EUROPEAN CENTRAL BANK

EUROSYSTEM

HFCS User Database Documentation

Core and derived variables

2021 Wave

Contents

1   Core variables

Sample information

SA0010   household identification number

Reference unit: All sampled households

Coding:

Numerical value, max. 8 digits.

SA0100   country

Reference unit: All sampled households

Coding:

Two letters country code, following ISO 3166-1 alpha-2.

Survey definition:

This is the country where the household resides.

SA0200   survey vintage

Reference unit: All sampled households

Coding:

Numerical value, 4 digits.

Survey definition:

The survey vintage is the "year of reference" of the current wave, and is only used to refer to this wave with later panel observations. SA0210 will point out to the vintage SA0200 of the last interview that this household was in. The survey reference can be e.g. the year of the fieldwork, or the year of the flow variables, or some other numerical code.

SA0110   past household ID

Reference unit: Panel households

Coding:

Numerical value, max. 8 digits.

Survey definition:

To be provided as empty for countries without a panel component

SA0210   vintage of last interview (household)

Reference unit: Panel households

Coding:

Numerical value, 4 digits.

Survey definition:

To be provided as empty for countries without a panel component. See SA0200 for the definition of the survey vintage

SC0100   type of dwelling

Reference unit: All sampled households

Coding:

1 - Individual house
2 - Semi-detached house
3 - Flat/apartment
4 - Other kind of dwelling
5 - Dwelling does not exist

1   Household Listing

RA0100   relationship to reference person

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE COMPLETED FROM THE HOUSEHOLD SCREENER.

Reference unit: All household members

Reference period: Current

Coding:

1 - Reference person (RP)
2 - Spouse or Partner of RP
3 - Son/daughter of RP
4 - Parent of RP

5 - Parent in law of RP

6 - Grandparent of RP

7 - Grandchild of RP

8 - Brother/sister of RP

9 - Another relative of RP

10 - Other household member - not a relative of RP

Technical definition:

Spouse:

Spouse is defined as a person related by marriage (husband/wife) or alternative legal arrangement (registered partner, in countries where such an arrangement exists).

Partner:

Partner is defined as a person, other than a spouse, with whom one cohabits without being married or having alternative partnership on a legal basis to each other (domestic partner, cohabitating partner, consensual union).

Another relative:

Another relative is a person not belonging to any of the previous categories related to the RP by circumstances of birth or family relationship (e.g. aunts, uncles, cousins, son in law, daughter in law etc.).

Other household member:

Other persons, without such a family relationship, should be coded as other household members, not related to RP.

RA0010   personal ID

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE ASSIGNED BY NCB

Reference unit: All household members

Reference period: -

Coding:

Numerical value, 2 digits

RA0020   past personal ID

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE COMPLETED BY NCB.

Reference unit: All household members (panel)

Reference period: -

Coding:

Numerical value, 2 digits

Survey definition:

To be provided as empty for countries without a panel component.

RA0030 vintage of last interview (individual)

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE COMPLETED BY NCB.

Reference unit: All household members (panel)

Reference period: -

Coding:

Numerical value, 4 digits

Survey definition:

The vintage refers to the "year of reference" of the particular wave of the HFCS where the person was last interviewed. It corresponds to variable SA0210. To be provided as empty for countries without a panel component.

RA0040 motivation for entering the household

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE COMPLETED BY NCB

Reference unit: New members of panel household

Reference period: -

Coding:

1 - New-born
2 - Other

Survey definition:

To be provided as empty for countries without a panel component.

RA0200 gender

[INTERVIEWER: ASK RA0100 AND RA0200 FIRST OF FKP. RECORD GENDER BY OBSERVATION OR RELATIONSHIP TO REFERENCE PERSON: IF NOT OBVIOUS, ASK]

I am required to ask: what is X's(your) gender?

Reference unit: All household members

Reference period: Current

Coding:

1 - Male
2 - Female

RA0300   age

What is X's(your) age?

Reference unit: All household members

Reference period: Current

Coding:

Numerical value, 3 digits.

Technical definition:

Age of the person at the time of the interview.

RA0300_B age in brackets

RA0300 recoded to brackets

Reference unit: All household members

Reference period: Current

Coding:

Numerical value

Survey definition:

Age in brackets, where the bracket value is the lower bound of each age group:

0-6=>0, 7-13=>7, 14-15=>14, 16-19=>16, 20-24 =>20, 25-29 =>25, 30-34 =>30, 35-39 =>35, 40-44 =>40, 45-49 =>45, 50-54 =>50, 55-59 =>55, 60-64 =>60, 65-69 =>65, 70-74 =>70, 75-79 =>75, 80-84 =>80, 85+ =>85.

RA0400   country of birth

In which country was(were) X(you) born?

Reference unit: All household members

Reference period: Current

Coding:

Two or three characters country code (using the ISO 3166-1 alpha-2 for two-letter codes for individual countries and the EU-SILC three-letter codes for groups of countries)

Survey definition:

Country of birth is the country where a person was born, defined as the country of usual residence of mother at the time of the birth, or, by default, the country in which the birth occurred. Information on country of birth should be obtained in accordance with the national boundaries existing at the time of data collection.

The country of birth of a person who was born during the mother's short-term visit to a country other than her usual country of residence, should be the country where mother had her place of usual residence.

Particular care is needed in the cases where national boundaries have changed and/or where previously existing countries have split to form two or more new countries. As a rule, person should not be regarded as foreign-born simply because the national boundaries of the country of birth have changed. Persons who migrated before the border change or break-up of a former country should be distinguished from those who did so after these changes. Care should be taken to ensure that persons who have only undertaken internal migrations (non international migrants) within the borders of the former country are not wrongly counted as international migrants.
[Source: Eurostat, Core Social Variables, Updated 2011 Guidelines]

The code for the country of birth should correspond to the two-letter ISO code 3166-2 alpha-2 [https://en.wikipedia.org/wiki/ISO_3166-1_alpha-2]. In particular, GR should be used for Greece.

For groups of countries, the classification in EU-SILC (see Regulation EC 1983/2003) should be used:

   OEA Other euro area Countries

   OEU Other non-Euro area European Union Countries

   NAF North Africa (Algeria, Egypt, Libyan Arab Jamahiriya, Morocco, Sudan, Tunisia, Western Sahara)

   WAF West Africa (Benin, Burkina Faso, Cape Verde, Côte d'Ivoire, Gambia, Ghana, Guinea, Guinea-Bissau, Liberia, Mali, Mauritania, Niger, Nigeria, Saint Helena, Senegal, Sierra Leone, Togo)

OAF Other Africa

CSA Central and South America

NME Near and Middle East (Armenia, Azerbaijan, Bahrain, Georgia, Iraq, Israel, Jordan, Kuwait, Lebanon, Occupied Palestinian Territory, Oman, Qatar, Saudi Arabia, Syrian Arab Republic, United Arab Emirates, Yemen)

OAS Other Asia

OCE Australia and Oceania

[Source: Commission regulation (EC) No 1983/2003 of 7 November 2003 implementing Regulation (EC) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions (EU-SILC) as regards the list of target primary variables, http://eur-lex.europa.eu/en/index.htm]

Technical definition:

Country of birth would in most of the cases correspond to the actual country of birth. The exception is in case of persons born during a short visit or birth related visit of the mother. Then, place of usual residence of the mother should be coded instead.

For coding country of birth of immigrants, the current states and their borders are to be used (e.g. person born in Ljubljana in 1980 would be coded as SI for Slovenia / OEA Other Euro Area, person born in Prague in the same year as CZ / Other European Union Countries. Etc.)

A special care may be needed in survey countries whose borders have moved or which were established by split of previously existing countries. In case of changed borders, persons born on the territory of the survey country at the time of their birth and now residing in the survey country, should be coded as born in the survey country (despite the fact that the territory does no longer belong to the survey country nowadays, the preference here is not to code them as foreign born).

RA0500   how long have you been living in the country

For how many years (have you/has X) lived in <SA0100 country in which the interview is taking place>?

INTERVIEWER: IF THE PERSON HAS BEEN LIVING IN <COUNTRY> FOR LESS THAN HALF A YEAR, CODE THE CURRENT "ZERO".

INTERVIEWER: IF THE PERSON HAS HAD MULTIPLE STAYS IN <SA0100>, PROBE: Please include all stays in <SA0100> that lasted longer than six months.

Reference unit: All household members

Reference period: Current

Coding:

Numerical value, 3 digits.

Filtering: IF (RA0400 <> SA0100)

Survey definition:

Number of years the person has been living in the country.

Technical definition:

In case of repeated stays in the country of interview, the answer should reflect the total length where the respondent has lived in the country as the sum of all stays longer than 6 months. In case no stay has lasted more than 6 months, code zero.

Example: if respondent studied in the country 5 years, then left the country to come back after some time, the total length of stay should include those 5 years of his/her studies

PA0100   marital status

What is X's(your) marital status?

Reference unit: All 16+

Reference period: Current

Coding:

1 - Single/never married
2 - Married
3 - Consensual union on a legal basis
4 - Widowed
5 - Divorced

Survey definition:

Marital status is usually understood as legal marital status, which is defined as the (legal) conjugal status of each individual in relation to the marriage laws (or customs) of the country (i.e. de jure status).

Four main marital statuses can be distinguished: single (never married), married, widowed and divorced. Other legal marital statuses may exist in some countries - like registered/legal partnership or legally separated.

In addition to the de-jure marital status, a second distinct concept of marital status exists - de facto marital status. It is defined as the marital status of each individual in

terms of his or her actual living arrangements within the household rather than in terms of a legal status of persons. The key classification criterion is the fact whether person lives in a union with a partner or not. De-facto marital status then distinguishes between partnership with a legal basis and consensual union (co-habitation).

[Source: Eurostat, Core Social Variables]

Technical definition:

The variable includes legal (de-jure) marital status of the respondent classified under the four main legal marital statuses, plus consensual union on a legal basis:

* Single (never married).
* Married.
* Consensual union on a legal basis (includes registered partnerships or other similar national legal arrangements – if existing in a given country)
* Widowed and not remarried nor in a consensual union on a legal basis (including widowed from registered partnership, where applicable).
* Divorced and not remarried nor in a consensual union on a legal basis (including legally separated and dissolved registered partnership, where applicable).

In case legally separated constitutes a special legal marital status (as it is in some countries), information on these may collected separately but will be thereafter classified under divorced. Married persons not living with their spouse will, however, be classified according to their de-jure status as married. In this respect, the de-jure marital status may not necessarily correspond with the actual situation of the household in terms of co-habitation, arrangements, etc.

NOTE: the actual co-habitation and household arrangements (particularly with respect to informal cohabitation arrangements not covered by legal marital status) can be derived from the relationship of other household members to the reference person. The Eurostat's Core social Variables works with the following aggregated classification of household types:

1 One-person household

2 Multi-person household
   2.1. Lone parent with child(ren) aged less than 25
   2.2. Couple without child(ren) aged less than 25
   2.3. Couple with child(ren) aged less than 25
   2.4. Couple or lone parent with child(ren) aged less than 25 and other persons living in household*
   2.5 Other type of household**

* Category "other persons" includes all persons in household who are not children of that couple or lone parent or partner in that couple.

** Category "Other type of household" includes all other households without parent-child relationship.

PA0200   highest level of education completed

What is the highest level of education (you/he/she) (has/have) completed?

Reference unit: All 16+

Reference period: Current

Coding:

Categories based on ISCED-2011 classification:

1 - Early childhood education or no education (0) or Primary education (1)
2 - Lower secondary education
3 - Upper secondary education (3) or Post-secondary non-tertiary education (4)
5 - Short-cycle tertiary education (5) or Bachelor or equivalent (6) or Master or equivalent (7) or Doctoral or equivalent (8)

Survey definition:

The highest level of education of one person is defined as the highest attainment of an educational programme the person has successfully completed.

The educational classification to be used is the International Standard Classification of Education (ISCED 2011) coded according to the nine ISCED-2011 categories. The basic unit of classification in ISCED-2011 is the educational programme. Educational programmes are defined on the basis of their educational content as an array or sequence of educational activities, which are organised to accomplish a pre-determined objective or a specified set of educational tasks.

ISCED-2011 provides an improved set of criteria for assigning individual programmes to 'levels' of education (the more practical steps for the coding according to ISCED-2011 can be found in the ISCED-2011 manual published by UNESCO

[Source: UNESCO-ISCED, http://www.uis.unesco.org/Education/Pages/international-standard-classification-of-education.aspx]

Technical definition:

The variable uses the ISCED-2011 International Standard Classification of Education.

ISCED categories cannot be asked directly in the questionnaire, answer categories will have to reflect the structure of each national system of education. In each country, an official "mapping" exists of the national system of education into the international ISCED scheme, which is used for compiling EU statistics on education and in surveys coordinated by Eurostat. This "mapping" is to be used as a reference

for recoding of answers from national questionnaire into the harmonised ISCED-based output.

The expression "level successfully completed" must be associated with obtaining a certificate or a diploma, when there is a certification. In cases where there is no certification, successful completion must be associated with full attendance.

When determining the highest level, both general and vocational education/training should be taken into consideration.

Persons who have not completed their studies should be coded according to the highest level they have completed.

HA0100   financially knowledgeable person

THERE IS NO SUCH QUESTION IN THE QUESTIONNAIRE. INFORMATION TO BE COMPLETED FROM THE HOUSEHOLD SCREENER

Reference unit: Household

Coding:

Numerical value of the RA0010 personal ID (2 digits), if the FKP is a member of the household

Special coding:

99 - Other person not a member of the household

Survey definition:

The financially knowledgeable person (FKP) is the person best suited to provide information on the finances of the household. The FKP may or may not be a member of the household (see SCREENER).

2   Real assets and their financing

HB0100   size of household main residence

I am going to ask you about your main residence, that is the place where you (and your household) live for most of the year.

What is the size of the residence in square meters?

[INTERVIEWER: IF RESPONDENT NOT ABLE TO PROVIDE AN EXACT ANSWER, TRY TO GET AN APPROXIMATE NUMBER INSTEAD.

INCLUDE ONLY THE LIVING AREA OF THE HOUSEHOLD'S OWN DWELLING, I.E. HOUSE/FLAT BUT NOT SURROUNDING LAND HERE.]

Reference unit: Household

Reference period: Current

Coding:

Numerical value in square meters, 5 digits.

Survey definition:

The size of the residence is the useful floor space that can be exclusively used by you/your household, measured in square meters.

Technical definition:

Main residence
The household main residence is defined as the dwelling where the members of the household usually live, typically a house or an apartment. A household can only have one main residence at any given time, although they may share the residence with people not belonging to the household.

While the main residence of most households is clear, there are cases for which it is not, e.g. for frequent travellers or people living in multiple houses. In these latter cases, criteria for the identification of the household's main residence would consist mostly of guidelines rather than hard rules. For those cases, the main residence has to be determined on a case-by-case basis. Possible factors include: time spent at residence per year, mailing address, tax status, telephone listing, voting registration, location of personal effects, and stated purpose of residence on insurance policies.

Size of the residence: it is the internal habitable area, in square meters. The dwelling size refers to the useful floor space using the same definition as for the population and housing census and as recommended in the Programme of Current Housing and Building Statistics for Countries in the UNECE Region (Statistical Standards and Studies No. 43). Useful floor space: The floor space measured inside the outer walls excluding non-habitable cellars and attics and, in multi-dwelling buildings, all common spaces. Household should declare the area of dwelling that can be exclusively used.

