

DNB Household Survey 2015 - Documentation - English

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Version 1.1

CentERdata - October 2017

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## 1. Introduction

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

The data are collected through the Internetpanel of CentERdata (*the CentERpanel*). Not every Dutchman has a computer with an Internet connection. This also applies to some of our panel members. Households without a computer and / or access to the Internet, are provided a basic computer and an Internet connection.

The computer (SimPC) has limited features. The SimPC has a web browser to be able to fill in the questionnaires and offers simple software such as a word processor and an e-mail program.

The 2015 wave (the 23rd wave) of the DNB Household Survey was conducted over the period **April 2015 – October 2015**.

### 1.1 Six questionnaires

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

1. General Information on the Household
2. Household and Work
3. Accommodation and Mortgages
4. Health and Income
5. Assets and Liabilities
6. Economic and Psychological Concepts

All questionnaires were presented to the CentERpanel, of which **2128** households have participated in the **23rd wave**. Within each household, all persons aged 16 or over were interviewed. The response rate of each questionnaire is presented in table 1 below. The section General Information on the Household includes *all* members of the household (also those under 16 years of age), and mainly consists of derived variables. The questions from this section are not presented to the respondents but are derived from other variables. For example, the province where the respondent lives is derived from the zip code.

## 1.2 Data sets

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

*Table 1. Response rates of the data sets*

data set	subject	no. of persons	no. of households
1. hhi2015en_1.0	general information on the household	5133	2128
2. wrk2015en_1.0	household and work	2467	1858
3. hse2015en_1.0	accommodation and mortgages	1798	1798
4. inc2015en_1.0	health and income	2371	1809
5. wth2015en_1.0	assets and liabilities	2379	1816
6. psy2015en_1.0	economic and psychological concepts	2677	2016
7. agi2015en_1.0	aggregated data on income	2370	1809
8. agw2015en_1.0	aggregated data on assets, liabilities and mortgages	2524	1935

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

$$\text{nohhold} \times 100 + \text{nomem}$$

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

*Table 2. Variables at the beginning of each data file*

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

All amounts in the datasets are in euros.

### 1.3 Aggregated data on income

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

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

variable name	description
NOHHOLD	household index
NOMEM	index of the member of the household
IB	calculated income tax
WINST	profits [gross]
OG	real estate income/letting of rooms [gross]
HPREM	premium for subsidized purchase of house [gross]
BEURS	government scholarship [net]
STUDLEN	study loan [net]
ALIM	alimony from spouse [gross]
ALIK	alimony for children [net]
OTOEL	parental support for studies [net]
FTOEL	support from family [net]
RENTE	interest/dividends/other income [gross]
ERF	inheritance [net]
ZKP	premium private medical insurance
HS	rent allowance [net]
HG	allowance to adjust to new rent [net]
HWF	rateable value of accommodation [gross]
HTR	mortgage interest payments [gross]
LOON	pay/salary [gross]
VUT	early retirement benefits [gross]
WG	unempl. benefits civil servants [gross]
PENS	retirement pension/annuity [gross]
WW	unemployment benefits [gross]
ZW	illness benefits [gross]
ZORG	care support [gross]
K_OP	children support [gross]
KGB	kindgebonden budget [gross] (Dutch)
WAJONG	disability benefits for persons who were already disabled at the age of 17 and therefore could not work [gross]
WAZ	disability benefits for self-employed, their partner/free-lancers/clergymen etc. [gross]
WAO	disability benefits [gross]
IOAW	benefits for elderly and partly disabled unemployed/self-employed [gross]
ABW	social assistance (us: welfare)/benefits for self-employed [gross]
AOW	general old-age pension (us: social security payments) [gross]
AWW	general widows' and orphans' pension [gross]
ZVWPREMIE	sick fund premium/iza-premium
BTOT	total gross income
NTOT	total net income
HEFKORT	considered tax credit
BOX3TAX	considered income tax box 3 (saving and investments)

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

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

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

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

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

## 1.4 Aggregated data on assets, liabilities and mortgages

### *Introduction*

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

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

### *Construction of new variables*

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

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

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

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

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

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

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

If a respondent reports a bracketed answer, we add the middle value of the bracket to the total amount of that main asset component. For example, if a respondent reports 'between 1000 and 2000 euros' we add 1500 euros to the total amount. In case of a *final bracket*

answer (e.g. 'more than 50,000 euros'), we add the lower bound of the *final bracket* (50,000 euros) to the total amount.

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

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

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

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

#### *Questionnaire Assets and Liabilities*

---

B1	checking accounts
B2	employer-sponsored savings plans (1=yes, 0=no)
B3	savings or deposit accounts
B4	deposit books
B6	savings certificates
B7	single-premium annuity insurance policies
B8	savings or endowment insurance policies
B11	growth funds
B12	mutual funds and/or mutual fund accounts
B13	bonds and/or mortgage bonds
B14	stocks and shares
B15	put-options bought (1=yes, 0=no)
B16	put-options written (1=yes, 0=no)
B17	call-options bought (1=yes, 0=no)
B18	call-options written (1=yes, 0=no)
B19Og	pieces of real estate, not being used for own accommodation
B19Hy	mortgages on pieces of real estate, not being used for own accommodation
B19Vz	value life insurance mortgage real estate
B20	cars
B21	motorbikes
B22	boats
B23	(site-)caravans/trailers
B24	money lent out to family or friends (1=yes, 0=no)
B25	savings or investments not mentioned before
B28	stocks from substantial holding
B29	business equity (professions)
B30	business equity self-employed
S1	private loans
S2	extended lines of credit
S3	outstanding debts not mentioned earlier
S4	finance debts
S5	loans from family or friends
S6	study loans
S7	credit card debts (1=yes, 0=no)
S8	loans not mentioned before
X1	number of checking accounts with positive/negative deficit balance

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*Questionnaire Accommodation and Mortgages*

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B26Og	owner of house (1=yes, 0=no)
B26Hy	mortgages on house
B26Vz	cash value life insurance mortgage house
B27Og	owner of a second house (1=yes, 0=no)
B27Hy	mortgages on second house
B27Vz	cash value life insurance mortgage second house

---

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

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

### 1.5 Set-up of the documentation

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

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

The data were collected by using the computer program Blaise IS. Computer-controlled surveys are very flexible. In the documentation we try to present the electronic version as accurate as possible.

#### Example 1

As an example, we will look at the question about marital status. The name of the question (variable) is printed to the left, in capitals (*burgst*). After that, the text of the question and the answer options follow. The number before each answer option corresponds with the value of the variable in the data set. Each answer option is followed by the name of the following question to be presented to the respondent (the routing). With answers 1 thru 5, the next question presented to the respondent is *jrbs*. With answer 6, the next question presented to the respondent is *kk*.

#### BURGST

What is your marital status?

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

**Example 2**

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

**MNDBS**

if married or registered partnership

[In which month did you get married or was your partnership registered?

If you were married or had a registered partnership more than once, please give the date of the last marriage or registration]

if divorced:

[In which month did you get your divorce?]

if living together with partner (not married):

[In which month did you start living together?]

if widowed:

[In which month did you become widowed?]

month.....ROUTING KK

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.

**ROUTING KK**

if GEBJAAR < 1972..... KK

otherwise.....KIDOUT

**Example 3**

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

**IJ161 thru IJ163**

What was your total gross income over the year 2014 received from [NAME EMPLOYER]?

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

amount in euros.....IJ201 thru IJ203

-9 don't know .....IJ181 thru IJ183

**Example 4**

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

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

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

**Example 5**

In some cases it is possible to indicate that one does not know the answer to a question. In these cases this answer appears in the dataset coded as -9. In the questionnaire Assets and Liabilities respondents were asked to enter the number -99 instead of using a preprogrammed button. Therefore the question mentions -99 in these cases. In order to be consistent towards the data users, this number has been recoded to -9 in the data.

BET4  
 What was the total balance of your CHECKING ACCOUNTS on 31 December 2014?  
 Type -99 if you don't know the answer. If the balance is a deficit, just enter the amount without a minus.  
 amount ..... BET91  
 -9 don't know .....BET5

## 1.6 Differences between the questionnaires of 2015 and 2014

The data collection of the **23rd wave (fieldwork 2014)** differs to some extent from the previous waves.

### *Questions DNB*

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

In the remainder of this paragraph information (per section) is given on which variables are no longer part of the savings project and which variables are added in **2015**.

### *General Information on the Household*

- New variables: n/a
- Deleted: n/a
- Changed question text: n/a
- New answering alternative: n/a
- Changed answering alternative: n/a

### *Questionnaire Household and Work*

- New variables:
  - LFTPENS\_MND
  - DNB219\_MND
- Deleted: n/a
- Changed question text:
  - BURGST
- New answering alternative:
  - PFONDS01 - PFONDS54
  - WS033A01 - WS033A54
  - DNB911 - DNB918
- Changed answering alternative:
  - INDEX2010

### *Questionnaire Accommodation and Mortgages*

- New variables: n/a
- Deleted: n/a
- Changed question text:
  - WOD44S
  - WO44T
- New answering alternative: n/a
- Changed answering alternative: n/a

### *Questionnaire Health and Income*

- New variables: n/a
- Deleted: n/a
- Changed question text:
  - HE069
- New answering alternative:
  - IN2012
  - IN50
- Changed answering alternative: n/a

## Questionnaire Assets and Liabilities

- New variables:
  - EXTRA01 - EXTRA10
  - POSNEG
- Deleted: n/a
- Changed question text: n/a
- New answering alternative: n/a
- Changed answering alternative: n/a

## Questionnaire Economic and Psychological Concepts

- New variables:
  - HOEVSPA
  - NFC1
  - NFC2
- Deleted:
  - HOEVOPZY
  - CHIP1
  - CHIP2
- Changed question text:
  - LOAN3
  - SPAARM10
  - SMART
- New answering alternative: n/a
- Changed answering alternative: n/a
- Other: Sequence of Ocean-scale (con01 – con50) was changed

**2. General Information on the Household****GEBJAAR**

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

**GESLACHT**

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

**POSITIE**

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

**OPLZON**

Highest level of education attended (regardless of certificate/diploma)  
 1 (Voortgezet) speciaal onderwijs / (continued) special education .....OPLMET  
 2 Kleuter-, lager- of basisonderwijs / kindergarten/primary education....OPLMET  
 3 Voorbereidend middelbaar beroepsonderwijs (VMBO) / pre-vocational  
 education .....OPLMET  
 4 HAVO/VWO / pre-university education .....OPLMET  
 5 MBO of het leerlingwezen / senior vocational training or training through  
 apprentice system .....OPLMET  
 6 HBO (eerste of tweede fase) / vocational colleges.....OPLMET  
 7 Wetenschappelijk onderwijs WO / university education.....OPLMET  
 8 Did not have education (yet).....OPLMET  
 9 other sort of education/training .....OPLMET

**OPLMET**

Highest level of education completed  
 1 (Voortgezet) speciaal onderwijs / (continued) special education ..... BEZIGHEI  
 2 Kleuter-, lager- of basisonderwijs / kindergarten/primary education.. BEZIGHEI  
 3 Voorbereidend middelbaar beroepsonderwijs (VMBO) / pre-vocational  
 education ..... BEZIGHEI  
 4 HAVO/VWO / pre-university education ..... BEZIGHEI  
 5 MBO of het leerlingwezen / senior vocational training or training through  
 apprentice system ..... BEZIGHEI  
 6 HBO (eerste of tweede fase) / vocational colleges..... BEZIGHEI  
 7 Wetenschappelijk onderwijs WO / university education..... BEZIGHEI  
 8 Did not have education (yet)..... BEZIGHEI  
 9 other sort of education/training ..... BEZIGHEI

## BEZIGHEI

## Primary occupation of the respondent

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

## AANTALHH

## Number of household members

1 1 person.....	AANTALKI
2 2 people.....	AANTALKI
3 3 people.....	AANTALKI
4 4 people.....	AANTALKI
5 5 people.....	AANTALKI
6 6 people.....	AANTALKI
7 7 people.....	AANTALKI
8 8 people.....	AANTALKI
9 9 people or more .....	AANTALKI

## AANTALKI

## Number of children in the household

0 none .....	STED
1 1 child.....	STED
2 2 children .....	STED
3 3 children .....	STED
4 4 children .....	STED
5 5 children .....	STED
6 6 children .....	STED
7 7 children .....	STED
8 8 children .....	STED
9 9 children or more .....	STED

## STED

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

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



## REGIO

## Region

1 Three largest cities .....	PROV
2 Other West .....	PROV
3 North .....	PROV
4 East .....	PROV
5 South.....	PROV

## PROV

## Province

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

## WOONVORM

## Composition of the household. The respondent:

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

## ACCOUNT

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

0 no .....	KOSTWIN
1 yes .....	KOSTWIN

## KOSTWIN

Are you the main wage earner of the household?

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

0 no .....	PARTNER
1 yes .....	PARTNER

## PARTNER

Is there a partner present in the household?

0 no .....	WONING
1 yes .....	WONING

## WONING

Type of accommodation

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

**END of General Information on the Household**

### 3. Questionnaire Household and Work

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

#### BURGST

What is your marital status?

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

#### JRBS

if married or registered partnership

[In which year did you get married or was your partnership registered?

If you were married or had a registered partnership more than once, please give the date of the last marriage or registration]

if divorced:

[In which year did you get your divorce?]

if living together with partner (not married):

[In which year did you start living together?]

if widowed:

[In which year did you become widowed?]

year.....MBRS

#### MNDBS

if married or registered partnership

[In which month did you get married or was your partnership registered?

If you were married or had a registered partnership more than once, please give the date of the last marriage or registration]

if divorced:

[In which month did you get your divorce?]

if living together with partner (not married):

[In which month did you start living together?]

if widowed:

[In which month did you become widowed?]

month.....ROUTING KK

## ROUTING KK

if GEBJAAR < 1977 ..... KK  
 otherwise ..... KIDOUT

## KK

Do you have any grandchildren?  
 1 yes ..... HKK  
 2 no ..... KIDOUT

## HKK

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

## KIDOUT

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

*We mean children who are not living with you (and your partner) (anymore).*

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

HKIDOUT<sup>1</sup>

How many of your children live outside your household?  
 Would you count **all** the children who lived with you (and your partner).

**Last year you gave the following answer: [ANSWER KIDOUT PREVIOUS WAVE]**

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

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

## D1

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

## D2

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

<sup>1</sup> When KIDOUT is answered positively and the number of children filled out at HKIDOUT is the same as last year, the question is skipped. Since fieldwork 2014.

D3  
 Year of date of birth first child  
 year ..... ROUTING D4

ROUTING D4  
 if more than 1 child (HKIDOUT > 1) ..... D4  
 if not more than 1 child (HKIDOUT = 1) ..... BEZIG

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

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

D6  
 Year of date of birth second child  
 year ..... ROUTING D7

ROUTING D7  
 if more than 2 children (HKIDOUT > 2) ..... D07 thru D45  
 if not more than 2 children (HKIDOUT = 2) ..... GESL01

D07 thru D45  
 The same procedure for the third, fourth, ... child ..... GESL01 thru GESL10

GESL01 thru GESL10  
 Gender child 1 thru 10  
 1 Male ..... BEZIG  
 2 Female ..... BEZIG

*The next set of questions (BEZIG thru DNB220) is about the employment situation.*

## BEZIG

What do you consider to be your primary occupation?  
That is the occupation that is the most time-consuming.

Paid jobs are considered to be:

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

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

## ROUTING BEZIG

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

## AFGEK (string)

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

## VUT

Did you use the early retirement arrangement?  
 1 yes ..... RVUT  
 2 no .....BET

## RVUT

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

ARVUT (string)

What other reason was this?

answer.....BET

BET

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

1 yes .....ROUTING DNB1

2 no ..... OOITW

OOITW

Have you ever had a paid job?

1 yes ..... DNB215

2 no ..... DNB215

\*DNB201

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

1 very satisfied ..... DNB202

2 satisfied ..... DNB202

3 satisfied nor dissatisfied ..... DNB202

4 dissatisfied ..... DNB202

5 very dissatisfied ..... DNB202

\*DNB202

How satisfied are you with your career so far?

1 very satisfied ..... DNB316

2 satisfied ..... DNB316

3 satisfied nor dissatisfied ..... DNB316

4 dissatisfied ..... DNB316

5 very dissatisfied ..... DNB316

\*DNB316

How intensively are you thinking of quitting your job (retiring)?

1 1 not at all..... DNB215

2 2 ..... DNB215

3 3 ..... DNB215

4 4 ..... DNB215

5 5 very intensively ..... DNB215

\*DNB215

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

1 well informed .....ROUTING DNB1

2 more than adequately informed .....ROUTING DNB1

3 adequately informed .....ROUTING DNB1

4 moderately informed .....ROUTING DNB1

5 not well-informed .....ROUTING DNB1

6 feel no need to be informed, we'll see by then .....ROUTING DNB1

## ROUTING DNB1

if GEBJAAR < 1950 ..... DNB220  
 if BEZIG = betaald werk ..... INKVLOED

\*DNB220<sup>2</sup>

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

If this question does not apply to you, would you please then check "n.a."

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

## INKVLOED

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

1 I cannot influence the number of working hours in my regular job, neither can I take a job in addition to my regular job .....ROUTING DNB3  
 2 I cannot influence the number of working hours in my regular job, but I can take a job in addition to my regular job.....ROUTING DNB3  
 3 in my regular job, I can do paid overtime work, but I cannot take a job in addition to my regular job .....ROUTING DNB3  
 4 in my regular job, I can do paid overtime work, and I can also take a job in addition to my regular job .....ROUTING DNB3  
 -9 don't know .....ROUTING DNB3

## ROUTING DNB3

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

<sup>2</sup> Data are preloaded if question was answered in 2013 or later. Since 2014 fieldwork.



The following questions (LOOND2 thru AFSTAND) concern the paid job.

We say the respondents have a 'paid job now' if the following is true: BEZIG = 1 of BET = 1. We say the respondents 'used to have a paid job' if the following is true: BEZIG ≠ 1 en BET ≠ 1 en OOIW = 1 (yes).

#### LOOND2

If you [have / had] more than one job at the same time, the following questions would be about the job that you [spend / spent] the most time.

[Are / Were] you employed on a temporary or on a permanent basis, do you work on a stand-by basis, [do / did] you do temping, or [are / were] you self-employed/working freelance/practicing a free profession?

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

#### LOOND3

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

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

#### MAATS

[Do / did] you participate in a partnership (maatschap of vennootschap onder firma, VOF)?

In general, general practitioners, notaries, and farmers take part in a (maatschap), whereas production companies generally take part in a (vennootschap onder firma, VOF).

- 1 yes (maatschap) ..... ROUTING VARIABLE 1
- 2 yes (vennootschap onder firma, VOF) ..... ROUTING VARIABLE 1
- 3 no ..... ZELFST

#### ZELFST

[Are / Were] you self-employed or [do / did] you work in the family business or freelance?

- 1 self-employed ..... ROUTING VARIABLE 1
- 2 [work / worked] in the family business ..... ROUTING VARIABLE 1
- 3 free lance / ZZP'er (Dutch) ..... ROUTING VARIABLE 1

#### ROUTING VARIABLE 1

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

## UREN

How many hours per week [do / did] you have to work according to your contract?  
 number of hours .....UURWERK

## UREN2

How many hours per week [do / did] you usually have to work?  
 number of hours ..... ROUTING VARIABLE 2

## UURWERK

How many hours per week [do / did] you on average **in fact** spend on your [last] (most important) job? For this question it doesn't make any difference whether overtime work [is / was] paid for or not.  
 number of hours ..... ROUTING VARIABLE 2

## ROUTING VARIABLE 2

if paid job now ..... VAKAN  
 if used to have a paid job ..... VAKVERL

## VAKAN

if LOOND2 = 1, 2 (employed on a permanent or temporary basis):  
 [How many days off (including holidays as a consequence of reduced working time) did you take with your employer in 2014?]  
 if LOOND = 3, 4 or 5 (self-employed):  
 [How many days off did you take in 2014?]

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

*If you are unsure about the number of holidays, please give an estimate.*

number of days ..... MWERK

## VAKVERL

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

People who are not free to determine the number of their holidays and when to take them (For example, in education), should give the average number of holidays that they had.

number of days ..... MWERK

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

## MWERK

Did you have other jobs before your [current / last] job?

*If applicable:* [only include jobs you had **before** your retirement.]

(Job also stands for self-employed.)

1 yes ..... EWERK

2 no ..... JFULL

## EWERK

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

(Job also stands for self-employed.)

year..... JFULL

## JFULL

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

[For how many years in total have you worked **at least 32 hours per week** according to your contract?]

if LOOND2 = 3, 4 or 5:

[For how many years in total have you worked **at least 32 hours per week?**]

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

number of years..... JPART

## JPART

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

[For how many years in total have you worked **less than 32 hours per week** according to your contract?]

If LOOND2 = 3, 4 or 5:

[For how many years in total have you worked **less than 32 hours per week?**]

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

number of years..... ROUTING VARIABLE 3

## ROUTING VARIABLE 3

if paid job now ..... JAARW

otherwise ..... ROUTING POB

## JAARW

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

year..... MAANDW

## MAANDW

And in which month?

You can fill in a number between 1 and 12 (1 = January, 2 = February etc.)

month..... REIS

## REIS

How much time (in minutes) does it normally take to get from home to work?

*If the travel time varies, please give an average.*

number of minutes ..... AFSTAND

AFSTAND

How many kilometres does it normally take to get from home to work?

*If the travel distance varies, please give an average.*

number of kilometres ..... ROUTING POB

ROUTING POB

if ever self-employed and retired ..... POB

if now or ever employed by a private limited company ..... AANBV

else ..... WPENS

*The next set of questions (POB thru DNB117) is about pensions.*

## POB

At your last job before you retired, were you employed on a contractual basis or were you self-employed?

- 1 employed on a contractual basis..... POC  
 2 self-employed, freelance /ZZP'er (Dutch) working in the family business .....  
 ..... AANBV  
 3 free profession ..... AANBV

## POC

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

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

## AANBV

[Do / did] you have shares in the private limited company that you [work / worked] for in your [current / last] job?

- 1 yes ..... RPENSBV  
 2 no ..... WPENS

## RPENSBV

Are you entitled to a retirement pension through a contract with the private limited company that you [work / worked] for, or through a pension company?

- 1 yes ..... APENSBV  
 2 no ..... WPENS

## APENSBV

[Do / Did] you also participate in pension plans for other employees of this private limited company?

- 1 yes ..... WPENS  
 2 no ..... WPENS

## WPENS

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

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

## \*DNB88

How [is / was] your pension built up?

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

## \*DNB88A (string)

How [is / was] your pension built up then?

answer..... ROUTING DNB218

ROUTING DNB218<sup>3</sup>

- if GEBJAAR > 1949 ..... DNB218  
 if GEBJAAR < 1950 ..... PFONDSJN

## \*DNB218

Which part of the pension (in percentage points) [is / was] paid by the employer?

- part ..... PFONDSJN  
 -9 don't know ..... PFONDSJN

## PFONDSJN

[Do / did] you participate in a pension fund / insurer through your [current / last] employment?

- 1 yes ..... PFONDS01 thru PFONDS54  
 2 no ..... DNB911 thru DNB918

---

<sup>3</sup> Date is raised by one every year.

## PFONDS01 thru PFONDS54

In which of the following pension funds / insurers [do / did] you participate through your [current / last] employment?

1 ABP .....	DNB911 thru DNB918
2 PGGM & Pensioenfond's Zorg en Welzijn .....	DNB911 thru DNB918
3 Metaal en Techniek (metal and technique) .....	DNB911 thru DNB918
4 Bouwnijverheid (construction) .....	DNB911 thru DNB918
5 Detailhandel (retail) .....	DNB911 thru DNB918
6 Schoonmaak- en Glazenwassersbedrijf ((window) cleaning) .....	DNB911 thru DNB918
7 Bedrijfstakpensioenfond's voor langdurige uitzendkrachten (Stiplu) (longterm temporary workers) & Pensioenfond's voor personeelsdiensten (StiPP).....	DNB911 thru DNB918
8 Beroepsvervoer over de Weg (transport people) .....	DNB911 thru DNB918
9 Horecabedrijf (catering) .....	DNB911 thru DNB918
10 Metalektro (PME) (metal and electricity) .....	DNB911 thru DNB918
11 Beroepsgoederenvervoer over de Weg en de Verhuur van Mobiele Kranen (transport goods and rent).....	DNB911 thru DNB918
12 Werk en Reintegratie (work and reintegration).....	DNB911 thru DNB918
13 Landbouw (agriculture) .....	DNB911 thru DNB918
14 Levensmiddelen (food) .....	DNB911 thru DNB918
15 Flexsecurity .....	DNB911 thru DNB918
16 Rabobankorganisatie (Rabobank) .....	DNB911 thru DNB918
17 TNT Postbezorgers (postal) .....	DNB911 thru DNB918
18 Grafische bedrijven (graphical companies) .....	DNB911 thru DNB918
19 Schilders-, Afwerkings- en Glaszetbedrijf (painter, finishing, and glass companies).....	DNB911 thru DNB918
20 Wonen (housing).....	DNB911 thru DNB918
21 ING .....	DNB911 thru DNB918
22 Bakkersbedrijven .....	DNB911 thru DNB918
23 Woningcorporaties.....	DNB911 thru DNB918
24 Spoorwegpensioenfond's.....	DNB911 thru DNB918
25 Philips.....	DNB911 thru DNB918
26 AHOLD.....	DNB911 thru DNB918
27 VENDEX KBB .....	DNB911 thru DNB918
28 ABN AMRO .....	DNB911 thru DNB918
29 Apotheken.....	DNB911 thru DNB918
30 UWV.....	DNB911 thru DNB918
31 KPN.....	DNB911 thru DNB918
32 Meubelindustrie en Meubileringsbedrijven .....	DNB911 thru DNB918
33 Achmea Personeel .....	DNB911 thru DNB918
34 APF .....	DNB911 thru DNB918
35 Architectenbureaus.....	DNB911 thru DNB918
36 DSM Nederland .....	DNB911 thru DNB918
37 Fysiotherapeuten .....	DNB911 thru DNB918
38 Heineken.....	DNB911 thru DNB918
39 Hoogovens .....	DNB911 thru DNB918
40 Huisartsen.....	DNB911 thru DNB918
41 IBM Nederland .....	DNB911 thru DNB918
42 KLM.....	DNB911 thru DNB918
43 Koopvaardij.....	DNB911 thru DNB918
44 Media PNO .....	DNB911 thru DNB918
45 Medische Specialisten .....	DNB911 thru DNB918
46 Openbaar Vervoer .....	DNB911 thru DNB918
47 Progress Unilever .....	DNB911 thru DNB918
48 Protector.....	DNB911 thru DNB918
49 Shell.....	DNB911 thru DNB918

50 SNS Reaal Groep.....	DNB911 thru DNB918
51 TNO.....	DNB911 thru DNB918
52 Zorgverzekeraars .....	DNB911 thru DNB918
53 another pension funds/insurer .....	PFONDSAN
54 don't know .....	DNB911 thru DNB918

## PFONDSAN (string)

What pension fund are you then participating in?

answer..... DNB911 thru DNB918

## \*DNB911 thru DNB918

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

*More than one answer possible.*

1 yes, through annuities.....	DRAAG
2 yes, through whole life policies.....	DRAAG
3 yes, through buying extra pension rights via employer .....	DRAAG
4 yes, through extra periodical payments via employer .....	DRAAG
5 yes, through extra periodical payments via employer .....	DRAAG
6 yes, otherwise.....	DNB92A
7 no .....	INDEX2010
8 don't know.....	INDEX2010

## \*DNB92A (string)

What other arrangement are you referring to?

answer..... DRAAG

## DRAAG

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

1 yes .....	INDEX2010
2 no .....	INDEX2010

## INDEX2010

In 2014 was your (future) retirement pension indexed to inflation?

1 yes, but less than the price-index (waardevast) .....	WS031
2 yes, using a price-index (waardevast) .....	WS031
3 yes, more than the price-index (welvaartsvast).....	WS031
4 yes, with the salary-index (welvaartsvast) (or more) .....	WS031
5 yes, but I don't know exactly how.....	WS031
6 no, there was no indexation .....	WS031
-9 don't know .....	WS031

## WS031

Did your pension fund send you an overview of your pension rights in 2014?

*This includes occupational pension schemes and pension benefits by insurance companies that were enclosed via your (former) employer as well.*

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



## WS031JA

From how many pension funds did you receive an overview?  
 number ..... VR1A thru VR1A6

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

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

## VR1A thru VR1A6

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

## VR1B thru VR1B6

Year pension overview  
 answer ..... WS033

## VR1C thru VR1C6

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

## VR1D thru VR1D6

According to the overview, what will be your gross pension a year from age 65?  
 For working people who are now connected to the pension fund: this refers to the  
 amount you would get at age 65 if you stop working now.

Information can be found within the overview at "opgebouwd pensioen".  
 answer ..... WS033

## WS033

Are there (other) pension funds where you have pension rights, but did not receive  
 an overview from in 2014?

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

## WS033JA

From how many pension funds where you have built pension rights in the past did  
 you not receive an overview?  
 number ..... WS033A01 thru WS033A34

WS033A01 thru WS033A34<sup>4</sup>

Can you fill out the name of the pension fund from whom you did not receive a pension overview in 2014?

