tijd11	Imagine the cash prize that you win in the lottery is worth <i>f</i> 1,000, but is paid out only after 3 MONTHS. The lottery, however, offers to pay out at once, but in that case you will receive less. What would you prefer: I would wait 3 months, and receive <i>f</i> 1,000..... 1 I would like to have the money now, and receive less..... 2	3414 637	} → 2016 } → 2015

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2015.	tijd12	How much LESS money (in guilders) would you be prepared to receive AT MOST, if you would get the money at once instead of <i>f</i> 1,000 after 3 MONTHS ? 1-1000 guilders Don't know..... -9	564 73	} → 2016
2016.	tijd13	Now imagine the prize is paid out only after A YEAR. What would you prefer: I would wait a year, and receive <i>f</i> 1,000 1 I would like to have the money now, and receive less 2	2485 1566	} → 2018 } → 2017
2017.	tijd14	How much LESS money (in guilders) would you be prepared to receive AT MOST, if you would get the money at once instead of <i>f</i> 1,000 after A YEAR ? 1-1000 guilders Don't know..... -9	1476 90	} → 2018
2018.	tijd15	Imagine the prize is worth <i>f</i> 100,000, but is only paid out after 3 MONTHS. What would you prefer ? I would wait 3 months, and receive <i>f</i> 100,000,- 1 I would like to have the money now, and receive less 2	3051 1000	} → 2020 } → 2019
2019.	tijd16	How much LESS money (in guilders) would you be prepared to receive AT MOST, if you would get the money at once instead of <i>f</i> 100,000 after 3 MONTHS ? 1-100000 guilders Don't know..... -9	927 73	} → 2020
2020.	tijd17	Imagine the prize is worth <i>f</i> 100,000, but is only paid out after A YEAR. What would you prefer ? I would wait a year, and receive <i>f</i> 100,000 1 I would like to have the money now, and receive less 2	2142 1909	} → 2023 } → 2021
2021.	tijd18	How much LESS money (in guilders) would you be prepared to receive AT MOST, if you would get the money at once instead of <i>f</i> 100,000 after A YEAR ? 1-100000 guilders Don't know..... -9	1829 80	} → 2022

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2022.		<p><i>Interviewer:</i> Is the respondent head of the household or partner of the head of the household ?</p> <p><i>Formal description:</i> $positie^{[18]} \in [1..3]$</p>		
		Yes	3684	} → 2023 } → 2083
		No	367	
		<p><i>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.</i></p> <p><i>Some people spend all their income immediately. Others save some money in order to have something to fall back on.</i></p>		
2023.	uitgeven	<p>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 ?</p>		
		I like to spend all my money immediately	1 71	} → 2024
		..... 2	70
		..... 3	235
		..... 4	1377
		..... 5	963
		..... 6	614
		I want to save as much as possible	7 257	
		Don't know	-9 97	
		<p><i>People use different time-horizons when they decide about what part of the income to spend, and what part to save.</i></p>		
2024.	periode1	<p>Which of the time-horizons mentioned below is in your household MOST important with regard to planning expenditures and savings ?</p>		
		The next couple of months	1 1714	} → 2025
		Next year	2 806	
		The next couple of years	3 790	
		The next 5 to 10 years	4 216	
		More than 10 years from now	5 158	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2025.	periode2	Which time-horizon is LEAST important to you ?		
		The next couple of months	1 933	} → 2026
		Next year	2 119	
		The next couple of years	3 183	
		The next 5 to 10 years	4 256	
		More than 10 years from now	5 2193	
		<i>How much in advance do you think your household should plan the PURCHASE OF DURABLE GOODS, that cost between f 500 en f 1,000 ?</i>		
2026.	levtijd	What is the time-unit / time-duration		
		Day(s)	1 892	} → 2027
		Week(s)	2 822	
		Month(s)	3 1538	
		Year(s)	4 307	
		Other	5 125	
2027.	duuraant	Number of days/weeks/months/years ?		
		0	164	} → 2028
		1-1000	3520	
2028.	beheer	How do you handle your finances ?		
		I never bother recording my finances	1 128	} → 2029
		.....	2 159
		.....	3 293
		.....	4 718
		.....	5 825
		.....	6 800
		I always record precisely what I spend my money on	7 685	
		Don't know	-9 76	
2029.	beheerou	How did your parents handle their finances ?		
		They didn't bother recording their finances	1 67	} → 2030
		.....	2 68
		.....	3 143
		.....	4 386
		.....	5 541
		.....	6 927
		They always recorded precisely what they spent their money on	7 876	
		Don't know	-9 676	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>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.</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 I keep a housekeeping book</i>		
		<i>2 I don't have any credit cards or cheques</i>		
		<i>3 I try to pay that much on taxes during the year, so that I will more probably get a return of payment than an additional assessment at the final assessment at the end of the year.</i>		
		<i>4 I always make sure I have a limited amount of money on me</i>		
		<i>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</i>		
		<i>0 none of the above-mentioned ways/not applicable</i>		
2030.	uitg10	Control expenditures: none of the above-mentioned ways / not applicable		
		Yes	1 1388	} → 2031
		No	2 2296	
2031.	uitg11	Control expenditures: housekeeping book		
		Yes	1 684	} → 2032
		No	2 3000	
2032.	uitg12	Control expenditures: no credit cards or cheques		
		Yes	1 347	} → 2033
		No	2 3337	
2033.	uitg13	Control expenditures: tax returns		
		Yes	1 689	} → 2034
		No	2 2995	
2034.	uitg14	Control expenditures: limited amount of money on me		
		Yes	1 770	} → 2035
		No	2 2914	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2035.	uitg15	Control expenditures: withdraw a certain amount from the bank		
		Yes	1 1153	} → 2036
		No	2 2531	
		<i>Do you sometimes use one or more of the ways mentioned below?</i>		
		<i>More than one answer is possible here</i>		
		<i>1 every month an amount of money is automatically transferred to my savings account</i>		
		<i>2 if I have bought something impulsively, and I regret having bought it later, I take it back to the shop</i>		
		<i>3 when at first I plan to go shopping, I sometimes change my mind and I don't go</i>		
		<i>4 I do other things to plan my expenditures</i>		
		<i>0 none of the above-mentioned ways/not applicable</i>		
2036.	uitg20	Control expenditures: none of the above-mentioned / not applicable		
		Yes	1 1269	} → 2037
		No	2 2415	
2037.	uitg21	Control expenditures: automatic transfer to savings account		
		Yes	1 1810	} → 2038
		No	2 1874	
2038.	uitg22	Control expenditures: take something I bought back to the shop		
		Yes	1 177	} → 2039
		No	2 3507	
2039.	uitg23	Control expenditures: don't go shopping		
		Yes	1 737	} → 2040
		No	2 2947	
2040.	uitg24	Control expenditures: other ways		
		Yes	1 518	} → 2041
		No	2 3166		} → 2042
2041.	wman	What ways do you use to plan your expenditures ?		
		... (Verbal answer)		→ 2042

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2042.	pin	How often do you pay in shops with a bank card (ATM-card) with a PIN code ?		
		I use the bank card with PIN code very rarely 1	921	} → 2043
		I use the bank card with PIN code every now and then 2	1257	
		I use the bank card with PIN code often 3	845	
		I use the bank card with PIN code very often 4	244	
		I DON'T HAVE a bank card with a PIN code 5	417	
		<i>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.</i>		
		<i>More than one answer is possible here</i>		
		<i>0 no</i>		
		<i>1 separate bank or giro accounts</i>		
		<i>2 separate envelopes or jars/boxes, or in another way in your own house</i>		
		<i>3 other ways</i>		
2043.	potjes0	Put money aside: no		
		Yes 1	2403	} → 2044
		No 2	1281	
2044.	potjes1	Put money aside: separate bank or giro accounts		
		Yes 1	1071	} → 2045
		No 2	2613	
2045.	potjes2	Put money aside: separate envelopes or jars/boxes, or in another way in your own house		
		Yes 1	172	} → 2046
		No 2	3512	
2046.	potjes3	Put money aside: other ways		
		Yes 1	108	} → 2047
		No 2	3576	
2047.	apot	What other ways do you have in mind ?		
		... (Verbal answer)		→ 2048