HB0100_B size of household main residence in brackets

HB0100 recoded to brackets

Reference unit: Household

Reference period: Current

Coding:

Numerical value.

Survey definition:

Size of household main residence in brackets:

0-29=>1, 30-39=>2, 40-49=>3, 50-59=>4, 60-79=>5, 80-99=>6, 100-119=>7, 120-149=>8, 150-199=>9, 200+=>10.

HB0200   how long have you been living in the household main residence

How long have you (or anyone in the household) been living in this residence? [enter the length of stay in years]

[INTERVIEWER NOTE: BE SURE THAT THE SPECIFIC PERSON (IF NOT THE RESPONDENT) IS STILL PART OF THE HOUSEHOLD]

Reference unit: Household

Reference period: Current

Coding:

Numerical value, 2 digits (for years).

HB0300   main residence - tenure status

Do you (or anyone in the household) own all or part of the residence, do you rent it, or do you use it for free?

[INTERVIEWER: IF BOTH "OWN PART" AND "RENT" APPLICABLE, SELECT "OWN PART"; IF "FREE USE" ASK AND MAKE A NOTE TO SPECIFY WHETHER HOUSING PROVIDED AS PART OF JOB BENEFITS OR WHETHER PROVIDED BY FAMILY/FRIENDS/CHARITIES/STATE/ETC.]

Reference unit: Household

Reference period: Current

Coding:

1 - Own all
2 - Own part
3 - Rented / Sublet
4 - Free use (specify)

Technical definition:

Free use: free use should include usufruct.

HB0400   is rent paid for partially owned household main residence

(Do you/Does your household) pay any rent for the part owned by others?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Filtering: IF (HB0300 = 2)

HB0410   amount of rent paid for partially owned household main residence

What is the monthly amount paid as rent (please exclude utilities, heating, etc. if possible)?

(Alternative interviewing: ask another frequency, as appropriate, and convert it to monthly amount).

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: IF (HB0400 = 1)

HB0500   % of ownership of household main residence

What percentage of the value of the residence belongs to (you/your household)?

Reference unit: Household

Reference period: Current

Coding:

Numerical value, 4 digits, 2 decimal places

Filtering: IF (HB0300 = 2)

HB0600 way of acquiring property

How (did you/your household) acquire the (part of the) residence (you own/your household owns): did you purchase it, did you construct it yourself, did you inherit it or did you receive it as a gift?

IF PARTLY INHERITED/RECEIVED AS A GIFT AND PARTLY PAID FOR IT, PROBE: Which option accounts for the largest part of what (you own/your household owns)?

Reference unit: Household

Reference period: -

Coding:

1 - Purchased
2 - Own construction
3 - Inherited
4 - Gift
5 - 50% PURCHASED OR CONSTRUCTED/50% INHERITED OR RECEIVED AS A GIFT [SILENT]

Filtering: IF ((HB0300 = 1) OR (HB0300=2))

Survey definition:

Own construction: refers to the case where the household bought the land, and constructed the residence, either by themselves, with friends and family, or through hired contractors. The case of an existing construction that was demolished or greatly and significantly reconstructed should be counted as Own construction too. A residence that was bought before construction but to be delivered in a finished state to the household (as can be the case of apartments bought "on plans") should be counted as "Purchased".

HB0700 year of property acquisition

In what year did you (or someone in your current household) acquire the residence or buy the land it is on?

IF THE RESIDENCE WAS ACQUIRED IN MULTIPLE STEPS, PROBE: Please tell me the year in which you (or any current household member) first acquired ownership of part of the property

Reference unit: Household

Reference period: -

Coding:

Numerical value, 4 digits.

Filtering: IF ((HB0300 = 1) OR (HB0300=2))

Technical definition:

If the household main residence was acquired or constructed in multiple steps, the year should refer to the first year when ownership of part of the household main residence was acquired by some current household member. If land for construction of the HMR was acquired prior to the construction of the residence, the year of acquisition of the land should be coded as the first year of acquisition of part of the current HMR property.

HB0800   property value at the time of its acquisition

How much was the residence <IF HB0600=2 [and/or the associated land]> worth at the time [you/someone in your household] acquired it)? (< If HB0300=2 [only partly owned by the household] > Please consider the price of the entire residence, not just your/your household's share).

IF THE RESIDENCE WAS ACQUIRED IN MULTIPLE STEPS, PROBE: Please consider the total value at the time you (or any current household member) first acquired ownership of part of the property.

Reference unit: Household

Reference period: -

Coding:

Numerical value in EUR, 9 digits

Filtering: IF ((HB0300 = 1) OR (HB0300=2))

Technical definition:

The sought answer is the value of the property at the time of its acquisition. Even if the property was acquired for free (gift, inheritance) or only for partial payment below the market value, an estimate of the market value at that time should be provided. In principle, the value of zero should never be reported (if no estimate is possible, Don't know (-1) response is appropriate, not zero).

HB0900   current price of household main residence

[What is the value of this property, i.e. if you could sell it now how much do you think would be the price of it?/(< IF THE HOUSEHOLD MAIN RESIDENCE IS A FARM (NON-CORE QUESTION HNB0100=1) > What is the value of the farm land and buildings? Please do not include the value of farm implements, crops or livestock. I will ask you to include those later when we talk about businesses.] (< If HB0300=2 [only partly owned by the household] > Please consider the price of the entire property, not just your/your household's share).

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits

Filtering: IF ((HB0300 = 1) OR (HB0300=2))

HBZ010x house price expectations

We are interested in knowing how you think the price of the residence you are living in might change over the next 12 months.

Please distribute a total of 10 points among the 5 changes shown in the card below, assigning more points to the scenarios you think are more likely and zero points if a scenario seems nearly impossible to you.

INTERVIEWER: ALL 10 POINTS MAY BE GIVEN TO A SINGLE SCENARIO IF A HOUSEHOLD CONSIDERS IT THE ONLY ONE POSSIBLE, WITH THE REMAINING SCENARIOS BEING GIVEN 0.

INTERVIEWING STRATEGY: SHOW A TABLE WITH ALL 5 POSSIBILITIES. GIVE THE RESPONDENT THE OPTION TO EITHER FILL IT OUT WITH A PEN OR PROVIDE FEEDBACK ORALLY.

[IMPLEMENTATION POSSIBILITIES: IN ORDER TO ADAPT TO THE NATIONAL SITUATION, THE UPPER AND LOWER THRESHOLDS CAN BE ADAPTED AT THE TIME OF IMPLEMENTATION. THE VALUE OF THE UPPER THRESHOLD IS TO BE FILLED IN HBZ011 AND THE LOWER THRESHOLD HBZ012. THE CONSENSUS VALUE PROPOSED FOR THESE TWO VARIABLES IS 5.]

Reference unit: Household

Coding:

Numerical value, integer 0 to 10

a set of 5 variables for items

a - decrease by more than [HBZ012] per cent
b - decrease by 2 to [HBZ012] per cent
c - no more than 2 per cent increase or decrease
d - increase by 2 to [HBZ011] per cent
e - increase by more than [HBZ011] per cent

HBZ011   upper bound of household price expectation threshold

THERE IS NO QUESTION CORRESPONDING TO THIS TECHNICAL VARIABLE. THE CONSENSUS VALUE IN THE HFCS IS 5.

Reference unit: Household

Coding:

Numerical value, in percentage

Survey definition:

The variable is used to define the common threshold of variables HBZ010a and HBZ010b.

HBZ012   lower bound of household price expectation threshold

THERE IS NO QUESTION CORRESPONDING TO THIS TECHNICAL VARIABLE. THE CONSENSUS VALUE IN THE HFCS IS 5.

Reference unit: Household

Coding:

Numerical value, in percentage

Survey definition:

The variable is used to define the common threshold of variables HBZ010d and HBZ010e.

HB1000   mortgages or loans using HMR as collateral

Are there currently any outstanding mortgages or loans that use the residence as collateral?

INTERVIEWER: IF MULTIPLE ITEMS - INCLUDING THE HMR - ARE USED AS COLLATERAL, CODE YES HERE AND MAKE A NOTE.

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Filtering: IF ((HB0300 = 1) OR (HB0300=2))

Technical definition:

Mortgage loans

Mortgage loans are a very common type of debt instrument used by many individuals to borrow money to purchase a property. The financial institution is given security by housing until the mortgage is paid off in full. Under a mortgage loan, the lender has the possibility to sell (foreclose, repossess or seize) the property under certain circumstances (principally, non-payment of the mortgage loan) and to apply the amount received to the original debt.

Mortgage lending is the primary mechanism used in many countries to finance private ownership of residential property. Although the terminology and precise forms will differ from country to country, the basic components tend to be similar.

Collateral

Refers to an asset or a set of assets that are pledged as a guarantee for the repayment of loans. A house, a car, a property, or equipment are all examples of tangible assets that could be used as collateral. In case you are unable to pay off the loan as scheduled, the assets used as collateral will be seized and sold, and the money raised by selling the assets will be used to repay the loan.

Only mortgages taken by household members are taken into account. If the HMR is used as collateral for mortgages of persons, who are not members of the household (HMR used as collateral to loans for son, daughter, other relative, who are not members of the household), these contingent liabilities should not be included among household's mortgage debt. It is only if and when such contingent debt materialises and the members of the household have to step up to take responsibility for the debt, that the mortgage should be reported as part of household's debt.

If HMR is used as collateral together with some other properties, include the loan as collateralised on household main residence.

HB1010   number of mortgages or loans using HMR as collateral

How many such mortgages or loans are there?

Reference unit: Household

Reference period: Current

Coding:

Numerical value, 1 digit (for number of mortgages or loans)

Filtering: IF (HB1000 = 1)

HB120$x   HMR mortgage $x: purpose of the loan

When (you/your household) first took out this mortgage, what was the purpose for which the money was used? Please start with the most important purpose.

(PROBE: What else?)

(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST]

Reference unit: Household

Reference period: -

Loop: Loop for HMR mortgages

Coding:

1 - To purchase or construct the HMR
2 - To purchase other real estate
3 - To refurbish or renovate the residence
4 - To buy a vehicle or other means of transport
5 - To finance a business or professional activity
6 - To consolidate or refinance debts
7 - For education purposes
8 - To cover living expenses or other purchases
9 - Other (specify)

a set of 4 variables for items

a - first choice purpose of the loan
b - secondary choice purpose of the loan
c - secondary choice purpose of the loan
d - secondary choice purpose of the loan.

Filtering: IF (HB1010 > $x-1)

Technical definition:

Item 6 - Debt consolidation

Debt consolidation is the practice of taking out one unique loan to pay off several others. This is often done to secure a lower interest rate, secure a fixed interest rate or for the convenience of servicing only one loan within the same household. Debt consolidation can simply be from a number of unsecured loans into another unsecured loan, but more often it involves a secured loan against an asset that serves as collateral, most commonly a house, so as to obtain a lower interest from the lender(s). (For example: the idea is that instead of a number of high-interest loans, you take out one large low-rate loan or a top-up loan from your mortgage lender.)

HB110$x HMR mortgage $x: mortgage refinancing

Does this loan refinance a previous loan, that is, did this loan replace a previous loan [that had this property as collateral]? BORROWERS SOMETIMES TAKE OUT NEW LOANS TO PAY OFF EXISTING ONES, TAKING ADVANTAGE OF BETTER CONDITIONS, FOR EXAMPLE INTEREST RATE, TERM, AND AMOUNT.

INTERVIEWER: IF THE RESPONDENT SAYS THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND TREAT ANY REWORKING OF AN EARLIER LOAN AS REFINANCING (I.E. CODE HB110$x AS 1).

Reference unit: Household

Reference period: -

Loop: Loop for HMR mortgages

Coding:

1 - Yes
2 - No

Filtering: IF (HB1010 > $x-1)

HB113$x HMR mortgage $x: reason for refinancing

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?

CODE ALL THAT APPLY

Reference unit: Household

Reference period: -

Loop: Loop for HMR mortgages

Coding:

1 - To get better loan terms
2 - To borrow additional money against the property
3 - Some other reason (please, specify)

a set of 2 variables for items

a - first reason for refinancing / no refinancing
b - second reason for refinancing

Filtering: IF ((HB1010 > $x-1) AND (HB110$x = 1))

Survey definition:

Debt (loan) refinancing

Debt refinancing refers to the conversion of the original debt including arrears, into a new debt instrument. In other words, overdue payments or future debt-service obligations are "paid off" using a new debt obligation .

[Source: Eurostat's Concepts and Definitions Database (CODED), metadata server, RAMON,
http://ec.europa.eu/eurostat/ramon/index.cfm?TargetUrl=DSP_PUB_WELC. No official definition provided in ESA95 (only mentioned in paragraph 5.81).]

Technical definition:

Debt (loan) refinancing
To refinance a loan means paying off an existing loan with the proceeds from a new loan, usually of the same size (but could also be larger, if the borrower needs more money, or lower, if additional resources to the new mortgage are used to pay back the previous one). Replacing a loan usually allows the borrower to benefit from better terms, possibly in terms of a lower interest rate and/or a longer pay-off period.

Note: A reverse mortgage is a special type of home loan that lets you convert a portion of the equity in your home into cash.

HB130$x   HMR mortgage $x: year when loan taken/refinanced

<IF HB110$x=2>   When did (you/your household) take out the mortgage?
<IF HB110$x=1>   When did (you/your household) refinance the earlier loan
<IF HB110$x=-1 or -2> When did (you/your household) take out the mortgage or most recently refinance ?
<IF HB110$x=-1 or -2> When did (you/your household) take out the mortgage, or most recently refinance it?

INTERVIEWER: IF THE LOAN WAS REFINANCED, WE WANT THE DATE THE CURRENT LOAN WAS MOST RECENTLY REFINANCED. IF IT WAS RENEGOTIATED, WE WANT THE DATE OF THE INITIAL LOAN.

INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, ASK THE DATE THAT THE PAYMENTS TO THE HOUSEHOLD BEGAN

Reference unit: Household

Reference period: -

Loop: Loop for HMR mortgages

Coding:

Numerical value, 4 digits (for year)

HB140$x   HMR mortgage $x: initial amount borrowed/refinanced

<IF HB110$x=2> What was the total amount borrowed when you took out the mortgage?
<IF HB110$x=1> What was the total amount borrowed at the time you refinanced the earlier loan? <IF HB110$x=-1 or -2> What was the total amount borrowed at the time you took out the mortgage or most recently refinanced it?
<IF HB110$x=-1 or -2> What was the total amount borrowed when you took out the mortgage or more recently refinanced it?

INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN AND ASK THE AMOUNT OF THE INITIAL PAYMENT, IF THERE WAS ONE. THIS INITIAL PAYMENT MAY BE ZERO OR MAY BE THE REFINANCED AMOUNT OF A PREVIOUS LOAN

Reference unit: Household

Reference period: -

Loop: Loop for HMR mortgages

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HB1010 > $x-1)

HB160$x   HMR mortgage $x: length of the loan at the time of borrowing/refinancing

<IF HB110$x=2> At the time the loan was taken out, how many years were agreed for the length of the loan?
<IF HB110$x=1> At the time you refinanced the earlier loan, how many years were agreed for the length of the loan? <IF HB110$x=-1 or -2> At the time the loan was taken out or most recently refinanced, how many years were agreed for the length of the loan?

INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN. THE NUMBER OF YEARS INITIALLY REQUESTED IS THE NUMBER OF YEARS DURING WHICH IT IS EXPECTED TO RECEIVE THE LOAN ANNUITY, OR, IF THE ANNUITY IS FOR LIFE, THERE IS NO TERM AND IT SHOULD BE CODED -4.

IF THE FKP ASKS, THE LENGTH OF THE LOAN IS THE SHORTEST OF:
(1) THE TOTAL AGREED DURATION OF THE LOAN,

(2) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE NEXT REQUIRED NEGOTIATION, OR
(3) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE LOAN IS SCHEDULED TO BE PAID OFF.
IF A LOAN HAS A VARIABLE RATE OF INTEREST BUT NO FORMALLY REQUIRED RENEGOTIATION PERIOD, USE DEFINITION (1)

Reference unit: Household

Reference period: Current

Loop: Loop for HMR mortgages

Coding:

Numerical value, 2 digits (for duration in years).

Special coding:

-4 - Loan has no set term

Filtering: IF (HB1010 > $x-1)

HB170$x   HMR mortgage $x: current amount outstanding

What is the amount still owed on the loan? (That is, if you repaid it completely now, how much would you have to pay?)

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS. IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN. THE REQUIRED AMOUNT IS THAT NEEDED TO REPAY THE LOAN AT THE CURRENT DATE, NOT THE SUM OF THE FUTURE PAYMENTS.

Reference unit: Household

Reference period: Current

Loop: Loop for HMR mortgages

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HB1010 > $x-1)

HB171$x   HMR mortgage $x: current remaining maturity

In how many years will the loan be fully repaid? [READ OUT IN CASE OF DOUBT]: WHAT IS THE REMAINING MATURITY OF THE LOAN? IF

NECESSARY, CLARIFY THAT THIS IS ACCORDING TO THE AGREED CONDITIONS OF THE LOAN. FOR LESS THAN ONE YEAR, ENTER 0.

INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN; IN THIS CASE, THE ANSWER SHOULD BE THE REMAINING NUMBER OF YEARS DURING WHICH THIS INCOME ANNUITY WILL BE RECEIVED, OR, IF THE ANNUITY IS FOR LIFE, THERE IS NO TERM.

Reference unit: Household

Reference period: Current

Loop: Loop for HMR mortgages

Coding:

Numerical value, 2 digits

Special coding:

-4 - No term/No fixed date for repayment

Filtering: IF (HB1010 > $x-1)

Survey definition:

The remaining maturity is given in years.

HB180$x   HMR mortgage $x: adjustable interest rate

Does the loan have an adjustable interest rate; that is, does the loan agreement allow the interest rate to vary from time to time during the life of the contract?

Reference unit: Household

Reference period: Current

Loop: Loop for HMR mortgages

Coding:

1 - Yes
2 - No

Filtering: IF (HB1010 > $x-1)

Technical definition:

[IN THE CORE QUESTIONNAIRE, COUNTRIES THAT EXPERIENCE DIFFICULTIES IN COLLECTING RELIABLE INFORMATION ON INTEREST RATES MAY DECIDE TO FILTER THE NEXT QUESTION AND ASK IT ONLY OF LOANS WITH AN ADJUSTABLE INTEREST RATE (HB180$x= 1) AND OF LOANS WITH A

FIXED INTEREST RATE TAKEN OR REFINANCED LESS THAN THREE YEARS AGO (HB180$x=2 AND HB130$x= <CURRENT YEAR - 3 >]

HB190$x   HMR mortgage $x: current interest loan of the HMR mortgage

What is the current (annual) rate of interest charged on the loan (< If HB180$x=1 [adjustable interest rate] > after the most recent change?

Reference unit: Household

Reference period: Current

Loop: Loop for HMR mortgages

Coding:

Numerical value, 5 digits, 3 decimal places.

Filtering: IF (HB1010 > $x-1)

HB200$x   HMR mortgage $x: monthly amount of payment made on loan

How much is the current monthly payment (you make/your household makes) on the loan, including both interest and repayment but excluding any payments for taxes, insurance or other fees?

INTERVIEWER INSTRUCTION: THIS IS THE AMOUNT BEING PAID REGULARLY BY THE HOUSEHOLD, NOT THE AMOUNT CONTRACTED IN THE LOAN.

(INTERVIEWING STRATEGY: THE FREQUENCY FOR THE INFORMATION COLLECTED IN NATIONAL QUESTIONNAIRES MAY VARY (AS APPROPRIATE) WHILE THE OUTPUT VARIABLE TO BE REPORTED TO THE ECB IS ALWAYS DEFINED IN TERMS OF MONTHLY AMOUNTS)

INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE WHICH PROVIDES AN INCOME, NOTE THIS DOWN AS A NEGATIVE VALUE IN THIS ITEM. FOR EXAMPLE, IF THE HOUSEHOLD RECEIVES AN INCOME FROM THE REVERSE MORTGAGE OF 1,000 EUR, ENTER -1000.

Reference unit: Household

Reference period: Current

Loop: Loop for HMR mortgages

Coding:

Numerical value in EUR, 6 digits.

Filtering: IF (HB1010 > $x-1)

Technical definition:

If the monthly payment on the loan has changed over time over the duration of the loan, it is the amount paid at present which is to be coded in this variable.

The amount that is of interest is the amount being currently paid, not the amount contractually agreed.

HB2100   money still owed on additional HMR loans

For the <HB1010 minus 2(3)> remaining loan(s) on the residence, what is the total outstanding balance on (this loan/these loans)?

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS.

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits

Filtering: IF (HB1010 > $loops)

HB2200   monthly amount of payment made on additional HMR loans

At present, how much is the monthly payment on (the loan/these loans) including both interest and repayment, and excluding any required payments for taxes, insurance or other fees?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: IF (HB1010 > $loops)

Technical definition:

If the monthly payment on the loan has changed over time over the duration of the loan(s), it is the amount paid at present which is to be coded in this variable.

HB2300   monthly amount paid as rent

What is the monthly amount paid as rent (please exclude utilities, heating, etc. if possible)?

(Alternative interviewing: ask another frequency, as appropriate, and convert it to monthly amount).

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: IF (HB0300 = 3)

HB2400   household owns other properties than HMR

(< If HB0300=1 or 2 [For owners] > Apart from your house/apartment) (Do you/Does your household) own any (other) properties, such as houses, apartments, garages, offices, hotels, other commercial buildings, farms, land, etc.?

PROBE: Please include properties both here in [COUNTRY] and elsewhere.

[INTERVIEWER: INSTRUCT THE RESPONDENT TO INCLUDE ANY BUSINESS PROPERTIES ONLY IF THEY ARE FULLY OR PARTIALLY OWNED DIRECTY BY THE HOUSEHOLD. PROPERTIES OWNED DIRECTLY BY THE BUSINESS SHOULD NOT BE INCLUDED.]

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Technical definition:

Real estate properties outside the survey country are also included.

HB2410   number of properties other than household main residence

How many such properties (do you / does your household) own in full or partially?

[INTERVIEWER: ALLOW RESPONDENT TO COUNT AS ONE, PROPERTIES THAT ARE SUBSTANTIALLY SIMILAR TO EACH OTHER AND THAT ARE MANAGED AS A GROUP (E.G. A BUILDING WITH SEVERAL FLATS). MAKE A NOTE IF THAT IS THE CASE].

Reference unit: Household

Reference period: Current

Coding:

Numerical value, 2 digits (for number of properties)

Filtering: IF (HB2400 = 1)

HB250$x   other property $x: property type

What type of property is it?

**[INTERVIEWER: DO NOT READ THE CATEGORIES
IN CASE OF MIXED TYPES (E.G. FLATS PARTLY USED ALSO AS A SHOP)
SELECT "OTHER" AND SPECIFY]**

Reference unit: Household

Reference period: Current

Loop: Loop for other properties

Coding:

1 - House or flat
2 - Apartment building
3 - Industrial building/warehouse
4 - Building plot/estate, field, garden, forest, and arable land
5 - Garage
6 - Shop
7 - Office
8 - Hotel
9 - Farm
10 - Other (SPECIFY)

Filtering: IF (HB2410 > $x-1)

Technical definition:

Option 1 - House or flat
Maisonettes, villas, terraced houses fall under option 1- 'House or flat' (and not under 'Other') including cottages and chalets.

Option 2 - Apartment building

'Apartment building' means block of flats, the whole building.

HB260$x other property $x: use

What is this property used for?

(CODE ALL THAT APPLY)

Reference unit: Household

Reference period: Current

Loop: Loop for other properties

Coding:

1 - Your (household's) holidays or other private own use
2 - Business activities by you (or someone else in your household)
3 - Rented or leased to a business or people outside your household
4 - Vacant
5 - Free use for others
6 - Other (SPECIFY)

a set of 3 variables for items

a - first choice use of property
b - secondary choice use of property
c - secondary choice use of property

Filtering: IF (HB2410 > $x-1)

Technical definition:

Own business activities involve personal involvement in the business. If the property is rented to a business not operated or majority owned by household members, the use for rent will apply instead.

HB270$x other property $x: % of the property belonging to household

What percentage of the value of the property belongs to (you/your household)?

Reference unit: Household

Reference period: Current

Loop: Loop for other properties

Coding:

Numerical value, 5 digits, 2 decimal places.

HB280$x   other property $x: current value

[What is the value of this property, i.e. if you could sell it now how much do you think would be the price of the property? < IF HB250$x=9 > What is the value of the farm land and buildings? Please do not include the value of farm implements, crops or livestock. I will ask you to include those later when we talk about businesses.] (< If HB270$x < 100% [only partly owned by the household] > Please consider the price of the entire property, not just your/your household's share)?

Reference unit: Household

Reference period: Current

Loop: Loop for other properties

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HB2410 > $x-1)

HB300$x   mortgages or loans using property $x as collateral

Are there currently any outstanding mortgages or loans that use this property as collateral?

INTERVIEWER: IF ANY OF THE LOANS WAS COLLATERALIZED BY THE HOUSEHOLD MAIN RESIDENCE AND THIS PROPERTY, AND THEY WERE RECORDED EARLIER, MAKE A NOTE AND DO NOT RECORD THEM AGAIN HERE.

Reference unit: Household

Reference period: Current

Loop: Loop for other properties

Coding:

1 - Yes
2 - No

Filtering: IF (HB2410 > $x-1)

Technical definition:

As in HB1000.

If the household main residence AND other property belonging to the household are used as collateral for the same loan, the loan is to be included as HMR collateralised loan and not reported again here.

HB301$x   number of mortgages or loans using property $x as collateral

How many such mortgages or loans are there on this property?

Reference unit: Household

Reference period: Current

Loop: Loop for other properties

Coding:

Numerical value, 1 digit (for number of mortgages or loans)

Filtering: IF (HB300$x = 1)

HB320xy other property $x mortgage $y: purpose of the loan

When (you/your household) first took out this mortgage, what was the purpose for which the money was used? Please start with the most important purpose.

(PROBE: What else?)

(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST)

Reference unit: Household

Reference period: -

Loop: Loop for other property $x mortgages

Coding:

1 - To purchase or construct this property
2 - To purchase other real estate
3 - To refurbish or renovate the residence
4 - To buy a vehicle or other means of transport
5 - To finance a business or professional activity
6 - To consolidate or refinance debts
7 - For education purposes
8 - To cover living expenses or other purchases
9 - Other (specify)

a set of 4 variables for items
a - first choice purpose of the loan

b - secondary choice purpose of the loan
c - secondary choice purpose of the loan
d - secondary choice purpose of the loan

Filtering: IF (HB301$x > $y-1)

Technical definition:

Please refer to the definition in HB120$x.

HB310xy other property $x mortgage $y: loan refinancing

Does this loan refinance a previous loan, that is, did this loan replace a previous loan [that had this property as collateral]? BORROWERS SOMETIMES TAKE OUT NEW LOANS TO PAY OFF EXISTING ONES, TAKING ADVANTAGE OF BETTER CONDITIONS, FOR EXAMPLE INTEREST RATE, TERMS, AND AMOUNT.

INTERVIEWER: IF THE RESPONDENT SAYS THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND TREAT ANY REWORKING OF AN EARLIER LOAN AS REFINANCING

Reference unit: Household

Reference period: -

Loop: Loop for other property $x mortgages

Coding:

1 - Yes
2 - No

Filtering: IF (HB301$x > $y-1)

Survey definition:

As in HB110x

Technical definition:

As in HB110x

HB313xy other property $x mortgage $y: reason for refinancing

Did you replace the previous loan with the current one in order to get better loan terms, to borrow additional money against the property, or some other reason?

CODE ALL THAT APPLY

Reference unit: Household

Reference period: -

Loop: Loop for other property $x mortgages

Coding:

1 - To get better loan terms
2 - To borrow additional money against the property
3 - Some other reason (please, specify)

A set of 2 variables for items
a – first reason for refinancing / no refinancing
b – second reason for refinancing

Filtering: IF (HB301$x > $y-1) AND HB310$x$y=1

HB330xy other property $x mortgage $y: year when loan taken or refinanced

<IF HB310xy=2> When did (you/your household) take out the mortgage?
<IF HB310xy=1> When did (you/your household) refinance the earlier loan?
<IF HB310$x=-1 or -2> When did (you/your household) take out the mortgage or most recently refinance it?

INTERVIEWER: IF THE LOAN WAS REFINANCED, WE WANT THE DATE THE CURRENT LOAN WAS MOST RECENTLY REFINANCED. IF IT WAS RENEGOTIATED, WE WANT THE DATE OF THE INITIAL LOAN.
INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, ASK THE DATE THAT THE PAYMENTS TO THE HOUSEHOLD BEGAN

Reference unit: Household

Reference period: -

Loop: Loop for other property $x mortgages

Coding:

Numerical value, 4 digits (for year)

Filtering: IF (HB301$x > $y-1)

HB340xy other property $x mortgage $y: initial amount borrowed

<IF HB310xy=2> What was the total amount borrowed when you took out the mortgage? <IF HB310$x=-1 or -2> What was the total amount borrowed at the time you took out the mortgage or most recently refinanced it?

<IF HB310xy=1> What was the total amount borrowed at the time you refinanced the earlier loan?

INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN AND ASK THE AMOUNT OF THE INITIAL PAYMENT, IF THERE WAS ONE. THIS INITIAL PAYMENT MAY BE ZERO OR MAY BE THE REFINANCED AMOUNT OF A PREVIOUS LOAN

Reference unit: Household

Reference period: -

Loop: Loop for other property $x mortgages

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HB301$x > $y-1)

HB360xy other property $x mortgage $y: length of the loan at the time of borrowing/refinancing

<IF HB310xy=2> At the time the loan was taken out, how many years were agreed for the length of the loan?
<IF HB110xy=1> At the time you refinanced the earlier loan, how many years were agreed for the length of the loan? <IF HB310$x=-1 or -2> At the time the loan was taken out or most recently refinanced, how many years were agreed for the length of the loan?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK FOR HOW MANY YEARS PAYMENTS TO THE HOUSEHOLD ARE EXPECTED. IF THE FKP ASKS, THE LENGTH OF THE LOAN IS THE SHORTEST OF:
(1) THE TOTAL AGREED DURATION OF THE LOAN,
(2) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE NEXT REQUIRED NEGOTIATION, OR
(3) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE LOAN IS SCHEDULED TO BE PAID OFF.
IF A LOAN HAS A VARIABLE RATE OF INTEREST BUT NO FORMALLY REQUIRED RENEGOTIATION PERIOD, USE DEFINITION (1)

Reference unit: Household

Reference period: Current

Loop: Loop for other property $x mortgages

Coding:

Numerical value, 2 digits (for duration in years).