*More than one answer possible.*

- |   |                           |
|---|---------------------------|
| 1 ABP .....   | ROUTING VARIABLE PENSIOEN |
| 2 PGGM & Pensioenfonds Zorg en Welzijn .....  | ROUTING VARIABLE PENSIOEN |
| 3 Metaal en Techniek (metal and technique) .....  | ROUTING VARIABLE PENSIOEN |
| 4 Bouwnijverheid (construction) .....   | ROUTING VARIABLE PENSIOEN |
| 5 Detailhandel (retail) .....   | ROUTING VARIABLE PENSIOEN |
| 6 Schoonmaak- en Glazenwassersbedrijf ((window) cleaning) .....   | ROUTING VARIABLE PENSIOEN |
| 7 Bedrijfstakpensioenfonds voor langdurige uitzendkrachten (Stiplu) (longterm temporary workers) & Pensioenfonds voor personeelsdiensten (StiPP)..... | ROUTING VARIABLE PENSIOEN |
| 8 Beroepsvervoer over de Weg (transport goods and rent).....  | ROUTING VARIABLE PENSIOEN |
| 9 Horecabedrijf.....  | ROUTING VARIABLE PENSIOEN |
| 10 Metalektro (PME).....  | ROUTING VARIABLE PENSIOEN |
| 11 Beroepsgoederenvervoer over de Weg en de Verhuur van Mobiele Kranen.....   | ROUTING VARIABLE PENSIOEN |
| 12 Werk en Reintegratie (work and reintegration) .....  | ROUTING VARIABLE PENSIOEN |
| 13 Landbouw (agriculture) .....   | ROUTING VARIABLE PENSIOEN |
| 14 Levensmiddelen (food).....   | ROUTING VARIABLE PENSIOEN |
| 15 Flexsecurity .....   | ROUTING VARIABLE PENSIOEN |
| 16 Rabobankorganisatie (Rabobank) .....   | ROUTING VARIABLE PENSIOEN |
| 17 TNT Postbezorgers (postal).....  | ROUTING VARIABLE PENSIOEN |
| 18 Grafische bedrijven (graphical companies).....   | ROUTING VARIABLE PENSIOEN |
| 19 Schilders-, Afwerkings- en Glaszetbedrijven (painter, finishing, and glass companies) .....  | ROUTING VARIABLE PENSIOEN |
| 20 Wonen (housing).....   | ROUTING VARIABLE PENSIOEN |
| 21 ING .....  | ROUTING VARIABLE PENSIOEN |
| 22 Bakkersbedrijven.....  | ROUTING VARIABLE PENSIOEN |
| 23 Woningcorporaties.....   | ROUTING VARIABLE PENSIOEN |
| 24 Spoorwegpensioenfonds .....  | ROUTING VARIABLE PENSIOEN |
| 25 Philips.....   | ROUTING VARIABLE PENSIOEN |
| 26 AHOLD .....  | ROUTING VARIABLE PENSIOEN |
| 27 VENDEX KBB .....   | ROUTING VARIABLE PENSIOEN |
| 28 ABN AMRO.....  | ROUTING VARIABLE PENSIOEN |
| 29 Apotheken .....  | ROUTING VARIABLE PENSIOEN |
| 30 UWV .....  | ROUTING VARIABLE PENSIOEN |
| 31 KPN .....  | ROUTING VARIABLE PENSIOEN |
| 32 Meubelindustrie en Meubileringsbedrijven .....   | ROUTING VARIABLE PENSIOEN |
| 33 Achmea Personeel .....   | ROUTING VARIABLE PENSIOEN |
| 34 APF.....   | ROUTING VARIABLE PENSIOEN |
| 35 Architectenbureaus.....  | ROUTING VARIABLE PENSIOEN |
| 36 DSM Nederland .....  | ROUTING VARIABLE PENSIOEN |
| 37 Fysiotherapeuten.....  | ROUTING VARIABLE PENSIOEN |
| 38 Heineken .....   | ROUTING VARIABLE PENSIOEN |
| 39 Hoogovens .....  | ROUTING VARIABLE PENSIOEN |
| 40 Huisartsen .....   | ROUTING VARIABLE PENSIOEN |
| 41 IBM Nederland .....  | ROUTING VARIABLE PENSIOEN |
| 42 KLM .....  | ROUTING VARIABLE PENSIOEN |
| 43 Koopvaardij .....  | ROUTING VARIABLE PENSIOEN |

<sup>4</sup> The number of variables differs per year depending on the maximum number of pension funds that was found in the data.

44 Media PNO .....	ROUTING VARIABLE PENSIOEN
45 Medische Specialisten .....	ROUTING VARIABLE PENSIOEN
46 Openbaar Vervoer .....	ROUTING VARIABLE PENSIOEN
47 Progress Unilever .....	ROUTING VARIABLE PENSIOEN
48 Protector .....	ROUTING VARIABLE PENSIOEN
49 Shell .....	ROUTING VARIABLE PENSIOEN
50 SNS Reaal Groep .....	ROUTING VARIABLE PENSIOEN
51 TNO .....	ROUTING VARIABLE PENSIOEN
52 Zorgverzekeraars .....	ROUTING VARIABLE PENSIOEN
53 another pension funds/insurer .....	ROUTING VARIABLE PENSIOEN
54 don't know .....	DNB971 thru DNB979

## ROUTING VARIABLE PENSIOEN

if number in WS033A01 thru WS033A34 is not equal to WS033JA ..... V1 thru V10  
 else ..... DNB971 thru DNB979

V1 thru V10<sup>5</sup> (string)

You did not mention all names of the pension funds where you did not get an overview from.

Can you fill out the name(s) here?

If you cannot remember the name, you can skip the question.

What is the name of the pension fund?

answer..... DNB971 thru DNB979

## \*DNB971 thru DNB979

In the past 12 months, were there any changes in your pension built-up?

*More than one answer possible*

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

ROUTING KA1PENS<sup>6</sup>

if GEBJAAR > 1952 ..... KA1PENS  
 if GEBJAAR < 1953 .....ROUTING DNB4

<sup>5</sup> 10 is the maximum number, in the dataset the number could end up lower.

<sup>6</sup> Date is raised by one every year.

## KA1PENS

What are the chances, you think, of you having a full time paid job at the age of 62 or older?

Please indicate on a scale from 0 to 100, whereas

0 means: 'no chance at all' and

100 means: 'absolutely certain'

chance ..... KA2PENS

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

## KA2PENS

What are the chances of you working at least until your retirement age?

chance .....ROUTING DNB4

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

ROUTING DNB4<sup>7</sup>

if GEBJAAR > 1949 and BEZIG <> 6 and BEZIG <> 7 .....LFTPENS

if GEBJAAR < 1950 or BEZIG = 6 or BEZIG = 7 ..... DNB219

otherwise ..... DNB203

## LFTPENS

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

*If this question is not applicable to you, please answer 99.*

age..... DNB203

-7 not applicable ..... DNB203

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

## LFTPENS\_MND

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

*If this question is not applicable to you, please answer 99.*

age, number of months (together with LFTPENS) ..... ROUTING DNB203

-7 not applicable ..... ROUTING DNB203

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

## \*DNB219

At what age did you retire or did you make use of an early retirement arrangement?

*If this question is not applicable to you, please answer 99.*

age..... DNB203

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

---

<sup>7</sup> Date is raised by one every year.

## \*DNB219\_MND

At what age did you retire or did you make use of an early retirement arrangement?

*If this question is not applicable to you, please answer 99.*

age, number of months (together with DNB219) ..... ROUTING DNB203  
 -7 not applicable ..... ROUTING DNB203  
 -9 don't know ..... ROUTING DNB203

## ROUTING DNB203

if LFTPENS < 67 or DNB219 < 67 ..... DNB203  
 otherwise .....ROUTING DNB5

\*DNB203<sup>8</sup>

Did you obtain advice on how to bridge the period between (a possible) early retirement and the age of 67?

If so, please choose your most important source of information.

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

ROUTING DNB5<sup>9</sup>

if used to have a paid job or paid job now and GEBJAAR > 1949 ..... PERCPENS  
 otherwise .....ROUTING DNB6

<sup>8</sup> Due to a programming failure this question didn't show up on the screen.

<sup>9</sup> Date is raised by one every year.

## PERCPENS

How much do you expect your net retirement pension (including general old-age pension) to be in percentages to the last net income you receive before you retire? (If you are pre-retired, please mention the last net income before you pre-retired.)  
percentage of net income just before retirement .....ROUTING DNB6  
-9 don't know .....ROUTING DNB6

ROUTING DNB6<sup>10</sup>

if GEBJAAR > 1949 ..... DNB94  
otherwise ..... DNB96

## \*DNB94

Which of the below mentioned statements applies to you most?

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

## \*DNB95

Which of the below mentioned statements applies to you most?

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

## \*DNB96

Which of the below mentioned statements applies to you most?

- 1 I'd rather determine myself what is done with the pension premiums I pay, so that the final pension payment depends on the decisions I made.ROUTING DNB7
- 2 I'd rather decide which pension fund manages my pension premiums for me ...  
.....ROUTING DNB7
- 3 building up my pension I gladly leave to the pension fund of my employer .....  
.....ROUTING DNB7
- 7 not applicable .....ROUTING DNB7
- 9 don't know .....ROUTING DNB7

ROUTING DNB7<sup>11</sup>

if GEBJAAR > 1949 and BEZIG = paid work .....DNB206A  
otherwise .....ROUTING DNB8

<sup>10</sup> Date is raised by one every year.

<sup>11</sup> Date is raised by one every year.

## \*DNB206A

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

- 1 yes, I would like to work fulltime for another two years .....ROUTING DNB8
- 2 yes, I would like to work part time for another two years .....DNB206B
- 3 no, I do not want to continue working .....ROUTING DNB8
- 9 don't know .....ROUTING DNB8

## \*DNB206B

How many hours a week would you still like work after the general pension age?  
hours.....ROUTING DNB9

ROUTING DNB8<sup>12</sup>

if GEBJAAR > 1949 .....DNB207A  
otherwise .....ROUTING DNB9

## \*DNB207A

In 2012, it has been decided to increase the general old-age pension age.  
To make sure that the general old-age pension remains affordable certain measures  
have to be taken.

Which of the following measures appeals to you most?

- 1 A lower general old-age pension.....DNB207B
- 2 An increase of the old-age pension premium for people working. ....DNB207B
- 3 Increase the age on which I will receive the general old-age pension. DNB207B

## \*DNB207B

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

- 1 A lower general old-age pension.....ROUTING DNB9
- 2 An increase of the old-age pension premium for people working. ....  
.....ROUTING DNB9
- 3 Increase the age by two years on which I will receive the general old-age  
pension.....ROUTING DNB9

ROUTING DNB9<sup>13</sup>

if GEBJAAR > 1948 and paid job now or used to have a paid job ..... DNB116  
otherwise .....ROUTING DNB10

---

<sup>12</sup> Date is raised by one every year.

<sup>13</sup> Date is raised by one every year.

**\*DNB116**

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

- 1 yes, I will put more money aside for my pension ..... ROUTING DNB10  
 2 no, I will see what I'll do when it happens..... ROUTING DNB10  
 3 no, I think I can make ends meet fairly easily with the pension I will have.....  
 ..... ROUTING DNB10  
 4 otherwise .....DNB116A  
 -9 don't know ..... ROUTING DNB10

**\*DNB116A (string)**

What will you do then if pensions are cut down?

answer..... ROUTING DNB11

**ROUTING DNB10<sup>14</sup>**

if GEBJAAR > 1948 and BEZIG = retired, living off interest-yielding investments,  
 pre-retired..... DNB210  
 otherwise ..... DNB117

**\*DNB210**

Suppose your pension fund should make a choice between increasing the pension premium or having an investment mix with a higher risk, as a result of which the exact height of your pension becomes less certain. There might be a small chance (2,5%) that the promised pension will be 10% less.

Will you change your savings behaviour if the pension fund chooses for the investment mix with a higher risk but where the pension premium remains the same?

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

**\*DNB117**

Suppose you reach the retirement age tomorrow and retire (or you are older and are already retired). What is an acceptable pension for you (including general old-age pension)?

Please give a net amount per month.

amount..... ROUTING DNB11

**ROUTING DNB11**

if paid job now ..... BIJBAAN  
 if used to have a paid job .....JWERKL  
 otherwise ..... ZOEK

<sup>14</sup> Date is raised by one every year.



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

## BIJBAAN

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

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

## HBIJB

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

number of hours.....ZWERK

## ZWERK

How many hours per week **would** you like to work in total?

number of hours ..... ZOEK

## JWERKL

In which year did you stop working?

year.....MWERKL

## MWERKL

And in which month?

You can fill a number between 1 and 12 (1 = January, 2 = February, etc.).

if LOOND2 = 5 (self-employed) ..... ZOEK  
 otherwise ..... PLOON

## PLOON

Did you receive your pay at your last job per:

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

## LASTLOON

How much was your net wages at your last job [ANSWER PLOON]?

Would you please round of the amount on whole **euros**.

net wages ..... RWEGA

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

## RWEGA

For what reason did you stop working?

This question concerns your last job.

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

## ZOEK

Are you looking for a(nother) job at the moment?

1 yes, I am seriously looking for a(nother) job	
if paid job now .....	RAWERK1
otherwise .....	JAWERK
2 yes, I am thinking about looking for a(nother) job	
if paid job now .....	RAWERK1
otherwise .....	JAWERK
3 no, I have already found another job but I haven't started working there yet...	
.....	XMIN1JN
4 no, I am not looking for a job	
if BEZIG = 3, 4, 10 OR 11 .....	RNZOEK
otherwise .....	XMIN1JN

## RNZOEK

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

1 doing a course/studying .....	XMIN1JN
2 fulfilling my military service .....	XMIN1JN
3 work in my own household .....	XMIN1JN
4 (partially) disabled (IVA, WGA, WIA, WAO, Wajong, WAZ).....	XMIN1JN
5 living off interest-yielding investments .....	XMIN1JN
6 (early) retired .....	XMIN1JN
7 other.....	XMIN1JN

## XMIN1JN

We now would like to ask you a question about the minimum pay you would accept in another job.

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.

Imagine all financial circumstances, apart from the pay, to be equal to those in your current position.

Would you consider accepting this job?

- 1 yes ..... MLON1  
2 no ..... EINDE

## MLON1

How much would then the minimum **net wages** have to be such that you would accept that new job?

Would you please round the amount on whole euros.

net wages ..... MLONP1

## MLONP1

Period net wages:

- 1 week ..... EINDE  
2 4 weeks ..... EINDE  
3 month ..... EINDE  
4 year ..... EINDE

## RAWERK1 thru RAWERK11

For what reason(s) are you looking for another job?

More than 1 answer is possible here.

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

## ARAWERK (string)

What other reason are you referring to?

answer ..... JAWERK

## JAWERK

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

year..... MAWERK

## MAWERK

And since which month?

Please indicate the month by a number (1 = January, 2 = February, etc.)

month ..... HZOEK1 thru HZOEK9

## HZOEK1 thru HZOEK9

In which way(s) have you been looking for a job during the past two months?

*More than one answer possible.*

\*) Via the internet or not.

1 answered advertisements \*) ..... HSOL

2 placed advertisements myself \*) ..... HSOL

3 asked around with employers..... HSOL

4 asked friends and other relations..... HSOL

5 through a job center (UWV) ..... HSOL

6 through a temporary employment agency..... HSOL

7 reading advertisements \*) ..... HSOL

8 other..... HSOL

9 haven't started looking for a job yet..... AUUR

## HSOL

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

number of times..... AUUR

## AUUR

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

How many hours per week would you like to work?]

number of hours per week

if paid job now ..... NETLOON

if used to have a paid job ..... LOONM

## NETLOON

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

Would you please round of the amount on whole **euros** and would you please select the period from the options that you'll get when you click on the item?

Minimum net wages in new job - amount

amount ..... PERLOON

## PERLOON

Minimum net wages in new job - period

1 week ..... XMINL2JN

2 4 weeks ..... XMINL2JN

3 month ..... XMINL2JN

4 year ..... XMINL2JN

## XMINL2JN

We would now like to ask you a question about the minimum pay you would like to get in a new job.

Imagine someone offers you a job which covers the same sort of work as you do now, and which is in the same city/town where you work now.

Imagine all other financial circumstances, apart from the pay, to be equal to your current position.

Would you consider accepting this job?

- 1 yes .....MLOON  
2 no ..... EINDE

## MLOON

How much would the minimum **net wages** have to be such that you would accept that new job?

Would you like to round of the amount on whole euros?

net wages ..... MLOONP

## MLOONP

Period:

- 1 week ..... EINDE  
2 4 weeks ..... EINDE  
3 month ..... EINDE  
4 year ..... EINDE

Now we would like to know the minimum pay you would like to earn in a new job.

If you would be offered a job with [ANSWER AUUR] hours per week (that is, the number of hours that you would like to work), how much would then the minimum **net wages** have to be such that you would accept that new job?

Would you like to round of the amount op whole **euros**?

## LOONM

What is the minimum **net wages** that they should provide you so you would accept that job?

net wages ..... PERLOONM

## PERLOONM

Period:

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

HLOONV

How much is the **net wages** that you expect to earn?

Would you like to round of the amount on whole euros and would you like to select the period from the options that you'll get when you click on the item?

amount ..... LOONVP

LOONVP

For which period? Per:

1 week ..... END

2 4 weeks ..... END

3 month ..... END

4 year ..... END

**END of questionnaire Household and Work**

## 4. Questionnaire Accommodation and Mortgages

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

WO2

What kind of house do you live in?

If you live in more than one house, please report on the most important one.

- |   |      |
|---|------|
| 1 single-family-house, detached .....                                   | WO4  |
| 2 single-family-house, end terrace house (corner of row of houses)..... | WO4  |
| 3 single-family-house, semi-detached (duplex) .....                     | WO4  |
| 4 single-family-house, terrace house (row house) .....                  | WO4  |
| 5 apartment, (upstairs or ground-floor) flat .....                      | WO4  |
| 6 farm or gardener's house.....   | WO4  |
| 7 dwelling with shop or workshop .....                                  | WO4  |
| 8 other dwelling on business premises .....                             | WO4  |
| 9 rent a room .....   | WO4  |
| 10 other sort of accommodation.....                                     | WON2 |

WON2 (string)

What other sort of accommodation is that?

answer..... WO4

WO4

In which of the periods mentioned below was the house that you live in built (indicate the year that it was finished)?

- |                                |     |
|--------------------------------|-----|
| 1 before 1945 .....            | WO5 |
| 2 between 1945 and 1955 .....  | WO5 |
| 3 between 1955 and 1960 .....  | WO5 |
| 4 between 1960 and 1965 .....  | WO5 |
| 5 between 1965 and 1970 .....  | WO5 |
| 6 between 1970 and 1975 .....  | WO5 |
| 7 between 1975 and 1980 .....  | WO5 |
| 8 between 1980 and 1985 .....  | WO5 |
| 9 between 1985 and 1990 .....  | WO5 |
| 10 between 1990 and 1995 ..... | WO5 |
| 11 between 1995 and 2000 ..... | WO5 |
| 12 between 2000 and 2005 ..... | WO5 |
| 13 between 2005 and 2011 ..... | WO5 |
| 14 between 2011 and 2015 ..... | WO5 |

WO5

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

If not all household members have been living at this address as of the same moment, then report the earliest date a member of the household moved in.

Since  
year..... WO7

WO7

How many **rooms** does your accommodation include (not including those belonging to the business part of your house)?

**Do include:** bedroom, hobby room, study, living room.

**Do not include:** kitchen, bathroom, toilet, open attic, hall, corridor, storeroom.

number of rooms..... WO8

WO8

What is the area of your living room?

If you have an open kitchen, do **not** include that area in this measurement.

Fill the area in square meters (m<sup>2</sup>).

number of m<sup>2</sup> ..... WO9

WO9

Is there a garage belonging to your accommodation (that does not belong to the business part of your house)?

1 yes ..... WO10

2 no ..... WO10

WO10

Is there a garden, (court)yard, or patio with your house (that does not belong to the business part of your house)?

1 yes ..... WO11

2 no ..... WO1

WO11

What is the area of this garden, (court) yard, or patio?

Please add up the area of front and back yard.

Fill the area in square meters (m<sup>2</sup>).

number of m<sup>2</sup> ..... WO1

WO1

Are you the tenant, subtenant, or owner of your **current** accommodation?

If you live in more than one house, please report on the most important one.

1 tenant..... WOD204

2 subtenant..... WOD204

3 owner ..... WO33

4 otherwise, e.g. rent free ..... WOD44A



*The next set of questions (WOD204 thru WO22) is about rented accommodation.*

## WOD204

Is your home owned by a housing corporation, a commercial tenant company/organization or a private person?

- 1 housing corporation ..... WOD205
- 2 commercial tenant company / organization ..... WOD205
- 3 private ..... WOD205
- 4 other.....WOD204A

## WOD204A (string)

Whose property is your home then?

- answer..... WOD205

## WOD205

What do you expect the price of homes in **the next two years** will do? Will the prices rise, fall or stay about the same?

- 1 house prices will rise ..... WOD206
- 2 house prices remain about the same ..... WOD207
- 3 house prices will fall..... WOD206
- 9 don't know ..... WOD207

## WOD206

How many percent per year on average will prices rise / fall?

- percentage ..... WOD207
- 9 don't know ..... WOD207

## WOD207

In about a period of 10 years what do you think is a normal increase or decrease for property prices **per year**?

If it concerns a decrease of property prices, please enter a negative number.

percentage

- percentage ..... WO15
- 9 don't know ..... WO15

## WO15

Do you pay rent per:

- 1 month ..... WO16
- 2 quarter..... WO16
- 3 six months..... WO16
- 4 year ..... WO16

WO16

How much is the rent per [ANSWER WO15] according to the (written or oral) contract; if any, include charges for service, gas, electricity, central antenna system etc. for your accommodation if they are included in the rental price (excluding the business part of your house).

amount ..... WO16A  
 -9 don't know ..... WO16A

WO16A

Does this rent include charges for water, electricity, gas, heating and energy, and/or other service charges?

1 yes ..... WO18  
 2 no ..... WO20

WO18

How much are these charges for water, electricity, gas, heating and energy, and/or other service charges, **that are included in the rent**, in total?

amount ..... WO20  
 -9 don't know ..... WO20

WO20

Do you receive a rent allowance?

1 yes ..... WO22  
 2 no ..... WO25

WO22

How much is this rent allowance per month?

amount ..... WOD44A  
 -9 don't know ..... WOD44A

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

WO33

When you were looking for your **current** accommodation, did you pay a real estate agent to locate a house for you?

1 yes ..... WO34

2 no ..... WO34

WO34

How much did you pay for/what is the value of your **current** house (**not including** costs to the buyer)?

Not including the business part of your house.

Exclude costs of taking over moveable property.

Please give the amount **in thousands of euros**, so 180,000 is 180.

amount (x 1000) ..... WO34A

WO34A

Under which conditions did you buy your **current** house?

Standard: costs to the buyer (= k.k.). In case of newly built houses: no costs to the buyer (= v.o.n.).

1 costs to the buyer (k.k.) ..... WOD35A

2 no costs to the buyer (v.o.n.) ..... WOD35A

3 other ..... WO35

WO35 (string)

What other conditions were these?

answer ..... WOD35B

WOD35B

In which year did you buy your **current** house?

In the year

year ..... WOD35AA

WOD35AA

The moment you bought the house, did you take out a mortgage? (A bridging mortgage should be left out.)

1 yes ..... WOD35A

2 no ..... WO41

WOD35A

What is the total amount on the mortgages you took out at that time? (A bridging mortgage should be left out.)

Give the amount **in thousands of euros**, so 180,000 is 180.

amount ..... WO41

WO41

About how much do you expect to get for your residence if you sold it today?

Only the part not including the business part at empty acceptance.

Please give the amount **in thousands of euros**, so 180,000 is 180.

amount (x 1000) .....  
 if WO2 = 5 ..... WO42  
 otherwise ..... WOD44K  
 -9 don't know ..... WOD44K

WO42

Do you pay any kind of service charges and/or charges to a home owners' association?

1 yes ..... WO43  
 2 no ..... WOD44A

WO43

Do you pay these service charges and/or charges to a home owners' association per:

1 month ..... WO44  
 2 quarter ..... WO44  
 3 six months ..... WO44  
 4 year ..... WO44

WO44

How much are these charges per [ANSWER WO43]?

amount ..... WO44K

\*WOD44K

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

1 yes, certainly ..... WOD44N  
 2 yes, probably ..... WOD44N  
 3 no, probably not ..... WOD44N  
 4 no, definitely not ..... WOD44N  
 5 not applicable; there is (probably) no overvalue ..... WOD44N  
 -9 don't know ..... WOD44N

WOD44N

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

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

## WOD44O

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

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

## WOD44P

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

1 the housing prices will increase ..... WOD44Q  
 2 the housing prices will remain about the same ..... ROUTING WOD44P  
 3 the housing prices will decrease ..... WOD44Q  
 -9 don't know ..... ROUTING WOD44P

## WOD44Q

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

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

## ROUTING WOD44P

if WO1 = owner ..... WOD44A  
 otherwise ..... WOD44RA

## WO44A

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

1 increase ..... WO44B  
 2 stay more or less the same ..... WOD44RA  
 3 decrease ..... WO44B  
 -9 don't know ..... WOD44RA

## WO44B

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

percentage ..... WOD44RA  
 -9 don't know ..... WOD44RA

## WOD44RA

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

If you found a decrease of property prices normal, please enter a negative number.

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

## WOD44S

In order to calculate for example the deemed home ownership value (eigenwoningforfait) and the immovable property tax (OZB) the government uses the WOZ-value of your house (the official value of your house determined by the municipality).

What is the determined WOZ-value for your home?

If possible, use the WOZ-value that you must fill in your tax return for 2014.

Thus the WOZ-value that was determined at the beginning of 2014 and was provided by your local government.

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

WOZ-value .....WOD44T  
-9 don't know ..... WO30

## WOD44T

In which year was this WOZ-value determined and provided by your local government? .....ROUTING VARIABLE3

## ROUTING VARIABLE3

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

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

## WO30

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

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

## WO31

How much did you receive from your parents (in law) or other relatives for your **current** accommodation?

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

## WO31A

Which year did you receive that money for your **current** accommodation?

year..... WO32

## WO32

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

1 yes ..... WO48  
2 no ..... WO48

## WO48

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

- 1 yes ..... ROUTING WOD48  
 2 no ..... HYP11 thru HYP15  
 3 unknown ..... HYP11 thru HYP15

## ROUTING WOD48

if WO1 = owner and NogSteedsDezelfdeWoning = yes ..... NIEUWEH  
 otherwise ..... WO49

## NIEUWEH

Next to those, did you take out a new mortgage?

- 1 Yes, I have taken out a new mortgage. ....AANTALH  
 2 Yes, I have taken out more than one new mortgage. ....AANTALH  
 3 No, I have not taken out a new mortgage. .... WO49

## AANTALH

How many new mortgages have you taken out then?

number of mortgages ..... WO49

## WO49

How many mortgages are there on this accommodation?

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

number of mortgages ..... HYP11

1. **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.
2. **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).
3. **IMPROVED LIFE-INSURANCE MORTGAGE:** this is a certain type 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.
4. **LINEAR MORTGAGE:** with this sort of mortgage, the periodic payments include paying off a fixed percentage of the total mortgage loan, and paying interest on the loan that is left at that moment. Over time, the amount you pay on interest becomes less and less, such that total monthly costs go down through the years. In the first period of the term of the mortgage, the costs of a linear mortgage are higher than the costs of an annuity mortgage.
5. **ENDOWMENT MORTGAGE:** with an endowment mortgage it is possible, during the term of the mortgage, to get a new loan on (part of) the amount that you have already paid off.
6. **INVESTMENT MORTGAGE:** this is a variation on the (traditional) life-insurance mortgage. As is the case with the other life-insurance mortgages, also for most of the investment mortgages the loan is paid off out of the benefits of a whole life-insurance policy linked to the mortgage at the end of the mortgage period. Contrary to a(n improved) life-insurance mortgage, the returns of the life-insurance policy are based on the returns of an investment portfolio.
7. **INTEREST ONLY:** With this mortgage one only pays interest during the term of the mortgage with a balloon payment due at the end.
8. **ANNUITY CONSTRUCTION:** During the term of the mortgage one pays interest only, but at the same time one contributes to an annuity, which becomes available at the end of the mortgage period. The annuity does not have to be used to pay off the mortgage at the end of the mortgage period. It can be used as a supplementary pension provision.
9. **LIFE-INSURANCE:** the lifelong mortgage with life-insurance is a variation on the interest only mortgage. This mortgage is taken out for an indefinite period. To be sure that the mortgage is paid off after death (at the latest), the mortgage holds a term life-insurance policy.



10. BANK SAVINGS MORTGAGE: Compared with a traditional improved life insurance mortgage the bank savings mortgage uses no life insurance. One uses a blocked savings account or an escrow investment account that is linked to the mortgage.

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

## HYP11 thru HYP15

We want to ask you some questions about the [1st thru 5th] mortgage.

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

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

## HYD1A1 thru HYD1A5

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

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

## HYD1B1 thru HYD1B5 (string)

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

- answer..... HYP21 thru HYP25  
-9 don't know ..... HYP21 thru HYP25

## HYP21 thru HYP25

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

- 1 ABN Amro..... HYP41 thru HYP45  
2 Postbank ..... HYP41 thru HYP45  
3 Rabobank ..... HYP41 thru HYP45  
4 ING bank..... HYP41 thru HYP45  
5 Fortis bank ..... HYP41 thru HYP45  
6 SNS bank ..... HYP41 thru HYP45  
7 Nationale Nederlanden ..... HYP41 thru HYP45  
8 AEGON..... HYP41 thru HYP45  
9 AMEV ..... HYP41 thru HYP45  
10 Bouwfonds Nederlandse Gemeenten..... HYP41 thru HYP45  
11 ABP..... HYP41 thru HYP45  
12 other financial institution ..... HYP31 thru HYP35

## HYP31 thru HYP35 (string)

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

any answer..... HYP41 thru HYP45  
 -9 don't know ..... HYP41 thru HYP45

## HYP41 thru HYP45

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

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

## HYP51 thru HYP55 (string)

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

any answer..... HYP61 thru HYP65

## HYP61 thru HYP65

Which year was the [1st thru 5th] mortgage taken out?

any answer..... HY11 thru HY15

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

REMAINING DEBT of the mortgage: the amount that is not yet paid off.

## HY11 thru HY15

How much was the loan at the time you took out the [1st thru 5th] mortgage?

Please give the amount **in thousands of euros**, so 180,000 is 180.

amount (x 1000) ..... HY21 thru HY25  
 -9 don't know ..... HY21 thru HY25

## HY21 thru HY25

How much of the loan of the [1st thru 5th] mortgage is left at present?

With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance. Also for the interest only mortgage the mortgage loan remains the same. This also usually applies for a bank savings mortgage.

Please give the amount **in thousands of euros**, so 180,000 is 180.

amount (x 1000) ..... HY31 thru HY35  
 -9 don't know ..... HY31 thru HY35

HY31 thru HY35

What is the current interest rate of the [1st thru 5th] mortgage?

You may use a "comma" to indicate decimal points. For example, seven per cent is 7, five and a quarter per cent is 5,25.

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

HY71 thru HY75

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

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

HY81 thru HY85

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

- any answer..... HY91 thru HY95

HY91 thru HY95

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

- any answer..... HY41 thru HY45

HY41 thru HY45

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

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

Fill the term in years

- any answer..... HY51 thru HY55

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

HY51 thru HY55

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

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

HY61 thru HY65

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

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

HYD6A1 thru HYD6A5

How much interest do you pay on your [1st thru 5th] mortgage per [ANSWER HY5]?  
 amount .....ROUTING HYD6  
 -9 don't know .....ROUTING HYD6

HB110x

Since (you/your household) first acquired this property, have you ever had another mortgage that had this property as collateral before this one?  
 1 Yes ..... HB113x  
 2 No..... HB113x

HB113x

Did you replace the most recent earlier mortgage with the current one in order to get better loan terms, to borrow additional money against the property, or some other reason?  
 1 Yes, to get better conditions..... HB115x  
 2 Yes, for increasing the mortgage amount..... HB115x  
 3 Otherwise ..... HB115x  
 4 The mortgage did not replace a previous loan..... HB115x

HB115x

Since (you/your household) first took out your current mortgage, have you ever renegotiated any of the terms of the loan?  
 1 Yes ..... ROUTING HB1  
 2 No..... ROUTING HB1

ROUTING HB1

if HB115x = Yes .....HB150x  
 if HB115x = No .....ROUTING HYD6

HB150x

When you refinanced your earlier mortgage, did you increase the mortgage amount?  
 1 Yes ..... ROUTING HYD6  
 2 No..... ROUTING HYD6

ROUTING HYD6

if HYP4 = investment mortgage, improved life-insurance mortgage, traditional life-insurance mortgage or annuity construction ..... HYD6F1 thru HYD6F5  
 otherwise ..... WOD52A

## HYD6F1 thru HYD6F5

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

Please give the amount **in thousands of euros**, so 180,000 is 180.

amount (x 1000) ..... HYD6G1 thru HYD6G30

-9 don't know ..... WOD44A

HYD6G01 thru HYD6G30 (*answer 1-6 below for [1st thru 5th] mortgage*) andHYD6G\_1\_dk thru HYD6G\_5\_dk (*answer 7 below for [1st thru 5th] mortgage*)

Where is the money invested in?