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
<i>The following questions concern life expectancy and bequests.</i>				
2048.	gemleef1	For people of your age and sex there is an average life-expectation. Do you have any idea what age people of your age and sex reach on average ?		
		Yes	1 2822	} → 2049
		No	2 862	
2049.	gemleef2	What age do you think people of your age and sex reach on average ?		
		1-100	2821	} → 2050
		Weet niet	1 -9	
<i>You answered that you think people of your age and sex on average reach an age of</i>				
2050.	gemleef3	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 ?		
		Shorter	1 306	} → 2051
		About the same as the average person	2 1385	
		Longer	3 596	
		Much longer	4 76	
		No idea	5 459	
2051.	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 ?		
		Yes	1 465	} → 2052
		No	2 2649	
		Don't know	-9 570	} → 2059
2052.	erfgeld	Will these inheritances and/or gifts in total be worth a great amount of money, an average amount, or a small amount ?		
		Great amount	1 226	} → 2053
		Average amount	2 209	
		Small amount	3 30	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>What sort of asset do you think these inheritances and/or gifts will consist of ?</i>		
		<i>More than one answer is possible here.</i>		
		<i>1 a house</i>		
		<i>2 antiques, pieces of art, other goods</i>		
		<i>3 payment of a life insurance</i>		
		<i>4 money</i>		
		<i>5 other</i>		
2053.	erfvorm1	Future inheritance: a house		
		Yes	1 192	} → 2054
		No	2 273	
2054.	erfvorm2	Future inheritance: antiques, pieces of art, other goods		
		Yes	1 113	} → 2055
		No	2 352	
2055.	erfvorm3	Future inheritance: payment of life insurance		
		Yes	1 19	} → 2056
		No	2 446	
2056.	erfvorm4	Future inheritance: money		
		Yes	1 399	} → 2057
		No	2 66	
2057.	erfvorm5	Future inheritance: other sort of asset		
		Yes	1 52	} → 2058
		No	2 413		} → 2059
2058.	wvorm	What other sort of asset do you have in mind ?		
		... (Verbal answer)		→ 2059
2059.	erfdenk	Have you ever thought about leaving a bequest ?		
		Yes	1 1272	} → 2060
		No	2 2412		} → 2076

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>Some people think it important to leave a bequest to their children or to other heirs, while other people don't find that important.</i>		
2060.	erfbel	Do you think this is important, or not at all ?		
		Very important..... 1	174	} → 2061
		Important..... 2	437	
		Neither important nor unimportant..... 3	399	
		Unimportant..... 4	167	
		Very unimportant..... 5	95	
2061.	testa	Have you made a will ?		
		No..... 1	896	} → 2062
		Yes..... 2	376	
		<i>To whom or what would you like to bequeath ?</i>		
		<i>More than one answer is possible here</i>		
		<i>1 partner</i>		
		<i>2 children</i>		
		<i>3 parents</i>		
		<i>4 family, friends, or acquaintances</i>		
		<i>5 to charitable institution or other associations/institutions</i>		
		<i>6 other</i>		
2062.	erfwie1	Bequeath to: partner		
		Yes..... 1	991	} → 2063
		No..... 2	281	
2063.	erfwie2	Bequeath to: children		
		Yes..... 1	904	} → 2064
		No..... 2	368	
2064.	erfwie3	Bequeath to: parents		
		Yes..... 1	78	} → 2065
		No..... 2	1194	
2065.	erfwie4	Bequeath to: family, friends, or acquaintances		
		Yes..... 1	197	} → 2066
		No..... 2	1075	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2066.	erfwie5	Bequeath to: charitable institution or other associations/institutions		
		Yes	1 183	} → 2067
		No	2 1089	
2067.	erfwie6	Bequeath to: other		
		Yes	1 19	} → 2068
		No	2 1253		} → 2069
2068.	andwie	To whom or what would you like to bequeath ?		
		... (Verbal answer)		→ 2069
		<i>What sort of asset would your bequest consist of ?</i>		
		<i>More than one answer is possible here</i>		
		<i>1 a house</i>		
		<i>2 antiques, pieces of art, other goods</i>		
		<i>3 payment of a life insurance</i>		
		<i>4 money</i>		
		<i>5 other</i>		
2069.	erfna1	Bequest would consist of: house		
		Yes	1 985	} → 2070
		No	2 287	
2070.	erfna2	Bequest would consist of: antiques, pieces of art, other goods		
		Yes	1 456	} → 2071
		No	2 816	
2071.	erfna3	Bequest would consist of: payment of life insurance		
		Yes	1 349	} → 2072
		No	2 923	
2072.	erfna4	Bequest would consist of: money		
		Yes	1 872	} → 2073
		No	2 400	
2073.	erfna5	Bequest would consist of: other		
		Yes	1 152	} → 2074
		No	2 1120		} → 2075

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2074.	andvorm	What other asset do you have in mind ? ... (Verbal answer)		→ 2075
2075.	erfbedr	How much do you think your bequest would amount to ? <i>If the bequest consists of a house, antiques or other goods, please estimate the market value thereof.</i> 1-8000000 guilders..... Don't know..... -9	1165 107	} → 2076
2076.		<i>Interviewer:</i> Does the General Information on the Household tell that there are children present in the household ? <i>Formal description:</i> $kids^{[10]} > 0$ Yes No	1557 2127	} → 2078 } → 2077
		<i>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.</i>		
2077.	baby	Do you have any children (either being a member of the household or not) ? Yes 1 No 2	1054 1073	} → 2078 } → 2083
		<i>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 ?</i> <i>More than one answer is possible here</i> 0 no 1 yes, I give already substantial amounts now 2 yes, I am planning to give substantial amounts in the future 3 don't know		

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2078.	plan0	Transfer capital to children: no		
		Yes	1 1608	} → 2079
		No	2 1003	
2079.	plan1	Transfer capital to children: I give substantial amounts now		
		Yes	1 168	} → 2080
		No	2 2443	
2080.	plan2	Transfer capital to children: planning to give substantial amounts in the future		
		Yes	1 330	} → 2081
		No	2 2281	
2081.	plan3	Transfer capital to children: don't know		
		Yes	1 583	} → 2082
		No	2 2028	
2082.	uitspr	Please indicate which of the following 4 statements about parents leaving a bequest to their children, would be closest to your own opinion about this. If our children would take good care of us when we become old, we would like to leave them a considerable bequest..... 1 We would like to leave our children a considerable bequest, irrespective of the way they will take care of us when we are old. 2 We have no preconceived plans about leaving a bequest to our children because we want to enjoy our own lives 3 We don't intend to leave a bequest to our children, because we don't want to do that..... 4 NONE of the above-mentioned statements 5	92 476 1512 58 473	} → 2083
2083.		<i>Interviewer:</i> Has the respondent answered the second part of the questionnaire 'Economic and Psychological Concepts' (questions lotto1 t/m lot3) ? <i>Formal description:</i> $lotto1^{[2084]} \geq -9$		
		Yes	3953	} → 2084
		No	143		} → 2095

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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The following questions concern your readiness to take risks. First, some questions about games of chance.

2084.	lotto1	How often do you buy lottery tickets, do you play in a lottery, or something of the kind ?		
		Every week..... 1	354	} → 2085
		A few times per month..... 2	139	
		Once a month..... 3	912	
		6 to 10 times per year..... 4	181	
		1 to 6 times per year..... 5	245	
		Rarely..... 6	476	
		Never/hardly ever..... 7	1593	} → 2086
		Don't know..... -9	53	} → 2085
2085.	lotto2	About how much have you spent on lotteries or similar things in the past 12 months ?		
		1-12000 guilders.....	2254	} → 2086
		Don't know..... -9	106	

As you probably know, in the State Lottery it is possible, both to buy full lottery tickets of f 25 and to buy partial tickets, e.g. 1/5 tickets that then cost f 5. If the number of the 1/5 ticket wins, you also receive only 1/5 of the prize. Thus it is also possible to buy e.g. 5 different 1/5 tickets; thus you have a higher chance to win a prize, but the prize will of course be smaller.