Filtering: IF (HB301$x > $y-1)

HB370xy other property $x mortgage $y: current amount outstanding

What is the amount still owed on the loan? (That is, if you repaid it completely now, how much would you have to pay?)

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS. INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN. THE REQUIRED AMOUNT IS THAT NEEDED TO REPAY THE LOAN AT THE CURRENT DATE, NOT THE SUM OF THE FUTURE PAYMENTS

Reference unit: Household

Reference period: Current

Loop: Loop for other property $x mortgages

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HB301$x > $y-1)

HB371xy other property $x mortgage $y: current remaining maturity

In how many years will the loan be fully repaid? [READ OUT IN CASE OF DOUBT]: WHAT IS THE REMAINING MATURITY OF THE LOAN? IF NECESSARY, CLARIFY THAT THIS IS ACCORDING TO THE AGREED CONDITIONS OF THE LOAN. FOR LESS THAN ONE YEAR, ENTER 0.

INTERVIEWER: IN THE CASE OF A REVERSE MORTGAGE, NOTE THIS DOWN; IN THIS CASE, THE ANSWER SHOULD BE THE REMAINING NUMBER OF YEARS DURING WHICH THIS INCOME ANNUITY WILL BE RECEIVED, OR, IF THE ANNUITY IS FOR LIFE, THERE IS NO TERM.

Reference unit: Household

Reference period: Current

Loop: Loop for other property $x mortgages

Coding:

Numerical value in number of years, 2 digits.

Special coding:

-4 - Loan has no set term

Filtering: IF (HB301$x > $y-1)

HB380xy other property $x mortgage $y: adjustable interest rate

Does the loan have an adjustable interest rate; that is, does the loan agreement allow the interest rate to vary from time to time during the life of the contract?

Reference unit: Household

Reference period: Current

Loop: Loop for other property $x mortgages

Coding:

1 - Yes
2 - No

Filtering: IF (HB301$x > $y-1)

HB390xy other property $x mortgage $y: current interest loan of the mortgage

What is the current (annual) rate of interest charged on the loan (< If HB380xy=1 [adjustable interest rate] > resulting from the most recent rate fixation)?

Reference unit: Household

Reference period: Current

Loop: Loop for other property $x mortgages

Coding:

Numerical value, 5 digits, 3 decimal places.

Filtering: IF (HB301$x > $y-1)

HB400xy other property $x mortgage $y: monthly payment on loan

At present, how much is the monthly payment on the loan including both interest and repayment and excluding any required payments for taxes, insurance or other fees?

(INTERVIEWING STRATEGY: THE FREQUENCY FOR THE INFORMATION COLLECTED IN NATIONAL QUESTIONNAIRES MAY VARY (AS APPROPRIATE) WHILE THE OUTPUT VARIABLE TO BE REPORTED TO THE ECB IS ALWAYS DEFINED IN TERMS OF MONTHLY AMOUNTS)

Reference unit: Household

Reference period: Current

Loop: Loop for other property $x mortgages

Coding:

Numerical value in EUR, 6 digits.

Filtering: IF (HB301$x > $y-1)

Technical definition:

If the monthly payment on the loan has changed over time over the duration of the loan, it is the amount paid at present which is to be coded in this variable.

HB2900   additional properties current value

If (you/your household) decided to sell the <HB2410 minus 2(3)> (property/properties) you told me about, how much do you think would be the price for the part (you own/your household owns)?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HB2410 > $loops)

HB4099   other loans on other properties

Are there currently any other outstanding mortgages or loans that use any of your properties as collateral, that you have not already mentioned?

INTERVIEWER: IF MULTIPLE ITEMS ARE USED AS COLLATERAL, CODE YES HERE AND MAKE A NOTE.

Reference unit: Household

Reference period: Current

Coding:

1 - Yes

2 - No

Filtering: IF ((HB3011 <= $loops AND HB3012 <= $loops AND HB301$loops <= $loops) AND HB2410 > $loops)

Technical definition:

This question does not need to be asked if we know that the household has already reported that it has more than 3 loans in any of the 3 other properties, and in that case the questionnaire should proceed straight with HB4105.

The question also does not need to be asked to households that have three properties or less and in all these properties have 3 loans or less, since these households cannot have other loans using any of their other properties as collateral. The questionnaire should then go to HB4300.

Only in the case where the household has both more than 3 other properties but in the three reported ones has 3 loans or less need this question be asked.

If some other number of loops than 3 is being used, replace the numbers in the filters by the appropriate value.

HB4105   money still owed on additional other properties loans

[<IF ANY OF THE REPORTED HB301$x>3 >You previously mentioned that you had other loans on these other properties, but you did not describe them in detail.]

What is the amount still owed on this or these other loans altogether? (That is, if you repaid it completely now, how much would you have to pay?)

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits

Filtering: IF (HB4099 = 1 OR (HB3011 > $loops OR HB3012 >$loops OR HB301$loops > $loops))

HB4205 monthly payment on additional other property loans

At present, how much is the monthly payment on this or these loans including both interest and repayment and excluding any required payments for taxes, insurance or other fees?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: IF (HB4099 = 1 OR (HB3011 > $loops OR HB3012 >$loops OR HB301$loops > $loops))

Technical definition:

If the monthly payment on the loan has changed over time over the duration of the loan, it is the amount paid at present which is to be coded in this variable.

HB4300 ownership of cars

(Do you/Does anyone in your household) own any cars?

[INTERVIEWER: INSTRUCT THE RESPONDENT TO INCLUDE ANY VEHICLES USED FOR BUSINESS ACTIVITIES ONLY IF THEY ARE FULLY OR PARTIALLY OWNED DIRECTY BY THE HOUSEHOLD. VEHICLES OWNED DIRECTLY BY THE BUSINESS SHOULD NOT BE INCLUDED. LEASED CARS SHOULD NOT BE INCLUDED EITHER]

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

HB4310 number of cars

How many cars do (you /your household) own?

Reference unit: Household

Reference period: Current

Coding:

Numerical value, 2 digits (for number of cars)

HB4400   total value of the cars

For the cars that you/your household own, if you sold them now, about how much do you think you could get?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HB4300 = 1)

Technical definition:

Note: what is sought is the market value of the vehicles. If the insurance value of the car is a better approximation to the true value then respondents should be encouraged to quote that.

HB4500   ownership of other vehicles

(Do you/does anyone in your household) own any other type of vehicle, such as scooters, motorbikes, trucks, vans, planes, boats or yachts or any other vehicle such as trailers, campers, caravans, etc.?

[INTERVIEWER: INSTRUCT THE RESPONDENT TO INCLUDE ANY VEHICLES USED FOR BUSINESS ACTIVITIES ONLY IF THEY ARE FULLY OR PARTIALLY OWNED DIRECTLY BY THE HOUSEHOLD. VEHICLES OWNED DIRECTLY BY THE BUSINESS SHOULD NOT BE INCLUDED. LEASED VEHICLES SHOULD NOT BE INCLUDED EITHER]

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

HB4600   total value of other vehicles

If (you/your household) decided to sell (this vehicle/these vehicles) now, how much do you think you would get?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HB4500 = 1)

HB4700   ownership of other valuables

(Do you/Does you household) own any valuables such as jewellery, works of art, antiques, etc.?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

HB4710   value of other valuables

In total, approximately how much do you think all these valuables would bring if you sold them?

[INTERVIEWER: WHENEVER THERE ARE DIFFICULTIES TO ANSWER THIS QUESTION, ENCOURAGE RESPONDENTS TO PROVIDE AT LEAST A RANGE] IF THE FKP CANNOT PROVIDE AN ANSWER, PROBE: If they are insured, what is the value insured?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HB4700 = 1)

HB4800   purchase of vehicles

In the past 12 months did (you/your household) buy any cars, trucks or motorcycles?

Reference unit: Household

Reference period: Past 12 months

Coding:

1 - Yes
2 - No

HB4810   price of purchased vehicles

What was the total amount that you/your household paid for these vehicles, net of anything you received for trading in or selling an earlier vehicle?

(INTERVIEWER: WE WANT THE PRICE OF THE VEHICLES PURCHASED MINUS WHAT THE HOUSEHOLD RECEIVED FROM SELLING OR TRADING IN ANY VEHICLES.)

Reference unit: Household

Reference period: Past 12 months

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HB4800 = 1)

3   Other liabilities/credit constraints

HC0100   household has a leasing contract

(Do you/does any member of your household) currently have any leasing contract (e.g. on a car, etc.)?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Survey definition:

Leasing

Leasing is defined for statistical purposes as financial leasing when the leasing period covers all or most of the economic lifetime of the durable good. At the end of

the leasing period, the lessee often has the option to buy the good at a nominal price (ESA 2010, Chapter 15).

[Source: ECB, Guideline ECB/2007/9 on monetary, financial institutions and markets statistics as amended (Glossary),
http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html]

Hire purchase

A durable good is sold to a purchaser in return for agreed future payments. The buyer takes possession of the good immediately, though in law it remains the property of the seller or financier as collateral/guarantee until all agreed payments have been made. Hire purchase is usually restricted to consumer durables, and most purchasers are households. Financers of hire purchase contracts typically are separate institutional units operating in close co-operation with sellers of durable goods.

[Source: Eurostat, "European System of Accounts - ESA 2010", Office for Official Publications of the European Communities, Luxembourg
http://ec.europa.eu/eurostat/web/esa-2010]

HC0110   monthly leasing payments

What is the total amount of the lease payments per month? (< IF HB0300=2, 3 (PART OWNER, RENTER) > Please, exclude any rent paid on the household residence)

[ALTERNATIVE INTERVIEWING: ASK ANOTHER FREQUENCY, AS APPROPRIATE, AND CONVERT IT TO MONTHLY AMOUNT]

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: IF (HC0100 = 1)

HC0200   household has credit line or overdraft

Do you or any other member of the household have a credit line or [a sight account/an account with an overdraft facility with a financial institution]? CREDIT CARDS ARE NOT TO BE INCLUDED IN THIS ITEM

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Survey definition:

Credit lines
Credit lines are usually linked to a bank overdraft. They may also be granted on the basis of an 'umbrella contract' allowing the customer to draw loans on several types of loan accounts up to a certain maximum amount applying to all loan accounts together. At the time of the agreement on such an umbrella contract, the form the credit will take and/or the time at which the credit will be drawn and/or the interest rate are not specified, but a range of possibilities might be agreed.

Bank overdrafts
Bank overdrafts shall be defined as debit balances on current accounts. Bank overdrafts shall be without defined maturity and, in general, authorised but taken without giving prior notice to the bank. Usually, the credit or other institution shall define an upper limit for the size and the maximum period of the bank overdraft the household or non-financial corporation may accumulate.

[Source: ECB, Regulation ECB/2001/18 concerning statistics on interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations, as amended, http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html]

Technical definition:

Credit lines
A credit line /line of credit is a type of credit in which a bank undertakes to provide credit to a client during a predefined period. The client may either withdraw the credit amount all at once, or make a certain number of withdrawals during the specified period.

Bank overdrafts
Bank account overdraft: the household is currently maintaining a negative balance on one of its bank accounts. Interest is charged on the amount owed. The bank account does not need to be a current account.
(Note: for the survey purposes the linked account does not need to be a current account).
If the household has negative account balances on a bank account, these should be taken as overdrafts and reported as debt in HC0200 and HC0210 (be it standard overdraft facility agreed with the bank, or unauthorised overdraft).

HC0210   household has outstanding credit line/overdraft balance

At present, is there any balance outstanding on any of (your/your household's) accounts of these types?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Filtering: IF (HC0200 = 1)

HC0220   amount of outstanding credit line/overdraft balance

How much is currently outstanding?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: IF (HC0210 = 1)

HC0300   household has a credit card

Do you or any other member of the household have credit cards other than ones paid by employers? (Do not consider here debit cards, i.e. cards where the money spent is immediately deducted from your bank account).

INTERVIEWING STRATEGY: THE QUESTIONS ON THE CREDIT CARDS CAN BE ASKED PERSON BY PERSON AND AGGREGATED INTO THE CORE VARIABLES.

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Survey definition:

Cards with credit function

Credit function: It enables cardholders to make purchases and/or withdraw cash up to a prearranged ceiling. The credit granted may be settled in full by the end of a specified period or may be settled in part, with the balance taken as extended credit on which interest is usually charged.

[Source: ECB, Guideline ECB/2007/9 on monetary, financial institutions and markets statistics as amended,
http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html]

Technical definition:

Credit/store cards

Credit cards (Visa, Amex, Master Card, Diners, etc.) provide a specific credit facility: money is lent to people between the time they purchase goods and the time of full repayment of the amount; interest is to be paid on any balance that is not cleared at the end of the month. There are monthly statements for the money spent specifying the minimum amount to be paid. Credit cards are not bank debit cards, where the money spent on the card is immediately deducted from a linked bank account.

Store cards are credit cards issued by a single company/store and can only be used for payments to that company/store.

HC0310   household has outstanding balance on credit cards

After paying the most recent (monthly) bill or bills, was there any balance outstanding on (your/your household's) credit card(s) for which you are charged interest?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Filtering: IF (HC0300 = 1)

HC0320   amount of outstanding credit cards balance

How much is currently outstanding?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: IF (HC0310 = 1)

Technical definition:

The amount refers to all outstanding debt on the credit card as at the moment of the interview, but excluding so-called regular transactions that have taken place during the last month and that will be normally settled in the following month. The intention is to separate delayed payments from actual debt.

HC0330   has private loans

(Other than loans I have already recorded), do you have loans from relatives or friends that you are expected to repay?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

HC0340   how many private loans

How many such loans do you have?

Reference unit: Household

Reference period: Current

Coding:

Numerical value, 2 digits.

Filtering: IF (HC0330 = 1)

HC035$x   private loan $x: purpose of the loan

Why did you take on this loan? Please start with the most important purpose.

(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST)

Reference unit: Household

Reference period: Current

Loop: Loop for private loans

Coding:

1 - To purchase or construct the HMR
2 - To purchase other real estate
3 - To refurbish or renovate the residence
4 - To buy a vehicle or other means of transport
5 - To finance a business or professional activity
6 - To consolidate debts
7 - For education purposes
8 - To cover living expenses or other purchases
9 - Other (specify)

a set of 4 variables for items
a - first choice purpose of the loan
b - secondary choice purpose of the loan
c - secondary choice purpose of the loan
d - secondary choice purpose of the loan

Filtering: IF (HC0340 > $x-1)

HC036$x   private loan $x: outstanding amount

How much is the (total) outstanding balance?/How much are you still expected to repay?

[INTERVIEWER: IF RESPONDENT MENTIONS (S)HE IS NOT EXPECTED TO REPAY THE LOAN, PLEASE MAKE A NOTE]

Reference unit: Household

Reference period: Current

Loop: Loop for private loans

Coding:

Numerical value, 9 digits

Filtering: IF (HC0340 > $x-1)

Technical definition:

Only loans which are expected to be repaid are to be reported. If the loan is not expected to be repaid, it should be deleted and not considered as a loan in the HFCS output.