*More than one answer possible.*

1 stock funds ..... HYD6I1 thru HYD6I30

2 bond funds ..... HYD6I1 thru HYD6I30

3 mix-funds ..... HYD6I1 thru HYD6I30

4 deposits and liquidity funds ..... HYD6I1 thru HYD6I30

5 immovable property funds ..... HYD6I1 thru HYD6I30

6 otherwise ..... HYD6H1 thru HYD6H5

7 don't know ..... WOD44A

## HYD6H1 thru HYD6H5 (string)

Where else in?

answer ..... HYD6I1 thru HYD6I30

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

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

1 stock funds ..... WOD44A

2 bond funds ..... WOD44A

3 mix-funds ..... WOD44A

4 deposits and liquidity funds ..... WOD44A

5 immovable property funds ..... WOD44A

6 otherwise ..... WOD44A

*The next set of questions (WOD44A thru WOD568) is for tenants as well as home-owners.*

## WOD44A

In your opinion, are the current prices on the housing market consistent with the value of houses?

Are the prices too high, too low or equal to the real value?

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

## WOD44B

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

Please enter a **positive** number between 0 and 100.

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

## WOD52A

The following questions concern the development in mortgage interest.

Do you expect that the height of the mortgage interest in two years time (compared to the interest rate now).

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

## WOD52B

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

For instance: when the interest of 4% [rises to 5% / falls to 3%], the [rise / fall] is 1% point.

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

## WOD52C

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

Please use a maximum of one decimal.

A normal interest percentage is:

- percentage ..... WOD52D01 thru WOD52D13
- 9 don't know ..... WOD52D01 thru WOD52D13

WOD52D01 thru WOD52D13

This question concerns **your personal situation**.

Under which unforeseen circumstances would it possibly be difficult for you to pay your living expenses?

*More than one answer possible.*

- |  |        |
|--|--------|
| 1 temporarily unemployment of main breadwinner .....                           | WOD52F |
| 2 temporarily unemployment of both partners .....                              | WOD52F |
| 3 permanent unemployment of main breadwinner .....                             | WOD52F |
| 4 permanent unemployment of both partners .....                                | WOD52F |
| 5 disability of main breadwinner.....  | WOD52F |
| 6 disability of both partners .....  | WOD52F |
| 7 divorce .....  | WOD52F |
| 8 death of partner .....   | WOD52F |
| 9 an increase of the mortgage interest of three percentage points or more..... | WOD52F |
| 10 a substantial drop of the stock market.....                                 | WOD52F |
| 11 otherwise.....  | WOD52E |
| 12 I can pay my living expenses under any circumstances.....                   | WOD52F |
| 13 if mortgage deductibility is abolished.....                                 | WOD52F |
| 14 don't know .....  | WOD52F |

WOD52E (string)

What other circumstances are you referring to?

answer.....WOD52F

WOD52F

The next questions concern tax deductibility of the mortgage interest.

Since 2013 the paid mortgage interest on new mortgages is only deductible if the mortgage is fully repaid in 30 years time (according to an annuity relief schedule or faster). The intention is to gradually decrease the maximum rate against which the mortgage interest can be deducted from 52% in 2014 to 38% in 2041.

Do you expect a limitation of the mortgage deductibility in the foreseeable future, say 10 years?

- |                     |           |
|---------------------|-----------|
| 1 yes .....         | WOD2012_1 |
| 2 no .....          | WOD52I    |
| -9 don't know ..... | WOD52I    |

WOD2012\_1

Do you expect a further limitation of the mortgage deductibility within 5 years from now?

- |             |           |
|-------------|-----------|
| 1 yes ..... | WOD2012_2 |
| 2 no .....  | WOD2012_2 |

WOD2012\_2

Do you expect a further limitation of the mortgage deductibility within 3 years from now?

- |             |        |
|-------------|--------|
| 1 yes ..... | WOD52I |
| 2 no .....  | WOD52I |

## WOD52I

Do you favor a further limitation of the mortgage interest deductibility?

- 1 yes (under certain conditions) ..... WOD2013\_11 thru WOD2013\_13  
 2 no .....WOD52L  
 -9 don't know .....WOD52L

WOD2013\_11 thru WOD2013\_13<sup>15</sup>

Under which conditions do you favor a limitation of the mortgage interest deductibility?

*More than one answer possible.*

- 11 If the maximum to be deducted is €300.000. ....WOD52L  
 12 If the maximum percentage of the mortgage interest deductibility is decreased faster than currently intended.....WOD52L  
 13 Otherwise, that is ..... WOD2013\_3AND

## WOD2013\_3AND (string)

answer.....WOD52L

## WOD52L

Do you intend to buy a (another) house eventually?

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

## WOD52M (string)

What do you mean by otherwise?

answer..... WO53

## WOD52N1 thru WOD52N6

Do you save money consciously for the future purchase of a house, e.g. for the purchase itself or for the furnish? (You can read 'I' as 'my partner and I' as well.)

*More than one answer possible.*

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

<sup>15</sup> This question replaces WOD2012\_31 thru WOD2012\_34



WOD520 (string)

What do you do then?

answer..... WOD53

WOD2012\_4

What is the amount (in euros) you have spent on the maintenance and / or improvement / adaptation of your home last year?

amount..... ROUTING WOD2012\_4

ROUTING WOD2012\_4

if &lt;&gt; empty..... WOD2012\_5

otherwise ..... WO53

WOD2012\_5

This investment...

1 ...failed and the value of the home has fallen. .... WO53

2 ...was normal maintenance and had no effect on the value of the property. ....

..... WO53

3 ...in part increased the value of the property. .... WO53

4 ...will reflect fully in an increase of the property value in the case of a sale. ....

..... WO53

5 ...will increase the value of the property above the costs that were made.....

..... WO53

-9 don't know ..... WO53

WO53

The following questions concern your **plans to move if any**.

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

1 yes, actively looking for other accommodation, either to buy or to rent .....

.....WO560 thru WO569

2 yes, actively looking for other accommodation to buy .....WO560 thru WO569

3 yes, actively looking for other accommodation to rent.....WO560 thru WO569

4 yes, considering buying other accommodation.....WO560 thru WO569

5 yes, considering renting other accommodation .....WO560 thru WO569

6 no, have already found other accommodation, but have yet to move there .....

..... WO89

7 no, not looking for other accommodation.....

if WO5 &gt; 2008 ..... WO71

if WO5 &lt;= 2008..... WO89

WO560 thru WO569

What are the most important reasons that you want to move?

*More than one answer possible.*

- 0 the investments costs would be too high to make things the way I want WO89
- 1 want to move to another part of the country ..... WO89
- 2 composition of the household has changed ..... WO89
- 3 health or old age ..... WO89
- 4 current accommodation is soon to be pulled down or renovated ..... WO89
- 5 want to improve living conditions..... WO89
- 6 want to spend less on housing costs ..... WO89
- 7 want to spend more on housing costs ..... WO89
- 8 have new workplace..... WO89
- 9 other reason ..... WO89

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

WO71

You have indicated that you have recently moved.

Were you the tenant, subtenant, or owner of you **former** accommodation?

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

WO72

What was the selling price of your **former** accommodation? Exclude costs of taking over moveable property.Please give the amount **in thousands of euros**, so 180,000 is 180.

amount (x 1000) ..... WO72A

WOD72A

How much was the total sum of the mortgage opposite the sell?

Please give the amount **in thousands of euros**, so 180,000 is 180.

amount (x 1000) ..... WOD72B

WOD72B

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

- 1 yes ..... WOD72C
- 2 no ..... WOD72F

WOD72C

What is the surplus value that you have used?

Please give the amount **in thousands of euros**, so 180,000 is 180.

amount (x 1000) ..... WOD72D

WOD72D01 thru WOD72D13

For what purpose did you use the surplus value?

*More than one answer possible.*

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

WOD72E (string)

For what purpose did you use the surplus value then?

answer.....WOD72F

WOD72F

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

yes ..... WO89

no ..... WO89

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

WO89

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

Do you have a second residence?

1 yes ..... WO89A

2 no ..... END

WO89A

Is your second residence in the Netherlands or abroad?

1 in the Netherlands ..... WO90

2 abroad ..... WO90

WO90

Are you the tenant, subtenant, or owner of your **second** residence?

1 tenant.....END

2 subtenant.....END

3 owner..... WO93

4 otherwise, e.g. rent free .....END

WO93

About how much would you expect to get for your **second** residence, if you sold it today (empty and not let)?

Please give the amount **in thousands of euros**, so 180,000 is 180.

amount (x 1000) .....WO102  
 -9 don't know .....WO102

WO102

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

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

WO103

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

amount ..... WO94

WO94

Are there one or more mortgages on this second house?

Loans, e.g. from parents (in law), will be reported later.

1 yes ..... ROUTING WO94  
 2 no ..... END  
 3 unknown ..... END

ROUTING WO94

if NogSteedsTweedeWoning = yes ..... NIEUWEH2  
 otherwise ..... WO95

NIEUWEH2

Next to those, did you take out a new mortgage?

1 Yes, I have taken out a new mortgage. .... AANTALH2  
 2 Yes, I have taken out more than one new mortgage. .... AANTALH2  
 3 No, I have not taken out a new mortgage. .... WO95

AANTALH2

How many new mortgages have you taken out then?..... WO95

WO95

How many mortgages are there on your **second** residence?

number of mortgages ..... HPO11 thru HPO15

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

HPO11 thru HPO15	municipal mortgage guarantee second residence (s.r.)
HPO21 thru HPO25	financial institution s.r.
HYD1A6 thru HYD1A10	intermediary s.r.
HYD1B6 thru HYD1B10	intermediary otherwise (string) s.r.
HPO31 thru HPO35	financial institution (string) s.r.
HPO41 thru HPO45	sort of mortgage s.r.
HPO51 thru HPO55	sort of mortgage (string) s.r.
HPO61 thru HPO65	year taken out mortgage s.r.
HP11 thru HP15	mortgage loan s.r.
HP21 thru HP25	remaining debt mortgage s.r.
HP31 thru HP35	interest rate mortgage s.r.
HP71 thru HP75	fixed interest rate s.r.
HP81 thru HP85	number of years fixed interest rate s.r.
HP91 thru HP95	last year when interest rate was fixed s.r.
HP41 thru HP45	term of mortgage s.r.
HP51 thru HP55	period pay mortgage expenses s.r.
HP61 thru HP65	total mortgage expenses s.r.
HYD6A6 thru HYD6A10	interest percentage s.r.
HYD6F6 thru HYD6F10	value savings or investments depot s.r.
HYD6G31 thru HYD6G60	invested means s.r.
HYD6G_6_DK thru HYD6G_10_DK	invested means s.r. I don't know
HYD6H31 thru HYD6H60	invested means otherwise (string) s.r.
HYD6I31 thru HYD6I60	share invested means s.r.

**END of questionnaire Accommodation and Mortgages**

## 5. Questionnaire Health and Income

*This questionnaire has two topics: health and the income earned in 2014.*

### 5.1 Health

GEZ1

How tall are you?  
Give your answer in centimetres.  
number of centimetres ..... GEZ2

GEZ2

How much do you weigh, without clothes and shoes?  
Give your answer in whole kilos.  
number of kilograms ..... GEZ3

GEZ3

In general, would you say your health is:  
1 excellent ..... GEZ4  
2 good ..... GEZ4  
3 fair ..... GEZ4  
4 not so good ..... GEZ4  
5 poor ..... GEZ4

GEZ4

Compared to one year ago, would you say your health is better now or worse?  
1 much better ..... GEZ5  
2 somewhat better ..... GEZ5  
3 about the same ..... GEZ5  
4 somewhat worse ..... GEZ5  
5 much worse ..... GEZ5

GEZ5

Do you suffer from a long illness, disorder, or handicap; or do you suffer from the consequences of an accident?  
1 yes ..... GEZ6  
2 no ..... GEZ7

GEZ6 (string)

Please give a short description ..... GEZ7

GEZ7

Do you smoke cigarettes at all?  
1 yes, every now and then ..... GEZ9  
2 yes, every day ..... GEZ8  
3 no ..... GEZ9

## GEZ8

About how many cigarettes do you smoke a day?

- 1 less than 20 cigarettes a day ..... GEZ9  
 2 at least 20 cigarettes a day ..... GEZ9

## GEZ9

On average, do you have more than four alcoholic drinks a day?

- 1 yes ..... HUISA1 thru HUISA3  
 2 no ..... HUISA1 thru HUISA3

## HUISA1 thru HUISA3

How many times did you contact your general practitioner about your own health in 2014?

- 1 contact by phone: x times ..... ROUTING VARIABLE ZIEK  
 2 visit to your general practitioner: x times ..... ROUTING VARIABLE ZIEK  
 3 visit of general practitioner to you ..... ROUTING VARIABLE ZIEK

## ROUTING VARIABLE ZIEK

- if BEZIG = 1 or BEZIG = 1 ..... ZIEK  
 otherwise ..... KANS0 thru KANS6a

## ZIEK

Have you been absent from work because of illness in the year 2014?

- 1 yes ..... HZIEK  
 2 no (or not applicable) ..... KANS0 thru KANS6a

## HZIEK

How many working days were you absent from work because of illness in the year 2014?

- number of days ..... KANS0 thru KANS6a

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

*For all cases the following applies:*

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

KANS0

How likely is it that you will attain at least the age of 65?  
 chance .....IJ2

KANS1a

How likely is it that you will attain at least the age of 75?  
 chance .....IJ2

KANS2a

How likely is it that you will attain at least the age of 80?  
 chance .....IJ2

KANS3a

How likely is it that you will attain at least the age of 85?  
 chance .....IJ2

KANS4a

How likely is it that you will attain at least the age of 90?  
 chance .....IJ2

KANS5a

How likely is it that you will attain at least the age of 95?  
 chance .....IJ2

KANS6a

How likely is it that you will attain at least the age of 100?  
 chance .....IJ2

**END of section on Health**



## 5.2 Income

*These were the questions on your health. We will now continue with questions on your income in the year 2014.*

### INCOME THROUGH WORK

IJ2

How many employers did you have in 2014?

This question concerns paid jobs on a contractual basis. Do **not** include self-employed work (or work in a free profession/freelance work) here. Being the director of a public/private limited company is employment on a contractual basis.

If you didn't have any employer in 2014, type 0 (zero).

number of employers .....NaamWerkgever

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

NaamWerkgever (string)

What was de name of [**the first, the second, the third**] organization you'd worked for in 2014?

Naam werkgever .....IJ161 thru IJ163

IJ161 thru IJ163

What was your **total gross** income over the year 2014 (according to the annual statement) received from [**NAME EMPLOYER**]?

amount .....IJ241 thru IJ243

-9 don't know .....IJ16BR thru IJ16BR3

IJ16BR thru IJ16BR3

Could you then indicate in which category your **total gross income** falls over the year 2014 at [**NAME EMPLOYER**]?

1 up until 8.000 euro .....IJ241 thru IJ243

2 8.000–16.000 euro .....IJ241 thru IJ243

3 16.000–24.000 euro .....IJ241 thru IJ243

4 24.000–36.000 euro .....IJ241 thru IJ243

5 36.000–48.000 euro .....IJ241 thru IJ243

6 48.000–60.000 euro .....IJ241 thru IJ243

7 60.000 euro or more .....IJ241 thru IJ243

-9 don't know .....IJ181 thru IJ183

IJ181 thru IJ183

Could you then indicate the **net income** over 2014 which you received from [**NAME EMPLOYER**]?

amount .....IJ241 thru IJ243  
 -9 don't know .....IJ241 thru IJ243

IJ241 thru IJ243

Which source did you use to fill in the data on your salary with [**NAME EMPLOYER**]?

1 written annual statement..... ROUTING VARIABLE J16A  
 2 other written source..... ROUTING VARIABLE J16A  
 3 no written source..... ROUTING VARIABLE J16A

ROUTING VARIABLE J16A

if IJ2 less than or equal to 3 ..... IZ1  
 if IJ2 more than 3..... J16A

J16A

With the previous question, you have mentioned the gross salaries that you received with your first three employers. How much was, in 2014, the total **gross salary** you received with your **other employers** (other than [NAME EMPLOYER 1, NAME EMPLOYER and NAME EMPLOYER 3]?)

amount ..... IZ1  
 -9 don't know .....J16ABRa

J16ABRa

Could you then indicate in which category your **total gross income** falls over the year 2014 for all **other employers** (other than [NAME EMPLOYER 1, NAME EMPLOYER and NAME EMPLOYER 3]?)

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

J16B

Do you know the **total net** amount that you received from your other employers in 2014?

amount ..... IZ1  
 -9 don't know ..... IZ1

## INCOME SELF-EMPLOYED

*The following questions concern your income as a self-employed over the year 2014.*

IZ1

In 2014 were you (also) self-employed, working as a free professional or as a freelancer?

Being the director of a public/private limited company is employment on a contractual basis.

- 1 yes ..... IZ14  
2 no ..... ROUTING VARIABLE 4

IZ14

Is the fiscal profit (or loss) of your own business for 2014 known?

By fiscal profit we mean the profits or income after deduction of costs, but before business deduction (Dutch: ondernemersaftrek), income taxes and social insurance contributions.

Expenses of spouse / partner working in your business also account to these costs.

- 1 yes ..... IZ15  
2 no ..... IZ15

IZ15

[Is the fiscal profit over 2014 a credit or a deficit balance? / Will the fiscal profit over 2014 be a credit or deficit balance?]

- 1 credit ..... IZ16  
2 deficit..... IZ16

IZ16

[How much was the fiscal profit over 2014? / Please give an estimation of the fiscal profit over 2014.]

Do not include compulsory premiums for retirement pensions paid at the expense of profit.

If the amount is a deficit, there is **no** need to enter a minus.

- amount ..... IZ18  
-9 don't know ..... IZ16BRa

## IZ16BRa

Could you then indicate in which category (approx.) the **fiscal profit** falls over the year 2014?

If the amount is a deficit, please consider the following amounts as negative.

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

## IZ18

Was there, in 2014, a deduction due to work done by your spouse/partner in the business?

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

## IZ19

[How much was this deduction due to work done by your spouse/partner in 2014? / Please give an estimation of the expected deduction due to work done by your spouse/partner in 2014.]

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

## IZ24

The following questions concern self-employed work in **the year 2013**.

Were you (also) self-employed (or practicing a free profession) in **2013**?

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

## IZ37

Was the fiscal profit over **2013** a credit or a deficit balance?

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

IZ38

How much was the (estimated) fiscal profit over **2013**?

Do not include compulsory premiums for retirement pensions paid at the expense of profit.

If the amount is a deficit, there is **no** need to enter a minus.

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

IZ38BR

Could you then indicate in which category your **fiscal profit** fell over the year **2013**?

If the amount is a deficit, please consider the following amounts as negative.

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

IZ40

Was there, in **2013**, a **deduction due to work** done by your spouse/partner in the business?

1 yes ..... IZ41  
2 no ..... ROUTING VARIABLE4

IZ41

How much was this **deduction due to work** done by your spouse/partner in **2013**?

amount ..... ROUTING VARIABLE 4  
-9 don't know ..... ROUTING VARIABLE 4

ROUTING VARIABLE 4

if GEBJAAR < 1964 ..... IP20 thru IP24  
otherwise ..... II20 thru II23

## INCOME THROUGH PENSIONS

## IP20 thru IP24

Which of the pension payments mentioned below did you receive in 2014?

*More than one answer possible.*

- |  |                |
|--|----------------|
| 0 none of the below-mentioned .....                            | II20 thru II23 |
| 1 early retirement pension [VUT, FPU] .....                    | IP41 thru IP44 |
| 2 general old-age pension/social security payments [AOW] ..... | INP27A         |
| 3 other pensions .....   | INP27A         |
| 4 annuity .....  | IP41 thru IP44 |

## INP27A

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

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

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

## IP41 thru IP44

How much is the **gross sum** you received in 2014 through [**SOURCE OF INCOME IP20 thru IP24**] (preferably according to annual statement).

- |                     |                     |
|---------------------|---------------------|
| amount .....        | II20 thru II23      |
| -9 don't know ..... | IP4BRa thru IP4BR4a |

## IP4BRa thru IP4BR4a

Could you then indicate in which category the **gross sum** falls over the year 2014 for the [**SOURCE OF INCOME IP20 thru IP24**] mentioned?

- |                              |                 |
|------------------------------|-----------------|
| 1 up until 1.000 euro .....  | II20 thru II23  |
| 2 1.000-3.000 euro .....     | II20 thru II23  |
| 3 3.000-6.000 euro .....     | II20 thru II23  |
| 4 6.000-8.000 euro .....     | II20 thru II23  |
| 5 8.000-12.000 euro .....    | II20 thru II23  |
| 6 12.000-16.000 euro .....   | II20 thru II23  |
| 7 16.000-24.000 euro .....   | II20 thru II23  |
| 8 24.000-36.000 euro .....   | II20 thru II23  |
| 9 36.000-48.000 euro .....   | II20 thru II23  |
| 10 48.000-60.000 euro .....  | II20 thru II23  |
| 11 60.000 euro or more ..... | II20 thru II23  |
| -9 don't know .....          | IP71 thru IP 74 |

## IP71 thru IP74

Could you then indicate the **net sum** you approximately received in 2014 through [SOURCE OF INCOME]?

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

## (SICKNESS) BENEFITS

## II20 thru II23

Which of the benefit payments mentioned below did you receive in 2014?

*More than one answer possible.*

0 none of the below-mentioned ..... IS20 thru IS211  
 1 Sickness Benefits Act ..... II41 thru II43  
 2 Short-term Unemployment Insurance Act [WW]..... II41 thru II43  
 3 Reduced pay scheme ..... II41 thru II43

*The following questions concern the different sources of income through unemployment benefits mentioned by the respondent. This series of questions was presented to the respondents for each source.*

## II41 thru II43

How much was the **gross sum** you received in 2014 through [**BENEFIT MENTIONED IN II20 thru II23**] (preferably according to annual statement)?

amount ..... IS20 thru IS211  
 -9 don't know ..... II4BR thru II4BR3

## II4BR thru II4BR3

Could you then indicate in which category the **gross sum** falls over the year 2014 for the [**BENEFIT MENTIONED IN II20 thru II23**]?

1 up until 1.000 euro ..... IS20 thru IS211  
 2 1.000–3.000 euro ..... IS20 thru IS211  
 3 3.000–6.000 euro ..... IS20 thru IS211  
 4 6.000–12.000 euro ..... IS20 thru IS211  
 5 12.000–30.000 euro ..... IS20 thru IS211  
 6 30.000–60.000 euro ..... IS20 thru IS211  
 7 60.000 euro or more ..... IS20 thru IS211  
 -9 don't know ..... II61 thru II63

## II61 thru II63

Perhaps you know the **net sum** you received in 2014 through [**BENEFIT MENTIONED IN II20 thru II23**].

amount ..... IS20 thru IS211  
 -9 don't know ..... IS20 thru IS211

## SOCIAL SECURITY BENEFITS

## EXPLANATION OF ABBREVIATIONS USED

ANW	= Benefit for persons whose partner or parents died
WAO/WIA	= Disability Insurance Act
WAZ	= General Disability Benefits Act
Wajong	= Disablement Assistance Act for Handicapped Young Persons
WWB	= Work and Social Assistance Act
WIJ	= Investeren in Youth Act
Bbz	= Benefits for self-employed
WWIK	= Work and Income Artists Act
IOAW	= Benefits for elderly and partly disabled unemployed
IOAZ	= Benefits for elderly and partly disabled former self-employed
IOW	= Inkomensvoorziening Oudere Werklozen (Dutch)

## IS20 thru IS211

Which of the (social security) benefits mentioned below did you receive in 2014?

*More than one answer possible.*

0 none of the below-mentioned .....	IO20 thru IO28
1 ANW .....	IS41 thru IS48
2 WAO and/or WIA .....	IS41 thru IS48
3 WAZ .....	IS41 thru IS48
4 Wajong .....	IS41 thru IS48
5 Invalidity pension .....	IS41 thru IS48
6 WWB.....	IS41 thru IS48
7 Bbz and/or WWIK.....	IS41 thru IS48
8 IOAW and/or IOAZ and/or IOW .....	IS41 thru IS48
9 Benefits for care support (Dutch: Zorgtoeslag).....	IS4N thru IS4N3
10 Benefits for child support (Dutch: Kinderopvangtoeslag).....	IS4N thru IS4N3
11 Kindegebonden budget (Dutch) .....	IS4N thru IS4N3

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

## IS41 thru IS48

How much was the **gross sum** you received in 2014 through [**BENEFIT MENTIONED IN IS20 thru IS211**] (preferably according to annual statement)?  
 amount..... IO20 thru IO28  
 -9 don't know ..... IS4BR thru IS4BR8



## IS4BR thru IS4BR8

Could you then indicate in which category the **gross sum** falls over the year 2014 for the [**BENEFIT MENTIONED IN IS20 thru IS211**]?

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

## IS61 thru IS68

Perhaps you know the **net sum** you approximately received in 2014 through [**BENEFIT MENTIONED IN IS20 thru IS211**]

amount .....	IO20 thru IO28
-9 don't know .....	IO20 thru IO28

*The following questions concern benefits for care support and benefits for child support through social security benefits. This series of questions was presented to the respondents a maximum of two times. Therefore the last number of the variable name indicates whether it concerns the first, second etc. time the series of questions was presented.*

## IS4N thru IS4N3

How much was the **net sum** you received in 2014 through [**benefits for care support / benefits for child support / Kindgebonden budget (Dutch)**] (preferably according to annual statement)?

amount .....	IO20 thru IO28
-9 don't know .....	IS4BRN thru IS4BRN3

## IS4BRN thru IS4BRN3

Could you then indicate in which category the **net sum** falls over the year 2014 for [**benefits for care support / benefits for child support / Kindgebonden budget (Dutch)**]?

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

## OTHER INCOME

IO20 thru IO28, IO48A, IO48C

Which of the kinds of income mentioned below did you receive in 2014?

*More than one answer possible.*

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

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

- 1. income from dividends from shares, investment accounts, mutual funds or other securities*
- 2. interest of savings, bonds, mortgage bonds, investment accounts or other securities*

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

*We would now like to ask you to give the total amount that you received in 2014 through the other sources of income you have indicated.*

IO41 thru IO48, IO48B, IO48D

How much was, in 2014, the sum total that you received through [**SOURCE OF INCOME MENTIONED EARLIER**]?

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

IO4BR thru IO4BR10

Could you then indicate in which category the sum falls over the year 2014 for the [**SOURCE OF INCOME MENTIONED BEFORE**]?

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

## REMAINING QUESTIONS

IN25

Did you receive any inheritances and/or gifts in 2014?

- 1 yes ..... IN26  
 2 no ..... IN11A

IN26

What was the sum of these inheritances and/or gifts that you have received in 2014 (before deduction of any taxes)?

- amount ..... IN11A  
 -9 don't know ..... IN11A

IN11A

Did you, in 2014, have any other sources of income not mentioned before in this questionnaire?

- 1 yes ..... IN12A  
 2 no ..... IN29A

IN12A

How much is the total gross sum of these sources of income in 2014, not yet mentioned before?

- gross sum ..... IN14  
 -9 don't know ..... IN14

IN14 (string)

What kind of income was this? ..... IN29A

IN29A

Did you, in 2014, pay any interest on private loans, extended lines of credit, or other loans?

Note: Do **not** include any mortgage loan payments here.

- 1 yes ..... IN29B  
 2 no ..... IN29

IN29B

How much was this interest that you paid on private loans, extended lines of credit, or other loans in 2014?

Note: Do **not** include any mortgage loan payments here.

- amount ..... IN29  
 -9 don't know ..... IN29

IN29

Did you, in 2014, pay alimony to your former wife/husband?

Note: Do **not** include child support/alimony for children here.

1 yes ..... IN30  
 2 no ..... IN32  
 -7 not applicable ..... IN32

IN30

How much, in total over 2014, was this alimony to your former wife/husband?

amount ..... IN32  
 -9 don't know ..... IN32

IN32

Did you, in 2014, make any payments to/on behalf of your children?

1 yes ..... IN33  
 2 no ..... IN35  
 -7 not applicable ..... IN35

IN33

How much, in total over 2014, was the amount of these payments to/on behalf of your children?

amount ..... IN35  
 -9 don't know ..... IN35

IN35

Did you, in 2014, give parental support to your children being students and living away from home?

1 yes ..... IN36  
 2 no ..... IN38

IN36

How much was this parental support in total over 2014?

amount ..... IN38  
 -9 don't know ..... IN38

IN38

Did you, in 2014, apart from the parental support to your children being students and living away from home, (regularly) support any members of your family in any other way, or give money to your child(ren) living away from home, or to other people?

1 yes ..... IN39  
 2 no ..... IN41A

IN39

How much was/were this support/these gifts in total over 2014?

amount ..... IN41A  
 -9 don't know ..... IN41A

## IN41A

What sort of medical insurance did you have on December 31, 2014?

- 1 no medical insurance ..... IN45
- 2 different insurance compared to 2013 ..... IN42
- 3 same insurance compared to 2013 ..... IN42

## IN42

Did you pay the premium on your medical insurance in 2014 per:

- 1 month ..... HE070
- 2 quarter ..... HE070
- 3 six months ..... HE070
- 4 year ..... HE070
- 5 I do not pay any premium ..... HE067

## HE070

How much was your premium in total per [PREVIOUSLY REPORTED PERIOD] on your medical insurance in 2014? Please count only the premium you paid yourself, and not the premium your partner paid. If you yourself paid premium for your partner and/or kind(s), this should be taken into account.

- amount ..... HE067
- 9 don't know ..... HE067

## HE067

Is your medical insurance an individual or a collective contract (for example via employer or a union)?

- 1 individual ..... HE068
- 2 collective ..... HE068
- 9 don't know ..... HE068

## HE068

Did you have an additional medical insurance in 2014 (for dental care, alternative care etc.)?

- 1 yes ..... HE069
- 2 no ..... HE069
- 9 don't know ..... HE069

## HE069

In 2014 there was an own risk of 360 euro's. In addition, a voluntary own risk was possible. How much was the voluntary own risk for you in 2014 (thus on top of 360 euro's)?