2086.	staatlot	Now imagine you want to spend f 25 on the State Lottery. How would you prefer to spend it:		
		Buy a full ticket of f 25..... 1	2321	} → 2087
		Buy five 1/5 tickets of f 25 in total..... 2	964	
		Don't know..... 3	668	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>You are probably familiar with games shown on television, where people win prizes and can choose between several options. For example, they can choose to keep a certain prize, or they can choose to take a chance to get a much bigger prize, at the risk of losing the prize altogether.</i>		
		<i>The following questions present similar choices, concerning amounts of money. Some of the amounts are certain for you to have, others you can win in a lottery.</i>		
		<i>We would like to know which choice you would make. There are no right or wrong answers with these questions.</i>		
2087.	wed1	We toss a coin once. You may choose one of the following two options: You receive f 1000 with either heads or tails. 1 With heads you receive f 2000, with tails you don't receive anything at all. 2	3105 848	} → 2088
2088.	wed2	Which of the following two options would you choose: You draw a lottery ticket with an 80% chance to win f 45 (if you lose, you don't get anything at all). 1 You receive f 30, no matter which ticket is drawn. . . 2	1655 2298	} → 2089
2089.	wed3	Which of the following two options would you choose: You draw a lottery ticket with a 25% chance to win f 100 (if you lose, you don't get anything at all) 1 You draw a lottery ticket with a 20% chance to win f 130 (if you lose, you don't get anything at all) 2	2050 1903	} → 2090
2090.	wed4	Which of the following two options would you choose: You draw a lottery ticket with a 2% chance to win f 3,000 (if you lose, you don't get anything at all) 1 You draw a lottery ticket with a 1% chance to win f 6,000 (if you lose, you don't get anything at all) 2	1771 2182	} → 2091
2091.	wed5	We toss a coin once. Would you accept the following agreement: Heads, you win f 1,500 Tails, you lose f 1,000 Yes 1 No 2	473 3480	} → 2092

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		<i>Imagine you have won f 200 in a game. You can now choose between keeping that f 200, or having a lottery ticket with a certain chance to win a prize of f 20,000.</i>		
2092.	lot1	How high would that chance to win f 20,000 need to be such that you would prefer the lottery ticket to keeping the f 200 that you had already won ?		
		I would prefer the lottery ticket if the chance to win the first prize would be at least ... %		
		1-100 %	3111	} → 2093
		Don't know..... -9	842	
		<i>Now imagine you have won f 1,000 in a game. You can now choose between keeping that f 1,000, or having a lottery ticket with a certain chance to win a prize of f 20,000. How high would that chance to win f 20,000 need to be such that you would prefer the lottery ticket to keeping the f 1,000 that you had already won ?</i>		
2093.	lot2	I would prefer the lottery ticket if the chance to win the first prize would be at least ... %		
		1-100 %	3150	} → 2094
		Don't know..... -9	803	
		<i>Now imagine you have won f 5,000 in a game. You can now choose between keeping that f 5,000, or having a lottery ticket with a certain chance to win a prize of f 20,000. How high would that chance to win f 20,000 need to be such that you would prefer the lottery ticket to keeping the f 5,000 that you had already won ?</i>		
2094.	lot3	I would prefer the lottery ticket if the chance to win the first prize would be at least ... %		
		1-100 %	3124	} → 2095
		Don't know..... -9	829	
2095.		<i>Interviewer:</i> Has the respondent answered the third part of the questionnaire 'Economic and Psychological Concepts' (questions tiener1 through sprknd2) and is the respondent head of the household or partner of the head of the household? <i>Formal description:</i> $tiener1^{[2096]} \geq -9$		
		Yes	2958	} → 2096
		No	1138		} → 2109

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
<i>The next two questions concern the time when you were a teenager (13 through 19 years old)</i>				
2096.	tiener1	When you were a teenager, did your parents or other relatives regularly give you money ?		
		Yes	1 2003	} → 2097
		No	2 955	
2097.	tiener2	When you were a teenager, did you regularly earn money (by working for it) ?		
		Yes	1 1822	} → 2098
		No	2 1136	
2098.		<i>Interviewer:</i> Did the respondent have regular income as a teenager ? <i>Formal description:</i> (<i>tiener1</i> ^[2096] = 1) ∨ (<i>tiener2</i> ^[2097] = 1)		
		Yes	2549	} → 2099
		No	409		} → 2100
2099.	spaaard1	Which part (in percentages) of the money that you were given or earned as a teenager did you spend immediately ?		
		0	174	} → 2100
		1-100	2375	
2100.	kid1	Do you currently have one or more teenage children (13 through 19 years old) ?		
		Yes	1 623	} → 2102
		No	2 2335	
2101.	kid2	Have you ever had teenage children (13 through 19 years old) ?		
		Yes	1 936	} → 2102
		No	2 1399		} → 2109
2102.	kid3	... ⁴⁴⁰ you have 1 teenage child, or more than 1 ?		
		1 child	1 388	} → 2103
		More than 1 child	2 1171	

⁴⁴⁰**if** *kid1*^[2100] = 1 **then** ... ← 'Do' **else** ... ← 'Did'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		<i>The next two questions concern your child ...⁴⁴¹.</i>		
		$slt \leftarrow (2 - kid2) \times 2 + (2 - kid3)$		
2103.	kind1	... ⁴⁴² you regularly give money to your teenage child... ⁴⁴³ ?		
		Yes	1 1447	} → 2104
		No	2 112	
2104.	kind2	... ⁴⁴⁴ your child ... ⁴⁴⁵ regularly earn money themselves (by working for it) ?		
		Yes	1 952	} → 2105
		No	2 607	
2105.		<i>Interviewer:</i> Do/did the children of the respondent have regular income ? <i>Formal description:</i> $(kind1^{[2103]} = 1) \vee (kind2^{[2104]} = 1)$		
		Yes	1510	} → 2106 } → 2109
		No	49	
		<i>Next, we would like to know which part of their money your first TWO children (if any) ...⁴⁴⁶immediately.</i>		
2106.	sprknd1	Which part (in percentages) of the money your ... ⁴⁴⁷ CHILD ... ⁴⁴⁸ he/she spend immediately ?		
		0	137	} → 2107
		1-100 %	1373	
2107.		<i>Interviewer:</i> Does/did the respondent have more than 1 teenage child ? <i>Formal description:</i> $kid3^{[2102]} = 2$		
		Yes	1140	} → 2108 } → 2109
		No	370	

⁴⁴¹if $kid3^{[2102]} = 2$ then ... ← 'ren'

⁴⁴²case slt of 0 : ... ← 'Did' ; 1 : ... ← 'Did' ; 2 : ... ← 'Do' ; 3 : ... ← 'Do' end

⁴⁴³if $kid3^{[2102]} = 2$ then ... ← 'ren'

⁴⁴⁴case slt of 0 : ... ← 'Did' ; 1 : ... ← 'Did' ; 2 : ... ← 'Do' ; 3 : ... ← 'Does' end

⁴⁴⁵if $kid3^{[2102]} = 2$ then ... ← 'ren'

⁴⁴⁶if $kid2^{[2101]} = 1$ then ... ← 'spent' else ... ← 'spend'

⁴⁴⁷if $kid3^{[2102]} = 2$ then ... ← '1st'

⁴⁴⁸if $kid2^{[2101]} = 1$ then ... ← 'was given, did' else ... ← 'is given, does'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2108.	sprknd2	Which part (in percentages) of the money your 2 nd CHILD ... ⁴⁴⁹ he/she spend immediately ?		
		0	105	} → 2109
		1-100	1035	
2109.		<i>Interviewer:</i> Has the respondent answered the fourth part of the questionnaire 'Economic and Psychological Concepts' (questions teg1 through ecogrp2)? <i>Formal description:</i> $lotto1^{[2084]} \geq -9$		
		Yes	3953	} → 2110
		No	143		} → 2136
		<i>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 in every case opposites. Please indicate for each of the pairs of qualities which number would best describe your personality.</i>		
		<i>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.</i>		
2110.	teg1	Quality: oriented towards things — oriented towards people		
		Oriented towards things	1 55	} → 2111
		.....	2 162	
		.....	3 352	
		.....	4 954	
		.....	5 754	
		.....	6 1154	
		Oriented towards people	7 399	
		Don't know	-9 123	