HC0370   additional private loans - outstanding amount

For the remaining <HC0340 minus 2(3)> loan(s), what is the total outstanding balance?

[INTERVIEWER: IF RESPONDENT MENTIONS (S)HE IS NOT EXPECTED TO REPAY THE LOAN(S), PLEASE MAKE A NOTE]

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HC0340 > $loops)

HC0400   has any non-collateralised loans

(Other than loans I have already recorded), do you have any (other) loans or owe any (other) money (e.g. car loans, consumer loans, instalment loans, employer loans, etc.)?

INTERVIEWER: OTHER LOANS TAKEN TO FINANCE A BUSINESS SHOULD ALSO BE INCLUDED HERE. BILLS THAT ARE LESS THAN 30 DAYS OVERDUE SHOULD NOT BE INCLUDED AS LOANS.

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Technical definition:

This variable covers the following types of unsecured loans:

Consumer / personal / instalment loans
You borrow a fixed amount of money and usually have to repay it in fixed instalments over a set period (the term). In most cases, you do not have to have a current account with the bank but you may with a credit union. The interest you pay might be fixed or variable and rates for loans secured by property might be lower than unsecured.

You will be charged interest on what you borrow, usually monthly. The interest rate varies depending on the type of loan. You can use the APR (Annual Percentage Rate) to help you shop around for the best deal. APR tells you the cost of the loan

taking into account the interest on the loan and other charges. Repayments are usually by standing order or direct debit from your bank account.

Other loans from a bank or credit institution

Loans from credit unions

Loans from other money lenders: generally short-term loans for small amounts that you pay back within six months or a year. Usually collected weekly with a higher interest rate (compared to bank credit)

Student loans from a bank and student loans from government.

HC0410   number of non-collateralised loans

How many such loans do you have?

Reference unit: Household

Reference period: Current

Coding:

Numerical value, 2 digits.

Filtering: IF (HC0400 = 1)

HC050$x   non-collateralised loan $x: purpose of the loan

Why did you take on this loan? Please start with the most important purpose.

(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST)

Reference unit: Household

Reference period: Current

Loop: Loop for non-collateralised loans

Coding:

1 - To purchase or construct the HMR
2 - To purchase other real estate
3 - To refurbish or renovate the residence
4 - To buy a vehicle or other means of transport
5 - To finance a business or professional activity
6 - To consolidate debts
7 - For education purposes
8 - To cover living expenses or other purchases

9 - Other (specify)

10 - To support relatives and friends

a set of 4 variables for items

a - first choice purpose of the loan

b - secondary choice purpose of the loan

c - secondary choice purpose of the loan

d - secondary choice purpose of the loan

Filtering: IF (HC0410 > $x-1)

HC060$x   non-collateralised loan $x: amount initially borrowed

What was the initial amount borrowed at the time the loan was granted?

Reference unit: Household

Reference period: -

Loop: Loop for non-collateralised loans

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HC0410 > $x-1)

HC070$x   non-collateralised loan $x: initial length of the loan

And at the time the loan was granted, how many years were agreed for repayment?

Reference unit: Household

Reference period: -

Loop: Loop for non-collateralised loans

Coding:

Numerical value, 2 digits (for years).

Special coding:

-4 - Loan has no set term

Filtering: IF (HC0410 > $x-1)

HC080$x   non-collateralised loan $x: outstanding balance of loan

What is the outstanding balance on the loan?

Reference unit: Household

Reference period: Current

Loop: Loop for non-collateralised loans

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HC0410 > $x-1)

HC090$x   non-collateralised loan $x: current interest rate of loan

What is the current (annual) rate of interest charged on the loan?

Reference unit: Household

Reference period: Current

Loop: Loop for non-collateralised loans

Coding:

Numerical value, 4 digits, 2 decimal places.

Filtering: IF (HC0410 > $x-1)

HC100$x   non-collateralised loan $x: monthly payment on loan

At present, how much is the monthly payment on the loan including both interest and repayment, but excluding any required payments for taxes, insurance or other fees?

(Alternative interviewing: ask quarterly/annual amount, if more appropriate, and convert into the monthly amount).

Reference unit: Household

Reference period: Current

Loop: Loop for non-collateralised loans

Coding:

Numerical value in EUR, 6 digits.

Filtering: IF (HC0410 > $x-1)

HC1100   total amount owed for additional non-collateralised loans

For the remaining <HC0410 minus 2(3)> loan(s), what is the total outstanding balance?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HC0410 > $loops)

HC1200   monthly payment on additional non-collateralised loans

At present, how much (is/in total are) the monthly payment(s) on (this loan / these loans) including both interest and repayment, but excluding any required payments for taxes, insurance or other fees?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: IF (HC0410 > $loops)

HC1250   Late or missed payments on loans

Now thinking of all the various loan or mortgage payments due in the last twelve months: were all the payments made the way they were scheduled, or were payments on any of the loans sometimes made later or missed?

INTERVIEWER: Report only payments on loans and mortgages with financial institutions

Reference unit: Household

Reference period: Last 12 months

Coding:

1 - All payments paid as scheduled
2 - It happened once or more that I was late with or missed some of the payments because of financial difficulties
3 - It happened once or more that I was late with or missed some of the payments for other reasons

4 - It does not apply, because household did not have loan payments in the last 12 months

Filtering: If((HB1000=1) or (HB3001=1 or HB3002=1 or HB300$=1) or (HC0400=1))

HC1270 Any overdue payments by more than 90 days

Were any payments overdue by 90 days or more?

Reference unit: Household

Reference period: Last 12 months

Coding:

1 - Yes
2 - No

Filtering: IF (HC1250=2)

HC1300 has applied for loan/credit

In the last three years, have you (or any member of your household) applied for a loan or other credit?

(INTERVIEWING STRATEGY: IF ANY OF HB130$x OR HB330$x$y IS IN THE PAST THREE YEARS, THIS QUESTION SHOULD BE REPLACED BY A CONFIRMATION QUESTION OF THE FORM: You had previously indicated that you have taken or refinanced a loan in HB130$x/HB330$x$y. We will talk now about this occasion and other cases in the past three years where you have applied for a loan or for a credit.)

Reference unit: Household

Reference period: Last 3 years

Coding:

1 - Yes
2 - No

HC1310x was denied credit

In the last three years, has any lender or creditor turned down any request you [or someone in your household] made for credit, or not given you as much credit as you applied for?
CODE ALL THAT APPLY

Reference unit: Household

Reference period: Last 3 years

Coding:

1 - Yes, turned down
2 - Yes, not given as much credit
3 - No

a set of 2 variables for items

a - first option (turned down or not given as much credit or was not denied)
b - second option (turned down or not given as much credit)

Filtering: IF (HC1300 = 1)

HC1320   re-applying for credit

(Were you/Was your household) later able to obtain the amount requested, by reapplying to the same institution or somewhere else?

[INTERVIEWER: IF MULTIPLE INSTANCES, ASK: (Were you/Was your household) later able to obtain the amount requested on all such loans?]

Reference unit: Household

Reference period: Last 3 years

Coding:

1 - Yes
2 - No

Filtering: IF ((HC1310a = 1) OR (HC1310b=1))

HC1400   not applying for credit due to perceived credit constraints

In the last three years, did you (or another member of your household) consider applying for a loan or credit but then decided not to, thinking that the application would be rejected?

Reference unit: Household

Reference period: Last 3 years

Coding:

1 - Yes
2 - No

4   Private businesses and financial assets

HD0200   investments in non-traded self-employment businesses with an active role

(Do you/Does anyone in your household) own all or part of any business that is not publicly traded where you have an active role in running the business?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Technical definition:

The question covers self-employment businesses (run as sole proprietorship, as independent professional or in partnership, active participation in running limited liability companies).
Publicly traded are businesses whose shares are listed on a stock exchange or other form of secondary market, i.e. they can be bought and sold there. Not publicly traded businesses are then all businesses the shares of which are not publicly traded - it therefore includes all types of businesses except of those with listed shares.

HD0210   how many self-employment businesses

How many such businesses (do you/ does someone in your household) own entirely or in part?

PROBE: IF THE RESPONDENT WISHES, LEGALLY SEPARATE BUSINESSES THAT ARE MANAGED AS ONE BUSINESS MAY BE COMBINED HERE.

Reference unit: Household

Reference period: Current

Coding:

Numerical value, 2 digits

Filtering: IF (HD0200 = 1)

HD030$x   business $x: NACE

What is the main activity of this business? Please describe

[INTERVIEWER: WRITE DOWN THE DESCRIPTION

Reference unit: Household

Reference period: Current

Loop: Loop for self-employment businesses

Coding:

1 character code (output requirements based on the first letter of the 2008 NACE Rev. 2 classification [21 categories]).

Filtering: IF (HD0210 > $x-1)

Survey definition:

The NACE is the standard classification used at national and EU level for both economic and social statistics. Economic activities are characterised by the input of goods or services, a production process and the output of products.

[NACE Rev. 2: http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-RA-07-015/EN/KS-RA-07-015-EN.PDF]

Technical definition:

The output of the question is to be coded in one character NACE,Rev.2 classification code. As a recommended best practice, coding at more detailed level could be used in data collection using verbatim text descriptions from respondents, with possible support of CAPI built-in dictionaries and supporting IT tools to facilitate proper coding of responses.

HD040$x   business $x: legal form of the business

What is the legal form of this business?

[IMPLEMENTATION: COLLECT COUNTRY SPECIFIC AND DETAILED LEGAL FORM OF BUSINESS, AS THIS MIGHT BE MORE MEANINGFUL TO RESPONDENTS, AND THE NATIONAL ACCOUNT CLASSIFICATION OF PRODUCER HOUSEHOLDS MIGHT DEPEND ON THIS DETAILED LEGAL FORM. CODE USING STANDARD CATEGORIES ONLY FOR REPORTING TO THE ECB]

Reference unit: Household

Reference period: Current

Loop: Loop for self-employment businesses

Coding:

1 - Sole proprietorship / independent professional, unincorporated business

7 - Sole proprietorship / independent professional, incorporated business

2 - Partnership

3 - Limited liability companies

4 - Co-operative societies

5 - Non-profit making bodies

6 - Other (specify)

Filtering: IF (HD0210 > $x-1)

Survey definition:

Eurostat definition in CODED:

The following legal forms can be found in most Member States:
  - Sole proprietorship: Enterprise owned exclusively by one natural person.
  - Partnership: Association of persons who conduct a business under a collective name. It can take the form of a limited partnership.
  - Limited liability companies: Enterprises comprising joint-stock companies, limited partnerships with share capital and private limited company. Harmonised rules at European level governing the publication of accounts for these types of companies are laid down by the Fourth Council Directive.
  - Co-operative societies: These are bodies set down by law in each country. They observe a number of general principles, for example they may only be entitled to provide their services to members, profits are often distributed in proportion to members' dealings with the society, etc.
  - Non-profit making bodies.
  - Enterprises with other forms of legal constitution: This group includes nationalised industries, publicly-owned enterprises and state or local authority monopolies.

[Source: Eurostat's Concepts and Definitions Database (CODED), metadata server, RAMON,
http://ec.europa.eu/eurostat/ramon/index.cfm?TargetUrl=DSP_PUB_WELC.]
- 'Incorporated' refers to legally constituted corporations and quasi-corporations.
A legally constituted corporation is a separate legal entity, created for the purpose of producing goods or services for the market, that may be a source of profit or other financial gain to its owner(s). […] A corporation is an entity created by process of law whose existence is recognized independently of the other institutional units that may own shares in its equity. The existence, name and address of a corporation are usually recorded in a special register kept for this purpose.
A quasi-corporation is an unincorporated enterprise that has sufficient information to compile a complete set of accounts and is operated as if it was a separate corporation and whose de facto relationships to its owner is that of corporations to its shareholders.
[Source: System of National Accounts 2008.
https://unstats.un.org/unsd/nationalaccount/docs/SNA2008.pdf]

HD050$x   business $x: number of employees

Including (you/your household member(s)), how many people work in this business?

IF THE FKP SAYS THE NUMBER VARIES SEASONALLY OR OTHERWISE, PROBE: Please tell me the maximum number over the last year (INTERVIEWER: MAKE A NOTE)

Reference unit: Household

Reference period: Current

Loop: Loop for self-employment businesses

Coding:

Numerical value, 5 digits.

Filtering: IF (HD0210 > $x-1)

HD050$x_B business $x: number of employees

HD050$x recoded to brackets

Reference unit: Household

Reference period: Current

Loop: Loop for self-employment businesses

Coding:

Numerical value.

Survey definition:

Number of employees in brackets:

0=>0, 1-2=>1, 3-9=>2, 10+=>3.

HD060$x   business $x: household members working in the business

< ASK ONLY IF MORE THAN ONE ADULT IN THE HOUSEHOLD (ELSE SKIP QUESTION) > Who in your household works in this business. (MULTIPLE ANSWER)

Reference unit: Household

Reference period: Current

Loop: Loop for self-employment businesses

Coding:

Person(s) code(s), 2 digits.

a set of 6 variables for up to 6 person codes:

a - person 1
b - person 2
c - person 3
d - person 4
e - person 5
f - person 6

Filtering: IF (HD0210 > $x-1)

Technical definition:

If the reference person is the only adult in the household and question did not need to be asked in the interview, code 1 in HD060$xa (do not leave the variable empty in this case).

HD070$x   business $x: % of household ownership

What percentage of this business (do you/does your household) own?

Reference unit: Household

Reference period: Current

Loop: Loop for self-employment businesses

Coding:

Numerical value, 5 digits, 2 decimal places

Filtering: IF (HD0210 > $x-1)

HD080$x   business $x: value of the business

(< If HD040$x=1 [Sole proprietorship / independent professional, unincorporated business] OR HD040$x=7 [Sole proprietorship / independent professional, incorporated business] OR IF ANY OF HB260$x=2> Excluding any assets and debts connected with this business that I may have already recorded:)

What is the net value of (your /your household's) share of the business? That is, what could you sell it for, taking into account all (remaining) assets associated with the business and deducting the (remaining) liabilities? (< IF

[HD030x BUSINESS IS A FARM] > Please include the value of farm implements, crops or livestock.)

[INTERVIEWER: IF THE FKP CANNOT PROVIDE AN ANSWER, TRY YOUR UTMOST TO GET A PLAUSIBLE RANGE VIA THE Computer loop for EUR questions.
IF RESPONDENT CAN ONLY PROVIDE TOTAL VALUE OF THE BUSINESS, USE THE ANSWER TO THE PREVIOUS QUESTION TO CALCULATE THE VALUE OF THE SHARE AND MAKE A NOTE]

Reference unit: Household

Reference period: Current

Loop: Loop for self-employment businesses

Coding:

Numerical value in EUR, 9 digits

Filtering: IF (HD0210 > $x-1)

Survey definition:

The value of the business should not include any of the properties reported in the assets section, in variables HB260$x and HB280$x.

HD0900   value of additional businesses

Aside from any assets and liabilities I have already recorded, what is the net value of your (household's) share of the remaining <HD0210 minus 2> business(es)? That is, what could you sell (it/them) for, taking into account all assets associated with the business and deducting the liabilities? (IF [HD030$x BUSINESS IS A FARM] > Please include the value of farm implements, crops or livestock.)