- 1 0 euro ..... ROUTING VARIABLE IN45
- 2 100 euro ..... ROUTING VARIABLE IN45
- 3 200 euro ..... ROUTING VARIABLE IN45
- 4 300 euro ..... ROUTING VARIABLE IN45
- 5 400 euro ..... ROUTING VARIABLE IN45
- 6 500 euro ..... ROUTING VARIABLE IN45
- 9 don't know ..... ROUTING VARIABLE IN45

## ROUTING VARIABLE IN45

- if GEBJAAR < 1996 ..... IN45
- otherwise ..... IN16

IN45

Did you, in 2014, have a car that was provided by your employer?  
It makes no difference for this question if you used the car for private purposes also.

- 1 yes ..... IN46  
2 no ..... IN16  
-7 not applicable (did not have employer) ..... IN16

IN46

How much was the listed value of this car?

The listed value is the price when new in the year that the car was made. If you changed your car in 2014, take the listed value of the last car.

- amount ..... IN48  
-9 don't know ..... IN48

IN48

For how many months in 2014 did you have this car provided by your employer?

If you changed your car in 2014, take the total number of months of all cars.  
number of months ..... IN2012

IN2012

What is the percentage of the additional tax liability of the company car?

- 1 0% ..... IN16  
2 4% ..... IN16  
3 7% ..... IN16  
4 14% ..... IN16  
5 20% ..... IN16  
6 25% ..... IN16  
-9 don't know ..... IN16

IN16

Did you fill in an income tax form for 2014?

- 1 yes ..... IN18  
2 no ..... ROUTING VARIABLE IN49A

IN18

How much was your taxable income for 2014? We mean your joint income for your tax form.

- amount ..... ROUTING VARIABLE IN49A  
-9 don't know ..... IN20

## IN20

Can you give an **estimation** of your taxable income for 2014?

- 1 less than 2.500 euro ..... ROUTING VARIABLE IN49A
- 2 between 2.500 euro and 5.000 euro ..... ROUTING VARIABLE IN49A
- 3 between 5.000 euro and 10.000 euro..... ROUTING VARIABLE IN49A
- 4 between 10.000 euro and 15.000 euro ..... ROUTING VARIABLE IN49A
- 5 between 15.000 euro and 20.000 euro ..... ROUTING VARIABLE IN49A
- 6 between 20.000 euro and 30.000 euro ..... ROUTING VARIABLE IN49A
- 7 between 30.000 euro and 40.000 euro ..... ROUTING VARIABLE IN49A
- 8 between 40.000 euro and 50.000 euro ..... ROUTING VARIABLE IN49A
- 9 between 50.000 euro and 75.000 euro ..... ROUTING VARIABLE IN49A
- 10 more than 75.000 euro..... ROUTING VARIABLE IN49A
- 9 don't know ..... IN22

## IN22

It is unfortunate that you don't know your taxable income for 2014. Perhaps you know **about** how much your taxable income was for 2014?

- amount ..... ROUTING VARIABLE IN49A
- 9 don't know ..... ROUTING VARIABLE IN49A

## ROUTING VARIABLE IN49A

- if head of household, partner or spouse..... IN49A
- otherwise ..... PSY1

## IN49A

What is the total net income **for your household** in 2014?

The total net income for your household is the net income of all household members combined. Net income means the income after deduction of taxes and social security benefits.

- amount ..... PSY1
- 9 don't know ..... IN50

## IN50

Please indicate about how much the **total net income** of your household was over the period 1 January 2014 through 31 December 2014.

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

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

Which **net income** of the household would you, in your situation, find very bad, bad, insufficient, sufficient, good, very good? Please give a **year's income**.

PSY1

VERY BAD if the yearly income would be about ... euros?  
amount ..... PSY2

PSY2

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

PSY3

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

PSY4

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

PSY5

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

PSY6

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

GEBEUR1 thru GEBEUR9

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

*More than one answer possible.*

- 1 a member of the household who currently has a job, will stop working .... LAAG
- 2 a member of the household who is currently out of work, will start working ..... LAAG
- 3 a member of the household will change jobs ..... LAAG
- 4 a member of the household will get a promotion ..... LAAG
- 5 social security (welfare) benefits (if any) that the household now receives will significantly go up ..... LAAG
- 6 social security (welfare) benefits (if any) that the household now receives will significantly go down ..... LAAG
- 7 other changes ..... ANDVER
- 8 I don't expect any significant changes in the next 12 months ..... LAAG
- 9 none of the above..... LAAG



ANDVER (string)

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

LAAG

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

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

HOOG

What do you expect to be the **highest** total net yearly income your household may realize in the next 12 months?  
amount ..... ROUTING VARIABLE PRO1

ROUTING VARIABLE PRO1

If HOOG-LAAG > 5 ..... PRO1  
otherwise ..... ROUTING VARIABLE DNBBAAN*Below, we will show you a number of amounts that could theoretically be the total net income of your household. Please indicate with each amount what you think is the probability (in percentages (or how many cases out of 100)) that the total net yearly income of your household will be **less** than this amount in the next 12 months.*

PRO1

What do you think is the probability (in percent) that the net yearly income of your household will be less than €  $[LAAG + ((HOOG - LAAG) * 2) / 10]$  in the next 12 months?  
percentage ..... PRO2

PRO2

What do you think is the probability (in percent) that the net yearly income of your household will be less than €  $[LAAG + ((HOOG - LAAG) * 4) / 10]$  in the next 12 months?  
percentage ..... PRO3

PRO3

What do you think is the probability (in percent) that the total net yearly income of your household will be less than €  $[LAAG + ((HOOG - LAAG) * 6) / 10]$  in the next 12 months?  
percentage ..... PRO4

PRO4

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

## ROUTING VARIABLE DNBBAAN

If BEZIG < 6 ..... DNBBAAN  
 otherwise ..... LAAGPR

## DNBBAAN

[If BEZIG < 4: What do you think is the probability that you lose your job in the next 12 months? / If BEZIG = 4 or BEZIG = 5: What do you think is the probability that you find a job in the next 12 months?]

You can fill in a number between 0 and 100.

0= you think there is no probability

100= you're sure that [If BEZIG < 4: you lose your job/ If BEZIG = 4 or BEZIG = 5: you find a job]

percentage ..... LAAGPR

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

## LAAGPR

We now would like to learn what you expect will happen to **the prices** in the next twelve months.

What will be the **minimum** percentage prices could increase over the next twelve months, do you think? If you think prices will decrease, you can fill in a negative percentage by using a minus in front of the number.

Would you please round off the percentage to one decimal? For example 1.3 or -3.2.

percentage .....HOOGPR

## HOOGPR

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

Would you please round off the percentage to one decimal? For example 1.3 or -3.2.

percentage .....PRO

PR0

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

1 1%	PR1a
2 2%	PR1a
3 3%	PR1a
4 4%	PR1a
5 5%	PR1a
6 6%	PR1a
7 7%	PR1a
8 8%	PR1a
9 9%	PR1a
10 10%	PR1a

if pr0=1 or pr0=2

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

if pr0=3

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

if pr0=4

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

if pr0=5

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

if pr0=6

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

if pr0=7

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

if pr0=8

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

if pr0=9

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

if pr0=10

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

PR1a

Of course it is difficult to predict on forehand how much (consumer) prices will increase.

Therefore we would like to ask you how sure you are about your prediction.

How likely do you think that it is that the increase (in percent) in prices in the next twelve months will be **less** than [Y1]%?

percentage ..... PR2a

PR2a

How likely do you think that it is that the increase (in percent) in prices in the next twelve months will be **less** than [Y2]%?

percentage ..... PR3a

PR3a

How likely do you think that it is that the increase (in percent) in prices in the next twelve months will be **more** than [Y3]%?

percentage ..... PR4a

PR4a

How likely do you think that it is that the increase (in percent) in prices in the next twelve months will be **more** than [Y4] percentage ..... END

**END of questionnaire Health and Income**

## 6. Questionnaire Assets and Liabilities

### 6.1 Assets

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

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

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

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

BZR1 Were you, in 2014, employed on a contractual basis by the government, by a foundation or cooperation, by a public or a private limited company, or were you self-employed, practicing a free profession, or working freelance?

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

- 1 yes, employed by the government (national, provincial, municipal),.....BZ01
- 2 yes, employed by a foundation or cooperation (non-profit) .....BZ01
- 3 yes, employed by a public limited company .....BZ01
- 4 yes, employed by a private limited company ..... BZR1A
- 5 yes, employed by a cooperation or another kind of business .....BZ01
- 6 yes, participating in a partnership [maatschap/vennootschap onder firma] .....BZ01
- 7 yes, self-employed or free lance ..... BZR1B
- 8 no (declared unfit for work, unemployed, (early) retired, student, housewife without other occupation).....BZ01

BZR1A

Were you, on 31 December 2014, director - main shareholder of a private limited company?

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

BZR1B

Would you call yourself a freelancer (self-employed)?

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

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

BZ01

Did you, on 31 December 2014, have one or more CHECKING ACCOUNTS? Do **not** include checking accounts that you also use for making payments and/or to receive income for your own business here.

0 no ..... BDR3a  
1 yes ..... BET2

BET2

How many CHECKING ACCOUNTS did you have on 31 December 2014?

answer > 5..... BET3  
answer < 6..... BET91

BET3

Did you (in total) have a credit or a deficit balance on your checking accounts on 31 December 2014?

1 credit ..... BET4  
2 deficit..... BET4

BET4

What was the total balance of your CHECKING ACCOUNTS on 31 December 2014? Type **-99** if you don't know the answer. If the balance is a deficit, just enter the amount without a minus.

amount ..... BET91  
-9 don't know ..... BET5

## BET5

Into which of the categories mentioned below does the total balance (either a credit or a deficit) of your checking accounts go as per 31 December 2014?

- |  |       |
|--|-------|
| 1 less than 50 Euro.....                     | BET91 |
| 2 between 50 Euro and 250 Euro .....         | BET91 |
| 3 between 250 Euro and 500 Euro.....         | BET91 |
| 4 between 500 Euro and 750 Euro.....         | BET91 |
| 5 between 750 Euro and 1.000 Euro .....      | BET91 |
| 6 between 1.000 Euro and 2.500 Euro .....    | BET91 |
| 7 between 2.500 Euro and 5.000 Euro .....    | BET91 |
| 8 between 5.000 Euro and 7.500 Euro .....    | BET91 |
| 9 between 7.500 Euro and 10.000 Euro .....   | BET91 |
| 10 between 10.000 Euro and 11.500 Euro ..... | BET91 |
| 11 between 11.500 Euro and 14.000 Euro ..... | BET91 |
| 12 between 14.000 Euro and 17.000 Euro ..... | BET91 |
| 13 between 17.000 Euro and 20.000 Euro ..... | BET91 |
| 14 between 20.000 Euro and 25.000 Euro ..... | BET91 |
| 15 25.000 Euro or more .....                 | BET91 |
| -9 don't know .....                          | BET91 |

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

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

*note: the exact routing in the questionnaire deviates from the routing given here. **this accounts for all components.** first of all detailed questions on a maximum of five accounts, investments etc. are asked. then follow questions on the total balance (if respondent has more than the maximum of five accounts). bet3 thru bet5 are asked after the next questions, this applies for the checking accounts in particular.*

## BET91 thru BET95

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

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

## BET101 thru BET105 (string)

So who is the account holder of your [1st thru 5th] CHECKING ACCOUNT? Type -  
**99** if you don't know the answer.

any answer..... BET111

## BET111 thru BET115

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

- 1 ABN AMRO..... BET131
- 2 Rabobank ..... BET131
- 3 ING Bank..... BET131
- 4 SNS Bank ..... BET131
- 5 other..... BET121

## BET121 thru BET125 (string)

So with which bank or financial institution is your [1st thru 5th] CHECKING ACCOUNT registered? Type -**99** if you don't know the answer.

any answer..... BET131

## BET131 thru BET135

Did you, on 31 December 2014, have a credit or a deficit balance on your [1st thru 5th] CHECKING ACCOUNT?

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



## BET141 thru BET145

What was the balance of your [1st thru 5th] CHECKING ACCOUNT on 31 December 2014? If the balance is a deficit, just enter the amount without a minus. Type **-99** if you don't know the answer.

any answer.....  
 if employed (BZR1=1,2,3,4 or 5) ..... BDR3a  
 otherwise (BZR1=6,7 or 8).....BZ03  
 -9 don't know ..... BET151

## BET151 thru BET155

Into which of the categories mentioned below does the balance (either a credit or a deficit) go as per 31 December 2014?

1 less than 50 Euro.....  
 2 between 50 Euro and 250 Euro .....  
 3 between 250 Euro and 500 Euro.....  
 4 between 500 Euro and 750 Euro.....  
 5 between 750 Euro and 1.000 Euro .....  
 6 between 1.000 Euro and 2.500 Euro .....  
 7 between 2.500 Euro and 5.000 Euro .....  
 8 between 5.000 Euro and 7.500 Euro .....  
 9 between 7.500 Euro and 10.000 Euro .....  
 10 between 10.000 Euro and 11.500 Euro .....  
 11 between 11.500 Euro and 14.000 Euro .....  
 12 between 14.000 Euro and 17.000 Euro .....  
 13 between 17.000 Euro and 20.000 Euro .....  
 14 between 20.000 Euro and 25.000 Euro .....  
 15 25.000 Euro or more .....  
 -9 don't know .....  
 if employed (BZR1=1, 2, 3, 4 or 5) ..... BDR3a  
 otherwise (BZR1=6, 7 or 8).....BZ03

The following questions concern employer-sponsored savings plans.

The SAVE-AS-YOU-EARN DEDUCTION ARRANGEMENT existed until 2012 and is a kind of employer-sponsored savings plan through which a certain amount of the gross salary was deposited onto a separate savings account. Under certain conditions, the so-saved sum was not subject to income tax and no premiums for social insurance policies have to be paid on it. For each year, a maximum amount (€ 613) could be saved in this (tax-free) way. Also, no money could be withdrawn from this particular savings account for a period of four years. There were a number of exceptions to this rule. The money saved through the save-as-you-earn deduction arrangement could for example be used to pay for the premiums for an annuity or for other life-insurance policies.

If an employee participated in a save-as-you-earn deduction arrangement and saved up to a maximum of € 613, the regular tax and premium levy applied in case of an arrangement to share in the company's profit. If one saved less than € 613, the difference could be paid to the employee free of tax in the framework of the arrangement TO SHARE IN THE COMPANY'S PROFIT or could be deposited on a frozen save-as-you-earn deduction arrangement account.

In an arrangement TO SHARE IN THE COMPANY'S PROFIT extra salary is granted to employees. The amount depends on the profits of the employer. If this extra income is deposited onto a separate savings account for at least four years and does not exceed € 613 per year, the so-saved sum is (like in the save-as-you-earn deduction arrangement) not subject to income tax and no premiums for social insurance policies have to be paid for it.

Through the SHARES-OPTION ARRANGEMENT the employer grants the employed the right to buy (option) shares of his own company. The employer can grant the employed an annual benefit with a maximum of twice the amount that remains after save-as-you-earn deduction and share in the company's profit arrangements have been subtracted from € 613.

#### BDR3a

Did you, in regard to arrangements in force before 2014, have money in a save-as-you-earn deduction account, an account to share in the company's profit or a shares-option arrangement?

- 1 yes ..... BDR7  
 2 no..... BDR9

## BDR7

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

What was the balance on your save-as-you-earn deduction account on 31 December 2014? Type **-99** if you don't know the answer.

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

What was the total balance on your save-as-you-earn deduction account and/or your account to share in the company's profit on 31 December 2014? Type **-99** if you don't know the answer.

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

What was the total balance on your save-as-you-earn deduction account and/or your account to share in the company's profit on 31 December 2014? If you participate in the shares-option arrangement, please also include the value of the stock options. Type **-99** if you don't know the answer.

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

## BDR8

Into which of the categories mentioned below did the (total) balance go?

1 less than 50 Euro ..... BDR9  
2 between 50 Euro and 250 Euro ..... BDR9  
3 between 250 Euro and 500 Euro ..... BDR9  
4 between 500 Euro and 750 Euro ..... BDR9  
5 between 750 Euro and 1.000 Euro ..... BDR9  
6 between 1.000 Euro and 2.500 Euro ..... BDR9  
7 between 2.500 Euro and 5.000 Euro ..... BDR9  
8 between 5.000 Euro and 7.500 Euro ..... BDR9  
9 between 7.500 Euro and 10.000 Euro ..... BDR9  
10 between 10.000 Euro and 11.500 Euro ..... BDR9  
11 between 11.500 Euro and 14.000 Euro ..... BDR9  
12 between 14.000 Euro and 17.000 Euro ..... BDR9  
13 between 17.000 Euro and 20.000 Euro ..... BDR9  
14 between 20.000 Euro and 25.000 Euro ..... BDR9  
15 25.000 Euro or more ..... BDR9  
-9 don't know ..... BDR9

With premium savings schemes part of the NET SALARY of the employed is withheld and saved. The employer stimulates this by adding a premium (a bonus) to the so-saved sum. The premium granted by the employer may vary between 0% and 100% of the sum saved by the employed. This premium granted by the employer is tax free and no social insurance premiums have to be paid on it provided that the total sum saved is frozen for four years and provided that the premium granted by the employer does not exceed a certain maximum per year (€ 526 in 2002). Premium savings schemes have been abolished as of 1-1-2004.

## BDR9

Did you, on 31 December 2014, still have money in your PREMIUM SAVINGS ACCOUNT?

1 yes ..... BDR16  
2 no ..... BDR11

## BDR16

What was the balance on your premium savings account on 31 December 2014?  
Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount .....BDRL1  
-9 don't know ..... BDR17

## BDR17

Into which of the categories mentioned below did the balance go?

1 less than 50 Euro.....BDRL1  
2 between 50 Euro and 250 Euro .....BDRL1  
3 between 250 Euro and 500 Euro.....BDRL1  
4 between 500 Euro and 750 Euro.....BDRL1  
5 between 750 Euro and 1.000 Euro .....BDRL1  
6 between 1.000 Euro and 2.500 Euro .....BDRL1  
7 between 2.500 Euro and 5.000 Euro .....BDRL1  
8 between 5.000 Euro and 7.500 Euro .....BDRL1  
9 between 7.500 Euro and 10.000 Euro .....BDRL1  
10 between 10.000 Euro and 11.500 Euro.....BDRL1  
11 between 11.500 Euro and 14.000 Euro.....BDRL1  
12 between 14.000 Euro and 17.000 Euro.....BDRL1  
13 between 17.000 Euro and 20.000 Euro.....BDRL1  
14 between 20.000 Euro and 25.000 Euro.....BDRL1  
15 25.000 Euro or more.....BDRL1  
-9 don't know .....BDRL1

The LIFE COURSE SAVINGS SCHEME was introduced in the Netherlands in 2006 and existed until 2012 for new participants. It was a tax regime in order to make saving up for alternative income during a period of unpaid leave cheaper. This unpaid leave could consist of parental leave, care leave, or a sabbatical. Unpaid leave prior to old age pension was also a possibility.

## BDRL1

Did you still take part in the Life Course Savings Scheme in 2014?

1 Yes .....BDRL2  
2 No .....BZ03  
3 I was not eligible to use the Life Course Savings Scheme. ....BZ03

## BDRL2

Since what year do/did you take part in the Life Course Savings Scheme? Type **-99** if you don't know the answer.

year.....BDRL3  
-9 don't know .....BDRL3

## BDRL3

What was the amount in your Life Course Savings account on 31 December 2014?  
If your employer contributed any additional amount to your savings account, please include this in the total. Type **-99** if you don't know the answer. Express the amount to the nearest Euro.

all answers .....BDRL5a  
-9 don't know .....BDRL4

## BDRL4

Into which of the categories mentioned below fell the amount you put into the Life Course Savings account on 31 December 2014? If your employer contributed any additional amount to your savings account, please include this in the total.

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

## BDRL5a

In what way were you saving in your Life Course Savings account?

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

## BDRL5and (string)

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

## BDRL6a

**[BDRL4a=1: Do / BDRL4b=2/3): Did]** you take part in a collective arrangement offered by your employer?

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

## BDRL7a

We are also interested in the division between employer contribution and employee division.

What percentage **[BDRL4a=1: does / BDRL4b=2/3): did]** the employer contribute to the total amount on your Life Course Savings account? That is: what part (in percentage) **[BDRL4a=1: is / BDRL4b=2/3): was]** paid by the employer, in addition to the normal salary. 0 means your employer **[BDRL4a=1: does / BDRL4b=2/3): did]** not contribute to the total amount and 100 means that your employer contributed the total amount on your Life Course Savings account. Type **-99** if you don't know the answer.

all answers .....BDRL5  
-9 don't know .....BDRL5

## BDRL5

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

1 Yes .....BDRL6  
2 No .....BZ03

## BDRL6

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

1 early retirement .....BDRL7  
2 reduction of working hours per week before retirement .....BDRL7  
3 parental leave .....BDRL7  
4 other care leave for your children .....BDRL7  
5 care leave for other relatives.....BDRL7  
6 care leave for non-relatives .....BDRL7  
7 skills training .....BDRL7  
8 travel .....BDRL7  
9 volunteer work .....BDRL7  
10 pursue self-employment .....BDRL7  
11 pursue a creative activity (such as painting, sculpture, writing, music, .....  
crafts, cooking, etc.).....BDRL7  
12 pursue a sporting interest .....BDRL7  
13 to prevent burnout.....BDRL7  
14 to relax.....BDRL7  
15 rainy day .....BDRL7  
16 other.....BDRL7  
-9 don't know .....BDRL7

## BDRL7

How much time did you take leave? Please give your answer in hours.

answer > 0 .....BDRL8  
answer < 0 .....BZ03

## BDRL8

What amount was taken for the leave last year?

amount .....BZ03

A SAVINGS ACCOUNT gives interest as of the day you put money into this account (Internet savings accounts are also taken into account).

On a DEPOSIT ACCOUNT money is put for a certain duration. The interest received depends on the interest rate on the financial markets at the time. This interest rate holds for the whole period of duration.

BZ03

Did you, on 31 December 2014, have one or more SAVINGS OR DEPOSIT ACCOUNTS?

0 no .....BZ04  
1 yes .....SPA2

SPA2

How many of these SAVINGS OR DEPOSIT ACCOUNTS did you have on 31 December 2014?

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

SPA3

What was the total balance of your SAVINGS OR DEPOSIT ACCOUNTS on 31 December 2014? Type **-99** if you don't know the answer.

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

SPA4

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

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

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

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

## SPA71 thru SPA77

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

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

## SPA81 thru SPA87 (string)

Who is the account holder of your [1st thru 7th] account? Type **-99** if you don't know the answer.

any answer..... SPA91

## SPA91 thru SPA97

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

- 1 ABN AMRO..... SPA111 THRU SPA117
- 2 Rabobank ..... SPA111 THRU SPA117
- 3 ING Bank..... SPA111 THRU SPA117
- 4 SNS Bank ..... SPA111 THRU SPA117
- 5 other..... SPA101 THRU SPA107

## SPA101 thru SPA107 (string)

With which bank or financial institution is your [1st thru 7th] account registered? Type **-99** if you don't know the answer.

any answer..... SPA111 THRU SPA117

## SPA111 thru SPA117 (string)

Can you describe what kind of account it is (e.g. a 'Direct Sparen' account with ABN AMRO, a 'Toprekening' or a 'Profijtrekening' with the ING, SNS Maxisparen or a 'Rabo SpaarRekening')? Type **-99** if you don't know the answer.

any answer..... SPA131

## SPA131 thru SPA137

What was the balance of your [1st thru 7th] account on 31 December 2014? Type **-99** if you don't know the answer.

amount ..... BZ04

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



## SPA141 thru SPA147

Into which of the categories mentioned below did the balance of your account go on 31 December 2014?

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

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

## BZ04

Did you, on 31 December 2014, have one or more DEPOSIT BOOKS? Do not include any savings or deposit accounts.

0 no .....	BZ06
1 yes .....	BOE2

## BOE2

How many of these DEPOSIT BOOKS did you have on 31 December 2014?

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

## BOE3

What was the total balance of your DEPOSIT BOOK(S) on 31 December 2014? Type **-99** if you don't know the answer.

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

## BOE4

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

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

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

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

## BOE51 thru BOE53

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

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

## BOE61 thru BOE63 (string)

Who is the holder of your [1st thru 3rd] deposit book? Type **-99** if you don't know the answer.

- |                 |       |
|-----------------|-------|
| any answer..... | BOE71 |
|-----------------|-------|

## BOE71 thru BOE73

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

- |                  |       |
|------------------|-------|
| 1 ABN AMRO.....  | BOE91 |
| 2 Rabobank ..... | BOE91 |
| 3 ING Bank.....  | BOE91 |
| 4 SNS Bank ..... | BOE91 |
| 5 other.....     | BOE81 |

## BOE81 thru BOE83 (string)

With which bank or financial institution is your [1st thru 3rd] deposit book registered? Type **-99** if you don't know the answer.

- |                 |       |
|-----------------|-------|
| any answer..... | BOE91 |
|-----------------|-------|



## BOE91 thru BOE93

What was the balance of your [1st thru 3rd] deposit book on 31 December 2014?

Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

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

## BOE101 thru BOE103 .....

Into which of the categories mentioned below did the balance of your savings go on 31 December 2014?

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

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

## BZ06

Did you, on 31 December 2014, have one or more SAVINGS CERTIFICATES?

0 no .....BZ07  
 1 yes .....BR12

## BRI2

How many SAVINGS CERTIFICATES did you have on 31 December 2014?

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

## BRI3

How much in total did you pay for the SAVINGS CERTIFICATES that you had on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

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

## BRI4

Into which of the categories mentioned below did the total sum that you paid for your savings certificates go?

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

## BRI5

How much in total is to be repaid to you for the SAVINGS CERTIFICATES that you had on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount ..... BRI71  
 -9 don't know ..... BRI6

## BRI6

Into which of the categories mentioned below did the total sum that you are to be repaid for your savings certificates?

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

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

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

## BRI71 thru BRI75

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

- |                  |       |
|------------------|-------|
| 1 ABN AMRO.....  | BRI91 |
| 2 Rabobank ..... | BRI91 |
| 3 ING Bank.....  | BRI91 |
| 4 SNS Bank ..... | BRI91 |
| 5 other.....     | BRI81 |

## BRI81 thru BRI85 (string)

With which bank or financial institution is your [1st thru 5th] savings certificate registered? Type **-99** if you don't know the answer.

- |                 |       |
|-----------------|-------|
| any answer..... | BRI91 |
|-----------------|-------|

## BRI91 thru BRI95

How much did you PAY for your [1st thru 5th] savings certificate? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- |                     |        |
|---------------------|--------|
| amount .....        | BRI111 |
| -9 don't know ..... | BRI101 |

## BRI101 thru BRI105

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

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

## BRI111 thru BRI115

How much is to be repaid to you for your [1st thru 5th] savings certificate? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

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

## BRI121 thru BRI125

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

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

## BRI12A1 thru BRI12A5

When (which year) did you buy your [1st thru 5th] savings certificate? Type - **99** if you don't know the answer.

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

## BRI12B1 thru BRI12B5

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

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

## BRI131 thru BRI135

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

number of months .....

BZ07  
By taking out annuity insurance the insured is entitled to periodic payments, the so-called annuity. The ANNUITY is paid out periodically (for example annually) as of a certain date until the time of death of the insured. PENSION INSURANCE is a specific type of annuity insurance. SINGLE-PREMIUM INSURANCE is also a specific type of annuity insurance, which involves (as the name indicates) a one-time premium. Other types of annuity insurance involve periodical (for example annual) premium payments. Under certain conditions, these premium payments are income tax deductible.

BZ07

Did you, in or before 2014, take out SINGLE-PREMIUM INSURANCES and/or ANNUITY INSURANCES (pension insurance), which were still in effect on 31 December 2014?

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

0 no .....BZ08  
1 yes .....KOO2

KOO2

How many SINGLE-PREMIUM INSURANCE POLICIES and/or ANNUITIES, which were still in effect on 31 December 2014 did you have?

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

KOO3

How much is the guaranteed minimum final payment of your SINGLE-PREMIUM INSURANCE POLICIES or ANNUITIES on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

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

KOO4

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

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



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

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

## KOO501 thru KOO510

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

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

## KOO601 thru KOO610 (string)

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

any answer..... KOO701

## KOO701 thru KOO710

When (which year) did you take out your [1st thru 10th] single-premium insurance policy or annuity? Type **-99** if you don't know the answer.

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

## KOO801 thru KOO810

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

number of years.....KOO1001

## KOO901 thru KOO910

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

- 1 single deposit.....KOO1101  
 2 periodic payments .....KOO10A01

## KOO10A01 thru KOO10A10

Did you, in 2014, pay the premium for the annuity insurance per year, per month or per quarter?

- 1 per year .....KOO1001  
 2 per month .....KOO1001  
 3 per quarter .....KOO1001

## KOO1001 thru KOO1010

[if periodic payments]

How much was the annual/monthly/quarterly premium for the [1st thru 10th] single-premium insurance policy or annuity insurance in 2014? Type **-99** if you don't know the answer.

[if single deposit]

How much was the premium for your [1st thru 10th] single-premium insurance policy in 2014?

Express the amount to the nearest Euro.

- any answer.....EXTRA01 thru EXTRA10  
 -9 don't know .....EXTRA01 thru EXTRA10

## EXTRA01 thru EXTRA10

Does the [1<sup>st</sup> thru 10th] single-premium insurance policy or annuity insurance have a guaranteed minimum final payment on 31 December 2014?

- 1 yes .....KOO1101  
 2 no .....BZ08  
 -9 don't know .....BZ08

## KOO1101 thru KOO1110

How much is the guaranteed minimum final payment of your [1st thru 10th] single-premium insurance policy or annuity on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount.....BZ08  
 -9 don't know .....KOO1201

## KOO1201 thru KOO1210

Into which of the categories mentioned below did the guaranteed minimum final payment of your [1st thru 10th] single-premium insurance policy or annuity go on 31 December 2014?

- |   |      |
|---|------|
| 1 less than 500 Euro .....                    | BZ08 |
| 2 between 500 Euro and 1.500 Euro .....       | BZ08 |
| 3 between 1.500 Euro and 2.500 Euro .....     | BZ08 |
| 4 between 2.500 Euro and 5.000 Euro .....     | BZ08 |
| 5 between 5.000 Euro and 7.500 Euro .....     | BZ08 |
| 6 between 7.500 Euro and 10.000 Euro .....    | BZ08 |
| 7 between 10.000 Euro and 12.000 Euro .....   | BZ08 |
| 8 between 12.000 Euro and 15.000 Euro .....   | BZ08 |
| 9 between 15.000 Euro and 20.000 Euro .....   | BZ08 |
| 10 between 20.000 Euro and 25.000 Euro .....  | BZ08 |
| 11 between 25.000 Euro and 50.000 Euro .....  | BZ08 |
| 12 between 50.000 Euro and 75.000 Euro .....  | BZ08 |
| 13 between 75.000 Euro and 100.000 Euro ..... | BZ08 |
| 14 100.000 Euro or more .....                 | BZ08 |
| -9 don't know .....                           | BZ08 |

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

## BZ08

Did you, on 31 December 2014, have one or more ENDOWMENT INSURANCE POLICIES that were still in effect? Do not include life-insurance policies connected to an (improved) traditional life-insurance mortgage here. These will be reported later.