⁴⁴⁹**if** $kid2^{[2101]} = 1$ **then** ... ← 'was given, did' **else** ... ← 'is given, does'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2111.	teg2	Quality: slow thinker — quick thinker		
		Slow thinker 1	22	} → 2112
		. . . . . 2	103
		. . . . . 3	303
		. . . . . 4	856
		. . . . . 5	922
		. . . . . 6	1299
		Quick thinker 7	384	
		Don't know -9	64	
2112.	teg3	Quality: easily get worried — don't easily get worried		
		Easily get worried 1	149	} → 2113
		. . . . . 2	380
		. . . . . 3	627
		. . . . . 4	800
		. . . . . 5	700
		. . . . . 6	967
		Don't easily get worried 7	278	
		Don't know -9	52	
2113.	teg4	Quality: ready to adapt myself, flexible — stubborn, persistent		
		Ready to adapt myself, flexible 1	217	} → 2114
		. . . . . 2	795
		. . . . . 3	919
		. . . . . 4	858
		. . . . . 5	650
		. . . . . 6	400
		Stubborn, persistent 7	57	
		Don't know -9	57	
2114.	teg5	Quality: quiet, calm — lively, vivacious		
		Quiet, calm 1	179	} → 2115
		. . . . . 2	578
		. . . . . 3	663
		. . . . . 4	872
		. . . . . 5	665
		. . . . . 6	707
		Lively, vivacious 7	236	
		Don't know -9	53	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2115.	teg6	Quality: lighthearted, carefree — meticulous		
		Lighthearted, carefree 1	49	} → 2116
		. . . . . 2	212
		. . . . . 3	419
		. . . . . 4	910
		. . . . . 5	949
		. . . . . 6	1076
		Meticulous 7	277	
		Don't know -9	61	
2116.	teg7	Quality: shy — dominant		
		Shy 1	71	} → 2117
		. . . . . 2	299
		. . . . . 3	718
		. . . . . 4	1284
		. . . . . 5	937
		. . . . . 6	512
		Dominant 7	72	
		Don't know -9	60	
2117.	teg8	Quality: not easily hurt/offended — easily hurt/offended, sensitive		
		Not easily hurt/offended 1	36	} → 2118
		. . . . . 2	130
		. . . . . 3	358
		. . . . . 4	879
		. . . . . 5	1109
		. . . . . 6	1086
		Easily hurt/offended, sensitive 7	282	
		Don't know -9	73	
2118.	teg9	Quality: trusting, credulous — don't trust people easily, suspicious		
		Trusting, credulous 1	90	} → 2119
		. . . . . 2	336
		. . . . . 3	731
		. . . . . 4	1348
		. . . . . 5	852
		. . . . . 6	459
		Don't trust people easily, suspicious 7	81	
		Don't know -9	56	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2119.	teg10	Quality: oriented towards reality, down-to-earth — dreamer		
		Oriented towards reality, down-to-earth 1	541	} → 2120
		. . . . . 2	1332
		. . . . . 3	914
		. . . . . 4	621
		. . . . . 5	326
		. . . . . 6	117
		Dreamer 7	37	
		Don't know -9	65	
2120.	teg11	Quality: direct, straightforward — tactful, diplomatic		
		Direct, straightforward 1	263	} → 2121
		. . . . . 2	550
		. . . . . 3	714
		. . . . . 4	1162
		. . . . . 5	679
		. . . . . 6	439
		Tactful, diplomatic 7	66	
		Don't know -9	80	
2121.	teg12	Quality: happy with myself — have doubts about myself		
		Happy with myself 1	369	} → 2122
		. . . . . 2	1033
		. . . . . 3	826
		. . . . . 4	913
		. . . . . 5	516
		. . . . . 6	187
		Have doubts about myself 7	55	
		Don't know -9	54	
2122.	teg13	Quality: creature of habit — open to changes		
		Creature of habit 1	85	} → 2123
		. . . . . 2	266
		. . . . . 3	472
		. . . . . 4	834
		. . . . . 5	1086
		. . . . . 6	925
		Open to changes 7	233	
		Don't know -9	52	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2123.	teg14	Quality: need to be supported by other people — self-reliant, independent		
		Need to be supported by other people..... 1	44	} → 2124
		..... 2	159
		..... 3	396
		..... 4	770
		..... 5	895
		..... 6	1240
		Self-reliant, independent..... 7	399	
		Don't know..... -9	50	
2124.	teg15	Quality: little self-control — disciplined		
		Little self-control..... 1	24	} → 2125
		..... 2	62
		..... 3	241
		..... 4	767
		..... 5	1108
		..... 6	1414
		Disciplined..... 7	268	
		Don't know..... -9	69	
2125.	teg16	Quality: well-balanced, stable — irritable, quick-tempered		
		Well-balanced, stable..... 1	231	} → 2126
		..... 2	975
		..... 3	922
		..... 4	966
		..... 5	557
		..... 6	209
		Irritable, quick-tempered..... 7	32	
		Don't know..... -9	61	
2126.		<i>Interviewer:</i> Does the household consist of more than 1 person, and is the respondent head of the household or partner of the head of the household ?		
		<i>Formal description:</i> ($famsize^{[3]} > 1$) \wedge ($positie^{[18]} \in [1..3]$)		
		Yes.....	3146	} → 2127
		No.....	807	} → 2128

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2127.	hhrela	How would you, generally, characterize your own household ?		
		Very good relationships between the members of the household 1	1208	} → 2128
		Good relationships between the members of the household 2	990	
		Neither particularly good nor particularly bad relationships between the members of the household 3	94	
		Bad relationships between the members of the household 4	10	
		Very bad relationships between the members of the household 5	0	
2128.	gelukkig	All in all, to what extent do you consider yourself to be a happy person ?		
		Very happy 1	661	} → 2129
		Happy 2	2683	
		Neither happy nor unhappy 3	544	
		Unhappy 4	34	
		Very unhappy 5	6	
		Don't know 6	25	
		<i>Most people compare themselves every now and then with other people, looking at their own behavior and living conditions.</i>		
2129.	groep1	Which group is MOST IMPORTANT to you, with respect to the financial situation of your household ?		
		The neighbors 1	37	} → 2131
		Friends and acquaintances 2	844	
		Colleagues at work 3	92	
		People with the same level of education as myself . . . 4	343	
		People of about the same age as myself 5	358	
		People having the same job as I have 6	168	
		Brothers and sisters (or other relatives) 7	301	
		People that I know from the newspapers or from TV 8	16	
		Other 9	319	
		Don't know -9	1475	} → 2136
2130.	andgrp1	Which OTHER group is most important to you, with respect to the financial situation of your household ?		
		... (Verbal answer)		→ 2131

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2131.	ecogrp1	If you consider how much money you have available to spend on necessities and luxurious goods, what would you say is the financial situation of your household compared to the situation of ... ⁴⁵⁰ ?		
		Much worse	1 44	} → 2132
		..... 2	72
		..... 3	197
		..... 4	916
		..... 5	602
		..... 6	333
		Much better	7 91	
		Don't know	-9 223	
2132.	groep2	And which group is THE SECOND MOST IMPORTANT group to you, with respect to the financial situation of your household ?		
		The neighbors	1 62	} → 2134
		Friends and acquaintances	2 437	
		Colleagues at work	3 141	
		People with the same level of education as myself ...	4 313	
		People of about the same age as myself	5 354	
		People having the same job as I have	6 216	
		Brothers and sisters (or other relatives)	7 362	
		People that I know from the newspapers	8 29	} → 2133
		Other	9 228	
		Don't know	-9 336	} → 2136
2133.	andgrp2	Which OTHER group is the second most important group to you, with respect to the financial situation of your household ?		
		... (Verbal answer)		→ 2134

⁴⁵⁰ **case groep1**^[2129] **of** 1 : ... ← 'neighbors' ; 2 : ... ← 'friends and acquaintances' ; 3 : ... ← 'colleagues at work' ; 4 : ... ← 'people with same level of education' ; 5 : ... ← ' people of about the same age' ; 6 : ... ← ' people having the same job' ; 7 : ... ← ' brothers or sisters (or other relatives)' ; 8 : ... ← ' people that I know from newspapers or TV' ; 9 : ... ← '(verbal answer)' **end**