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits

Filtering: IF (HD0210 > $loops)

HD1000   non traded shares with passive role

(Do you/Does anyone in your household) own any business that is not publicly traded where you/they act only as an investor or silent partner?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Technical definition:

The question covers investment in not publicly traded businesses.
Publicly traded are businesses whose shares are listed on a stock exchange or other form of secondary market, i.e. they can be bought and sold there. Not publicly traded businesses are then all businesses the shares of which are not publicly traded - it therefore includes all types of businesses except of those with listed shares.

HD1010   value of non self-employment not publicly traded businesses

What is the value of your (your household's) share of (this business/these businesses)?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits

Filtering: IF (HD1000 = 1)

HD1100   household owns sight accounts

< IF HC0200=1 [HH has credit lines or accounts with overdraft facilities] (SKIP QUESTION AND GO DIRECTLY TO HD1110) >

(Do you/Does anyone in your household) have a sight account? Such accounts may also be called current accounts, draft accounts, or checking accounts.

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Survey definition:

Sight account

Sight accounts are equivalent to 'transferable deposits' within the 'overnight deposits' category in the BSI statistics. Transferable deposits are understood to be deposits which are directly transferable on demand to make payments to other economic agents by commonly used means of payment, such as credit transfer and direct debit, possibly also by credit or debit card, e-money transactions, cheques, or similar means, without significant delay, restriction or penalty.

[Source: ECB, Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (as last amended) and Regulation ECB/2013/34 concerning statistics on interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations, as amended, http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html]

Technical definition:

Sight account
Sight accounts include all deposits usually at a bank, savings bank, credit institutions, mutual bank, insurance company, against which the account holder is permitted to make daily withdrawals (from the bank counter or ATM machines) and make transfers for the purpose of making payments to third persons or others, or transfers to other accounts. Usually these accounts have typical names in each country as e.g. (DE) Bankkonto, (DE) Girokonto, (FR) Compte chèques.

HD1110   value of sight accounts

(< If HC0200=1 [HH has credit lines or accounts with overdraft facilities] > You told me earlier that (you have /your household has) sight accounts. Such accounts may also be called current accounts, draft accounts, or checking accounts.)

In total, how much is in (this/all these) accounts now? Please do not consider here any negative balances already previously reported.

[INTERVIEWER: NEGATIVE BALANCES (OVERDRAFTS) SHOULD ONLY BE CONSIDERED IN THE TOTAL BALANCE OF SIGHT ACCOUNTS IF THEY WERE NOT PREVIOUSLY REPORTED IN SECTION 3 ON OTHER LIABILITIES. IF THE ACCOUNT BALANCE IN THIS QUESTION IS NEGATIVE, ZERO IS TO BE REPORTED IN THIS QUESTION AND THE NEGATIVE AMOUNT ADDED TO HC0210 AS ADDITIONAL OVERDRAFT]

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HD1100 = 1)

Technical definition:

Note on negative account balances: only positive account balances should be summed up as part of assets in HD1110, without double-counting the negative ones which are to be reported as overdrafts in HC0210. If the account balance(s) is(are) only negative, zero is to be reported on the assets side in HD1110.

HD1200 household owns savings accounts

Aside from mutual funds, (do you/does anyone in your household) have any saving accounts, time deposits, certificates of deposit or other such deposits?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Survey definition:

Saving deposits
Savings deposits are equivalent to deposits redeemable at notice as defined in Regulation ECB/2013/33 together with non-transferable overnight deposits. Deposits redeemable at notice are non-transferable deposits without any agreed maturity which cannot be converted into currency without a period of prior notice, before the expiry the conversion into currency is not possible or possible only with a penalty. Non-transferable overnight deposits are those deposits that are not directly useable to make payments.

Time deposits
Time deposits are equivalent to deposits with agreed maturity as defined in Regulation ECB/2013/33. They are non-transferable deposits which cannot be converted into currency before an agreed fixed term or that can only be converted into currency before that agreed term provided that the holder is charged some kind of penalty.

[Source: ECB, Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (as last amended) and Regulation ECB/2013/34 concerning statistics on interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations, as amended, http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html]

Technical definition:

Saving deposits
Include all money deposits usually at a bank, savings bank, credit institutions, mutual bank, etc.. against which the account holder is permitted to make daily withdrawals

(from the bank counter or ATM machines) but not to make transfers for the purpose of making payments to third persons or others. Usually these accounts have typical names in each country as e.g. (DE) Sparkonto, (DE) Sparbuch, (DE) Tagesgeldkonto, (FR)Livret d'épargne.

Time deposits
Money deposit usually at a bank, savings bank, credit institutions, mutual bank, that cannot be withdrawn for a certain "term" or period of time. When the term is over it can be withdrawn or it can be held for another term. Typical names are: (BE) Termijnrekening, (DE) Sparbrief, (DE) Sparkassenbrief.

Saving accounts and deposits in banks abroad are also included here.

HD1210   value of saving accounts

In total, how much is in (this/all these) accounts now?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HD1200 = 1)

Technical definition:

Note on negative account balances: only positive account balances should be summed up as part of assets in HD1210, without double-counting the negative ones which are to be reported as overdrafts in HC0210. If the account balance(s) is(are) only negative, zero is to be reported on the assets side in HD1210.

HD1300   household owns investments in mutual funds

(Do you/Does anyone in your household) have any investments in mutual funds, money market mutual funds or hedge funds?

IF NECESSARY SAY: THESE ARE TYPES OF INVESTMENTS THAT POOL MONEY FROM MANY INVESTORS AND INVESTS THIS MONEY IN STOCKS, BONDS, AND/OR OTHER SECURITIES.

Reference unit: Household

Reference period: Current

Coding:

1 - Yes

2 - No

Survey definition:

Mutual fund
Mutual fund is equivalent to Money Market Funds in Regulation ECB/2013/33 and in Regulation ECB/2013/38. Money market funds are defined as those collective investment undertakings the shares/units of which are, in terms of liquidity, close substitutes for deposits and which primarily invest in money market instruments and/or in MMF shares/units and/or in other transferable debt instruments with a residual maturity of up to and including one year and/or in bank deposits and/or which pursue a rate of return that approaches the interest rate of money market instruments. Investment funds shall mean a collective investment undertaking that a) invests in financial and non-financial assets to the extent that its objective is investing capital raised from the public and b) is constituted pursuant to Community or national law under: i) contract law (as a common fund managed by management companies); ii) trust law (as a unit trust); iii) company law (as an investment company); or iv) any other similar mechanism.

Mutual fund share/unit:
Equivalent to the sum of the category "money market fund shares/units" in Regulation ECB/2013/33 and "IF shares/units" in Regulation ECB/2007/8. "MMF shares/units" are defined as units issued by MMFs. "IF shares and units" are defined as "shares or units, including in the form of equity capital, issued by IFs that are included in the list of IFs for statistical purposes. This item represents the total liability to the IF's shareholders. Funds arising from non-distributed benefits or funds set aside by reporting IFs in anticipation of likely future payments and obligations are also included."

[Source: ECB, Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector, and Regulation ECB/2013/38 concerning statistics on the assets and liabilities of investment funds, http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html]

Technical definition:

Mutual fund
A form of collective investment that pools money from many investors and invests their money in stocks, bonds, short-term money-market instruments, and/or other securities. In a mutual fund, the fund manager trades the fund's underlying securities, realizing capital gains or losses, and collects the dividend or interest income. The investment proceeds are then passed along to the individual investors. The value of a share of the mutual fund, known as the net asset value per share (NAV), is calculated daily based on the total value of the fund divided by the number of shares currently issued and outstanding.

Mutual funds abroad are also included here.

HD1310x types of mutual funds

What types of such funds (do you/does your household) have: funds predominantly investing in equity, in bonds, in short-term debt and other money market instruments (e.g. money market funds), in real estate, hedge funds or other types of funds?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

a set of 7 variables for items:

a - Funds predominantly investing in equity
b - Funds predominantly investing in bonds
c - Funds predominantly investing in money market instruments
d - Funds predominantly investing in real estate
e - Hedge funds
f - Other fund types (specify)
g - Various types of funds (DK/REF type)

Filtering: IF (HD1300 = 1)

Technical definition:

Note:
- if the fund is a hedge fund then it should be recorded under e - Hedge funds, irrespective of the investment policy of the fund.
- 'predominantly' should be interpreted as with the highest percentage.

HD1320x market value of mutual funds - portfolio items

What is the current market value of your (household's) investments in each type of fund?

[INTERVIEWER: IF RESPONDENT UNABLE TO PROVIDE DETAILED INFORMATION, TRY TO COLLECT AGGREGATE INFORMATION FOR ALL TYPES OF FUNDS ALTOGETHER]

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

a set of 7 variables for items:

a - Funds predominantly investing in equity
b - Funds predominantly investing in bonds
c - Funds predominantly investing in money market instruments
d - Funds predominantly investing in real estate
e - Hedge funds
f - Other fund types (specify)
g - Various types of funds (DK/REF type)

Filtering: IF (HD1310$i = 1)

HD1330   market value of mutual funds - all funds together

MARKET VALUE OF ALL FUNDS TOGETHER.

[To be filled even if detailed values are provided in HD1320x].

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HD1300 = 1)

HD1400   household owns bonds

Other than what you have already told me, (do you/does anyone in your household) own any type of corporate or government bonds, bills or notes? (< If HD1300=1 [HH has investments in funds] > Please exclude any bonds, bills or notes corresponding to your investment in funds already reported under the previous question)

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Survey definition:

Bonds

Bonds is equivalent to the category 'debt securities issued' and 'securities other than shares' in Regulation ECB/2013/33.

Debt securities
Debt securities i.e. securities other than shares excluding financial derivatives, consist of all financial assets which are bearer instruments, are usually negotiable and traded on secondary markets and do not grant the holder any ownership rights to the institutional unit issuing them. This category covers financial assets which are typically represented by documents intended for circulation and whose nominal value is determined on issue. It includes issues of bills, bonds, notes, debentures and similar instruments normally traded in the financial markets. Instruments included in this category can be characterised as providing the holder with the unconditional right to a fixed or contractually determined variable money income in the form of coupon payments (interest) and/or a stated fixed sum on a specified date or dates or starting from a date fixed at the time of issue. Private placements are covered as far as possible.

Global bonds are included. This corresponds to ESA 2010 category F.3.

[Source: ECB, Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector; Guideline ECB/2007/9 on monetary, financial institutions and markets statistics as amended, Glossary, http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html and Eurostat; ESA 2010, http://ec.europa.eu/eurostat/web/esa-2010]

Technical definition:

Bonds
Debt securities, in which the issuer owes the holders a debt and is obliged to repay the principal and interest (the coupon) at a later date, termed maturity. Important is that the security is transferrable from one person to another person. The security types "bon de caisse" ("kasbon") in BE and LU are classified as bonds.

HD1410x kind of bonds owned

What kind are these - are they ones issued by a foreign or domestic government, by a bank or other type of financial institution, by a non-financial corporation, or by another organization? [CODE ALL THAT APPLY]

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

a set of 4 variables for items:

a - State or other general government
b - Banks / Other financial intermediaries,
c - Non-financial corporation,
d -Other (specify),

Filtering: IF (HD1400 = 1)

HD1420   market value of bonds

In total, what is the current market value of all these securities?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HD1400 = 1)

HD1500   household owns publicly traded shares

Next, (do you/does anyone in your household) own stock shares in any publicly traded companies?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Survey definition:

Share
Shares is equivalent to 'shares and other equity' in Regulation ECB/2013/33 excluding mutual fund share and excluding other equity [because in the survey "other equity" is classified as businesses]. 'Shares and other equity' is defined as 'holdings of securities which represent property rights in corporations or quasi-corporations. These securities generally entitle the holders to a share in the profits of corporations or quasi-corporations and to a share in their own funds in the event of liquidation. Mutual fund shares are included here'. Shares is also equivalent to the classification 'Listed shares' F.511 in ESA 2010.

[Source: ECB, Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector,

http://www.ecb.europa.eu/ecb/legal/1005/1021/html/index.en.html, and Eurostat, ESA 2010, http://ec.europa.eu/eurostat/web/esa-2010]

Technical definition:

Share
A share is one of a finite number of equal portions in the capital of a company, usually evidenced by a piece of paper (also called share certificate) or by an electronic book entry, entitling the owner to a proportion of distributed, non-reinvested profits known as dividends and to a portion of the value of the company in case of liquidation.

Publicly traded shares are shares that are listed on a stock exchange or other form of secondary market, i.e. they can be bought and sold there. Main exchanges in Europe: Euronext, Frankfurt Stock Exchange, London Stock exchange, Helsinki Stock Exchange, Madrid stock Exchange, Milan stock exchange ; Main exchanges in USA: NYSE, Nasdaq, Amex. Main exchanges in Asia: Tokyo stock exchange.

HD1510   value of publicly traded shares

In total, what is the current market value of these shares?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HD1500 = 1)

HD1520   any shares issued by foreign companies

Are any of these shares issued by a foreign company?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Filtering: IF (HD1500 = 1)

Survey definition:

The securities are classified by the jurisdiction of residence of the issuer of the securities. The residence of an enterprise can be taken to be where it is legally incorporated, or, in the absence of legal incorporation, where it is legally domiciled.

[Source: IMF, 'Coordinated portfolio investment survey guide', 2nd ed., Washington, D.C.: International Monetary Fund, 2002., http://www.imf.org/external/pubs/ft/cpis/2002/index.htm]

HD1600   household owns managed accounts

Some people deposit money at a bank or investment company for a person specialised in investment to manage for them. The manager may make most of the day-to-day decisions or consult more closely with the account owner. Such accounts may also be trust accounts.

Aside from pensions or insurance contracts, (do you/does anyone in your household) have any such managed accounts?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Survey definition:

In a managed account the account manager takes decisions on the investments, while a regular bank account the only makes suggestions.

HD1610   managed accounts - assets not already recorded

Does this include any assets I have not recorded yet?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Filtering: IF (HD1600 = 1)

HD1620 value of additional assets in managed accounts

In total, what is the value of all these assets that I have not already recorded?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HD1610 = 1)

HD1700 does anyone owe money to household

Next, does anyone (outside of the household) owe money to you (or any member of your household), for instance loans to friends or relatives, other private loans, rent deposits or any other such loan I have not already recorded?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Technical definition:

Money 'owed' to you means amounts that are expected to be repaid at some point in the future.

HD1710 amount owned to household

In total, how much is owed to (you/your household)?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HD1700 = 1)

HD1900   any other financial assets

Other than any pension rights and insurance contracts, do you (or anyone else in your household) have any other substantial financial assets that I have not already recorded? These can be things such as options, futures, index certificates, precious metals, oil and gas leases, future proceeds from a lawsuit or estate that is being settled, royalties, or something else. JEWELLERY IS NOT TO BE INCLUDED HERE BUT IN HB4700.

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Technical definition:

Note: Jewellery is not included here. (Jewellery is included in HB4700.)

HD1910   specification of other assets

What are these assets (allow up to three)?

Reference unit: Household

Reference period: Current

Coding:

Verbatim text answer, 255 characters.

Filtering: IF (HD1900 = 1)

HD1920   value of the other assets

What is the total value of these other assets?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HD1900 = 1)

HD1800   investment attitudes

[SHOW CARD] Which of the following statements comes closest to describing the amount of financial risk that you (and your husband/wife/partner) are willing to take when you save or make investments?