- |             |      |
|-------------|------|
| 0 no .....  | BZ12 |
| 1 yes ..... | KAP2 |

## KAP2

How many SAVINGS OR ENDOWMENT INSURANCE POLICIES did you have on 31 December 2014?

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

## KAP3

How much was the total sum that you had saved through your SAVINGS OR ENDOWMENT INSURANCE POLICIES on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

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

## KAP4

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

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

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

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

## KAP51 thru KAP55

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

1 Aegon .....	KAP71
2 ASR (Amev, Stad Rotterdam) .....	KAP71
3 Amersfoortse .....	KAP71
4 Avero .....	KAP71
5 Centraal Beheer .....	KAP71
6 Delta Lloyd .....	KAP71
7 AXA .....	KAP71
8 FBTO .....	KAP71
9 't Hooge Huys .....	KAP71
10 Interpolis .....	KAP71
11 Nationale Nederlanden .....	KAP71
12 OHRA .....	KAP71
13 OLM .....	KAP71
14 OVVM .....	KAP71
15 Reaal .....	KAP71
16 other .....	KAP61
-9 don't know .....	KAP71

## KAP61 thru KAP65 (string)

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

any answer..... KAP71

## KAP71 thru KAP75

When (which year) did you take out your [1st thru 5th] savings or endowment insurance policy? Type **-99** if you don't know the answer.

any answer..... KAP81

## KAP81 thru KAP85

Did you, in 2014, pay the premium on your [1st thru 5th] savings or endowment insurance policy per year, per month or per quarter?

1 year..... KAP91

2 month..... KAP91

3 quarter..... KAP91

## KAP91 thru KAP95

How much was, in 2014, the premium that you paid on your [1st thru 5th] savings or endowment insurance policy per year/month/quarter? Express the amount to the nearest Euro.

any answer..... KAP101

-9 don't know ..... KAP101

## KAP101 thru KAP105

How much was the total sum that you had saved through your [1st thru 5th] savings or endowment insurance policy on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount.....BZ12

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

## KAP111 thru KAP115

Into which of the categories mentioned below did the sum that you had saved go on 31 December 2014?

1 less than 500 Euro.....BZ12

2 between 500 Euro and 1.500 Euro.....BZ12

3 between 1.500 Euro and 2.500 Euro.....BZ12

4 between 2.500 Euro and 5.000 Euro.....BZ12

5 between 5.000 Euro and 7.500 Euro.....BZ12

6 between 7.500 Euro and 10.000 Euro.....BZ12

7 between 10.000 Euro and 12.000 Euro.....BZ12

8 between 12.000 Euro and 15.000 Euro.....BZ12

9 between 15.000 Euro and 20.000 Euro.....BZ12

10 between 20.000 Euro and 25.000 Euro.....BZ12

11 between 25.000 Euro and 50.000 Euro.....BZ12

12 between 50.000 Euro and 75.000 Euro.....BZ12

13 between 75.000 Euro and 100.000 Euro.....BZ12

14 100.000 Euro or more.....BZ12

-9 don't know .....BZ12

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

BZ12

Did you, on 31 December 2014, have investments with MUTUAL FUNDS? Do not include investments in growth funds, investments (shares, bonds) in companies, or 'insured saving' (i.e. saving through a life-insurance) here.

0 no ..... BZ13  
1 yes ..... BEL2

BEL2

With how many of these MUTUAL FUNDS did you have investments on 31 December 2014?

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

BEL3

How much was the total value of your investments with MUTUAL FUNDS on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

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

BEL5

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

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

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

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

BEL61 thru BEL65

With which bank or financial institution did you invest through your [1st thru 5th] mutual fund and/or mutual fund account?

- |                     |        |
|---------------------|--------|
| 1 Robeco.....       | BEL7A1 |
| 2 ABN AMRO.....     | BEL7A1 |
| 3 Mees Pierson..... | BEL7A1 |
| 4 ING Bank.....     | BEL7A1 |
| 5 VIB.....          | BEL7A1 |
| 6 Wereldhave .....  | BEL7A1 |
| 7 Aegon .....       | BEL7A1 |
| 8 Alex.....         | BEL7A1 |
| 9 BinckBank .....   | BEL7A1 |
| 10 other.....       | BEL71  |

BEL71 thru BEL75 (string)

With which bank or financial institution did you invest through your [1st thru 5th] mutual fund and/or mutual fund account? Type **-99** if you don't know the answer.  
any answer..... BEL7A1

BEL7A1 thru BEL7A5

In what kind of mutual fund do you invest?

- |                                     |       |
|-------------------------------------|-------|
| 1 shares-fund .....                 | BEL91 |
| 2 bonds-fund .....                  | BEL91 |
| 3 deposit- and liquidity fund ..... | BEL91 |
| 4 real estate-fund.....             | BEL91 |
| 5 mix-fund .....                    | BEL91 |
| 6 hedge fund .....                  | BEL91 |
| -9 don't know .....                 | BEL91 |

BEL91 thru BEL95 (string)

What is the name of your [1st thru 5th] mutual fund and/or mutual fund account (e.g. "Robeco Hollands Bezit" or "ING IT Fonds")? Type **-99** if you don't know the answer.  
any answer..... BEL101

BEL101 thru BEL105

How much was the value of your investments with your [1st thru 5th] mutual fund and/or mutual fund account on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- |                     |        |
|---------------------|--------|
| amount.....         | BZ13   |
| -9 don't know ..... | BEL121 |

## BEL121 thru BEL125

Into which of the categories mentioned below did the total value of your investments go on 31 December 2014?

- |   |      |
|---|------|
| 1 less than 500 Euro .....                    | BZ13 |
| 2 between 500 Euro and 1.500 Euro .....       | BZ13 |
| 3 between 1.500 Euro and 2.500 Euro .....     | BZ13 |
| 4 between 2.500 Euro and 5.000 Euro .....     | BZ13 |
| 5 between 5.000 Euro and 7.500 Euro .....     | BZ13 |
| 6 between 7.500 Euro and 10.000 Euro .....    | BZ13 |
| 7 between 10.000 Euro and 12.000 Euro .....   | BZ13 |
| 8 between 12.000 Euro and 15.000 Euro .....   | BZ13 |
| 9 between 15.000 Euro and 20.000 Euro .....   | BZ13 |
| 10 between 20.000 Euro and 25.000 Euro .....  | BZ13 |
| 11 between 25.000 Euro and 50.000 Euro .....  | BZ13 |
| 12 between 50.000 Euro and 75.000 Euro .....  | BZ13 |
| 13 between 75.000 Euro and 100.000 Euro ..... | BZ13 |
| 14 100.000 Euro or more .....                 | BZ13 |
| -9 don't know .....                           | BZ13 |

An institution that needs money can take out a loan with private or other institutions through BONDS. So, by having BONDS you participate in loans to the government, companies, or other institutions. In return, you receive interest payments while taking a low risk. A MORTGAGE BOND is an obligation/debenture issued by a mortgage bank.

BZ13 Did you, on 31 December 2014, have any BONDS and/or MORTGAGE BONDS? Do not include bonds through mutual funds here. These have already been reported on.

- |             |      |
|-------------|------|
| 0 no .....  | BZ14 |
| 1 yes ..... | OBL2 |

OBL2 With how many companies or institutions did you have these (MORTGAGE) BONDS on 31 December 2014? Count having bonds with the government as having bonds with one institution.

- |                                |        |
|--------------------------------|--------|
| 1 one company .....            | OBL2A1 |
| 2 two companies .....          | OBL2A1 |
| 3 three companies .....        | OBL2A1 |
| 4 four companies .....         | OBL2A1 |
| 5 five or more companies ..... | OBL2A1 |

## OBL2A1 thru OBL2A4

What kind of companies does this encompass?

*More than one answer possible.*

- |  |        |
|--|--------|
| 1 government .....                       | OBL3   |
| 2 banks and financial institutions ..... | OBL3   |
| 3 non-financial institutions .....       | OBL3   |
| 4 other .....                            | OBL2AA |



## OBL2AA (string)

What do you mean by other?

any answer..... OBL3

## OBL3

How much was the total market value of all your (MORTGAGE) BONDS with this/these companies on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount .....BZ14

-9 don't know ..... OBL5

## OBL5

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

1 less than 500 Euro .....BZ14

2 between 500 Euro and 1.500 Euro .....BZ14

3 between 1.500 Euro and 2.500 Euro .....BZ14

4 between 2.500 Euro and 5.000 Euro .....BZ14

5 between 5.000 Euro and 7.500 Euro .....BZ14

6 between 7.500 Euro and 10.000 Euro .....BZ14

7 between 10.000 Euro and 12.000 Euro .....BZ14

8 between 12.000 Euro and 15.000 Euro .....BZ14

9 between 15.000 Euro and 20.000 Euro .....BZ14

10 between 20.000 Euro and 25.000 Euro .....BZ14

11 between 25.000 Euro and 50.000 Euro .....BZ14

12 between 50.000 Euro and 75.000 Euro .....BZ14

13 between 75.000 Euro and 100.000 Euro .....BZ14

14 100.000 Euro or more .....BZ14

-9 don't know .....BZ14

By owning SHARES you participate in the capital of a company. In a way, all shareholders together are the owner of the company. Shareholders receive dividends dependent on the profits made by the company.

BZ14 Did you, on 31 December 2014, own any SHARES? Do not include shares of your own private limited company here, nor bonds through MUTUAL FUNDS. These have already been reported.

0 no .....BZ15

1 yes .....BUITENL

## BUITENL

Did this include shares of foreign companies?

1 yes ..... AAN2

2 no ..... AAN2

## AAN2

With how many Dutch and/or foreign companies did you have SHARES on 31 December 2014? Do not include shares of your own private limited company here, nor include bonds through MUTUAL FUNDS. These have already been reported.

answer > 10 ..... AAN2A  
 answer < 11 ..... AAN401

## AAN2A

How much was the total market value of all your SHARES on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount ..... AAN401  
 -9 don't know ..... AAN2D

## AAN2D

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

1 less than 500 Euro ..... AAN401  
 2 between 500 Euro and 1.500 Euro ..... AAN401  
 3 between 1.500 Euro and 2.500 Euro ..... AAN401  
 4 between 2.500 Euro and 5.000 Euro ..... AAN401  
 5 between 5.000 Euro and 7.500 Euro ..... AAN401  
 6 between 7.500 Euro and 10.000 Euro ..... AAN401  
 7 between 10.000 Euro and 12.000 Euro ..... AAN401  
 8 between 12.000 Euro and 15.000 Euro ..... AAN401  
 9 between 15.000 Euro and 20.000 Euro ..... AAN401  
 10 between 20.000 Euro and 25.000 Euro ..... AAN401  
 11 between 25.000 Euro and 50.000 Euro ..... AAN401  
 12 between 50.000 Euro and 75.000 Euro ..... AAN401  
 13 between 75.000 Euro and 100.000 Euro ..... AAN401  
 14 100.000 Euro or more ..... AAN401  
 -9 don't know ..... AAN401

*The following questions are repeated for a maximum of ten investments in shares. When answering these questions, the respondent should keep in mind the ten MOST IMPORTANT INVESTMENTS.*

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

## AAN401 thru AAN410 (string)

What is the name of the [1st thru 10th] company with which you had SHARES on 31 December 2014 (e.g Heineken or Koninklijke Olie)? Type **-99** if you don't know the answer.

any answer ..... AAN501

## AAN501 thru AAN510

How many shares did you have on 31 December 2014 with [NAME OF COMPANY MENTIONED IN AAN401 thru AAN410]? Type **-99** if you don't know the answer.

any answer.....AAN601  
-9 don't know .....AAN601

## AAN601 thru AAN610

How much was the estimated total market value of these shares with [NAME OF COMPANY MENTIONED IN AAN401 thru AAN410] on 31 December 2014 expressed in Euros? Type **-99** if you don't know the answer.

amount.....BZ15  
-9 don't know .....AAN9A01

## AAN801 thru AAN810

Into which of the categories mentioned below did the value of your shares go on 31 December 2014?

1 less than 500 Euro.....BZ15  
2 between 500 Euro and 1.500 Euro.....BZ15  
3 between 1.500 Euro and 2.500 Euro.....BZ15  
4 between 2.500 Euro and 5.000 Euro.....BZ15  
5 between 5.000 Euro and 7.500 Euro.....BZ15  
6 between 7.500 Euro and 10.000 Euro.....BZ15  
7 between 10.000 Euro and 12.000 Euro.....BZ15  
8 between 12.000 Euro and 15.000 Euro.....BZ15  
9 between 15.000 Euro and 20.000 Euro.....BZ15  
10 between 20.000 Euro and 25.000 Euro.....BZ15  
11 between 25.000 Euro and 50.000 Euro.....BZ15  
12 between 50.000 Euro and 75.000 Euro.....BZ15  
13 between 75.000 Euro and 100.000 Euro.....BZ15  
14 100.000 Euro or more.....BZ15  
-9 don't know .....BZ15

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

## BZ15

Did you, on 31 December 2014, have one or more PUT-OPTIONS?

0 no .....BZ16  
1 yes .....OPT2

## OPT2

How much was the total sum that you had paid for the PUT-OPTIONS in your possession on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount .....BZ16  
 -9 don't know .....OPT2A

## OPT2A

Into which of the categories mentioned below did the total sum that you had paid for your PUT-OPTIONS go?

1 less than 500 Euro .....BZ16  
 2 between 500 Euro and 1.500 Euro .....BZ16  
 3 between 1.500 Euro and 2.500 Euro .....BZ16  
 4 between 2.500 Euro and 5.000 Euro .....BZ16  
 5 between 5.000 Euro and 7.500 Euro .....BZ16  
 6 between 7.500 Euro and 10.000 Euro .....BZ16  
 7 between 10.000 Euro and 12.000 Euro .....BZ16  
 8 between 12.000 Euro and 15.000 Euro .....BZ16  
 9 between 15.000 Euro and 20.000 Euro .....BZ16  
 10 between 20.000 Euro and 25.000 Euro .....BZ16  
 11 between 25.000 Euro and 50.000 Euro .....BZ16  
 12 between 50.000 Euro and 75.000 Euro .....BZ16  
 13 between 75.000 Euro and 100.000 Euro .....BZ16  
 14 100.000 Euro or more .....BZ16  
 -9 don't know .....BZ16

## BZ16

Did you have any written PUT-OPTIONS outstanding on 31 December 2014?

0 no .....BZ17  
 1 yes .....OPT4

## OPT4

How much was, on 31 December 2014, the total market value of these PUT-OPTIONS? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount .....BZ17  
 -9 don't know .....OPT4A

## OPT4A

Into which of the categories mentioned below did the total market value of your PUT-OPTIONS go?

- |   |      |
|---|------|
| 1 less than 500 Euro .....                    | BZ17 |
| 2 between 500 Euro and 1.500 Euro .....       | BZ17 |
| 3 between 1.500 Euro and 2.500 Euro .....     | BZ17 |
| 4 between 2.500 Euro and 5.000 Euro .....     | BZ17 |
| 5 between 5.000 Euro and 7.500 Euro .....     | BZ17 |
| 6 between 7.500 Euro and 10.000 Euro .....    | BZ17 |
| 7 between 10.000 Euro and 12.000 Euro .....   | BZ17 |
| 8 between 12.000 Euro and 15.000 Euro .....   | BZ17 |
| 9 between 15.000 Euro and 20.000 Euro .....   | BZ17 |
| 10 between 20.000 Euro and 25.000 Euro .....  | BZ17 |
| 11 between 25.000 Euro and 50.000 Euro .....  | BZ17 |
| 12 between 50.000 Euro and 75.000 Euro .....  | BZ17 |
| 13 between 75.000 Euro and 100.000 Euro ..... | BZ17 |
| 14 100.000 Euro or more .....                 | BZ17 |
| -9 don't know .....                           | BZ17 |

By buying a CALL-OPTION you acquire the right (not the obligation) to buy shares (or other stocks) at an agreed price during a limited period. By writing a call-option you grant the other party (the buyer of the option) the right to buy. The writer of the option receives a premium in return. Falcons, warrants, sprinters and trackers are comparable to call-options.

## BZ17

Had you, on 31 December 2014, bought one or more CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS?

- |             |      |
|-------------|------|
| 0 no .....  | BZ18 |
| 1 yes ..... | OPT6 |

## OPT6

How much was, on 31 December 2006, the total sum that you had paid for the CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS that you had bought? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- |                     |       |
|---------------------|-------|
| amount .....        | BZ18  |
| -9 don't know ..... | OPT6A |

## OPT6A

Into which of the categories mentioned below did the total sum that you had paid for the CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS that you had bought go?

- |   |      |
|---|------|
| 1 less than 500 Euro .....                    | BZ18 |
| 2 between 500 Euro and 1.500 Euro .....       | BZ18 |
| 3 between 1.500 Euro and 2.500 Euro .....     | BZ18 |
| 4 between 2.500 Euro and 5.000 Euro .....     | BZ18 |
| 5 between 5.000 Euro and 7.500 Euro .....     | BZ18 |
| 6 between 7.500 Euro and 10.000 Euro .....    | BZ18 |
| 7 between 10.000 Euro and 12.000 Euro .....   | BZ18 |
| 8 between 12.000 Euro and 15.000 Euro .....   | BZ18 |
| 9 between 15.000 Euro and 20.000 Euro .....   | BZ18 |
| 10 between 20.000 Euro and 25.000 Euro .....  | BZ18 |
| 11 between 25.000 Euro and 50.000 Euro .....  | BZ18 |
| 12 between 50.000 Euro and 75.000 Euro .....  | BZ18 |
| 13 between 75.000 Euro and 100.000 Euro ..... | BZ18 |
| 14 100.000 Euro or more .....                 | BZ18 |
| -9 don't know .....                           | BZ18 |

## BZ18

Had you, on 31 December 2014, any written CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS outstanding?

- |             |                   |
|-------------|-------------------|
| 0 no .....  | ROUTING VARIABLE5 |
| 1 yes ..... | OPT8              |

## OPT8

How much was, on 31 December 2014, the total market value of the CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS that you had written? amount .....

- |                     |                   |
|---------------------|-------------------|
| amount .....        | ROUTING VARIABLE5 |
| -9 don't know ..... | OPT8A             |

## OPT8A

Into which of the categories mentioned below did the total market value of the CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS that you had written go on 31 December 2014?

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

## ROUTING VARIABLE 5

- none of the below-mentioned ..... BZ19
- I was the director or (main) shareholder of a private limited company (BZR1=4 and BZR1A=1) ..... EXT2
- I participated in a partnership or firm (BZR1=6) ..... EXT9
- I was self-employed (BZR1=7) ..... EXT14

## EXT2

On 31 December 2014, did the private limited company have a PENSION COMPANY?

- 1 yes ..... EXT3
- 2 no ..... EXT5

## EXT3

How big was, in the financial year 2014, your share (percentage) in this PENSION COMPANY? If the percentage is 1% or less, type 1. Type **-99** if you don't know the answer.

- any answer ..... EXT4
- 9 don't know ..... EXT4

## EXT4

How much was the equity capital in this PENSION COMPANY on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount ..... EXT5
- 9 don't know ..... EXT4A

## EXT4A

Into which of the categories mentioned below did the equity capital in this PENSION COMPANY go on 31 December 2014?

- 1 less than 50.000 Euro .....EXT5
- 2 between 50.000 Euro and 100.000 Euro .....EXT5
- 3 between 100.000 Euro and 150.000 Euro .....EXT5
- 4 between 150.000 Euro and 200.000 Euro .....EXT5
- 5 between 200.000 Euro and 250.000 Euro .....EXT5
- 6 between 250.000 Euro and 400.000 Euro .....EXT5
- 7 between 400.000 Euro and 500.000 Euro .....EXT5
- 8 between 500.000 Euro and 1.000.000 Euro .....EXT5
- 9 between 1.000.000 Euro and 2.500.000 Euro.....EXT5
- 10 2.500.000 Euro or more .....EXT5
- 9 don't know .....EXT5

## EXT5

How big was, in the financial year 2014, your share (in percentages) in the private limited company of which you are a (main) shareholder? If the percentage is 1% or less, type 1. Type **-99** if you don't know the answer.

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

## POSNEG

Was the equity capital in this private limited company positive or negative?

- 1 positive .....EXT6
- 2 negative .....EXT6

## EXT6

How much was the equity capital in this private limited company on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount .....EXT7
- 9 don't know .....EXT6A

## EXT6A

Into which of the categories mentioned below did the equity capital in this private limited company go on 31 December 2014?

- 1 less than 50.000 Euro .....EXT7
- 2 between 50.000 Euro and 100.000 Euro .....EXT7
- 3 between 100.000 Euro and 150.000 Euro .....EXT7
- 4 between 150.000 Euro and 200.000 Euro .....EXT7
- 5 between 200.000 Euro and 250.000 Euro .....EXT7
- 6 between 250.000 Euro and 400.000 Euro .....EXT7
- 7 between 400.000 Euro and 500.000 Euro .....EXT7
- 8 between 500.000 Euro and 1.000.000 Euro .....EXT7
- 9 between 1.000.000 Euro and 2.500.000 Euro.....EXT7
- 10 2.500.000 Euro or more .....EXT7
- 9 don't know .....EXT7



EXT7

Did you, on 31 December 2014, have any money lent to the private limited company of which you are a (main) shareholder?

- 1 yes ..... EXT8  
2 no ..... BZ19

EXT8

How much had you lent to the company on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- any answer ..... BZ19  
-9 don't know ..... BZ19

EXT9

Is it correct that you participated in a partnership or firm?

- 1 yes ..... EXT10  
2 no ..... BZ19

EXT10

Did the financial year of your partnership/firm run parallel to the calendar year on 31 December 2014?

- 1 yes ..... EXT11  
2 no ..... EXT11

EXT11

How much was, in the financial year (2014) (2013/2014), your share in the equity capital of the firm, according to the fiscal balance on the closing date of the financial year? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount ..... EXT12  
-9 don't know ..... EXT11A

EXT11A

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

- 1 less than 50.000 Euro ..... EXT12  
2 between 50.000 Euro and 100.000 Euro ..... EXT12  
3 between 100.000 Euro and 150.000 Euro ..... EXT12  
4 between 150.000 Euro and 200.000 Euro ..... EXT12  
5 between 200.000 Euro and 250.000 Euro ..... EXT12  
6 between 250.000 Euro and 400.000 Euro ..... EXT12  
7 between 400.000 Euro and 500.000 Euro ..... EXT12  
8 between 500.000 Euro and 1.000.000 Euro ..... EXT12  
9 between 1.000.000 Euro and 2.500.000 Euro ..... EXT12  
10 2.500.000 Euro or more ..... EXT12  
-9 don't know ..... EXT12

## EXT12

Did you, on 31 December 2014, have any [buitenvennootschappelijk] capital outside the partnership in the firm?

- 1 yes ..... EXT13  
2 no ..... BZ19

## EXT13

How much was this capital in the financial year [if ext10=yes: (2014) / if ext10=no: (2013/2014)] on the closing date of the financial year? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount ..... BZ19  
-9 don't know ..... EXT13A

## EXT13A

Into which of the categories mentioned below did this [buitenvennootschappelijk] capital outside the partnership go on the closing date of the financial year?

- 1 less than 50.000 Euro ..... BZ19  
2 between 50.000 Euro and 100.000 Euro ..... BZ19  
3 between 100.000 Euro and 150.000 Euro ..... BZ19  
4 between 150.000 Euro and 200.000 Euro ..... BZ19  
5 between 200.000 Euro and 250.000 Euro ..... BZ19  
6 between 250.000 Euro and 400.000 Euro ..... BZ19  
7 between 400.000 Euro and 500.000 Euro ..... BZ19  
8 between 500.000 Euro and 1.000.000 Euro ..... BZ19  
9 between 1.000.000 Euro and 2.500.000 Euro ..... BZ19  
10 2.500.000 Euro or more ..... BZ19  
-9 don't know ..... BZ19

## EXT14

The next questions are about your own company's personal capital and about the fiscal pension reserve. Is it true that you were self-employed on 31 December 2014?

- 1 yes ..... EXT15  
2 no ..... EXT15

## EXT15

Does the financial year of your firm run parallel to the calendar year?

- 1 yes ..... EXT16  
2 no ..... EXT16

## EXT16

How much was, in the financial year [if ext10=yes: (2014) / if ext10=no: (2013/2014)], your equity capital in the firm, according to the fiscal balance (on the closing date of the financial year)? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount ..... EXT17B  
-9 don't know ..... EXT16A

## EXT16A

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

1 less than 50.000 Euro .....	EXT17B
2 between 50.000 Euro and 100.000 Euro .....	EXT17B
3 between 100.000 Euro and 150.000 Euro .....	EXT17B
4 between 150.000 Euro and 200.000 Euro .....	EXT17B
5 between 200.000 Euro and 250.000 Euro .....	EXT17B
6 between 250.000 Euro and 400.000 Euro .....	EXT17B
7 between 400.000 Euro and 500.000 Euro .....	EXT17B
8 between 500.000 Euro and 1.000.000 Euro .....	EXT17B
9 between 1.000.000 Euro and 2.500.000 Euro.....	EXT17B
10 2.500.000 Euro or more .....	EXT17B
-9 don't know .....	EXT17B

## EXT17B

Have you built up a 'fiscal private pension allowance' [fiscale oudedagsreserve] up to 31 December 2014?

1 yes .....	EXT17
2 no .....	BZ19

## EXT17

How much was this fiscal private pension allowance [fiscale oudedagsreserve] at the end of 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount .....	BZ19
-9 don't know .....	EXT17A

## EXT17A

Into which of the categories mentioned below did the fiscal private pension allowance [fiscale oudedagsreserve] go at the end of 2014?

1 less than 50.000 Euro .....	EXT18
2 between 50.000 Euro and 100.000 Euro .....	EXT18
3 between 100.000 Euro and 150.000 Euro .....	EXT18
4 between 150.000 Euro and 200.000 Euro .....	EXT18
5 between 200.000 Euro and 250.000 Euro .....	EXT18
6 between 250.000 Euro and 400.000 Euro .....	EXT18
7 between 400.000 Euro and 500.000 Euro .....	EXT18
8 between 500.000 Euro and 1.000.000 Euro .....	EXT18
9 between 1.000.000 Euro and 2.500.000 Euro.....	EXT18
10 2.500.000 Euro or more .....	EXT18
-9 don't know .....	EXT18

## EXT18

If you were to sell your business now, what would that yield? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount .....	EXT19
-9 don't know .....	EXT18A

## EXT18A

Into which of the categories mentioned below would the resale value of your business probably go?

- |   |        |
|---|--------|
| 1 less than 50.000 Euro.....                    | EXT19  |
| 2 between 50.000 Euro and 100.000 Euro .....    | EXT19  |
| 3 between 100.000 Euro and 150.000 Euro .....   | EXT19  |
| 4 between 150.000 Euro and 200.000 Euro .....   | EXT19  |
| 5 between 200.000 Euro and 250.000 Euro .....   | EXT19  |
| 6 between 250.000 Euro and 400.000 Euro .....   | EXT19  |
| 7 between 400.000 Euro and 500.000 Euro .....   | EXT19  |
| 8 between 500.000 euro and 1.000.000 euro ..... | EXT19  |
| 9 between 500.000 Euro and 1.000.000 Euro.....  | EXT19  |
| 10 2.500.000 Euro or more.....                  | EXT19  |
| -9 don't know.....                              | EXT18B |

## EXT18B

Can you at least indicate a minimum value?

- |                    |       |
|--------------------|-------|
| amount .....       | EXT19 |
| -9 don't know..... | EXT19 |

## EXT19

If you were to sell your business right before you stop working (because of old-age pension), what would you expect the resale value to be at that moment?

Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- |                    |        |
|--------------------|--------|
| amount .....       | BZ19   |
| -9 don't know..... | EXT19A |

## EXT19A

Into which of the categories mentioned below would the resale value of your business probably go right before your old-age pension?

- |  |        |
|--|--------|
| 1 less than 50.000 Euro.....                   | BZ19   |
| 2 between 50.000 Euro and 100.000 Euro .....   | BZ19   |
| 3 between 100.000 Euro and 150.000 Euro .....  | BZ19   |
| 4 between 150.000 Euro and 200.000 Euro .....  | BZ19   |
| 5 between 200.000 Euro and 250.000 Euro .....  | BZ19   |
| 6 between 250.000 Euro and 400.000 Euro .....  | BZ19   |
| 7 between 400.000 Euro and 500.000 Euro .....  | BZ19   |
| 8 tussen 500.000 euro en 1.000.000 euro .....  | BZ19   |
| 9 between 500.000 Euro and 1.000.000 Euro..... | BZ19   |
| 10 2.500.000 Euro or more.....                 | BZ19   |
| -9 don't know.....                             | EXT19B |

## EXT19B

Can you at least indicate a minimum value?

- |                    |      |
|--------------------|------|
| amount .....       | BZ19 |
| -9 don't know..... | BZ19 |

By REAL ESTATE we mean land and the buildings on that land, including goods that by their use belong to it (e.g. machinery in factories), and the rights to those goods.

BZ19

Did you, on 31 December 2014, have any REAL ESTATE (NOT being used for your own accommodation)? Do not report your second house here.

0 no .....BZ20  
1 yes ..... ONR2

ONR2

How many pieces of REAL ESTATE did you have on 31 December 2014?

answer > 5..... ONR2A  
answer < 6..... ONR31

ONR2A

What was the total value of your REAL ESTATE on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount..... ONR31  
-9 don't know ..... ONR2B

ONR2B

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

1 less than 50.000 Euro ..... ONR31  
2 between 50.000 Euro and 100.000 Euro ..... ONR31  
3 between 100.000 Euro and 150.000 Euro ..... ONR31  
4 between 150.000 Euro and 200.000 Euro ..... ONR31  
5 between 200.000 Euro and 250.000 Euro ..... ONR31  
6 between 250.000 Euro and 400.000 Euro ..... ONR31  
7 between 400.000 Euro and 500.000 Euro ..... ONR31  
8 between 500.000 Euro and 1.000.000 Euro ..... ONR31  
9 between 1.000.000 Euro and 2.500.000 Euro..... ONR31  
10 2.500.000 Euro or more ..... ONR31  
-9 don't know ..... ONR31

*The following questions are repeated for a maximum of five pieces of real estate. When answering these questions, the respondent should keep in mind the ten MOST IMPORTANT pieces of real estate.*

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

## ONR31 thru ONR35

What sort of real estate is your [1st thru 5th] piece of REAL ESTATE (primarily)?