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
2134.	ecogrp2	If you consider how much money you have available to spend on necessities and luxurious goods, what would you say is the financial situation of your household compared to the situation of ... ⁴⁵¹ ?		
		Much worse	1 23	} → 2135
		..... 2	63
		..... 3	185
		..... 4	786
		..... 5	505
		..... 6	318
		Much better	7 76	
		Don't know	-9 186	
2135.		<i>Interviewer:</i> Has the respondent answered the part of the questionnaire concerned with choice of bank? <i>Formal description:</i> $nbank^{[2136]} > -1$		
		Yes	3953	} → 2136
		No	143	} → 2228

⁴⁵¹**case groep2**^[2132] **of** 1 : ... ← 'neighbors' ; 2: ... ← 'friends and acquaintances' ; 3 : ... ← 'colleagues at work' ; 4: ... ← 'people with same level of education' ; 5 : ... ← ' people of about the same age' ; 6 : ... ← ' people having the same job' ; 7 : ... ← ' brothers or sisters (or other relatives)' ; 8 : ... ← ' people that I know from newspapers or TV' ; 9: ... ← '(verbal answer)' **end**

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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2.8 Choice of bank

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 those banks. Finally, we would like to ask 3 general questions. First we will ask a few questions about the bank that you do the MOST business with, then a few questions about the bank that you do the SECOND MOST business with, etc. We will ask about a maximum of 5 banks.

2136.	nbank	With how many banks do you hold accounts or loans, or with how many banks do you do business regularly ?			
		0	129	} → 2228	
		1-15	3824		} → 2137
2137.	lweek	How many weeks ago was the LAST TIME that you went into a branch of a bank ? <i>If the answer is one week or less, please fill in '1.'</i>			
		1-100 weeks	3141	} → 2138	
		Don't know..... -9	683		} → 2139
2138.	elweek	How many weeks ago was the SECOND FROM LAST TIME that you went into a branch of a bank ? <i>If the answer is one week or less, please fill in '1.'</i>			
		1-200 weeks	2502	} → 2139	
		Don't know..... -9	639		
2139.	buiten	Do you work away from home ?			
		Yes	1	} → 2140	
		No	2		2342
2140.	naam11	What is the name of the bank that you do the most business with ?			
		ABN Amro.....	1	} → 2141	
		Postbank.....	2		884
		Rabobank.....	3		1343
		ING bank.....	4		1064
		VSB bank.....	5		141
		SNS bank.....	6		137
		Other bank	7		92
				163	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		... ⁴⁵²		
2141.	bbank1	Is this the bank where you have the checking account to which your (monthly) income is transferred ? <i>This question concerns the bank with which you do the most business.</i>		
		Yes	1 3488	} → 2142
		No	2 336	
2142.		<i>Interviewer:</i> Does the respondent do the most business with the Postbank ?		
		Yes	1343	} → 2157
		No	2481		} → 2143
		... ⁴⁵³		
2143.	dutch1	Is this bank located in the Netherlands ? <i>This question concerns the bank with which you do the most business.</i>		
		Yes	1 2467	} → 2144
		No	2 14	
2144.		<i>Interviewer:</i> Does the respondent work away from home ? <i>Formal description: buiten</i> ^[2139] = 1		
		Yes	1482	} → 2145
		No	999		} → 2149
		... ⁴⁵⁴		
2145.	huis1	Is this branch of the bank closer to your home or closer to your work ? <i>This question concerns the bank with which you do the most business.</i>		
		Closer to my home	1 987	} → 2146
		Closer to my work	2 244	
		About the same distance from home as from work...	3 228	
		Don't know	4 23	

⁴⁵² ... ← *naam11*^[2140]

⁴⁵³ ... ← *naam11*^[2140]

⁴⁵⁴ ... ← *naam11*^[2140]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		... ⁴⁵⁵		
2146.	vaker1	Do you go to this branch of the bank more often from home, or more often from work ? <i>This question concerns the bank with which you do the most business.</i>		
		More often from home..... 1	927	} → 2147
		More often from work..... 2	268	
		About as often from home as from work..... 3	161	
		Don't know..... 4	126	
		... ⁴⁵⁶		
2147.	werk1	About how many kilometers is the distance between your work and this branch of the bank ? <i>This question concerns the bank with which you do the most business.</i>		
		1-230 kilometers.....	1349	} → 2148
		Don't know..... -9	133	
		... ⁴⁵⁷		
2148.	reis21	About how many minutes do you normally have to travel to get from work to this branch of the bank ? <i>This question concerns the bank with which you do the most business.</i>		
		1-475 minutes.....	1358	} → 2149
		Don't know..... -9	124	
		... ⁴⁵⁸		
2149.	afst1	About how many kilometers is the distance between your home and this branch of the bank ? <i>This question concerns the bank with which you do the most business.</i>		
		1-180 kilometers.....	2399	} → 2150
		Don't know..... -9	82	

455 ... ← naam11^[2140]

456 ... ← naam11^[2140]

457 ... ← naam11^[2140]

458 ... ← naam11^[2140]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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... ⁴⁵⁹

2150.	reis11	About how many minutes do you normally have to travel to get from home to this branch of the bank ? <i>This question concerns the bank with which you do the most business.</i>		
		1-150 minutes	2436	} → 2151
		Don't know	45	

2151.		<i>Interviewer:</i> Has the respondent filled in option 1 or option 2 with the variable 'vaker' ? <i>Formal description:</i> $vaker1^{[2146]} \in [1..2]$		
		Yes	1195	} → 2152
		No	1286	

... ⁴⁶⁰

2152.	vv11	Do you mostly go on foot from ... ⁴⁶¹ to this BRANCH OF THE BANK or do you use a means of transport ? <i>This question concerns the bank with which you do the most business.</i>		
		On foot	1 281	} → 2154
		Public transport	2 12	
		Bicycle	3 368	
		Car	4 509	
		Motor-bike or moped	5 8	
		Other means of transport	6 0	
		Not applicable	7 17	

⁴⁵⁹ ... ← *naam11*^[2140]

⁴⁶⁰ ... ← *naam11*^[2140]

⁴⁶¹ **if** *vaker* = 1 **then** ... ← 'HOME' **else** ... ← 'WORK'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		... ⁴⁶²		
2153.	vv21	Do you mostly go on foot from ... ⁴⁶³ to this BRANCH OF THE BANK or do you use a means of transport ? <i>This question concerns the bank with which you do the most business.</i>		
		On foot	1 285	} → 2154
		Public transport.....	2 17	
		Bicycle.....	3 489	
		Car	4 407	
		Motor-bike or moped	5 12	
		Other means of transport.....	6 5	
		Not applicable	7 57	
		Don't know.....	-9 14	
		... ⁴⁶⁴		
2154.	wpc1	Do you know the zip code of this bank ? <i>This question concerns the bank with which you do the most business.</i>		
		Yes	1 307	} → 2155
		No.....	2 2160	
		Don't know.....	-9 14	} → 2157
2155.	number1	Digits of zip code		
		1-9948	297	} → 2156
		Don't know.....	-9 10	
2156.	letter1	Letters of zip code		
		... (Verbal answer)		→ 2157
2157.		<i>Interviewer:</i> Does the respondent do business with more than 1 bank ? <i>Formal description:</i> $nbank^{[2136]} > 1$		
		Yes	2105	} → 2158
		No.....	1719		} → 2225

⁴⁶² ... ← $naam11^{[2140]}$

⁴⁶³ **if** ($reis21^{[2148]} > 0$) \wedge ($reis21^{[2148]} < reis11^{[2150]}$) **then** ... ← 'WORK' **else** ... ← 'HOME'

⁴⁶⁴ ... ← $naam11^{[2140]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2158.	naam12	What is the name of the bank with which you do the second most business ?		
		ABN Amro..... 1	374	} → 2159
		Postbank..... 2	637	
		Rabobank..... 3	401	
		ING bank..... 4	126	
		VSB bank..... 5	116	
		SNS bank..... 6	62	
		Other bank..... 7	389	
2159.		<i>Interviewer:</i> Does the respondent do the second most business with the Postbank ?		
		Yes.....	637	} → 2174
		No.....	1468		} → 2160
		... ⁴⁶⁵		
2160.	dutch2	Is this bank located in the Netherlands ?		
		<i>This question concerns the bank with which you do the second most business.</i>		
		Yes..... 1	1439	} → 2161
		No..... 2	29	
2161.		<i>Interviewer:</i> Does the respondent work away from home ?		
		<i>Formal description:</i> <i>buiten</i> ^[2139] = 1		
		Yes.....	470	} → 2162
		No.....	998		} → 2166