[INTERVIEWER: CODE ONLY ONE RESPONSE, THE ONE DEEMED MOST APPLICABLE BY THE RESPONDENT]

Reference unit: Household

Reference period: -

Coding:

1- Take substantial financial risks expecting to earn substantial returns
2 - Take above average financial risks expecting to earn above average returns
3 - Take average financial risks expecting to earn average returns
4 - Not willing to take any financial risk

5   Employment

PE0100x   labour status

SHOW CARD: What is (your/X's) current employment status. Which categories best describe (your/his/her) situation? Please start with the most important employment status.

IF ONLY ONE ANSWER PROVIDED, PROBE: is there any other employment status that may apply to you?

[INTERVIEWER: CODE THE MAIN STATUS AS FIRST AND THEN ALL OTHERS THAT ALSO APPLY TO THIS PERSON.]

Reference unit: All 16+

Reference period: Current

Coding:

1 - Doing regular work for pay / self-employed/working in family business
2 - On sick/maternity/other leave (except holidays), planning to return to work
3 - Unemployed
4 - Student/pupil/unpaid intern
5 - Retiree or early retiree
6 - Permanently disabled
7 - Compulsory military service or equivalent social service
8 - Fulfilling domestic tasks
9 - Other not working for pay (specify)

a set of 4 variables for items:
a - first choice labour status
b - secondary choice labour status
c - secondary choice labour status
d - secondary choice labour status

Technical definition:

Item a - labour status (first choice):
The variable captures the person's own perception of their main activity at present.

The concept of 'current' implies that any definitive changes in the activity situation are taken into account. For instance, if a person has lost a job or has retired recently, or the activity status has changed otherwise in a definitive manner, then the situation as of the time of the interview should be reported. In this sense, 'current' overrides any concept of averaging over any specific reference period.

The self-declared main activity status is, in principle, determined on the basis of the most time spent, but no criteria are specified explicitly. In case respondents hesitate between the answers 'permanently disabled' and 'in retirement', the code 'in retirement' should be privileged for persons having reached the most frequent legal retirement age or the one in their previous occupation.

The code 'in compulsory military or community service' might not be relevant any longer in certain countries and will therefore be dropped from national questionnaires in these countries.

The code "on sick/maternity/other leave, planning to return to work" applies to situations when respondent has existing employment contract /self-employment activity from which he/she is only temporarily absent due to sickness, maternity leave period or other transitory reasons and he/she expects to return to that job. For routing of the questions, these persons are considered as being in employment - e.g. they are asked questions related to their employment, from which they are only temporary absent.

Unpaid family workers fall under code 1: 'Doing regular work for pay / self-employed/family business'

Items b-i:
Secondary labour status indicated by the respondent in addition to the main status under Item a.

PE0200 status in employment

In (your/his/her) current main job, (are you/is [he/she]) working for someone else, self-employed with or without employees or an unpaid worker in a family business?

[IF THE PERSON HAS MORE THAN ONE JOB, PROBE: Please select the main one based on the hours worked.]

Reference unit: All 16+

Reference period: Current

Coding:

1 - Employee
2 - Self-employed - with employees
3 - Self-employed - without employees
4 - Unpaid family worker

Filtering: IF (PE0100a in (1,2) OR PE0100b in (1,2) OR PE0100c in (1,2) OR PE0100d in (1,2))

Technical definition:

This variable refers to the main job. If multiple jobs are held or were held, the main job should be the one with the greatest number of hours usually worked.

Employee
Employees are defined as persons who work for a public or private employer and who receive compensation in the form of wages, salaries, fees, gratuities, payment by results or payment in kind; non-conscripted members of the armed forces are also included.

- An employee is usually working for an outside employer, but a son or daughter, for example, who is working in a parent's firm and receives a regular monetary wage is classified here as an employee.
- A woman looking after children in her own home is classified as an employee if she is paid to do this by the local authority (or any other public administration) and if she doesn't take any decision affecting the enterprise (e.g. schedules or number of children) but as a self-employed if she does it privately.
- Apprentices, or trainees receiving remuneration should be considered as employees.
- Priests (of any kind of religion) are considered employees
- Persons who are simultaneously working in their own professional practice and for a public or private employer (e.g. doctors with their own cabinet and working in an hospital) should be classified according to the status where they work a more important number of hours.

Self-employed with employees

Self-employed persons with employees are defined as persons who work in their own business, professional practice or farm for the purpose of earning a profit, and who employ at least one other person. If people working in the business, professional practice or farm, are not paid then he/she should be considered as self-employed without employees.

Self-employed without employees
Self-employed persons without employees are defined as persons who work in their own business, professional practice or farm for the purpose of earning a profit, and who do not employ any other person. Nevertheless he may engage members of his/her own family or apprenticed without payment. In this category one can find farmers working alone or using the assistance of members of family.

In particular:
  - A woman who looks after one or more children that are not her own on a private basis and receiving a payment for this service is a self-employed.
  - A freelancer should be classified as self-employed, although a person who has been regularly retained by a single employer for some time may also be regarded as an employee.

Family worker
Family workers are persons who help another member of the family to run an agricultural holding or other business, provided they are not considered as employees. Persons working in a family business or on a family farm without pay should be living in the same household as the owner of the business or farm, or in a slightly broader interpretation, in a house located on the same plot of land and with common household interests. Such people frequently receive remuneration in the form of fringe benefits and payments in kind. However, that this applies only when the business is owned or operated by the individual themselves or by a relative. Thus, unpaid voluntary work done for charity should not be included.

The category includes,
  - A son or daughter working in the parents' business or on the parents' farm without pay.
  - A wife who assists her husband in his business, e.g. a haulage contractor, without receiving any formal pay.

Special case: Members of producers' co-operatives
Members of producers' co-operatives should be considered as self-employed if in the cooperative, each member takes part on an equal footing with other members in determining the organisation of production, sales and /or other work of the establishment, the investments and the distribution of the proceeds of the establishment amongst their members. In the case co-operative hired workers and these workers have an employment contract that gives them a basic remuneration (which is not directly dependent upon the revenue of the cooperative), these workers are identified as employees of the co-operative. Even if the co-operative has employees (e.g. an accountant) the members of the co-operative should be

considered as "self-employed without employees" because the co-operative as an institution (and not any of its members) is the employer.

Other cases:
- Self-employed for tax purposes but who work under the authority/direction of others and receives a pre-defined salary (salary that does not depend on the economic results of the company / institution in which he works) should be coded as employees.
- The owner of a limited liability company, working for that company (or having an active role in running it) and receiving a wage, should be considered as self-employed, and be coded with 2 or 3 depending on the existence of other employees besides the owners.

PE0300   job description / ISCO

What is (your/his/her) job title? What (do you/does [he/she]) do on that job? (Tell me more about that.)

[INTERVIEWER: WRITE DOWN BOTH THE JOB TITLE AND DESCRIPTION OF TASKS RESPONDENT DOES IN HIS/HER JOB]

Reference unit: All 16+

Reference period: Current

Coding:

2 character ISCO-08 code

[Output categories based on ISCO classification of occupations (as 2 characters string codes - sub-major groups). If for confidentiality reasons the occupations can only be provided at the major group level, the one-digit codes need to be followed by a 0, e.g. 10 for LEGISLATORS, SENIOR OFFICIALS AND MANAGERS]

Filtering: IF (PE0100a in (1,2) OR PE0100b in (1,2) OR PE0100c in (1,2) OR PE0100d in (1,2))

Survey definition:

The variable on occupation should be coded according to the ISCO-08, International Standard Classification of Occupations, published by the International Labour Force (Geneva, 2007).
[Reference source:, http://www.ilo.org/public/english/bureau/stat/isco/index.htm]

Technical definition:

The variable refers to the current main job. If multiple jobs are held or were held, the main job should be the one with the greatest number of hours usually worked.
The basis for the classification in the ISCO-08 classification is the nature of the job itself and the level of skill required. A job is defined as the set of tasks and duties to

be performed. The information needed for the classification by occupation are the job title associated with the main job and a further description of the tasks and duties. For a few occupations, information on size of the workplace (the local unit of activity) is needed to code ISCO 08.

The output of the question is to be coded in two character ISCO-08 classification code. As a recommended best practice, coding at more detailed level could be used in data collection using verbatim text descriptions from respondents, with possible support of CAPI built-in dictionaries and supporting IT tools to facilitate proper coding of responses.

When providing the occupation at major group level (one digit), the digit should be followed by 0, e.g. "Managers" (major group 1) should have code 10.

PE0400   main employment - NACE

What does the firm/organisation you work for mainly make or do?

INTERVIEWER: IF THE COMPANY IS A DIVERSIFIED COMPANY, WE WANT TO KNOW ABOUT THE SUBSIDIARY IN WHICH THE PERSON WORKS.

[INTERVIEWER: WRITE DOWN THE DESCRIPTION OF ECONOMIC ACTIVITY OF LOCAL UNIT WHERE RESPONDENT WORKS]

Reference unit: All 16+

Reference period: Current

Coding:

1 character code (output requirements based on the first letter of the 2008 NACE classification [21 categories]).

Filtering: IF (PE0200 = 1)

Survey definition:

The economic sector of main employment should be coded according to the NACE, Rev.2, first level, classification provided in annex, which is based upon the Statistical Classification of Economic Activities. The NACE, is the standard classification used at national and EU level for both economic and social statistics. Economic activities are characterised by the input of goods or services, a production process and the output of products.

[NACE Rev. 2: http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-RA-07-015/EN/KS-RA-07-015-EN.PDF]

Technical definition:

This variable refers to the main job. If multiple jobs are held, the main job should be the one with the greatest number of hours usually worked.

The underlying question asks the respondent to describe the economic activity and the kind of products or services supplied by the firm where (s)he works.

If the company is diversified company, the activity of the subsidiary in which respondent works is to be asked. If the employer operates on more localities, the economic activity of the employer should refer to the local unit where respondent works. The "local unit" to be considered is the geographical location where the job is mainly carried out or, in the case of itinerant occupations, can be said to be based; normally it consists of a single building, part of a building, or, at the largest, a self-contained group of buildings. The "local unit" is therefore the group of employees of the enterprise who are geographically located at the same site.

PE0500   type of contract

Is this a permanent position or a temporary contract?

Reference unit: All 16+

Reference period: Current

Coding:

1 - Permanent position
2 - Temporary contract
3 - Other (no contract or other labour agreement)

Filtering: IF (PE0200 = 1)

Technical definition:

This variable refers to the main job. If multiple jobs are held or were held, the main job should be the one with the greatest number of hours usually worked.

This question is addressed only to employees. Jobs are usually based on written work contracts. However in some countries such contracts exist only for specific cases (for example in the public sector, for apprentices, or for other persons undergoing some formal training within an enterprise). Taking account of these different institutional arrangements the notions "temporary job" and "work contract of limited duration" (likewise "permanent job" and "work contract of unlimited duration") describe situations which under different institutional frameworks can be regarded as similar. A job may be regarded as temporary if it is understood by both employer and the employee that the termination of the job is determined by objective conditions such as reaching a certain date, completion of an assignment or return of another employee who has been temporarily replaced. In the case of a work contract of limited duration the condition for its termination is generally mentioned in the contract.

To be included in these groups are:

- persons with a seasonal job
- persons engaged by an employment agency or business and hired out to a third party for the carrying out of a "work mission" (unless there is a work contract of unlimited duration with the employment agency or business)
- persons with specific training contracts. If there exists no objective criterion for the termination of a job or work contract these should be regarded as permanent or of unlimited duration.

What is involved is the actual employment being time-limited under an agreement - not that he/she has, for example, considered stopping work in order to travel or attend college. Students with jobs which they only reckon to have for as long as they are studying are thus not in a time-limited job. Respondents who have a contract to do their job, which may be renewed, for example, once a year, should be coded according to whether or not the respondents themselves consider their job to be of an unlimited duration.

Contract for a probationary period when the contract finishes automatically at the end of the probationary period, necessitating a new contract if the person continues to be employed by the same employer, is considered as "temporary job".

PE0600   hours working a week - main job

On average over a year, how many hours a week (do you/does [he/she]) usually (work on this job/devote to these self-employment activities)?

[INTERVIEWER: IF THE PERSON IS A SEASONAL WORKER, PROBE: Please tell me how many hours a week (you work/[he/she] works) when (you are/[he/she] is) working and how many weeks you work per year in that job. MAKE A NOTE OF THE NUMBER OF WEEKS.]

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value, 4 digits, 1 decimal place.

Filtering: IF (PE0100a in (1,2) OR PE0100b in (1,2) OR PE0100c in (1,2) OR PE0100d in (1,2))

Technical definition:

If multiple jobs are held, the main job should be the one with the greatest number of hours usually worked.

The number of hours corresponds to the number of hours the person normally works in his/her main job. This covers all hours including extra hours, either paid or unpaid, which the person normally works, but excludes the travel time between the home and

the place of work as well as the main meal breaks (normally taken at midday). Persons who usually also work at home (within the definitions given below) are asked to include the number of hours they usually work at home.

Apprentices, trainees and other persons in vocational training should exclude the time spent in school or other special training centres.

Some persons, particularly the self-employed and family workers, may not have usual hours, in the sense that their hours vary considerably from week to week or month to month. When the respondent is unable to provide a figure for usual hours for this reason, the average of the hours actually worked per week over the past four weeks is used as a measure of usual hours.

For self-employed people, in particular, normal hours may also include work done at home, such as planning, record-keeping and so on.

Special case: Persons who usually also work at home

This concept applies to many self-employed people, for example in artistic or professional activities, who work wholly or partly at home, often in a part of their living accommodation set aside for the purpose. However, if the place of work comprises a separate unit (for example, a doctor's surgery or tax consultant's practice) which is adjacent to the person's home but contains a separate entrance, then work performed there should not be considered to be done "at home". Similarly, a farmer is not to be regarded as working "at home" when he is occupied in fields or buildings adjacent to his house. In the case of employees, "working at home" should be interpreted strictly in terms of formal working arrangements, where it is mutually understood by the employee and the employer that a certain part of the work is to be done at home. Such an arrangement may be explicitly included in the terms of employment, or may be recognised in other ways (for example, if the employee explicitly notifies the employer of this work by completing a timesheet, or by requesting additional payment or other form of compensation). This arrangement is also recognised if an employee is equipped with a computer in his home in order to perform his work. Other typical examples of "working at home" include travelling salesmen who prepare at home for appointments with clients which are then held at the clients' offices or homes, or persons who do typing or knitting work which on completion is sent to a central location. "Working at home" does not cover cases where employees carry out tasks at home (because of personal interest or pressure of time), which under their working arrangements might equally have been performed at their place of work.

If the person is a seasonal worker the number of working hours per week to be reported should correspond to the average over the year, i.e. number of hours per week (during active working periods) times the number of working weeks per year divided by 52.

PE0700   time in main job

How long (have you/has [he/she]) worked (for that company or organisation / in that self-employment activity)? [enter the length in years]

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value for number of years, 3 digits, 1 decimal place.

Filtering: IF (PE0100a in (1,2) OR PE0100b in (1,2) OR PE0100c in (1,2) OR PE0100d in (1,2))

Technical definition:

Number of consecutive years that the respondent has worked for the company he/she is working for at the time of the interview. Coded as zero if less than a year with this employer.