- 1 house..... ONR51
- 2 apartment ..... ONR51
- 3 arable land ..... ONR51
- 4 factory building ..... ONR51
- 5 land ..... ONR51
- 6 farm ..... ONR51
- 7 office building ..... ONR51
- 8 shop ..... ONR51
- 9 allotment garden ..... ONR51
- 10 other..... ONR41

## ONR41 thru ONR45 (string)

What sort of real estate is your [1st thru 5th] piece of real estate primarily? Type **-99** if you don't know the answer.

any answer..... SOORT2012\_1 thru SOORT2012\_5

## SOORT2012\_1 thru SOORT2012\_5

What is the purpose of your [1st thru 5th] piece of real estate primarily?

*More than one answer possible.*

- 1 for private use.....ONR51 thru ONR55
- 2 for private use in the future (for instance for your children) ONR51 thru ONR55
- 3 your own business (for instance as premises) .....ONR51 thru ONR55
- 4 as investment .....ONR51 thru ONR55

## ONR51 thru ONR55

How much was the estimated market value of your [1st thru 5th] piece of real estate on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount ..... ONR61  
 -9 don't know ..... ONR5A1

## ONR5A1 thru ONR5A5

Into which of the categories mentioned below did the estimated value go at the end of 2014?

1 less than 50.000 Euro .....	ONR61
2 between 50.000 Euro and 100.000 Euro .....	ONR61
3 between 100.000 Euro and 150.000 Euro .....	ONR61
4 between 150.000 Euro and 200.000 Euro .....	ONR61
5 between 200.000 Euro and 250.000 Euro .....	ONR61
6 between 250.000 Euro and 400.000 Euro .....	ONR61
7 between 400.000 Euro and 500.000 Euro .....	ONR61
8 between 500.000 Euro and 1.000.000 Euro .....	ONR61
9 between 1.000.000 Euro and 2.500.000 Euro.....	ONR61
10 2.500.000 Euro or more .....	ONR61
-9 don't know .....	ONR61

## ONR61 thru ONR65

How many mortgages were there on your [1st thru 5th] piece of real estate on 31 December 2014? If there are no mortgages on your [1st thru 5th] piece of real estate, type 0 (zero).

answer = 0.....	BZ20
answer > 0.....	O211

*The variables below concern the mortgages respondents may have on their pieces of real estate. For each piece of real estate a maximum of 3 mortgages could be recorded. The variable names all end in three digits. The first digit in each variable name indicates the number of the question, the second digit indicates the number of the piece of real estate (1st thru 5th), and the third digit indicates the number of the mortgage (1st thru 3rd). E.g. variable O123 records the answer of the respondent to the first question, about the third mortgage on his second piece of real estate.*

## O211 thru O213 -thru- O251 thru O253

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

1 ABN AMRO.....	O411
2 Rabobank .....	O411
3 ING Bank.....	O411
4 SNS Bank .....	O411
5 Nationale Nederlanden .....	O411
6 AEGON.....	O411
7 ASR (AMEV).....	O411
8 Bouwfonds der Nederlandse Gemeenten.....	O411
9 ABP .....	O411
10 other financial institution .....	O311

## O311 thru O313 -thru- O351 thru O353 (string)

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

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

1. 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.
2. 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).
3. IMPROVED LIFE-INSURANCE MORTGAGE: this is a certain type 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.
4. LINEAR MORTGAGE: with this sort of mortgage, the periodic payments include paying off a fixed percentage of the total mortgage loan, and paying interest on the loan that is left at that moment. Over time, the amount you pay on interest becomes less and less, such that total monthly costs go down through the years. In the first period of the term of the mortgage, the costs of a linear mortgage are higher than the costs of an annuity mortgage.
5. ENDOWMENT MORTGAGE: with an endowment mortgage it is possible, during the term of the mortgage, to get a new loan on (part of) the amount that you have already paid off.
6. INVESTMENT MORTGAGE: this is a new variation on the (traditional) life-insurance mortgage. As is the case with the other life-insurance mortgages, also for most of the investment mortgages the loan is paid off out of the benefits of a whole life-insurance policy linked to the mortgage at the end of the mortgage period. Contrary to a(n improved) life-insurance mortgage, the returns of the life-insurance policy are based on the returns of an investment portfolio.
7. INTEREST ONLY: With this mortgage you only pay interest during the term of the mortgage with a balloon payment due at the end.
8. ANNUITY CONSTRUCTION: During the term of the mortgage one pays interest only, but at the same time one contributes to an annuity, which becomes available at the end of the mortgage period. The annuity does not have to be used to pay off the mortgage at the end of the mortgage period. It can be used as a supplementary pension provision.
9. LIFE-INSURANCE: the lifelong mortgage with life-insurance is a variation on the interest only mortgage. This mortgage is taken out for an indefinite period. To be sure that the mortgage is paid off after death (at the latest), the mortgage holds a term life-insurance policy.
10. BANK SAVINGS MORTGAGE: Compared with a traditional improved life insurance mortgage the bank savings mortgage uses no life insurance. One



uses a blocked savings account or an escrow investment account that is linked to the mortgage.

O411 thru O413-thru- O451 thru O453

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

- |  |      |
|--|------|
| 1 annuity mortgage.....                              | O611 |
| 2 traditional life-insurance mortgage .....          | O611 |
| 3 improved traditional life-insurance mortgage ..... | O611 |
| 4 linear mortgage .....                              | O611 |
| 5 endowment mortgage.....                            | O611 |
| 6 investment mortgage.....                           | O611 |
| 7 interest only mortgage.....                        | O611 |
| 8 annuity construction .....                         | O611 |
| 9 life-insurance mortgage .....                      | O611 |
| 10 other kind of mortgage .....                      | O511 |

O511 thru O513 -thru- O551 thru O553 (string)

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

- |                 |      |
|-----------------|------|
| any answer..... | O611 |
|-----------------|------|

O611 thru O613 -thru- O651 thru O653

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

- |                 |       |
|-----------------|-------|
| any answer..... | ON111 |
|-----------------|-------|

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

ON111 thru ON113 - thru- ON151 thru ON153

How much was the main sum of the loan at the time you took out the [1st thru 5th] MORTGAGE? Type **-99** if you don't know the answer.

- |                     |       |
|---------------------|-------|
| any answer.....     | ON211 |
| -9 don't know ..... | ON211 |

ON211 thru ON215 -thru- ON251 thru ON255

How much of the loan of the [1st thru 5th] MORTGAGE is left at present? With (improved) traditional life-insurance mortgage or investment mortgage, the mortgage loan doesn't change as a result of premium payments to the life-insurance. Also the mortgage loan of the interest only mortgage remains the same. Type **-99** if you don't know the answer.

- |                     |       |
|---------------------|-------|
| any answer.....     | ON311 |
| -9 don't know ..... | ON311 |

ON311 thru ON315 –thru- ON351 thru ON355

What is the current interest rate of the [1st thru 5th] MORTGAGE? You may use a "comma" to indicate decimal points. For example, seven per cent is 7, five and a quarter per cent is 5,25. Type **-99** if you don't know the answer.

any answer..... ON811  
-9 don't know ..... ON811

ON411 thru ON413 –thru- ON451 thru ON453

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

1 yes ..... ON511  
2 no ..... ON711

ON511 thru ON513 –thru- ON551 thru ON553

The last time the interest rate was fixed, it was fixed for how many years?

any answer..... ON611

ON611 thru ON613 –thru- ON651 thru ON653

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

any answer..... ON711

ON711 thru ON713 –thru- ON751 thru ON753

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

any answer..... ON811

ON811 thru ON813 –thru- ON851 thru ON853

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

1 per month ..... ON911  
2 per quarter ..... ON911  
3 per six months ..... ON911  
4 per year ..... ON911

ON911 thru ON913 –thru- ON951 thru ON953

How much do you currently pay on all mortgage expenses for the [1st thru 5th] MORTGAGE per [month/quarter/six months/year]? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

any answer.....BZ20  
-9 don't know .....BZ20

BZ20

Did you, on 31 December 2014, own one or more CAR(S)? Do NOT mention cars provided by employer or leased cars here.

0 no .....BZ21  
1 yes ..... AUT2

AUT2

How many CARS did you own on 31 December 2014?

answer > 5.....AUT2A  
answer < 6.....AUT301

## AUT2A

How much was the total estimated market value of your cars on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value ..... AUT301  
 -9 don't know .....AUT2B

## AUT2B

Please choose the category into which the estimated market value fell on 31 December 2014:

1 less than 500 Euro ..... AUT301  
 2 between 500 Euro and 1.500 Euro ..... AUT301  
 3 between 1.500 Euro and 2.500 Euro ..... AUT301  
 4 between 2.500 Euro and 5.000 Euro ..... AUT301  
 5 between 5.000 Euro and 7.500 Euro ..... AUT301  
 6 between 7.500 Euro and 10.000 Euro ..... AUT301  
 7 between 10.000 Euro and 12.000 Euro ..... AUT301  
 8 between 12.000 Euro and 15.000 Euro ..... AUT301  
 9 between 15.000 Euro and 20.000 Euro ..... AUT301  
 10 between 20.000 Euro and 25.000 Euro ..... AUT301  
 11 between 25.000 Euro and 50.000 Euro ..... AUT301  
 12 between 50.000 Euro and 75.000 Euro ..... AUT301  
 13 between 75.000 Euro and 100.000 Euro ..... AUT301  
 14 100.000 Euro or more ..... AUT301  
 -9 don't know ..... AUT301

*The following questions are repeated for a maximum of five CARS.*

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

## AUT301 thru AUT305

What is the year of construction of your [1st thru 5th] car? Type **-99** if you don't know the answer.

any answer ..... AUT501  
 -9 don't know ..... AUT501

## AUT501 thru AUT505 (string)

What is the make of your [1st thru 5th] car?

any answer ..... AUT601

## AUT601 thru AUT605 (string)

And what is the type of your [1st thru 5th] car? Type **-99** if you don't know the answer.

any answer..... AUT701

## AUT701 thru AUT705

What was the purchase price of your [1st thru 5th] car? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value ..... AUT801

-9 don't know ..... AUT7A01

## AUT7A01 thru AUT7A05

Could you then tell us into which category the purchase price fell?

1 less than 500 Euro ..... AUT801

2 between 500 Euro and 1.500 Euro ..... AUT801

3 between 1.500 Euro and 2.500 Euro ..... AUT801

4 between 2.500 Euro and 5.000 Euro ..... AUT801

5 between 5.000 Euro and 7.500 Euro ..... AUT801

6 between 7.500 Euro and 10.000 Euro ..... AUT801

7 between 10.000 Euro and 12.000 Euro ..... AUT801

8 between 12.000 Euro and 15.000 Euro ..... AUT801

9 between 15.000 Euro and 20.000 Euro ..... AUT801

10 between 20.000 Euro and 25.000 Euro ..... AUT801

11 between 25.000 Euro and 50.000 Euro ..... AUT801

12 between 50.000 Euro and 75.000 Euro ..... AUT801

13 between 75.000 Euro and 100.000 Euro ..... AUT801

14 100.000 Euro or more ..... AUT801

-9 don't know ..... AUT801

## AUT801 thru AUT805

How much was the estimated market value of your [1st thru 5th] car, on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value ..... BZ21

-9 don't know ..... AUT8A01

## AUT8A01 thru AUT8A05

Please choose the category into which the estimated market value fell on 31 December 2014?

- |   |      |
|---|------|
| 1 less than 500 Euro .....                    | BZ21 |
| 2 between 500 Euro and 1.500 Euro .....       | BZ21 |
| 3 between 1.500 Euro and 2.500 Euro .....     | BZ21 |
| 4 between 2.500 Euro and 5.000 Euro .....     | BZ21 |
| 5 between 5.000 Euro and 7.500 Euro .....     | BZ21 |
| 6 between 7.500 Euro and 10.000 Euro .....    | BZ21 |
| 7 between 10.000 Euro and 12.000 Euro .....   | BZ21 |
| 8 between 12.000 Euro and 15.000 Euro .....   | BZ21 |
| 9 between 15.000 Euro and 20.000 Euro .....   | BZ21 |
| 10 between 20.000 Euro and 25.000 Euro .....  | BZ21 |
| 11 between 25.000 Euro and 50.000 Euro .....  | BZ21 |
| 12 between 50.000 Euro and 75.000 Euro .....  | BZ21 |
| 13 between 75.000 Euro and 100.000 Euro ..... | BZ21 |
| 14 100.000 Euro or more .....                 | BZ21 |
| -9 don't know .....                           | BZ21 |

## BZ21

Did you, on 31 December 2014, own one or more MOTORBIKE(S)?

- |             |      |
|-------------|------|
| 0 no .....  | BZ22 |
| 1 yes ..... | MOT2 |

## MOT2

How many motorbikes did you own on 31 December 2014?

- |                  |        |
|------------------|--------|
| answer > 5 ..... | MOT2A  |
| answer < 6 ..... | MOT301 |

## MOT2A

How much was the total estimated market value of your motorbikes on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- |                     |        |
|---------------------|--------|
| value .....         | MOT301 |
| -9 don't know ..... | MOT2B  |

## MOT2B

Please choose the category into which the estimated market value fell.

- |   |        |
|---|--------|
| 1 less than 500 Euro .....                    | MOT301 |
| 2 between 500 Euro and 1.500 Euro .....       | MOT301 |
| 3 between 1.500 Euro and 2.500 Euro .....     | MOT301 |
| 4 between 2.500 Euro and 5.000 Euro .....     | MOT301 |
| 5 between 5.000 Euro and 7.500 Euro .....     | MOT301 |
| 6 between 7.500 Euro and 10.000 Euro .....    | MOT301 |
| 7 between 10.000 Euro and 12.000 Euro .....   | MOT301 |
| 8 between 12.000 Euro and 15.000 Euro .....   | MOT301 |
| 9 between 15.000 Euro and 20.000 Euro .....   | MOT301 |
| 10 between 20.000 Euro and 25.000 Euro .....  | MOT301 |
| 11 between 25.000 Euro and 50.000 Euro .....  | MOT301 |
| 12 between 50.000 Euro and 75.000 Euro .....  | MOT301 |
| 13 between 75.000 Euro and 100.000 Euro ..... | MOT301 |
| 14 100.000 Euro or more .....                 | MOT301 |
| -9 don't know .....                           | MOT301 |

*The following questions are repeated for a maximum of five MOTORBIKES.*

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

## MOT301 thru MOT305

What is the year of construction of your [1st thru 5th] motorbike? Type **-99** if you don't know the answer.

- |                     |        |
|---------------------|--------|
| any answer.....     | MOT501 |
| -9 don't know ..... | MOT501 |

## MOT501 thru MOT505 (string)

What is the make of your [1st thru 5th] motorbike?

- |                 |        |
|-----------------|--------|
| any answer..... | MOT601 |
|-----------------|--------|

## MOT601 thru MOT605 (string)

And what is the type of your [1st thru 5] motorbike? Type **-99** if you don't know the answer.

- |                 |        |
|-----------------|--------|
| any answer..... | MOT701 |
|-----------------|--------|

## MOT701 thru MOT705

What was the purchase price of your [1st thru 5th] motorbike? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- |                     |         |
|---------------------|---------|
| value .....         | MOT801  |
| -9 don't know ..... | MOT7A01 |

## MOT7A01 thru MOT7A05

Please choose the category into which the purchase price fell.

1 less than 500 Euro .....	MOT801
2 between 500 Euro and 1.500 Euro .....	MOT801
3 between 1.500 Euro and 2.500 Euro .....	MOT801
4 between 2.500 Euro and 5.000 Euro .....	MOT801
5 between 5.000 Euro and 7.500 Euro .....	MOT801
6 between 7.500 Euro and 10.000 Euro .....	MOT801
7 between 10.000 Euro and 12.000 Euro .....	MOT801
8 between 12.000 Euro and 15.000 Euro .....	MOT801
9 between 15.000 Euro and 20.000 Euro .....	MOT801
10 between 20.000 Euro and 25.000 Euro .....	MOT801
11 between 25.000 Euro and 50.000 Euro .....	MOT801
12 between 50.000 Euro and 75.000 Euro .....	MOT801
13 between 75.000 Euro and 100.000 Euro .....	MOT801
14 100.000 Euro or more .....	MOT801
-9 don't know .....	MOT801

## MOT801 thru MOT805

How much was the estimated market value of your [1st thru 5th] motorbike, on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value .....	BZ22
-9 don't know .....	MOT8A01

## MOT8A01 thru MOT8A05

Please choose the category into which the estimated market value fell on 31 December 2014.

1 less than 500 Euro .....	BZ22
2 between 500 Euro and 1.500 Euro .....	BZ22
3 between 1.500 Euro and 2.500 Euro .....	BZ22
4 between 2.500 Euro and 5.000 Euro .....	BZ22
5 between 5.000 Euro and 7.500 Euro .....	BZ22
6 between 7.500 Euro and 10.000 Euro .....	BZ22
7 between 10.000 Euro and 12.000 Euro .....	BZ22
8 between 12.000 Euro and 15.000 Euro .....	BZ22
9 between 15.000 Euro and 20.000 Euro .....	BZ22
10 between 20.000 Euro and 25.000 Euro .....	BZ22
11 between 25.000 Euro and 50.000 Euro .....	BZ22
12 between 50.000 Euro and 75.000 Euro .....	BZ22
13 between 75.000 Euro and 100.000 Euro .....	BZ22
14 100.000 Euro or more .....	BZ22
-9 don't know .....	BZ22

## BZ22

Did you, on 31 December 2014, own one or more BOAT(S)? Do not include: rowboats, canoes, rubber boats and the like.

0 no .....	BZ23
1 yes .....	BOO2

## BOO2

How many BOATS did you own on 31 December 2014?

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

## BOO2A

How much was the total estimated market value of your boats on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value ..... BOO301  
 -9 don't know ..... BOO2B

## BOO2B

Please choose the category into which the estimated market value fell.

1 less than 500 Euro ..... BOO301  
 2 between 500 Euro and 1.500 Euro ..... BOO301  
 3 between 1.500 Euro and 2.500 Euro ..... BOO301  
 4 between 2.500 Euro and 5.000 Euro ..... BOO301  
 5 between 5.000 Euro and 7.500 Euro ..... BOO301  
 6 between 7.500 Euro and 10.000 Euro ..... BOO301  
 7 between 10.000 Euro and 12.000 Euro ..... BOO301  
 8 between 12.000 Euro and 15.000 Euro ..... BOO301  
 9 between 15.000 Euro and 20.000 Euro ..... BOO301  
 10 between 20.000 Euro and 25.000 Euro ..... BOO301  
 11 between 25.000 Euro and 50.000 Euro ..... BOO301  
 12 between 50.000 Euro and 75.000 Euro ..... BOO301  
 13 between 75.000 Euro and 100.000 Euro ..... BOO301  
 14 100.000 Euro or more ..... BOO301  
 -9 don't know ..... BOO301

*The following questions are repeated for a maximum of five BOATS.*

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

## BOO301 thru BOO305

What is the year of construction of your [1st thru 5th] boat? Type **-99** if you don't know the answer.

any answer..... BOO401  
 -9 don't know ..... BOO401

## BOO401 thru BOO405 (string)

What is the make of your [1st thru 15th] boat? Type **-99** if you don't know the answer.

any answer..... BOO501



## BOO501 thru BOO505

What was the purchase price of your [1st thru 5th] boat? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value ..... BOO601  
 -9 don't know ..... BOO5A01

## BOO5A01 thru BOO5A05

Please choose the category into which the purchase price fell.

1 less than 500 Euro ..... BOO601  
 2 between 500 Euro and 1.500 Euro ..... BOO601  
 3 between 1.500 Euro and 2.500 Euro ..... BOO601  
 4 between 2.500 Euro and 5.000 Euro ..... BOO601  
 5 between 5.000 Euro and 7.500 Euro ..... BOO601  
 6 between 7.500 Euro and 10.000 Euro ..... BOO601  
 7 between 10.000 Euro and 12.000 Euro ..... BOO601  
 8 between 12.000 Euro and 15.000 Euro ..... BOO601  
 9 between 15.000 Euro and 20.000 Euro ..... BOO601  
 10 between 20.000 Euro and 25.000 Euro ..... BOO601  
 11 between 25.000 Euro and 50.000 Euro ..... BOO601  
 12 between 50.000 Euro and 75.000 Euro ..... BOO601  
 13 between 75.000 Euro and 100.000 Euro ..... BOO601  
 14 100.000 Euro or more ..... BOO601  
 -9 don't know ..... BOO601

## BOO601 thru BOO605

How much was the estimated market value of your [1st thru 5th] boat, on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value ..... BZ23  
 -9 don't know ..... BOO6A01

## BOO6A01 thru BOO6A05

Please choose the category into which the estimated market value fell on 31 December 2014.

1 less than 500 Euro ..... BZ23  
 2 between 500 Euro and 1.500 Euro ..... BZ23  
 3 between 1.500 Euro and 2.500 Euro ..... BZ23  
 4 between 2.500 Euro and 5.000 Euro ..... BZ23  
 5 between 5.000 Euro and 7.500 Euro ..... BZ23  
 6 between 7.500 Euro and 10.000 Euro ..... BZ23  
 7 between 10.000 Euro and 12.000 Euro ..... BZ23  
 8 between 12.000 Euro and 15.000 Euro ..... BZ23  
 9 between 15.000 Euro and 20.000 Euro ..... BZ23  
 10 between 20.000 Euro and 25.000 Euro ..... BZ23  
 11 between 25.000 Euro and 50.000 Euro ..... BZ23  
 12 between 50.000 Euro and 75.000 Euro ..... BZ23  
 13 between 75.000 Euro and 100.000 Euro ..... BZ23  
 14 100.000 Euro or more ..... BZ23  
 -9 don't know ..... BZ23

## BZ23

Did you, on 31 December 2014, own one or more (SITE-)CARAVANS?

0 no ..... BZ24  
 1 yes ..... CAR2

## CAR2

How many (SITE-)CARAVANS did you own on 31 December 2014?

0..10 ..... CAR3

## CAR3

What was the purchase price of your (SITE-)CARAVAN(S)? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value ..... CAR4

-9 don't know ..... CAR3A

## CAR3A

Please choose the category into which the purchase price fell.

1 less than 500 Euro ..... CAR4

2 between 500 Euro and 1.500 Euro ..... CAR4

3 between 1.500 Euro and 2.500 Euro ..... CAR4

4 between 2.500 Euro and 5.000 Euro ..... CAR4

5 between 5.000 Euro and 7.500 Euro ..... CAR4

6 between 7.500 Euro and 10.000 Euro ..... CAR4

7 between 10.000 Euro and 12.000 Euro ..... CAR4

8 between 12.000 Euro and 15.000 Euro ..... CAR4

9 between 15.000 Euro and 20.000 Euro ..... CAR4

10 between 20.000 Euro and 25.000 Euro ..... CAR4

11 between 25.000 Euro and 50.000 Euro ..... CAR4

12 between 50.000 Euro and 75.000 Euro ..... CAR4

13 between 75.000 Euro and 100.000 Euro ..... CAR4

14 100.000 Euro or more ..... CAR4

-9 don't know ..... CAR4

## CAR4

How much was the total estimated market value of your (SITE-) CARAVAN(S) on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value ..... BZ24

-9 don't know ..... CAR4A

## CAR4A

Please choose the category into which the estimated market value fell on 31 December 2014.

- |   |      |
|---|------|
| 1 less than 500 Euro .....                    | BZ24 |
| 2 between 500 Euro and 1.500 Euro .....       | BZ24 |
| 3 between 1.500 Euro and 2.500 Euro .....     | BZ24 |
| 4 between 2.500 Euro and 5.000 Euro .....     | BZ24 |
| 5 between 5.000 Euro and 7.500 Euro .....     | BZ24 |
| 6 between 7.500 Euro and 10.000 Euro .....    | BZ24 |
| 7 between 10.000 Euro and 12.000 Euro .....   | BZ24 |
| 8 between 12.000 Euro and 15.000 Euro .....   | BZ24 |
| 9 between 15.000 Euro and 20.000 Euro .....   | BZ24 |
| 10 between 20.000 Euro and 25.000 Euro .....  | BZ24 |
| 11 between 25.000 Euro and 50.000 Euro .....  | BZ24 |
| 12 between 50.000 Euro and 75.000 Euro .....  | BZ24 |
| 13 between 75.000 Euro and 100.000 Euro ..... | BZ24 |
| 14 100.000 Euro or more .....                 | BZ24 |
| -9 don't know .....                           | BZ24 |

## BZ24

Did you, on 31 December 2014, have any money LENT OUT to family, friends or acquaintances?

- |             |      |
|-------------|------|
| 0 no .....  | BZ25 |
| 1 yes ..... | UIT2 |

## UIT2

How much was the total amount you had lent out on 31 December 2014 to family, friends or acquaintances? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- |                     |       |
|---------------------|-------|
| value .....         | BZ25  |
| -9 don't know ..... | UIT2A |

## UIT2A

Please choose the category into which the amount lent out fell.

- |   |      |
|---|------|
| 1 less than 500 Euro .....                    | BZ25 |
| 2 between 500 Euro and 1.500 Euro .....       | BZ25 |
| 3 between 1.500 Euro and 2.500 Euro .....     | BZ25 |
| 4 between 2.500 Euro and 5.000 Euro .....     | BZ25 |
| 5 between 5.000 Euro and 7.500 Euro .....     | BZ25 |
| 6 between 7.500 Euro and 10.000 Euro .....    | BZ25 |
| 7 between 10.000 Euro and 12.000 Euro .....   | BZ25 |
| 8 between 12.000 Euro and 15.000 Euro .....   | BZ25 |
| 9 between 15.000 Euro and 20.000 Euro .....   | BZ25 |
| 10 between 20.000 Euro and 25.000 Euro .....  | BZ25 |
| 11 between 25.000 Euro and 50.000 Euro .....  | BZ25 |
| 12 between 50.000 Euro and 75.000 Euro .....  | BZ25 |
| 13 between 75.000 Euro and 100.000 Euro ..... | BZ25 |
| 14 100.000 Euro or more .....                 | BZ25 |
| -9 don't know .....                           | BZ25 |

## BZ25

Did you, on 31 December 2014, have any money saved or invested IN A WAY NOT MENTIONED BEFORE in this questionnaire? Do NOT include assets belonging to your own business here.

0 no ..... SP421  
1 yes ..... OV2

## OVE2

How many of these investments not mentioned before did you have on 31 December 2014?

answer > 5..... OVE2A  
answer < 6.....OVE31

## OVE2A

What was the total value of the investments not mentioned before, on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount.....OVE31  
-9 don't know ..... OVE2B

## OVE2B

Please choose the category into which the value fell on 31 December 2014?

1 less than 500 Euro .....OVE31  
2 between 500 Euro and 1.500 Euro .....OVE31  
3 between 1.500 Euro and 2.500 Euro .....OVE31  
4 between 2.500 Euro and 5.000 Euro .....OVE31  
5 between 5.000 Euro and 7.500 Euro .....OVE31  
6 between 7.500 Euro and 10.000 Euro .....OVE31  
7 between 10.000 Euro and 12.000 Euro .....OVE31  
8 between 12.000 Euro and 15.000 Euro .....OVE31  
9 between 15.000 Euro and 20.000 Euro .....OVE31  
10 between 20.000 Euro and 25.000 Euro .....OVE31  
11 between 25.000 Euro and 50.000 Euro .....OVE31  
12 between 50.000 Euro and 75.000 Euro .....OVE31  
13 between 75.000 Euro and 100.000 Euro .....OVE31  
14 100.000 Euro or more .....OVE31  
-9 don't know .....OVE31

*The following questions are repeated for a maximum of five investments not mentioned before in this questionnaire. When answering these questions, the respondent should keep in mind the five most important investments.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which investment not mentioned before the question concerns.*

## OVE31 thru OVE35

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

- 1 ABN AMRO.....OVE51
- 2 Rabobank .....OVE51
- 3 ING Bank.....OVE51
- 4 SNS Bank .....OVE51
- 5 other.....OVE41
- 7 not applicable .....OVE51

## OVE41 thru OVE45 (string)

With which bank or financial institution did you make your [1st thru 5th] investment? Type **-99** if you don't know the answer.

any answer.....OVE51

## OVE51 thru OVE55 (string)

What kind of investment is your [1st thru 5th] investment? Type **-99** if you don't know the answer.

any answer.....OVE71

## OVE71 thru OVE75

How much was the value of your [1st thru 5th] investment on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value ..... DNB301

-9 don't know .....OVE7A1

## OVE7A1 thru OVE7A5

Please choose the category into which the value fell on 31 December 2014?

- |   |        |
|---|--------|
| 1 less than 500 Euro .....                    | DNB301 |
| 2 between 500 Euro and 1.500 Euro .....       | DNB301 |
| 3 between 1.500 Euro and 2.500 Euro .....     | DNB301 |
| 4 between 2.500 Euro and 5.000 Euro .....     | DNB301 |
| 5 between 5.000 Euro and 7.500 Euro .....     | DNB301 |
| 6 between 7.500 Euro and 10.000 Euro .....    | DNB301 |
| 7 between 10.000 Euro and 12.000 Euro .....   | DNB301 |
| 8 between 12.000 Euro and 15.000 Euro .....   | DNB301 |
| 9 between 15.000 Euro and 20.000 Euro .....   | DNB301 |
| 10 between 20.000 Euro and 25.000 Euro .....  | DNB301 |
| 11 between 25.000 Euro and 50.000 Euro .....  | DNB301 |
| 12 between 50.000 Euro and 75.000 Euro .....  | DNB301 |
| 13 between 75.000 Euro and 100.000 Euro ..... | DNB301 |
| 14 100.000 Euro or more .....                 | DNB301 |
| -9 don't know .....                           | DNB301 |

## \*DNB301

Do you have money that is not put into an account, but money you keep inside your house (such as coins, money kept under your bed etc.)?

- |             |         |
|-------------|---------|
| 1 yes ..... | DNB301A |
| 2 no .....  | PERS1   |

## \*DNB301A

How much was the value of the money you keep inside your house? Type **-99** if you don't know the answer.

- |                     |       |
|---------------------|-------|
| amount .....        | PERS1 |
| -9 don't know ..... | PERS1 |

**END of section on Assets**

## 6.2 Liabilities

The following questions concern your own LIABILITIES.

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

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

- private loans;
- extended lines of credit;
- outstanding debts with mail-order firms;
- loans from family, friends or acquaintances;
- study loans;
- debts ('to be in the red') thru credit cards;
- other loans.

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

### PERS1

Did you, on 31 December 2014, have one or more PRIVATE loans? With a private loan, the whole sum is made available (to the person taking out the loan) at one time.

- 0 no .....DOOR1  
1 yes ..... PERS2

### PERS2

How many PRIVATE loans did you have on 31 December 2014?

- answer > 5 ..... PERS2A  
answer < 6 ..... PER101

### PERS2A

What was the remaining debt on your PRIVATE loans on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount ..... PER101  
-9 don't know ..... PERS2B

## PERS2B

Please choose the category into which the remaining debt fell?