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		... ⁴⁶⁶		
2162.	huis2	Is this branch of the bank closer to your home or closer to your work ? <i>This question concerns the bank with which you do the second most business.</i>		
		Closer to my home	1 242	} → 2163
		Closer to my work	2 82	
		About the same distance from home as from work ...	3 64	
		Don't know	4 69	
		Don't know	-9 13	
		... ⁴⁶⁷		
2163.	vaker2	Do you go to this branch of the bank more often from home, or more often from work ? <i>This question concerns the bank with which you do the second most business.</i>		
		More often from home	1 217	} → 2164
		More often from work	2 56	
		About as often from home as from work	3 36	
		Don't know	4 148	
		Don't know	-9 13	
		... ⁴⁶⁸		
2164.	werk2	About how many kilometers is the distance between your work and this branch of the bank ? <i>This question concerns the bank with which you do the second most business.</i>		
		1-300 kilometers	351	} → 2165
		Don't know	-9 119	

⁴⁶⁶ ... ← *naam12*^[2158]

⁴⁶⁷ ... ← *naam12*^[2158]

⁴⁶⁸ ... ← *naam12*^[2158]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		... ⁴⁶⁹		
2165.	reis22	About how many minutes do you normally have to travel to get from work to this branch of the bank ? <i>This question concerns the bank with which you do the second most business.</i>		
		1-200 minutes	356	} → 2166
		Don't know..... -9	114	
		... ⁴⁷⁰		
2166.	afst2	About how many kilometers is the distance between your home and this branch of the bank ? <i>This question concerns the bank with which you do the second most business.</i>		
		1-250 kilometers	1244	} → 2167
		Don't know..... -9	224	
		... ⁴⁷¹		
2167.	reis12	About how many minutes do you normally have to travel to get from home to this branch of the bank ? <i>This question concerns the bank with which you do the second most business.</i>		
		1-180 minutes	1264	} → 2168
		Don't know..... -9	204	
2168.		<i>Interviewer:</i> Has the respondent filled in option 1 or option 2 with the variable 'vaker' ? <i>Formal description:</i> $vaker2^{[2163]} \in [1..2]$		
		Yes	273	} → 2169
		No	1195		} → 2170

⁴⁶⁹ ... ← *naam12*^[2158]

⁴⁷⁰ ... ← *naam12*^[2158]

⁴⁷¹ ... ← *naam12*^[2158]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		... ⁴⁷²		
2169.	vv12	Do you mostly go on foot from ... ⁴⁷³ to this BRANCH OF THE BANK or do you use a means of transport ? <i>This question concerns the bank with which you do the second most business.</i>		
		On foot 1	56	} → 2171
		Public transport 2	7	
		Bicycle 3	63	
		Car 4	139	
		Motor-bike or moped 5	1	
		Other means of transport 6	0	
		Not applicable 7	7	
		... ⁴⁷⁴		
2170.	vv22	Do you mostly go on foot from ... ⁴⁷⁵ to this BRANCH OF THE BANK or do you use a means of transport ? <i>This question concerns the bank with which you do the second most business.</i>		
		On foot 1	133	} → 2171
		Public transport 2	15	
		Bicycle 3	209	
		Car 4	231	
		Motor-bike or moped 5	4	
		Other means of transport 6	1	
		Not applicable 7	277	
		Don't know -9	325	
		... ⁴⁷⁶		
2171.	wpc2	Do you know the zip code of this bank ? <i>This question concerns the bank with which you do the second most business.</i>		
		Yes 1	130	} → 2172
		No 2	1309	
		Don't know -9	29	} → 2174

⁴⁷² ... ← *naam12*^[2158]

⁴⁷³ **if** *vaker* = 1 **then** ... ← 'HOME' **else** ... ← 'WORK'

⁴⁷⁴ ... ← *naam12*^[2158]

⁴⁷⁵ **if** (*reis22*^[2165] > 0) ∧ (*reis22*^[2165] < *reis12*^[2167]) **then** ... ← 'WORK' **else** ... ← 'HOME'

⁴⁷⁶ ... ← *naam12*^[2158]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2172.	number2	Digits of zip code		
		1-9919	125	} → 2173
		Don't know..... -9	5	
2173.	letter2	Letters of zip code		
		... (Verbal answer)		→ 2174
2174.		<i>Interviewer:</i> Does the respondent do business with more than 2 banks ? <i>Formal description:</i> $nbank^{[2136]} > 2$		
		Yes	630	} → 2175
		No	1475		} → 2225
2175.	naam13	What is the name of the bank with which you do the third most business ?		
		ABN Amro..... 1	119	} → 2176
		Postbank..... 2	105	
		Rabobank..... 3	79	
		ING bank..... 4	36	
		VSB bank..... 5	34	
		SNS bank..... 6	22	
		Other bank..... 7	235	
2176.		<i>Interviewer:</i> Does the respondent do the third most business with the Postbank ?		
		Yes	105	} → 2191
		No	525		} → 2177
		... ⁴⁷⁷		
2177.	dutch3	Is this bank located in the Netherlands ?		
		<i>This question concerns the bank with which you do the third most business.</i>		
		Yes	491	} → 2178
		No	34	

Quest. #	Vari- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
2178.		<i>Interviewer:</i> Does the respondent work away from home ? <i>Formal description:</i> <i>buiten</i> ^[2139] = 1		
		Yes	195	} → 2179 } → 2183
		No	330	
		... ⁴⁷⁸		
2179.	huis3	Is this branch of the bank closer to your home or closer to your work ? <i>This question concerns the bank with which you do the third most business.</i>		
		Closer to my home	1 73	} → 2180
		Closer to my work	2 32	
		About the same distance from home as from work...	3 31	
		Don't know	4 46	
		Don't know	-9 13	
		... ⁴⁷⁹		
2180.	vaker3	Do you go to this branch of the bank more often from home, or more often from work ? <i>This question concerns the bank with which you do the third most business.</i>		
		More often from home	1 65	} → 2181
		More often from work	2 23	
		About as often from home as from work	3 12	
		Don't know	4 82	
		Don't know	-9 13	
		... ⁴⁸⁰		
2181.	werk3	About how many kilometers is the distance between your work and this branch of the bank ? <i>This question concerns the bank with which you do the third most business.</i>		
		1-300 kilometers	130	} → 2182
		Don't know	65	

⁴⁷⁸ ... ← *naam13*^[2175]

⁴⁷⁹ ... ← *naam13*^[2175]

⁴⁸⁰ ... ← *naam13*^[2175]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		... 481		
2182.	reis23	About how many minutes do you normally have to travel to get from work to this branch of the bank ? <i>This question concerns the bank with which you do the third most business.</i>		
		1-300 minutes	130	} → 2183
		Don't know..... -9	65	
		... 482		
2183.	afst3	About how many kilometers is the distance between your home and this branch of the bank ? <i>This question concerns the bank with which you do the third most business.</i>		
		1-300 kilometers	387	} → 2184
		Don't know..... -9	138	
		... 483		
2184.	reis13	About how many minutes do you normally have to travel to get from home to this branch of the bank ? <i>This question concerns the bank with which you do the third most business.</i>		
		1-400 minutes	373	} → 2185
		Don't know..... -9	152	
2185.		<i>Interviewer:</i> Has the respondent filled in option 1 or option 2 with the variable 'vaker' ? <i>Formal description:</i> $vaker3^{[2180]} \in [1..2]$		
		Yes	170	} → 2186
		No	355	} → 2187

481 ... ← naam13^[2175]

482 ... ← naam13^[2175]

483 ... ← naam13^[2175]