1 less than 50 Euro.....	PER101
2 between 50 Euro and 250 Euro .....	PER101
3 between 250 Euro and 500 Euro.....	PER101
4 between 500 Euro and 750 Euro.....	PER101
5 between 750 Euro and 1.000 Euro .....	PER101
6 between 1.000 Euro and 2.500 Euro .....	PER101
7 between 2.500 Euro and 5.000 Euro .....	PER101
8 between 5.000 Euro and 7.500 Euro .....	PER101
9 between 7.500 Euro and 10.000 Euro .....	PER101
10 between 10.000 Euro and 11.500 Euro.....	PER101
11 between 11.500 Euro and 14.000 Euro.....	PER101
12 between 14.000 Euro and 17.000 Euro.....	PER101
13 between 17.000 Euro and 20.000 Euro.....	PER101
14 between 20.000 Euro and 25.000 Euro.....	PER101
15 25.000 Euro or more .....	PER101
-9 don't know .....	PER101

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

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

## PER101 thru PER105

With which bank or financial institution did you take out your [1st thru 5th] private loan?

1 ABN AMRO.....	PER301
2 Rabobank .....	PER301
3 ING Bank.....	PER301
4 SNS Bank .....	PER301
5 other.....	PER201

## PER201 thru PER205(string)

With which bank or financial institution did you take out your [1st thru 5th] private loan? Type **-99** if you don't know the answer.

any answer.....	PER301
-----------------	--------

## PER301 thru PER305

How much was the remaining debt of your [1st thru 5th] private loan on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount.....	DOOR1
-9 don't know .....	PER401



## PER401 thru PER405

Into which of the categories mentioned below does the remaining debt go on 31 December 2014?

- |   |       |
|---|-------|
| 1 less than 50 Euro.....                    | DOOR1 |
| 2 between 50 Euro and 250 Euro .....        | DOOR1 |
| 3 between 250 Euro and 500 Euro.....        | DOOR1 |
| 4 between 500 Euro and 750 Euro.....        | DOOR1 |
| 5 between 750 Euro and 1.000 Euro .....     | DOOR1 |
| 6 between 1.000 Euro and 2.500 Euro .....   | DOOR1 |
| 7 between 2.500 Euro and 5.000 Euro .....   | DOOR1 |
| 8 between 5.000 Euro and 7.500 Euro .....   | DOOR1 |
| 9 between 7.500 Euro and 10.000 Euro .....  | DOOR1 |
| 10 between 10.000 Euro and 11.500 Euro..... | DOOR1 |
| 11 between 11.500 Euro and 14.000 Euro..... | DOOR1 |
| 12 between 14.000 Euro and 17.000 Euro..... | DOOR1 |
| 13 between 17.000 Euro and 20.000 Euro..... | DOOR1 |
| 14 between 20.000 Euro and 25.000 Euro..... | DOOR1 |
| 15 25.000 Euro or more .....                | DOOR1 |
| -9 don't know .....                         | DOOR1 |

## DOOR1

Did you, on 31 December 2014, have one or more EXTENDED LINES OF CREDIT? An extended line of credit is an arrangement that enables you to withdraw money, up to a set maximum.

- |             |       |
|-------------|-------|
| 0 no .....  | POST1 |
| 1 yes ..... | DOOR2 |

## DOOR2

HOW MANY EXTENDED LINES OF CREDIT did you have on 31 December 2014?

- |                 |        |
|-----------------|--------|
| answer > 5..... | DOOR2A |
| answer < 6..... | DOO101 |

## DOOR2A

What was the remaining debt for your EXTENDED LINES OF CREDIT on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- |                     |        |
|---------------------|--------|
| amount.....         | DOO101 |
| -9 don't know ..... | DOOR2B |

## DOOR2B

Into which of the categories mentioned below does the remaining debt go on 31 December 2014?

1 less than 50 Euro.....	DOOR101
2 between 50 Euro and 250 Euro .....	DOOR101
3 between 250 Euro and 500 Euro.....	DOOR101
4 between 500 Euro and 750 Euro.....	DOOR101
5 between 750 Euro and 1.000 Euro .....	DOOR101
6 between 1.000 Euro and 2.500 Euro .....	DOOR101
7 between 2.500 Euro and 5.000 Euro .....	DOOR101
8 between 5.000 Euro and 7.500 Euro .....	DOOR101
9 between 7.500 Euro and 10.000 Euro .....	DOOR101
10 between 10.000 Euro and 11.500 Euro.....	DOOR101
11 between 11.500 Euro and 14.000 Euro.....	DOOR101
12 between 14.000 Euro and 17.000 Euro.....	DOOR101
13 between 17.000 Euro and 20.000 Euro.....	DOOR101
14 between 20.000 Euro and 25.000 Euro.....	DOOR101
15 25.000 Euro or more .....	DOOR101
-9 don't know .....	DOOR101

*The following questions are repeated for a maximum of five EXTENDED LINES OF CREDIT. When answering these questions, the respondent should keep in mind the five - to him/her - MOST IMPORTANT EXTENDED LINES OF CREDIT.*

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

## DOO101 thru DOO105

With which financial institution did you take out your [1st thru 5th] EXTENDED LINE OF CREDIT?

1 ABN AMRO.....	DOO301
2 Rabobank .....	DOO301
3 ING Bank.....	DOO301
4 SNS Bank .....	DOO301
5 other.....	DOO201

## DOO201 thru DOO205 (string)

With which financial institution did you take out your [1st thru 5th] extended line of credit? Type **-99** if you don't know the answer.

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

## DOO301 thru DOO310

How much was the remaining debt of your [1st thru 5th] extended line of credit on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount.....	DOO501
-9 don't know .....	DOO401

## DOO401 thru DOO405

Into which of the categories mentioned below did the remaining debt go on 31 December 2014?

1 less than 50 Euro.....	DOO501
2 between 50 Euro and 250 Euro .....	DOO501
3 between 250 Euro and 500 Euro.....	DOO501
4 between 500 Euro and 750 Euro.....	DOO501
5 between 750 Euro and 1.000 Euro .....	DOO501
6 between 1.000 Euro and 2.500 Euro .....	DOO501
7 between 2.500 Euro and 5.000 Euro .....	DOO501
8 between 5.000 Euro and 7.500 Euro .....	DOO501
9 between 7.500 Euro and 10.000 Euro .....	DOO501
10 between 10.000 Euro and 11.500 Euro.....	DOO501
11 between 11.500 Euro and 14.000 Euro.....	DOO501
12 between 14.000 Euro and 17.000 Euro.....	DOO501
13 between 17.000 Euro and 20.000 Euro.....	DOO501
14 between 20.000 Euro and 25.000 Euro.....	DOO501
15 25.000 Euro or more .....	DOO501
-9 don't know .....	DOO501

## DOO501 thru DOO505

What is the maximum credit of your [1st thru 5th] extended line of credit? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

any answer.....	FINA1
-9 don't know .....	FINA1

**DEBT BASED ON PAYMENT BY INSTALLMENT:** With debts based on payment by installment you do not receive any money, but just the object you bought. The object is your property from the moment you make the deal. You pay a monthly amount on interest and repayment. This sort of credit is common with mail-order firms, for example.

**OUTSTANDING DEBT FROM A HIRE-PURCHASE CONTRACT:** The situation is the same as with a debt based on payment by installment, with one difference: with hire-purchase the object only becomes your property after the whole sum has been paid off. This sort of arrangement is common with car dealers and audio-visual equipment shops.

**EQUITY-BASED LOAN:** With this sort of debt, (the paid-off) part of a house (or e.g. stocks) is given in pledge. The interest rate is usually the same as the mortgage interest rate.

**DEBTS NOT MENTIONED BEFORE** deal with credits with mail order companies, shops or other forms of retail (e.g. debts on a customer card).

## FINA1

Did you, on 31 December 2014, have any OUTSTANDING DEBTS from a HIRE-PURCHASE CONTRACT, or a DEBT BASED ON PAYMENT BY INSTALLMENT, and/or an EQUITY-BASED LOAN?

0 no .....POST1  
1 yes ..... FINA2

## FINA2

How many of these DEBTS/LOANS did you have on 31 December 2014?

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

## FINA2A

How much was the remaining debt on these DEBTS/LOANS on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount.....FIN101  
-9 don't know ..... FINA2B

## FINA2B

Into which of the categories mentioned below does the remaining debt go on 31 December 2014?

1 less than 50 Euro.....FIN101  
2 between 50 Euro and 250 Euro .....FIN101  
3 between 250 Euro and 500 Euro.....FIN101  
4 between 500 Euro and 750 Euro.....FIN101  
5 between 750 Euro and 1.000 Euro .....FIN101  
6 between 1.000 Euro and 2.500 Euro .....FIN101  
7 between 2.500 Euro and 5.000 Euro .....FIN101  
8 between 5.000 Euro and 7.500 Euro .....FIN101  
9 between 7.500 Euro and 10.000 Euro .....FIN101  
10 between 10.000 Euro and 11.500 Euro .....FIN101  
11 between 11.500 Euro and 14.000 Euro .....FIN101  
12 between 14.000 Euro and 17.000 Euro .....FIN101  
13 between 17.000 Euro and 20.000 Euro .....FIN101  
14 between 20.000 Euro and 25.000 Euro .....FIN101  
15 25.000 Euro or more .....FIN101  
-9 don't know .....FIN101

*The following questions are repeated for a maximum of five OUTSTANDING DEBTS/LOANS. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT OUTSTANDING DEBTS/LOANS.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which outstanding debt/loan the question concerns.*

## FIN101 thru FIN105

What kind of debt is your [1st thru 5th] outstanding debt?

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

## FIN201 thru FIN205

How much was the remaining debt of your [1st thru 5th] outstanding debt based on hire-purchase or payment by installment, or equity-based loan, on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount ..... POST1
- 9 don't know ..... FIN301

## FIN301 thru FIN305

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

- 1 less than 50 Euro ..... POST1
- 2 between 50 Euro and 250 Euro ..... POST1
- 3 between 250 Euro and 500 Euro ..... POST1
- 4 between 500 Euro and 750 Euro ..... POST1
- 5 between 750 Euro and 1.000 Euro ..... POST1
- 6 between 1.000 Euro and 2.500 Euro ..... POST1
- 7 between 2.500 Euro and 5.000 Euro ..... POST1
- 8 between 5.000 Euro and 7.500 Euro ..... POST1
- 9 between 7.500 Euro and 10.000 Euro ..... POST1
- 10 between 10.000 Euro and 11.500 Euro ..... POST1
- 11 between 11.500 Euro and 14.000 Euro ..... POST1
- 12 between 14.000 Euro and 17.000 Euro ..... POST1
- 13 between 17.000 Euro and 20.000 Euro ..... POST1
- 14 between 20.000 Euro and 25.000 Euro ..... POST1
- 15 25.000 Euro or more ..... POST1
- 9 don't know ..... POST1

## POST1

Did you, on 31 December 2014, have one or more outstanding debts NOT MENTIONED BEFORE with a mail-order firm, shop(s), or other sort of retail business (e.g. a debt from a 'client-card')?

- 0 no ..... FAMI1
- 1 yes ..... POST2

## POST2

How many of these outstanding debts NOT MENTIONED BEFORE did you have on 31 December 2014?

answer > 5..... POST2A  
 answer < 6..... PS1A1

## POST2A

How much was the remaining debt of your outstanding debt not mentioned before with a mail-order firm, shop, or other sort of retail business, on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount ..... PS1A1  
 -9 don't know ..... POST2B

## POST2B

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

1 less than 50 Euro..... PS1A1  
 2 between 50 Euro and 250 Euro ..... PS1A1  
 3 between 250 Euro and 500 Euro..... PS1A1  
 4 between 500 Euro and 750 Euro..... PS1A1  
 5 between 750 Euro and 1.000 Euro ..... PS1A1  
 6 between 1.000 Euro and 2.500 Euro ..... PS1A1  
 7 between 2.500 Euro and 5.000 Euro ..... PS1A1  
 8 between 5.000 Euro and 7.500 Euro ..... PS1A1  
 9 between 7.500 Euro and 10.000 Euro ..... PS1A1  
 10 between 10.000 Euro and 11.500 Euro ..... PS1A1  
 11 between 11.500 Euro and 14.000 Euro ..... PS1A1  
 12 between 14.000 Euro and 17.000 Euro ..... PS1A1  
 13 between 17.000 Euro and 20.000 Euro ..... PS1A1  
 14 between 20.000 Euro and 25.000 Euro ..... PS1A1  
 15 25.000 Euro or more ..... PS1A1  
 -9 don't know ..... PS1A1

*The following questions are repeated for a maximum of five OUTSTANDING DEBTS/LOANS NOT MENTIONED BEFORE. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT OUTSTANDING DEBTS/LOANS NOT MENTIONED BEFORE.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which outstanding debt/loan the question concerns.*

## PS1A1 thru PS1A5 (string)

With which mail-order firm, shop, or other sort of retail business did you have an outstanding debt on 31 December 2014?

any answer..... PS101

## PS101 thru PS105

What was the remaining debt for your [1st thru 5th] outstanding debt/loan not mentioned before, on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount..... FAMI1

-9 don't know ..... PS201

## PS201 thru PS205

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

1 less than 50 Euro..... FAMI1

2 between 50 Euro and 250 Euro ..... FAMI1

3 between 250 Euro and 500 Euro..... FAMI1

4 between 500 Euro and 750 Euro..... FAMI1

5 between 750 Euro and 1.000 Euro ..... FAMI1

6 between 1.000 Euro and 2.500 Euro ..... FAMI1

7 between 2.500 Euro and 5.000 Euro ..... FAMI1

8 between 5.000 Euro and 7.500 Euro ..... FAMI1

9 between 7.500 Euro and 10.000 Euro ..... FAMI1

10 between 10.000 Euro and 11.500 Euro ..... FAMI1

11 between 11.500 Euro and 14.000 Euro ..... FAMI1

12 between 14.000 Euro and 17.000 Euro ..... FAMI1

13 between 17.000 Euro and 20.000 Euro ..... FAMI1

14 between 20.000 Euro and 25.000 Euro ..... FAMI1

15 25.000 Euro or more ..... FAMI1

-9 don't know ..... FAMI1

## FAMI1

Did you, on 31 December 2014, have a LOAN FROM FAMILY, FRIENDS OR ACQUAINTANCES?

0 no ..... STUD1

1 yes ..... FAMI2

## FAMI2

HOW MANY of these loans from family, friends or acquaintances did you have on 31 December 2014?

answer > 5.....FAM12A  
 answer < 6.....FAM101

## FAMI2A

How much was the total remaining debt of your loan from family, friends or acquaintances on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount.....FAM101  
 -9 don't know ..... FAMI2B

## FAMI2B

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

1 less than 50 Euro.....FAM101  
 2 between 50 Euro and 250 Euro .....FAM101  
 3 between 250 Euro and 500 Euro.....FAM101  
 4 between 500 Euro and 750 Euro.....FAM101  
 5 between 750 Euro and 1.000 Euro .....FAM101  
 6 between 1.000 Euro and 2.500 Euro .....FAM101  
 7 between 2.500 Euro and 5.000 Euro .....FAM101  
 8 between 5.000 Euro and 7.500 Euro .....FAM101  
 9 between 7.500 Euro and 10.000 Euro .....FAM101  
 10 between 10.000 Euro and 11.500 Euro .....FAM101  
 11 between 11.500 Euro and 14.000 Euro .....FAM101  
 12 between 14.000 Euro and 17.000 Euro .....FAM101  
 13 between 17.000 Euro and 20.000 Euro .....FAM101  
 14 between 20.000 Euro and 25.000 Euro .....FAM101  
 15 25.000 Euro or more .....FAM101  
 -9 don't know .....FAM101



*The following questions are repeated for a maximum of five LOANS FROM FAMILY, FRIENDS OR ACQUAINTANCES. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT LOANS FROM FAMILY, FRIENDS OR ACQUAINTANCES.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which debt from family, friend or acquaintances the question concerns.*

## FAM101 thru FAM105

How much was the remaining debt of your [1st thru 5th] loan from family, friends or acquaintances on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount ..... STUD1  
-9 don't know ..... FAM201

## FAM201 thru FAM205

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

1 less than 50 Euro..... STUD1  
2 between 50 Euro and 250 Euro ..... STUD1  
3 between 250 Euro and 500 Euro..... STUD1  
4 between 500 Euro and 750 Euro..... STUD1  
5 between 750 Euro and 1.000 Euro ..... STUD1  
6 between 1.000 Euro and 2.500 Euro ..... STUD1  
7 between 2.500 Euro and 5.000 Euro ..... STUD1  
8 between 5.000 Euro and 7.500 Euro ..... STUD1  
9 between 7.500 Euro and 10.000 Euro ..... STUD1  
10 between 10.000 Euro and 11.500 Euro ..... STUD1  
11 between 11.500 Euro and 14.000 Euro ..... STUD1  
12 between 14.000 Euro and 17.000 Euro ..... STUD1  
13 between 17.000 Euro and 20.000 Euro ..... STUD1  
14 between 20.000 Euro and 25.000 Euro ..... STUD1  
15 25.000 Euro or more ..... STUD1  
-9 don't know ..... STUD1

## STUD1

Did you, on 31 December 2014, have a STUDY LOAN?

0 no ..... CRED1  
1 yes ..... STUD2

## STUD2

HOW MANY STUDY LOANS did you have on 31 December 2014?

answer > 5..... STUD2A  
answer < 6..... STU101

## STUD2A

How much was the total remaining debt of your STUDY LOAN on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount ..... STU101  
 -9 don't know ..... STUD2B

## STUD2B

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

1 less than 50 Euro..... STU101  
 2 between 50 Euro and 250 Euro ..... STU101  
 3 between 250 Euro and 500 Euro..... STU101  
 4 between 500 Euro and 750 Euro..... STU101  
 5 between 750 Euro and 1.000 Euro ..... STU101  
 6 between 1.000 Euro and 2.500 Euro ..... STU101  
 7 between 2.500 Euro and 5.000 Euro ..... STU101  
 8 between 5.000 Euro and 7.500 Euro ..... STU101  
 9 between 7.500 Euro and 10.000 Euro ..... STU101  
 10 between 10.000 Euro and 11.500 Euro ..... STU101  
 11 between 11.500 Euro and 14.000 Euro ..... STU101  
 12 between 14.000 Euro and 17.000 Euro ..... STU101  
 13 between 17.000 Euro and 20.000 Euro ..... STU101  
 14 between 20.000 Euro and 25.000 Euro ..... STU101  
 15 25.000 Euro or more ..... STU101  
 -9 don't know ..... STU101

*The following questions are repeated for a maximum of five STUDY LOANS. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT STUDY LOANS.*

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

## STU101 thru STU105

How much was the remaining debt of your [1st thru 5th] study loan on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount ..... CRED1  
-9 don't know ..... STU201

## STU201 thru STU205

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

1 less than 50 Euro..... CRED1  
2 between 50 Euro and 250 Euro ..... CRED1  
3 between 250 Euro and 500 Euro..... CRED1  
4 between 500 Euro and 750 Euro..... CRED1  
5 between 750 Euro and 1.000 Euro ..... CRED1  
6 between 1.000 Euro and 2.500 Euro ..... CRED1  
7 between 2.500 Euro and 5.000 Euro ..... CRED1  
8 between 5.000 Euro and 7.500 Euro ..... CRED1  
9 between 7.500 Euro and 10.000 Euro ..... CRED1  
10 between 10.000 Euro and 11.500 Euro ..... CRED1  
11 between 11.500 Euro and 14.000 Euro ..... CRED1  
12 between 14.000 Euro and 17.000 Euro ..... CRED1  
13 between 17.000 Euro and 20.000 Euro ..... CRED1  
14 between 20.000 Euro and 25.000 Euro ..... CRED1  
15 25.000 Euro or more ..... CRED1  
-9 don't know ..... CRED1

## CRED1

Did you, on 31 December 2014, have any CREDIT CARD DEBTS (that is, were you in the red with one or more of your credit cards)?

0 no ..... ANDE1  
1 yes ..... CRED2

## CRED2

How much was the TOTAL DEBT through these CREDIT CARDS on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount ..... ANDE1  
-9 don't know ..... CRED3

## CRED3

Please choose the category into which the remaining debt fell on 31 December 2014.

- |   |       |
|---|-------|
| 1 less than 50 Euro.....                    | ANDE1 |
| 2 between 50 Euro and 250 Euro .....        | ANDE1 |
| 3 between 250 Euro and 500 Euro.....        | ANDE1 |
| 4 between 500 Euro and 750 Euro.....        | ANDE1 |
| 5 between 750 Euro and 1.000 Euro .....     | ANDE1 |
| 6 between 1.000 Euro and 2.500 Euro .....   | ANDE1 |
| 7 between 2.500 Euro and 5.000 Euro .....   | ANDE1 |
| 8 between 5.000 Euro and 7.500 Euro .....   | ANDE1 |
| 9 between 7.500 Euro and 10.000 Euro .....  | ANDE1 |
| 10 between 10.000 Euro and 11.500 Euro..... | ANDE1 |
| 11 between 11.500 Euro and 14.000 Euro..... | ANDE1 |
| 12 between 14.000 Euro and 17.000 Euro..... | ANDE1 |
| 13 between 17.000 Euro and 20.000 Euro..... | ANDE1 |
| 14 between 20.000 Euro and 25.000 Euro..... | ANDE1 |
| 15 25.000 Euro or more .....                | ANDE1 |
| -9 don't know .....                         | ANDE1 |

## ANDE1

Did you, on 31 December 2014, have any other loans not mentioned above?

- |             |        |
|-------------|--------|
| 0 no .....  | AFLOS1 |
| 1 yes ..... | ANDE2  |

## ANDE2

How many of these other loans not mentioned earlier did you have on 31 December 2014?

- |                 |        |
|-----------------|--------|
| answer > 5..... | ANDE2A |
| answer < 6..... | AND101 |

## ANDE2A

What was the total remaining debt of the loans not mentioned before on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- |                     |        |
|---------------------|--------|
| amount.....         | AND101 |
| -9 don't know ..... | ANDE2B |

## ANDE2B

Please choose the category into which the total remaining debt fell.

- |  |        |
|--|--------|
| 1 less than 50 Euro.....                     | AND101 |
| 2 between 50 Euro and 250 Euro .....         | AND101 |
| 3 between 250 Euro and 500 Euro.....         | AND101 |
| 4 between 500 Euro and 750 Euro.....         | AND101 |
| 5 between 750 Euro and 1.000 Euro .....      | AND101 |
| 6 between 1.000 Euro and 2.500 Euro .....    | AND101 |
| 7 between 2.500 Euro and 5.000 Euro .....    | AND101 |
| 8 between 5.000 Euro and 7.500 Euro .....    | AND101 |
| 9 between 7.500 Euro and 10.000 Euro .....   | AND101 |
| 10 between 10.000 Euro and 11.500 Euro ..... | AND101 |
| 11 between 11.500 Euro and 14.000 Euro ..... | AND101 |
| 12 between 14.000 Euro and 17.000 Euro.....  | AND101 |
| 13 between 17.000 Euro and 20.000 Euro.....  | AND101 |
| 14 between 20.000 Euro and 25.000 Euro.....  | AND101 |
| 15 25.000 Euro or more .....                 | AND101 |
| -9 don't know .....                          | AND101 |

*The following questions are repeated for a maximum of five OTHER LOANS NOT MENTIONED BEFORE. When answering these questions, the respondent should keep in mind the MOST IMPORTANT LOANS NOT MENTIONED BEFORE.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which loan not mentioned before the question concerns.*

## AND101 thru AND105 (string)

What kind of loan is your [1st thru 5th] loan that has not yet been mentioned?  
any answer..... AND201

## AND201 thru AND205

How much was the remaining debt of your [1st thru 5th] loan not mentioned earlier, on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount .....	AFLOS1
-9 don't know .....	AND301

## AND301 thru AND305

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

- |   |        |
|---|--------|
| 1 less than 50 Euro.....                    | AFLOS1 |
| 2 between 50 Euro and 250 Euro .....        | AFLOS1 |
| 3 between 250 Euro and 500 Euro.....        | AFLOS1 |
| 4 between 500 Euro and 750 Euro.....        | AFLOS1 |
| 5 between 750 Euro and 1.000 Euro .....     | AFLOS1 |
| 6 between 1.000 Euro and 2.500 Euro .....   | AFLOS1 |
| 7 between 2.500 Euro and 5.000 Euro .....   | AFLOS1 |
| 8 between 5.000 Euro and 7.500 Euro .....   | AFLOS1 |
| 9 between 7.500 Euro and 10.000 Euro .....  | AFLOS1 |
| 10 between 10.000 Euro and 11.500 Euro..... | AFLOS1 |
| 11 between 11.500 Euro and 14.000 Euro..... | AFLOS1 |
| 12 between 14.000 Euro and 17.000 Euro..... | AFLOS1 |
| 13 between 17.000 Euro and 20.000 Euro..... | AFLOS1 |
| 14 between 20.000 Euro and 25.000 Euro..... | AFLOS1 |
| 15 25.000 Euro or more .....                | AFLOS1 |
| -9 don't know .....                         | AFLOS1 |

## AFLOS1

Did you, in 2014, FULLY PAY OFF one or more loans?

- |             |            |
|-------------|------------|
| 1 yes ..... | ACHT2013_1 |
| 2 no .....  | ACHT2013_1 |

## ACHT2013\_1

Have you, in 2014, consulted with your bank or financial institution, because you had or foresaw payment problems with the repayment of a loan or mortgage?

- |            |                              |
|------------|------------------------------|
| 1 yes..... | ACHT2013_21 thru ACHT2013_27 |
| 2 no.....  | REK0 thru REK3               |

## ACHT2013\_21 thru ACHT2013\_27

Did your bank or financial institution change the terms of one of your loans as a result of (possible) payment problems?

*More than one answer possible.*

- |  |                              |
|--|------------------------------|
| 1 no .....   | REK0 thru REK3               |
| 2 yes, the terms of my mortgage have been eased.....               | ACHT2013_31 thru ACHT2013_37 |
| 3 yes, the terms of my mortgage have been tightened.....           | ACHT2013_31 thru ACHT2013_37 |
| 4 yes, the terms of my business loan have been eased .....         | ACHT2013_31 thru ACHT2013_37 |
| 5 yes, the terms of my business loan have been tightened .....     | ACHT2013_31 thru ACHT2013_37 |
| 6 yes, the terms of one of my other loans have been eased.....     | ACHT2013_31 thru ACHT2013_37 |
| 7 yes, the terms of one of my other loans have been tightened..... | ACHT2013_31 thru ACHT2013_37 |

ACHT2013\_31 thru ACHT2013\_37

Which terms have been changed?

*More than one answer possible.*

1 interest .....	REK0 thru REK3
2 payment term .....	REK0 thru REK3
3 date of final payment .....	REK0 thru REK3
4 principal amount of the loan.....	REK0 thru REK3
5 fixed interest term .....	REK0 thru REK3
6 type of loan (i.e. from interest only to annuity, from investment to improved life-insurance mortgage) .....	REK0 thru REK3
7 required pledge .....	REK0 thru REK3

REK0 thru REK3

Did you, on 31 December 2014, have any ARREARS with paying one or more accounts/bills?

*More than one answer possible.*

0 no .....	HEBBEN
1 yes, arrears with paying the rent.....	REKHUUR
2 yes, arrears with paying for gas, water, electricity .....	REKGAS
3 yes, arrears with paying other accounts/bills.....	REKOVER

REKHUUR

How much was the TOTAL sum on RENT ARREARS on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

any answer

if REK2=1 .....	REKGAS
if REK3=1 .....	REKOVER
otherwise .....	HEBBEN

REKGAS

How much was the total sum on ARREARS FOR GAS, WATER, ELECTRICITY, on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

any answer

if REK3=1 .....	REKOVER
otherwise .....	HEBBEN

REKOVER

How much was the total sum on OTHER ARREARS on 31 December 2014? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

any answer..... HEBBEN

## HEBBEN

Would you, at present, like to spend more money than you have available (e.g. through income)? In other words, would you like to have more money to spend now, but which you would have to pay back later?

- 1 yes ..... LENEN  
2 no ..... LENEN

## LENEN

Are you currently in a position to borrow a substantial sum of money from family or friends?

- 1 yes ..... KREDIET0  
2 no ..... KREDIET0  
-9 don't know ..... KREDIET0

## KREDIET0 thru KREDIET4

Which of the ways to get a credit mentioned below did you APPLY FOR (irrespective of the application being accepted) over the past two years?

*More than one answer possible.*

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

## ANDKRED (string)

What other sort of loan did you apply for over the past two years? Type **-99** if you don't know the answer.

- any answer..... NOKRED

## NOKRED1 thru NOKRED3

In the past 2 years, has a request you (or your partner) made for credit been turned down, or were you not given as much credit as you applied for? More than 1 answer is possible here.

- 1 yes, request for credit turned down ..... AFGEZIEN  
2 yes, not given as much credit as I applied for ..... AFGEZIEN  
3 no ..... AFGEZIEN

## AFGEZIEN

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

- 1 yes ..... VERWKRED  
2 no ..... VERWKRED



VERWKRED

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

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

## 7. Questionnaire Economic and Psychological Concepts

*This questionnaire on economic and psychological concepts has been split in two parts since 2000, but in 2009 it was merged into one questionnaire. The questions INKHH to SPAARM16 are only presented to people in position 1, 2 of 3.*

### INKHH

The **total net income of your household** consists of the income of all members of the household, after deduction of taxes and premiums for social insurance policies, over the past 12 months. Into which of the categories mentioned below did the total net income of your household go **in the past 12 months**?

- |                                       |         |
|---------------------------------------|---------|
| 1 less than € 10,000 .....            | INKNORM |
| 2 between € 10,000 and € 14,000 ..... | INKNORM |
| 3 between € 14,000 and € 22,000 ..... | INKNORM |
| 4 between € 22,000 and € 40,000 ..... | INKNORM |
| 5 between € 40,000 and € 75,000 ..... | INKNORM |
| 6 € 75,000 or more .....              | INKNORM |
| -9 don't know .....                   | INKROND |

### INKNORM

Is this income unusually high or low compared to the income you would expect in a 'regular' year, or is it regular?

- |                       |         |
|-----------------------|---------|
| 1 unusually low ..... | INKROND |
| 2 regular .....       | INKROND |
| 3 unusually high..... | INKROND |
| -9 don't know .....   | INKROND |

### INKROND

How well can you manage on the total income of your household?

- |                                     |         |
|-------------------------------------|---------|
| 1 it is very hard .....             | FINSITU |
| 2 it is hard.....                   | FINSITU |
| 3 it is neither hard nor easy ..... | FINSITU |
| 4 it is easy.....                   | FINSITU |
| 5 it is very easy .....             | FINSITU |

### FINSITU

How is the financial situation of your household at the moment?

- |                                     |         |
|-------------------------------------|---------|
| 1 there are debts .....             | INKEVEN |
| 2 need to draw upon savings .....   | INKEVEN |
| 3 it is just about manageable.....  | INKEVEN |
| 4 some money is saved.....          | INKEVEN |
| 5 a lot of money can be saved ..... | INKEVEN |

## INKEVEN

Over the past 12 months, would you say the expenditures of your household were higher than the income of the household, about equal to the income of the household, or lower than the income of the household?