Quest. #	Vari- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		... ⁴⁸⁴		
2186.	vv13	Do you mostly go on foot from ... ⁴⁸⁵ to this BRANCH OF THE BANK or do you use a means of transport ? <i>This question concerns the bank with which you do the third most business.</i>		
		On foot	1 22	} → 2188
		Public transport.....	2 3	
		Bicycle.....	3 21	
		Car	4 40	
		Motor-bike or moped	5 0	
		Other means of transport.....	6 0	
		Not applicable	7 2	
		Don't know.....	-9 82	
		... ⁴⁸⁶		
2187.	vv23	Do you mostly go on foot from ... ⁴⁸⁷ to this BRANCH OF THE BANK or do you use a means of transport ? <i>This question concerns the bank with which you do the third most business.</i>		
		On foot	1 26	} → 2188
		Public transport.....	2 5	
		Bicycle.....	3 40	
		Car	4 79	
		Motor-bike or moped	5 0	
		Other means of transport.....	6 0	
		Not applicable	7 171	
		Don't know.....	-9 34	
		... ⁴⁸⁸		
2188.	wpc3	Do you know the zip code of this bank ? <i>This question concerns the bank with which you do the third most business.</i>		
		Yes	1 47	} → 2189
		No.....	2 444	
		Don't know.....	-9 34	} → 2191

⁴⁸⁴ ... ← naam13^[2175]

⁴⁸⁵ **if** vaker = 1 **then** ... ← 'HOME' **else** ... ← 'WORK'

⁴⁸⁶ ... ← naam13^[2175]

⁴⁸⁷ **if** (reis23^[2182] > 0) ∧ (reis23^[2182] < reis13^[2184]) **then** ... ← 'WORK' **else** ... ← 'HOME'

⁴⁸⁸ ... ← naam13^[2175]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2189.	number3	Digits of zip code		
		1-9951	44	} → 2190
		Don't know..... -9	3	
2190.	letter3	Letters of zip code		
		... (Verbal answer)		→ 2191
2191.		<i>Interviewer:</i> Does the respondent do business with more than 3 banks ? <i>Formal description:</i> $nbank^{[2136]} > 3$		
		Yes	148	} → 2192
		No	482		} → 2225
2192.	naam14	What is the name of the bank with which you do the fourth most business ?		
		ABN Amro..... 1	14	} → 2193
		Postbank..... 2	18	
		Rabobank..... 3	25	
		ING bank..... 4	14	
		VSB bank..... 5	8	
		SNS bank..... 6	5	
		Other bank..... 7	64	
2193.		<i>Interviewer:</i> Does the respondent do the fourth most business with the Postbank ?		
		Yes	18	} → 2208
		No	130		} → 2194
		... ⁴⁸⁹		
2194.	dutch4	Is this bank located in the Netherlands ?		
		<i>This question concerns the bank with which you do the fourth most business.</i>		
		Yes	123	} → 2195
		No	7	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2195.		<i>Interviewer:</i> Does the respondent work away from home ? <i>Formal description:</i> <i>buiten</i> ^[2139] = 1		
		Yes	51	} → 2196 } → 2200
		No	79	
	... ⁴⁹⁰			
2196.	huis4	Is this branch of the bank closer to your home or closer to your work ? <i>This question concerns the bank with which you do the fourth most business.</i>		
		Closer to my home	16	} → 2197
		Closer to my work	10	
		About the same distance from home as from work...	12	
		Don't know	12	
		Don't know	1	
	... ⁴⁹¹			
2197.	vaker4	Do you go to this branch of the bank more often from home, or more often from work ? <i>This question concerns the bank with which you do the fourth most business.</i>		
		More often from home	17	} → 2198
		More often from work	8	
		About as often from home as from work	2	
		Don't know	23	
		Don't know	1	

⁴⁹⁰ ... ← *naam14*^[2192]

⁴⁹¹ ... ← *naam14*^[2192]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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... 492

2198.	werk4	About how many kilometers is the distance between your work and this branch of the bank ? <i>This question concerns the bank with which you do the fourth most business.</i>		
		1-300 kilometers.....	34	} → 2199
		Don't know..... -9	17	

... 493

2199.	reis24	About how many minutes do you normally have to travel to get from work to this branch of the bank ? <i>This question concerns the bank with which you do the fourth most business.</i>		
		1-1999 minutes.....	33	} → 2200
		Don't know..... -9	18	

... 494

2200.	afst4	About how many kilometers is the distance between your home and this branch of the bank ? <i>This question concerns the bank with which you do the fourth most business.</i>		
		1-300 kilometers.....	88	} → 2201
		Don't know..... -9	42	

... 495

2201.	reis14	About how many minutes do you normally have to travel to get from home to this branch of the bank ? <i>This question concerns the bank with which you do the fourth most business.</i>		
		1-1999 minutes.....	81	} → 2202
		Don't know..... -9	49	

492 ... ← naam14^[2192]
 493 ... ← naam14^[2192]
 494 ... ← naam14^[2192]
 495 ... ← naam14^[2192]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2202.		<i>Interviewer:</i> Has the respondent filled in option 1 or option 2 with the variable 'vaker' ? <i>Formal description:</i> $vaker4^{[2197]} \in [1..2]$		
		Yes	38	} → 2203
		No	92		} → 2204
	... ⁴⁹⁶			
2203.	vv14	Do you mostly go on foot from ... ⁴⁹⁷ to this BRANCH OF THE BANK or do you use a means of transport ? <i>This question concerns the bank with which you do the fourth most business.</i>		
		On foot	1	} → 2205
		Public transport	2	
		Bicycle	3	
		Car	4	
		Motor-bike or moped	5	
		Other means of transport	6	
		Not applicable	7	
		Don't know	-9	
	... ⁴⁹⁸			
2204.	vv24	Do you mostly go on foot from ... ⁴⁹⁹ to this BRANCH OF THE BANK or do you use a means of transport ? <i>This question concerns the bank with which you do the fourth most business.</i>		
		On foot	1	} → 2205
		Public transport	2	
		Bicycle	3	
		Car	4	
		Motor-bike or moped	5	
		Other means of transport	6	
		Not applicable	7	
		Don't know	-9	

⁴⁹⁶ ... ← $naam14^{[2192]}$

⁴⁹⁷ **if** $vaker = 1$ **then** ... ← 'HOME' **else** ... ← 'WORK'

⁴⁹⁸ ... ← $naam14^{[2192]}$

⁴⁹⁹ **if** ($reis24^{[2199]} > 0$) \wedge ($reis24^{[2199]} < reis14^{[2201]}$) **then** ... ← 'WORK' **else** ... ← 'HOME'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing									
		... ⁵⁰⁰											
2205.	wpc4	Do you know the zip code of this bank ? <i>This question concerns the bank with which you do the fourth most business.</i>											
		Yes	1	<table style="border: none;"> <tr> <td style="text-align: right;">14</td> <td rowspan="2" style="font-size: 2em; vertical-align: middle;">}</td> <td rowspan="2" style="vertical-align: middle;">→ 2206</td> </tr> <tr> <td style="text-align: right;">109</td> </tr> <tr> <td style="text-align: right;">7</td> <td rowspan="2" style="font-size: 2em; vertical-align: middle;">}</td> <td rowspan="2" style="vertical-align: middle;">→ 2208</td> </tr> <tr> <td style="text-align: right;">2</td> </tr> </table>	14	}	→ 2206	109	7	}	→ 2208	2	
14	}	→ 2206											
109													
7	}	→ 2208											
2													
		No	2										
		Don't know	-9										
2206.	number4	Number of zip code											
		1012-8901		14 } → 2207									
2207.	letter4	Letters of zip code											
		... (Verbal answer)		→ 2208									
2208.		<i>Interviewer:</i> Does the respondent do business with more than 4 banks ? <i>Formal description:</i> $nbank^{[2136]} > 4$											
		Yes	34	<table style="border: none;"> <tr> <td style="text-align: right;">34</td> <td rowspan="2" style="font-size: 2em; vertical-align: middle;">}</td> <td rowspan="2" style="vertical-align: middle;">→ 2209</td> </tr> <tr> <td style="text-align: right;">114</td> </tr> </table>	34	}	→ 2209	114					
34	}	→ 2209											
114													
		No	114										
2209.	naam15	What is the name of the bank with which you do the fifth most business ?											
		ABN Amro	1	<table style="border: none;"> <tr> <td style="text-align: right;">3</td> <td rowspan="7" style="font-size: 2em; vertical-align: middle;">}</td> <td rowspan="7" style="vertical-align: middle;">→ 2210</td> </tr> <tr> <td style="text-align: right;">5</td> </tr> <tr> <td style="text-align: right;">3</td> </tr> <tr> <td style="text-align: right;">1</td> </tr> <tr> <td style="text-align: right;">1</td> </tr> <tr> <td style="text-align: right;">0</td> </tr> <tr> <td style="text-align: right;">21</td> </tr> </table>	3	}	→ 2210	5	3	1	1	0	21
3	}	→ 2210											
5													
3													
1													
1													
0													
21													
		Postbank	2										
		Rabobank	3										
		ING bank	4										
		VSB bank	5										
		SNS bank	6										
		Other bank	7										
2210.		<i>Interviewer:</i> Does the respondent do the fifth most business with the Postbank ?											
		Yes	5	<table style="border: none;"> <tr> <td style="text-align: right;">5</td> <td rowspan="2" style="font-size: 2em; vertical-align: middle;">}</td> <td rowspan="2" style="vertical-align: middle;">→ 2225</td> </tr> <tr> <td style="text-align: right;">29</td> </tr> </table>	5	}	→ 2225	29					
5	}	→ 2225											
29													
		No	29										