- 1 the expenditures were higher than the income ..... INKAANK  
 2 the expenditures were about equal to the income ..... LOAN1  
 3 the expenditures were lower than the income ..... LOAN1

## INKAANK

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

- 1 yes ..... INKSEC  
 2 no ..... LOAN1

## INKSEC

When you ignore the purchase of a house or car, or other (big) investments, would you say the expenditures of your household, over the past 12 months, were higher than the income of the household, about equal to the income of the household, or lower than the income of the household?

- 1 the expenditures were higher than the income ..... LOAN1  
 2 the expenditures were about equal to the income ..... LOAN1  
 3 the expenditures were lower than the income ..... LOAN1

*Now we present you three questions on loans.*

## LOAN1

Did you ever regret taking out a loan?

- 1 yes ..... LOAN2  
 2 no ..... LOAN2  
 -7 not applicable ..... LOAN2

## LOAN2

Do you agree with the following statement?

*If I want, I can easily obtain a loan.*

- 1 totally agree ..... LOAN3  
 2 agree ..... LOAN3  
 3 agree nor disagree ..... LOAN3  
 4 disagree ..... LOAN3  
 5 totally disagree ..... LOAN3  
 -9 don't know ..... LOAN3

## LOAN3

Have you ever had any help from 'Debt assistance/aid'? (=Schuldhulpverlening)

- 1 yes ..... INK25A  
 2 no ..... INK25A

## INK25A

When you think of the **next 12 months**, do you think the expenditures of your household will be higher, about the same, or lower than the income of your household?

- 1 the expenditures will be much higher than the income ..... INK25B
- 2 the expenditures will be higher than the income ..... INK25B
- 3 the expenditures will be about the same as the income ..... INK25B
- 4 the expenditures will be lower than the income ..... INK25B
- 5 the expenditures will be much lower than the income..... INK25B

## INK25B

Do these expenditures include the purchase of a house or car, or other (big) investments?

- 1 yes ..... INK25C
- 2 no ..... ECSIT

## INK25C

If you ignore the purchase of a house or car, or other (big) investments, do you think the expenditures of your household, in the **next 12 months**, will be higher about the same, or lower than the income of your household?

- 1 the expenditures will be much higher than the income ..... ECSIT
- 2 the expenditures will be higher than the income ..... ECSIT
- 3 the expenditures will be about the same as the income ..... ECSIT
- 4 the expenditures will be lower than the income ..... ECSIT
- 5 the expenditures will be much lower than the income..... ECSIT

## ECSIT

How do you think the economic situation of your household will be in five years' time in comparison to the current situation?

- 1 much worse ..... ZINVOL
- 2 worse..... ZINVOL
- 3 (about) the same..... ZINVOL
- 4 better..... ZINVOL
- 5 much better ..... ZINVOL
- 9 don't know ..... ZINVOL

*The following questions concern saving.*

## ZINVOL

Do you think it makes sense to save money, considering the current general economic situation?

- 1 yes, certainly ..... OPZIJ
- 2 yes, perhaps ..... OPZIJ
- 3 probably not ..... OPZIJ
- 4 certainly not ..... OPZIJ
- 9 don't know ..... OPZIJ

OPZIJ Did your household put any money aside **in the past 12 months**?

- 1 yes ..... HOEVSPA
- 2 no ..... HOEVSPA

## HOEVSPA

About how much money has your household put aside **in the past 12 months**?

- |                                       |         |
|---------------------------------------|---------|
| 1 less than € 1,500.....              | OPZIJ12 |
| 2 between € 1,500 and € 5,000 .....   | OPZIJ12 |
| 3 between € 5,000 and € 12,500.....   | OPZIJ12 |
| 4 between € 12,500 and € 20,000 ..... | OPZIJ12 |
| 5 between € 20,000 and € 37,500 ..... | OPZIJ12 |
| 6 between € 37,500 and € 75,000 ..... | OPZIJ12 |
| 7 € 75,000 or more .....              | OPZIJ12 |
| -9 don't know .....                   | OPZIJ12 |

## OPZIJ12

Is your household planning to put money aside **in the next 12 months**?

- |                        |          |
|------------------------|----------|
| 1 yes, certainly ..... | SPAARM01 |
| 2 yes, perhaps .....   | SPAARM01 |
| 3 probably not .....   | SPAARM01 |
| 4 certainly not .....  | SPAARM01 |
| -9 don't know .....    | SPAARM01 |

There may be many different reasons for saving money for a shorter or a longer period of time. Please indicate your opinion about each statement mentioned below.

**How important is it to you to have some money saved?**

Please indicate on a scale from 1 to 7 how important it is to you.

1 means **'very unimportant'**

7 means **'very important'**.

1	2	3	4	5	6	7	Not applicable -7
SPAARM01							
to leave a house and/or other valuable assets to your children .....SPAARM02							
SPAARM02							
to help your children if they have financial difficulties .....SPAARM03							
SPAARM03							
to supplement your general old-age pension.....SPAARM04							
SPAARM04							
in order to cover future (high) expenses .....SPAARM05							
SPAARM05							
so that you do not ever need to ask other people for financial help.....SPAARM06							
SPAARM06							
so you can buy a (different) apartment or house in the future .....SPAARM07							
SPAARM07							
to generate income from interests or dividends.....SPAARM08							
SPAARM08							
to increase your freedom so you can do what you want .....SPAARM09							
SPAARM09							
to leave money to your children (or other relatives) .....SPAARM10							
SPAARM10							
to have some savings to cover unforeseen expenses .....SPAARM11							
SPAARM11							
to have some extra money to spend when you are retired.....SPAARM12							
SPAARM12							
to set up your own business .....SPAARM13							
SPAARM13							
to give presents or gifts to your children and/or grandchildren .....SPAARM14							
SPAARM14							
to have enough money in your bank account to be sure you will be able to meet your financial liabilities.....SPAARM15							
SPAARM15							
to buy durable goods (such as furniture, electrical equipment or bikes) in the future .....SPAARM16							
SPAARM16							
for a better future .....SITUAT1							

The following statements concern your own situation compared to that of others.

Please indicate for each statement to what extent you agree or disagree. Please indicate on a scale from 1 to 7 how important it is to you.

1 means '**totally disagree**'

7 means '**totally agree**'.

totally disagree							totally agree
1	2	3	4	5	6	7	

SITUAT1

Compared to others in my environment, I am better off.....SITUAT2

SITUAT2

I think my household has more assets than others in my environment.....SITUAT3

SITUAT3

Other people in my environment have more money to spend than I do ....SITUAT4

SITUAT4

If I compare myself with my friends, I think in general I am financially better off...

.....SITUAT5

SITUAT5

Most people in my environment are saving money. ....SITUAT6

SITUAT6

I can spend more on durable consumer goods than others in my environment .....

.....SITUAT7

SITUAT7

If necessary, we/I can reduce our/my household's expenditures by 5% without a problem ..... ROUTING VARIABLE 7

ROUTING VARIABLE 7

Is the total net income of the household equal to or more than € 10,000?

1 yes ..... SPAAR1

2 no ..... UITGEVEN

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

To what extent do you agree with the following statements?

Please indicate on a scale from 1 to 7 to what extent you agree with the statement.

1 means **'totally disagree'**

7 means **'totally agree'**.

totally disagree							totally agree
1	2	3	4	5	6	7	

#### SPAAR1

I think it is more important to have safe investments and guaranteed returns, than to take a risk to have a chance to get the highest possible returns. .... SPAAR2

#### SPAAR2

I do not invest in shares, because I find this too risky..... SPAAR3

#### SPAAR3

If I think an investment will be profitable, I am prepared to borrow money to make this investment..... SPAAR4

#### SPAAR4

I want to be certain that my investments are safe..... SPAAR5

#### SPAAR5

If I want to improve my financial position, I should take financial risks ..... SPAAR6

#### SPAAR6

I am prepared to take the risk to lose money, when there is also a chance to gain money ..... BESCHRYF

#### BESCHRYF

How would you describe the risks that you have taken with investments over the past few years? If you haven't made any investments, choose 'not applicable'.

1 I have taken no risk at all ..... TOEK01

2 I have taken small risks every now and then..... TOEK01

3 I have taken some risks ..... TOEK01

4 I have sometimes taken great risks ..... TOEK01

5 I have often taken great risks ..... TOEK01

-7 not applicable ..... TOEK01

-9 don't know ..... TOEK01



*Note: Since the fieldwork of 2010 the following twelve questions are only asked if respondents did not fill them out before. The answers of the previous waves are variables TOEK1\_X t/m TOEK12\_X.*

*Now we present you some statements about the future. Please indicate for each statement to what extent you agree or disagree.*

Please indicate on a scale from 1 to 7 to what extent you agree with the following statements.

1 means '**extremely uncharacteristic**'

7 means '**extremely characteristic**'

1      2      3      4      5      6      7

TOEK01

I think about how things can change in the future, and try to influence those things in my everyday life.....TOEK02

TOEK02

I often work on things that will only pay off in a couple of years.....TOEK03

TOEK03

I am only concerned about the present, because I trust that things will work themselves out in the future. ....TOEK04

TOEK04

With everything I do, I am only concerned about the immediate consequences (say a period of a couple of days or weeks). ....TOEK05

TOEK05

Whether something is convenient for me or not, to a large extent determines the decisions that I take or the actions that I undertake. ....TOEK06

TOEK06

I am willing to sacrifice my well-being in the present to achieve certain goals in the future. ....TOEK07

TOEK07

I think it is important to take warnings about negative consequences of my acts seriously, even if these negative consequences would only occur in the distant future. ....TOEK08

TOEK08

I think it is more important to work on things that have important consequences in the future, than to work on things that have immediate but less important consequences. ....TOEK09

TOEK09

In general, I ignore warnings about future problems because I think these problems will be solved before they get critical. ....TOEK10

TOEK10

I think there is no need to sacrifice things now for problems that lie in the future, because it will always be possible to solve these future problems later. ....TOEK11

TOEK11

I only respond to urgent problems, trusting that problems that come up later can be solved in a later stage. ....TOEK12

TOEK12

I find it more important to do work that gives short-term results, than work where the consequences are not apparent until later ..... UITGEVEN

There are different opinions about planning financial affairs. Some find it important to plan in advance, other manage without too much planning. The following questions concern planning financial affairs.

#### UITGEVEN

Some people spend all their income immediately. Others save some money in order to have something to fall back on.

Please indicate what you do with money that remains after having paid for food, rent, and other necessities, where 1 means 'I spend all my money immediately' and 7 means 'I save as much as possible'.

spend immediately						save as much as possible	
1	2	3	4	5	6	7.....	PLANNEN

#### PLANNEN

Do you find it easy or difficult to control your expenditures?

Please indicate how easy or difficult you find this on a scale from 1 to 7, where 1 means 'very easy' and 7 means 'very difficult'.

very easy						very difficult	
1	2	3	4	5	6	7.....	PERIODE1

#### PERIODE1

People use different time-horizons when they decide about what part of the income to spend, and what part to save.

Which of the time-horizons mentioned below is in your household **most** important with regard to planning expenditures and savings?

- 1 the next couple of months ..... BIJHOUD
- 2 the next year ..... BIJHOUD
- 3 the next couple of years ..... BIJHOUD
- 4 the next 5 to 10 years..... BIJHOUD
- 5 more than 10 years from now ..... BIJHOUD

#### BIJHOUD

How well do you keep track of your (household) expenditures?

- 1 I don't keep track of my expenditures / I keep very bad track of my expenditures ..... POTJES
- 2 I keep rather bad track of my expenditures ..... POTJES
- 3 I more or less keep track of my expenditures..... POTJES
- 4 I keep good track of my expenditures ..... POTJES
- 5 I keep very good track of my expenditures ..... POTJES

## POTJES

Do you put money aside for particular purposes (holidays, clothes, rent etc.) in order to reserve separate amounts for different expenditures? For example, by depositing money into separate bank accounts, or by putting money in separate envelopes or jars.

- 1 no ..... PIN1  
 2 separate bank accounts..... PIN1  
 3 separate envelopes or jars/boxes, or in another way in your own house ... PIN1  
 4 other ways..... APOT

## APOT (string)

What other ways do you have in mind? ..... PIN1

## PIN1 Do you own a PIN card (that is a debit card with a PIN code) that you use to pay?

- 1 yes ..... PIN2  
 2 no ..... FOON

## PIN2 How often do you use a PIN card?

I use the PIN card:

- 1 never or very rarely .....NFC1  
 2 every now and then .....NFC1  
 3 often.....NFC1  
 4 very often.....NFC1

## NFC1

Do you own one or more PIN cards that allow contactless payments?

Contactless payment is a form of electronic payment where you need to keep the debit card close to the terminal to pay. For amounts up to € 25,- no PIN is required. Whether or not your debit card is suitable for contactless payments is identified by the following logo:



- 1 yes .....NFC2  
 2 no .....AUTOM

## NFC2

How often do you use your PIN card paying contactless?

- 1 never ..... AUTOM  
 2 seldom ..... AUTOM  
 3 every now and then ..... AUTOM  
 4 often (that is (almost) every week) ..... AUTOM  
 5 very often (that is (almost) every day) ..... AUTOM

## AUTOM

Do you get your money from an ATM or do you prefer to go to the counter of a bank?

- |  |      |
|--|------|
| 1 I prefer to use the ATM .....        | FOON |
| 2 I prefer to go into the bank.....    | FOON |
| 3 I have no particular preference..... | FOON |
| -9 don't know .....                    | FOON |

## FOON

Banks offer the possibility to arrange your banking affairs by phone. After entering your personal secret code, you can obtain information about the balance of your account, and you can transfer money from one account to another. Examples of this facility are Saldofoon, Rabofoon or Saldolijn.

Do you use such a facility?

- |                                 |       |
|---------------------------------|-------|
| 1 no .....                      | SMART |
| 2 yes, very rarely .....        | SMART |
| 3 yes, every now and then ..... | SMART |
| 4 yes, often .....              | SMART |
| 5 yes, very often .....         | SMART |
| -9 don't know .....             | SMART |

## SMART

Banks offer the possibility to arrange banking affairs by smartphone. You can manage your accounts and execute payments by using a special app that is provided by your bank

Do you use such a facility?

- |                                 |        |
|---------------------------------|--------|
| 1 no .....                      | INTERN |
| 2 yes, very rarely .....        | INTERN |
| 3 yes, every now and then ..... | INTERN |
| 4 yes, often .....              | INTERN |
| 5 yes, very often .....         | INTERN |
| -9 don't know .....             | INTERN |

## INTERN

Banks also offer the possibility to arrange banking affairs through Internet. Do you use such a facility?

- |                                 |     |
|---------------------------------|-----|
| 1 no .....                      | ZON |
| 2 yes, very rarely .....        | ZON |
| 3 yes, every now and then ..... | ZON |
| 4 yes, often .....              | ZON |
| 5 yes, very often .....         | ZON |
| -9 don't know .....             | ZON |

*The next set of questions is about estimating chances.*

ZON

What is the chance of having a sunny day tomorrow, according to you?

0 means 'no chance'

100 means 'absolutely sure'

0..100 % chance ..... HER1

HER1

What is the chance that you will leave an inheritance (including possessions and valuable items) of more than **10,000 euro**?

0 means 'no chance'

100 means 'absolutely sure'

0..100 % chance ..... HER2

HER2

What is the chance that you will leave an inheritance (including possessions and valuable items) of more than **100,000 euro**?

0 means 'no chance'

100 means 'absolutely sure'

0..100 % chance ..... HER3

HER3

What is the chance that you will leave an inheritance (including possessions and valuable items) of more than **500,000 euro**?

0 means 'no chance'

100 means 'absolutely sure'

0..100 % chance ..... HER4

HER4

What is the chance that you will leave an inheritance (including possessions and valuable items)?

0 means 'no chance'

100 means 'absolutely sure'

0..100 % chance ..... BABY

BABY

Do you have any children?

1 yes ..... PLAN

2 no ..... ROUTING VARIABELE 9

## PLAN

Do you give substantial amounts of money to your children in order to transfer part of your capital to them, or are you planning to do so in the future, e.g. every year?

- 1 no ..... UITSPR  
 2 yes, I already give substantial amounts now ..... UITSPR  
 3 yes, I am planning to give substantial amounts in the future..... UITSPR  
 -9 don't know ..... UITSPR

## UITSPR

Please indicate which of the following statements would be closest to your own opinion about this?

*Please read 'I' instead of 'we' if necessary.*

- 1 if our children would take good care of us when we get old, we would like to leave them a considerable bequest. .... ROUTING VARIABLE 9  
 2 we would like to leave our children a considerable bequest, irrespective of whether they will take care of us or not, when we are old..... ROUTING VARIABLE 9  
 3 we have no preconceived plans about leaving a bequest to our children ..... ROUTING VARIABLE 9  
 4 we don't intend to leave a bequest to our children ..... ROUTING VARIABLE 9  
 5 none of the statements mentioned above ..... ROUTING VARIABLE 9

## ROUTING VARIABLE 9

Number of persons in household > 1?

- 1 yes ..... HHRELA  
 2 no ..... GELUK

## HHRELA

How would you characterize your household?

- 1 Very good relationships between the members of the household ..... ROUTING VARIABLE 10  
 2 Good relationships between the members of the household ..... ROUTING VARIABLE 10  
 3 Neither really good nor really bad relationships between the members of the household ..... ROUTING VARIABLE 10  
 4 Bad relationships between the members of the household ..... ROUTING VARIABLE 10  
 5 Very bad relationships between the members of the household ..... ROUTING VARIABLE 10

## ROUTING VARIABLE 10

Is there a partner in your household?

- 1 yes ..... BESLIS  
 2 no ..... GELUK

## BESLIS

Which of the following five statements would best describe the way in which financial matters are decided in your household?

- 1 I always leave it to my partner to decide on financial matters ..... GELDH
- 2 my partner has more influence than me on financial decisions..... GELDH
- 3 my partner and I have equal influence on financial decisions..... GELDH
- 4 I have more influence on financial decisions than my partner does ..... GELDH
- 5 my partner always leaves the financial decisions to me ..... GELDH

## GELDH

Now we would like to ask you how your household is organized and how financial decisions are taken. Which of the following statements represents the situation in your household most?

- 1 All our money belongs to both of us, there is no distinction between mine and yours ..... GELUK
- 2 Part of the money is considered to be someone's own, the other part is mutual money. .... GELUK
- 3 The money we earn individually is one's own ..... GELUK
- 4 I control the finances, my partner receives an allowance. .... GELUK
- 5 My partner controls the finances, I receive an allowance..... GELUK
- 6 I get part of the household money, my partner controls the rest ..... GELUK
- 7 My partner receives part of the household money, I control the rest ..... GELUK
- 8 Another settlement ..... GELUK
- 7 not applicable ..... GELUK
- 9 don't know ..... GELUK

## GELUK

All in all, to what extent do you consider yourself a happy person?

- 1 very happy .....KENLTD
- 2 happy .....KENLTD
- 3 neither happy nor unhappy .....KENLTD
- 4 unhappy .....KENLTD
- 5 very unhappy .....KENLTD
- 9 don't know .....KENLTD

The following questions concern your circle of acquaintances, that is, the people with whom you associate frequently, such as friends, neighbors, acquaintances, or maybe people at work.

## KENLTD

If you think of your circle of acquaintances, into which age category do **most** of these people go?

Please select the answer that is closest to reality.

Age (in years) is mostly:

- |                           |       |
|---------------------------|-------|
| 1 under 16 .....          | KENHH |
| 2 16 - 20.....            | KENHH |
| 3 21 - 25.....            | KENHH |
| 4 26 - 30.....            | KENHH |
| 5 31 - 35.....            | KENHH |
| 6 36 - 40.....            | KENHH |
| 7 41 - 45.....            | KENHH |
| 8 46 - 50.....            | KENHH |
| 9 51 - 55.....            | KENHH |
| 10 56 - 60.....           | KENHH |
| 11 61 - 65.....           | KENHH |
| 12 66 - 70.....           | KENHH |
| 13 71 years or over ..... | KENHH |

## KENHH

The people in your circle of acquaintances may live alone or share a household with other people (for example with a partner and children). Of how many persons do **most** households of your acquaintances consist?

- |                             |        |
|-----------------------------|--------|
| 1 one person .....          | KENINK |
| 2 two persons .....         | KENINK |
| 3 three persons.....        | KENINK |
| 4 four persons .....        | KENINK |
| 5 five persons .....        | KENINK |
| 6 six persons or more ..... | KENINK |

## KENINK

How much do you think is the **average** total net income per year of those households?

- |  |        |
|--|--------|
| 1 less than € 8,000 per year .....     | KENOPL |
| 2 between € 8,000 and € 9,500 .....    | KENOPL |
| 3 between € 9,500 and € 11,000.....    | KENOPL |
| 4 between € 11,000 and € 13,000 .....  | KENOPL |
| 5 between € 13,000 and € 16,000 .....  | KENOPL |
| 6 between € 16,000 and € 20,000 .....  | KENOPL |
| 7 between € 20,000 and € 28,000 .....  | KENOPL |
| 8 between € 28,000 and € 38,000 .....  | KENOPL |
| 9 between € 38,000 and € 50,000 .....  | KENOPL |
| 10 between € 50,000 and € 75,000 ..... | KENOPL |
| 11 € 75,000 or more.....               | KENOPL |
| -9 don't know .....                    | KENOPL |



## KENOPL

Which level of education do **most** of your acquaintances have?

- |  |         |
|--|---------|
| 1 primary education.....                                   | KENWERK |
| 2 junior vocational training .....                         | KENWERK |
| 3 lower secondary education.....                           | KENWERK |
| 4 secondary education/pre-university education .....       | KENWERK |
| 5 senior vocational training.....                          | KENWERK |
| 6 vocational colleges/first year university education..... | KENWERK |
| 7 university education.....                                | KENWERK |

## KENWERK

What kind of employment do **most** of your acquaintances have?

- |   |        |
|---|--------|
| 1 self-employed .....                           | MANUUR |
| 2 practicing a free profession (freelance)..... | MANUUR |
| 3 working in the family business .....          | MANUUR |
| 4 employed on a contractual basis.....          | MANUUR |
| 5 mostly no paid job .....                      | MANUUR |

## MANUUR

If you think of the **men** among your acquaintances, how many hours per week do they work on average?

- |                           |          |
|---------------------------|----------|
| 0..100 hours a week ..... | VROUWUUR |
|---------------------------|----------|

## VROUWUUR

If you think of the **women** among your acquaintances, how many hours per week do they work on average?

- |                           |       |
|---------------------------|-------|
| 0..100 hours a week ..... | KUNDE |
|---------------------------|-------|

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

## KUNDE

How knowledgeable do you consider yourself with respect to financial matters?

- |                                    |        |
|------------------------------------|--------|
| 1 not knowledgeable.....           | ADVIES |
| 2 more or less knowledgeable ..... | ADVIES |
| 3 knowledgeable .....              | ADVIES |
| 4 very knowledgeable .....         | ADVIES |

## ADVIES

What is your most important source of advice when you have to make important financial decisions for the household?

- |  |        |
|--|--------|
| 1 parents, friends or acquaintances .....                      | CON30  |
| 2 information from the newspapers .....                        | CON30  |
| 3 financial magazines, guides, books .....                     | CON30  |
| 4 brochures from my bank or mortgage adviser .....             | CON30  |
| 5 advertisements on TV, in the papers, or in other media ..... | CON30  |
| 6 professional financial advisers .....                        | CON30  |
| 7 financial computer programs.....                             | CON30  |
| 8 financial information on the Internet .....                  | CON30  |
| 9 other.....   | ANDADV |

## ANDADV (string)

So, what is your most important source of advice when you have to make important financial decisions for the household? ..... CON30

For the following statements on human behaviour, please choose the statement which applies most to **you**.

Describe yourself as you are, not as how you want to be. Describe yourself in comparison to other people you know of the same sex and of about the same age.

1 means '**not at all applicable**'

5 means '**highly applicable**'

CON30 I have excellent ideas. ....	CON10
CON10 I like order. ....	CON23
CON23 I keep in the background.....	CON24
CON24 I sympathize with others' feelings.....	CON41
CON41 I have frequent mood swings.....	CON22
CON22 I have a vivid imagination .....	CON02
CON02 I'll leave my things lying around.....	CON47
CON47 I am quiet around strangers .....	CON40
CON40 I take time out for others .....	CON13
CON13 I get stressed out easily .....	CON50
CON50 I am full of ideas .....	CON01
CON01 I do chores right away. ....	CON11
CON11 I am the life of the party .....	CON12
CON12 I feel little concern for others.....	CON25
CON25 I seldom feel blue.....	CON14
CON14 I have a rich vocabulary .....	CON03
CON03 I live my life according to schedules.....	CON15
CON15 I do not talk a lot .....	CON16
CON16 I am interested in people.....	CON17
CON17 I am relaxed most of the time.....	CON18
CON18 I have difficulty understanding abstract ideas .....	CON04
CON04 I neglect my obligations .....	CON19
CON19 I feel comfortable around people .....	CON20
CON20 I insult people .....	CON21
CON21 I worry about things .....	CON26
CON26 I am not interested in abstract ideas.....	CON05
CON05 I pay attention to details .....	CON27
CON27 I start conversations .....	CON28
CON28 I am not interested in other people's problems.....	CON29
CON29 I am easily disturbed .....	CON38
CON38 I am quick to understand things.....	CON06
CON06 I am accurate in my work.....	CON31
CON31 I have little to say .....	CON32
CON32 I have a soft heart.....	CON33
CON33 I get upset easily.....	CON34
CON34 I do not have a good imagination .....	CON07
CON07 I forget to put things back where they belong. ....	CON35
CON35 I talk to a lot of different people at parties.....	CON36
CON36 I am not really interested in others.....	CON37
CON37 I change my mood a lot .....	CON42

CON42 I use difficult words .....	CON08
CON08 I am always well prepared .....	CON43
CON43 I do not mind being the centre of attention .....	CON44
CON44 I feel others' emotions .....	CON45
CON45 I get irritated easily .....	CON46
CON46 I spend time reflecting on things .....	CON09
CON09 I often make a mess of things .....	CON39
CON39 I do not like to draw attention to myself .....	CON48
CON48 I make people feel at ease .....	CON49
CON49 I often feel blue .....	LOCUS01

Please indicate for the following statements in which extent you agree or disagree, where 1 means '**totally disagree**' and 7 means '**totally agree**'.

LOCUS01	
Saving and careful investing is a key factor in becoming rich .....	LOCUS02
LOCUS02	
Whether or not I get to become wealthy depends mostly on my ability .....	LOCUS03
LOCUS03	
In the long run, people who take very good care of their finances stay wealthy .....	LOCUS04
LOCUS04	
If I become poor, it's usually my own fault .....	LOCUS05
LOCUS05	
I am usually able to protect my personal interests .....	LOCUS06
LOCUS06	
When I get what I want, it's usually because I worked hard for it .....	LOCUS07
LOCUS07	
My life is determined by my own actions .....	LOCUS08
LOCUS08	
There is little one can do to prevent poverty .....	LOCUS09
LOCUS09	
Becoming rich has nothing to do with luck .....	LOCUS10
LOCUS10	
Regarding money, there isn't much you can do for yourself when you are poor .....	LOCUS11
LOCUS11	
It's not always wise for me to save because many things turn out to be a matter of good or bad fortune. ....	LOCUS12
LOCUS12	
It is chiefly a matter of fate whether I become rich or poor .....	LOCUS13
LOCUS13	
Only those who inherit or win money can possible become rich .....	ROUTING VARIABLE 11
ROUTING VARIABLE 11	
If the respondent works .....	WORK01
If the respondent does not work .....	JEUGD1

The next questions are about your **work**. Please indicate in which extent you agree or disagree.

1 means **'totally disagree'**

7 means **'totally agree'**

### **In my work:**

WORK01	I interact a lot with other people .....	WORK02
WORK02	I have to cooperate with others.....	WORK03
WORK03	I make my own decisions. ....	WORK04
WORK04	I am interested in and help out other people.....	WORK05
WORK05	I have to solve complicated tasks .....	WORK06
WORK06	I usually work in my own office .....	WORK07
WORK07	I usually do what other people tell me to do .....	WORK08
WORK08	I work with others in a team .....	WORK09
WORK09	I decide what other people should do.....	JEUGD1

*Note: The following six questions are only asked if respondents did not fill them out before. The answers of the previous waves are variables JEUGD1\_X to JEUGD6\_X.*

The next 6 questions are about your childhood. Please think about the time you were a child and try to answer the following questions as best as possible.

JEUGD1	When you were between 8 and 12 years of age, did you receive an allowance from your parents then? By allowance we mean a fixed amount received on a regular basis.	
	1 yes .....	JEUGD2
	2 yes, but it was sometimes forgotten .....	JEUGD2
	3 occasionally .....	JEUGD2
	4 no .....	JEUGD2

JEUGD2	When you were between 8 and 12 years of age, did you do little household chores (like washing the car) for which you received some money from your parents?	
	1 often .....	JEUGD3
	2 sometimes.....	JEUGD3
	3 occasionally .....	JEUGD3
	4 hardly ever .....	JEUGD3
	5 never .....	JEUGD3

## JEUGD3

When you were between 8 and 12 years of age, could you spend your money as you pleased?

- 1 My parents decided on how I spent all my money .....JEUGD4
- 2 My parents decided on how I spent most of my money.....JEUGD4
- 3 Part of my expenditure was decided by me, the rest was decided by my parents .....JEUGD4
- 4 Mostly, I could decide on how I spent my money .....JEUGD4
- 5 I could decide on all my expenditures .....JEUGD4

## JEUGD4

Did you have a job on the side (like a newspaper round, a job on Saturday etc.) when you were between 12 and 16 years of age?

- 1 Yes, I had many jobs on the side at that time. ....JEUGD5
- 2 Yes, I had a few jobs on the side at that time.....JEUGD5
- 3 Yes, I had one job on the side at that time. ....JEUGD5
- 4 No, I did not have a job on the side at that time.....JEUGD5

## JEUGD5

Did your (grand)parents try to teach you how to budget when you were between 12 and 16 years of age?

- 1 Yes, they gave me advice and practical help. ....JEUGD6
- 2 Yes, they gave me some advice and practical help .....JEUGD6
- 3 Yes, but to a certain extent.....JEUGD6
- 4 No .....JEUGD6

## JEUGD6

Did your (grand)parents stimulate you to save money between the age of 12 and 16?

- 1 Yes, they emphasized the necessity of saving. ....MHI001
- 2 Yes, they told me how important saving is .....MHI001
- 3 Yes, but to a certain extent.....MHI001
- 4 No, not at all.....MHI001

The following questions are about how you felt over the past month.  
For every question, please choose the answer that best describes how you felt during this past month.

This past month....

- 1 never
- 2 seldom
- 3 sometimes
- 4 often
- 5 mostly
- 6 continuously

- MHI001 I felt very anxious ..... END
- MHI002 I felt so down that nothing could cheer me up..... END
- MHI003 I felt calm and peaceful..... END
- MHI004 I felt depressed and gloomy..... END
- MHI005 I felt happy..... END

**END Questionnaire Economic and Psychological Concepts**