⁵⁰⁰ ... ← naam14^[2192]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		... ⁵⁰¹		
2211.	dutch5	Is this bank located in the Netherlands ? <i>This question concerns the bank with which you do the fifth most business.</i>		
		Yes	1	22 } → 2212 7 }
		No	2	
2212.		<i>Interviewer:</i> Does the respondent work away from home ? <i>Formal description:</i> <i>buiten</i> ^[2139] = 1		
		Yes		13 } → 2213 16 } → 2217
		No		
		... ⁵⁰²		
2213.	huis5	Is this branch of the bank closer to your home or closer to your work ? <i>This question concerns the bank with which you do the fifth most business.</i>		
		Closer to my home	1	4 } → 2214 2 } 2 } 3 } 2 }
		Closer to my work	2	
		About the same distance from home as from work...	3	
		Don't know	4	
		Don't know	-9	
		... ⁵⁰³		
2214.	vaker5	Do you go to this branch of the bank more often from home, or more often from work ? <i>This question concerns the bank with which you do the fifth most business.</i>		
		More often from home	1	2 } → 2215 0 } 2 } 7 } 2 }
		More often from work	2	
		About as often from home as from work	3	
		Don't know	4	
		Don't know	-9	

⁵⁰¹ ... ← *naam15*^[2209]

⁵⁰² ... ← *naam15*^[2209]

⁵⁰³ ... ← *naam15*^[2209]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
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...⁵⁰⁴

2215.	werk5	About how many kilometers is the distance between your work and this branch of the bank ? <i>This question concerns the bank with which you do the fifth most business.</i>		
		1-220 kilometers.....	5	} → 2216
		Don't know..... -9	8	

...⁵⁰⁵

2216.	reis25	About how many minutes do you normally have to travel to get from work to this branch of the bank ? <i>This question concerns the bank with which you do the fifth most business.</i>		
		1-1999 minutes.....	5	} → 2217
		Don't know..... -9	8	

...⁵⁰⁶

2217.	afst5	About how many kilometers is the distance between your home and this branch of the bank ? <i>This question concerns the bank with which you do the fifth most business.</i>		
		1-225 kilometers.....	14	} → 2218
		Don't know..... -9	15	

...⁵⁰⁷

2218.	reis15	About how many minutes do you normally have to travel to get from home to this branch of the bank ? <i>This question concerns the bank with which you do the fifth most business.</i>		
		1-1999 minutes.....	13	} → 2219
		Don't know..... -9	16	

504 ... ← naam15^[2209]
 505 ... ← naam15^[2209]
 506 ... ← naam15^[2209]
 507 ... ← naam15^[2209]

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2219.		<i>Interviewer:</i> Has the respondent filled in option 1 or option 2 with the variable 'vaker' ? <i>Formal description:</i> $vaker5^{[2214]} \in [1..2]$		
		Yes	4	} → 2220 } → 2221
		No	25	
	... ⁵⁰⁸			
2220.	vv15	Do you mostly go on foot from ... ⁵⁰⁹ to this BRANCH OF THE BANK or do you use a means of transport ? <i>This question concerns the bank with which you do the fifth most business.</i>		
		On foot	1	} → 2222
		Public transport	2	
		Bicycle	3	
		Car	4	
		Motor-bike or moped	5	
		Other means of transport	6	
		Not applicable	7	
		Don't know	-9	
	... ⁵¹⁰			
2221.	vv25	Do you mostly go on foot from ... ⁵¹¹ to this BRANCH OF THE BANK or do you use a means of transport ? <i>This question concerns the bank with which you do the fifth most business.</i>		
		On foot	1	} → 2222
		Public transport	2	
		Bicycle	3	
		Car	4	
		Motor-bike or moped	5	
		Other means of transport	6	
		Not applicable	7	
		Don't know	-9	

⁵⁰⁸ ... ← $naam15^{[2209]}$

⁵⁰⁹ **if** $vaker = 1$ **then** ... ← 'HOME' **else** ... ← 'WORK'

⁵¹⁰ ... ← $naam15^{[2209]}$

⁵¹¹ **if** ($reis25^{[2216]} > 0$) \wedge ($reis25^{[2216]} < reis15^{[2218]}$) **then** ... ← 'WORK' **else** ... ← 'HOME'

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing								
		... ⁵¹²										
2222.	wpc5	Do you know the zip code of this bank ? <i>This question concerns the bank with which you do the fifth most business.</i>										
		Yes	1	<table style="border: none;"> <tr> <td style="padding-right: 10px;">4</td> <td style="font-size: 2em;">}</td> <td>→ 2223</td> </tr> <tr> <td style="padding-right: 10px;">18</td> <td style="font-size: 2em;">}</td> <td rowspan="2">→ 2225</td> </tr> <tr> <td style="padding-right: 10px;">7</td> <td style="font-size: 2em;">}</td> </tr> </table>	4	}	→ 2223	18	}	→ 2225	7	}
4	}	→ 2223										
18	}	→ 2225										
7	}											
		No	2									
		Don't know	-9									
2223.	number5	Digits of zip code 3000-7908	4	} → 2224								
2224.	letter5	Letters of zip code ... (Verbal answer)		→ 2225								
		<i>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.</i>										
2225.	op1	Which of the following two statements is closest to your opinion ? 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	1	<table style="border: none;"> <tr> <td style="padding-right: 10px;">1241</td> <td rowspan="3" style="font-size: 4em; vertical-align: middle;">}</td> <td rowspan="3">→ 2226</td> </tr> <tr> <td style="padding-right: 10px;">2258</td> </tr> <tr> <td style="padding-right: 10px;">325</td> </tr> </table>	1241	}	→ 2226	2258	325			
1241	}	→ 2226										
2258												
325												
		I think the most important thing is that the people working in the branch of my bank are service-minded	2									
		Don't know	-9									
2226.	op2	Which of the following two statements is closest to your opinion ? I think the most important thing is that the branch of my bank belongs to a bank with many branches	1	<table style="border: none;"> <tr> <td style="padding-right: 10px;">1417</td> <td rowspan="3" style="font-size: 4em; vertical-align: middle;">}</td> <td rowspan="3">→ 2227</td> </tr> <tr> <td style="padding-right: 10px;">1853</td> </tr> <tr> <td style="padding-right: 10px;">554</td> </tr> </table>	1417	}	→ 2227	1853	554			
1417	}	→ 2227										
1853												
554												
		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	2									
		Don't know	-9									

⁵¹² ... ← naam15^[2209]

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
2227.	op3	Which of the following two statements is closest to your opinion ?		
		I think the most important thing is that the people working in the branch of my bank are service-minded 1	2896	} → 2228
		I think the most important thing is that the branch of my bank belongs to a bank with many branches 2	615	
		Don't know -9	313	
2228.	The end	End of questionnaire		

Quest. #	Vari- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
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3 Appendix 1: 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). A traditional life-insurance mortgage is often also called a 'life-mortgage'.

IMPROVED LIFE-INSURANCE MORTGAGE [spaarhypotheek]:

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 mort- gage.

ENDOWMENT MORTGAGE [krediethypotheek]:

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.