The duration of current employment is not affected by: 1) a change in position within the company, 2) off-duty leaves during which the employment relationship has not been paused and which have not lasted longer than one year, 3) parental leaves or 4) changes in the name of company due to ownership changes or mergers and acquisitions.

PE0800   currently more than one job/employers

Besides (your/his/her) main job, (do you/does he/she) currently have any other job?

Reference unit: All 16+

Reference period: Current

Coding:

1 - Yes
2 - No

Filtering: IF (PE0100a in (1,2) OR PE0100b in (1,2) OR PE0100c in (1,2) OR PE0100d in (1,2))

PE0810   type of other work

In this other work, (are you/is [he/she]) working for someone else, (are you/is [he/she]) self-employed, or (do you/does [he/she]) have both kinds of work?

Reference unit: All 16+

Reference period: Current

Coding:

1 - I also have one or more contracts with (an) employer(s)
2 - I also have one or more self-employment activities
3 - I also have both contract(s) with (an) employer(s) and self-employment activity/activities

Filtering: IF (PE0800 = 1)

PE0900   ever been employed

(Have you / has [he/she]) ever worked(full time/part-time) for all or most of the year?

Reference unit: All 16+

Reference period: -

Coding:

1 - Yes
2 - No

Filtering: IF (PE0100a not in (1,2) AND PE0100b not in (1,2) AND PE0100c not in (1,2) AND PE0100d not in (1,2))

PE0250   status in previous job for unemployed

In (your/his/her) previous main job, (were you/was [he/she]) working for someone else, self-employed with or without employees or an unpaid worker in a family business?

[IF THE PERSON HAD MORE THAN ONE JOB, PROBE: Please select the main one based on the hours worked.]

Reference unit: All 16+

Reference period: Current

Coding:

1 - Employee
2 - Self-employed - with employees
3 - Self-employed - without employees
4 - Unpaid family worker

Filtering: IF (PE0900 = 1 AND (PE0100a =3 OR PE0100b =3 OR PE0100c =3 OR PE0100d =3) AND NOT(PE0100a =5 OR PE0100b =5 OR PE0100c =5 OR PE0100d =5))

Technical definition:

The variable refers to the previous job before the current unemployment spell. If multiple jobs are held or were held, the main job should be the one with the greatest number of hours usually worked.

Definition of categories as in PE0200.

PE0350   previous job description / ISCO for unemployed

What was (your/his/her) job title? What (did you/he/she) do on that job? (Tell me more about that.)

[INTERVIEWER: WRITE DOWN BOTH THE JOB TITLE AND DESCRIPTION OF TASKS RESPONDENT DOES IN HIS/HER JOB]

Reference unit: All 16+

Reference period: Current

Coding:

2 character ISCO-08 code

[Output categories based on ISCO classification of occupations (as 2 characters string codes)].

Filtering: IF (PE0900 = 1 AND (PE0100a =3 OR PE0100b =3 OR PE0100c =3 OR PE0100d =3) AND NOT(PE0100a =5 OR PE0100b =5 OR PE0100c =5 OR PE0100d =5))

Survey definition:

The variable on occupation should be coded according to the ISCO-08, International Standard Classification of Occupations, published by the International Labour Force (Geneva, 2007).
[Reference source:, http://www.ilo.org/public/english/bureau/stat/isco/index.htm]

Technical definition:

The variable refers to the previous job before the current unemployment spell. If multiple jobs are held or were held, the main job should be the one with the greatest number of hours usually worked.

Definition of categories as in PE0300.

PE0450   previous employment - NACE for unemployed

What did the firm/organisation you/he/she last work for mainly make or do?

INTERVIEWER: IF THE COMPANY IS A DIVERSIFIED COMPANY, WE WANT TO KNOW ABOUT THE SUBSIDIARY IN WHICH THE PERSON WORKS.

[INTERVIEWER: WRITE DOWN THE DESCRIPTION OF ECONOMIC ACTIVITY OF LOCAL UNIT WHERE RESPONDENT WORKS]

Reference unit: All 16+

Reference period: Current

Coding:

1 character code (output requirements based on the first letter of the 2008 NACE classification [21 categories]).

Filtering: IF (PE0250 = 1)

Survey definition:

The economic sector of main employment should be coded according to the NACE, Rev.2, first level, classification provided in annex, which is based upon the Statistical Classification of Economic Activities. The NACE, is the standard classification used at national and EU level for both economic and social statistics. Economic activities are characterised by the input of goods or services, a production process and the output of products.

[NACE Rev. 2: http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-RA-07-015/EN/KS-RA-07-015-EN.PDF]

Technical definition:

This variable refers to the main job. If multiple jobs are held, the main job should be the one with the greatest number of hours usually worked.

Definition of categories as in PE0400.

PE0270   main status in employment for retired or other inactive

Overall in (your/his/her) working career, (were you/was [he/she]) mostly working for someone else, self-employed with or without employees or an unpaid worker in a family business?

[IF THE PERSON HAD MORE THAN ONE JOB, PROBE: Please select the main one based on the number of years worked.]

Reference unit: All 16+

Reference period: Current

Coding:

1 - Employee
2 - Self-employed - with employees
3 - Self-employed - without employees
4 - Unpaid family worker

Filtering: IF (NOT(PE0100a in (1,2,3) OR PE0100b in (1,2,3) OR PE0100c in (1,2,3) OR PE0100d in (1,2,3)) AND PE0900 = 1)

Technical definition:

This variable refers to the main job. If multiple jobs are held or were held, the main job should be the one with the greatest number of hours usually worked.

Definition of categories as in PE0200.

PE0370   main job description / ISCO for retired or other inactive

What was (your/his/her) main job title? What (did you/he/she) do on that job? (Tell me more about that.)

[INTERVIEWER: WRITE DOWN BOTH THE JOB TITLE AND DESCRIPTION OF TASKS RESPONDENT DID IN THE MAIN JOB HE/SHE HELD OVER HIS/HER WORKING CAREER]

Reference unit: All 16+

Reference period: Current

Coding:

2 character ISCO-08 code

[Output categories based on ISCO classification of occupations (as 2 character string codes)].

Filtering: IF (NOT(PE0100a in (1,2,3) OR PE0100b in (1,2,3) OR PE0100c in (1,2,3) OR PE0100d in (1,2,3)) AND PE0900 = 1)

Survey definition:

The variable on occupation should be coded according to the ISCO-08, International Standard Classification of Occupations, published by the International Labour Force (Geneva, 2007).
[Reference source:, http://www.ilo.org/public/english/bureau/stat/isco/index.htm]

Technical definition:

The variable refers to the main job over the working career. If multiple jobs are held or were held, the main job should be the one with the greatest number of hours usually worked.

Definition of categories as in PE0300.

PE0470 main employment - NACE for retired or other inactive

What did the firm/organisation you/he/she work for mainly make or do?

INTERVIEWER: IF THE COMPANY WAS A DIVERSIFIED COMPANY, WE WANT TO KNOW ABOUT THE SUBSIDIARY IN WHICH THE PERSON WORKED.

[INTERVIEWER: WRITE DOWN THE DESCRIPTION OF ECONOMIC ACTIVITY OF LOCAL UNIT WHERE RESPONDENT WORKS]

Reference unit: All 16+

Reference period: Current

Coding:

1 character code (output requirements based on the first letter of the 2008 NACE classification [21 categories]).

Filtering: IF (PE0270 = 1)

Survey definition:

The economic sector of main employment should be coded according to the NACE, Rev.2, first level, classification provided in annex, which is based upon the Statistical Classification of Economic Activities. The NACE, is the standard classification used at national and EU level for both economic and social statistics. Economic activities are characterised by the input of goods or services, a production process and the output of products.

[NACE Rev. 2: http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-RA-07-015/EN/KS-RA-07-015-EN.PDF]

Technical definition:

This variable refers to the main job. If multiple jobs are held, the main job should be the one with the greatest number of hours usually worked.

Definition of categories as in PE0400.

PEZ010 Probability of losing the job

<IF PE0200=1> People may lose their job for a variety of reasons beyond their immediate control, such as expiration or termination of their work contract, dismissal, or other similar reason.

<IF PE0200=2 OR PE0200=3> Self-employed people may cease being employed for reasons beyond their immediate control, such as loss of clients, bankruptcy of the business, or other similar reason.

<ALL> On a scale of 0 to 100, what do you think is the likelihood that you will lose your current job in the next twelve months for such a reason?

SHOW CARD WITH EXTREMES LABELLED 0 NOT AT ALL LIKELY - 100 EXTREMELY LIKELY

Reference unit: All 16+

Coding:

Numerical value 0 to 100

Filtering: IF (PE0200 = 1 OR PE0200=2 OR PE0200=3)

PEZ020   Probability of finding a job

On a scale from zero to 100, what do you think is the likelihood that (you/he/she) will be able to find a job during the next 12 months?

SHOW CARD WITH EXTREMES LABELLED 0 NOT AT ALL LIKELY - 100 EXTREMELY LIKELY

Reference unit: All 16+

Coding:

Numerical value 0 to 100

Filtering: IF ((PE0100a = 3 OR PE0100b =3 OR PE0100c =3 OR PE0100d =3) AND NOT (PE0100a =1 OR PE0100b =1 OR PE0100c =1 OR PE0100d =1))

PE1005   total time in employment

How many years (have you/has [he/she]) worked for all or most of the year?

Reference unit: All 16+

Reference period: Current

Coding:

Numerical value in years, 2 digits.

Filtering: IF ((PE0100a in (1,2) OR PE0100b in (1,2) OR PE0100c in (1,2) OR PE0100d in (1,2)) OR PE0900 = 1)

Technical definition:

This indicator provides a summary measure of the labour force experience of the individual. The number of years, since starting the first regular job, that the person has spent at work, whether as an employee or self-employed. When a person had a job, but was temporarily absent because of maternity leave, injury or temporary disability, slack work for technical or economic reasons,… the related period is to be taken into account.

'At work' is self-defined. In cases where there is doubt, such as when the person spent a number of years working on a part-time basis, the person's own perception of whether their main activity was 'at work' or something else should be taken.

PE1100   at what age expect to stop working for pay

At what age do (you/he/she) plan(s) to stop working for pay?

Reference unit: All 16+

Reference period: -

Coding:

Numerical value, 2 digits

Special coding:

-7 - Already stopped working for pay a long time ago
-9 - Never / will continue working while possible

Filtering: IF ((PE0100a in (1,2) OR PE0100b in (1,2) OR PE0100c in (1,2) OR PE0100d in (1,2)) OR (PE0900 = 1 AND (PE0100a not in (5,6) AND PE0100b not in (5,6) AND PE0100c not in (5,6) AND PE0100d not in (5,6))))

PE9020   respondent of the employment section

The questions in this section and for person X were answered by:

Reference unit: All 16+

Reference period: -

Coding:

Identification of person (numerical value,2 digits), RA0010

Special coding:

99 - Person outside the household

6   Pensions and insurance policies

PFA0100   number of pension plans and life insurance policies

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Number of pension plans and whole life insurance policies that the Respondent has, that are not providing benefits already

Reference unit: All 16+

Coding:

Numerical value in EUR, 6 digits.

Technical definition:

The OECD Pensions at a Glance 2015 defines three tiers of pensions systems, the first two being mandatory: a first tier, with basic pensions, minimum pensions, and social assistance; a second tier, comprised of earnings-related schemes (DB, DC, notional accounts); the third tier is made of voluntary plans either individual or employer-provided.

PFA020$x type of pension plan $x

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

The general type of the plan: public, occupational, voluntary, whole life insurance, other (specify)

Reference unit: All 16+

Loop: Loop of pension plans

Coding:

1 - Public
2 - Occupational
3 - Voluntary pension scheme
4 - Whole life insurance
5 - Other

Filtering: IF (PFA0100 > $x-1)

Technical definition:

Public pension plan
A pension (or retirement income) plan (arrangement or scheme) is a legally binding contract having an explicit retirement objective (or - in order to satisfy tax related conditions or contract provisions - the benefits can not be paid at all or without a

significant penalty unless the beneficiary is older than a legally defined retirement age). This contract may be part of a broader employment contract, it may be set forth in the plan rules or documents, or it may be required by law. The elements of the pension plan may be mandated by law or statute or set forth as pre-requisites for special tax treatment, as is the case for many tax qualified savings or retirement programme designed to provide the plan's members and beneficiaries with an income after retirement. In addition to having an explicit retirement objective, pension plans may offer additional benefits, such as disability, sickness, and survivors' benefits.

[Source: OECD, Revised Taxonomy for pension plans, pension funds and pension entities, Juan Yermo, October 2002, www.oecd.org/dataoecd/34/23/2488707.pdf]

Occupational pension plans
Access to such plans is linked to an employment relationship between the plan member and the entity that establishes the plan (the plan sponsor). Occupational plans may be established by employers or groups of employers (e.g. industry associations), sometimes in conjunction with labour associations (e.g. a trade union). Generally, the plan sponsor is responsible for making contributions to occupational pension plans, but employees may be also required to contribute. Sponsors may also have administrative or oversight responsibilities for these plans. They are also referred as employer's pension schemes or company pension plans.
[Source: OECD Glossaries, Private pensions - OECD classification and glossary; 2005
http://ec.europa.eu/comm/eurostat/ramon/statmanuals/files/oecd_pension_class_and_gloss_en_and_fr.pdf]

Personal (voluntary) pension plans
Access to these plans is not linked to an employment relationship. Individuals independently purchase and select material aspects of the arrangements without intervention of their employers. Some personal plans may have restricted membership (e.g. to the self-employed, to members of a particular craft or trade association, to individuals who do not already belong to an occupational plan, etc).

Participation in these plans is in general voluntary for individuals, i.e. by law individuals are not obliged to participate in these pension plans. The plans are established and adminstered by a pension fund or financial institution (including insurance companies) acting as a pension provider. Individuals independently purchase and select material aspects of the arrangements.

Life insurance
Holders of life insurance policies, both with profit and without profit, make regular payments to an insurer (there may be just a single payment), in return for which the insurer guarantees to pay the policy holder an agreed minimum sum or an annuity, at a given date or at the death of the policy holder, if this occurs earlier. Term life insurance, where benefits are provided in the case of death but in no other circumstances, is excluded here

[Source: European Union, Regulation (EC) No 184/2005 of the European Parliament and of the Council of 12 January 2005 on Community statistics concerning balance of payments, international trade in services and foreign direct investment (Official Journal of the European Union No L 35, 8.2.2005, p. 23 – 55)]

Whole life insurance
A contract with both insurance and investment components: (1) It pays off a stated amount upon the death of the insured, and (2) it accumulates a cash value that the policyholder can redeem or borrow against.
[Source: Campbell R. Harvey's Hypertextual Finance Glossaryhttp://www.duke.edu/~charvey/Classes/wpg/bfglosw.htm]

Term life insurance, where benefits are provided in the case of death but in no other circumstances, is excluded here.

PFA030$x still contributing to pension plan $x

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

The Respondent is still contributing to the plan: Yes / No

Reference unit: All 16+

Loop: Loop of pension plans

Coding:

1 - Yes
2 - No

Special coding:

-3 - Not relevant / undetermined

Filtering: IF (PFA0100 > $x-1)

Technical definition:

This variable takes care of several reported cases in waves 1 and 2 where the respondent was not currently contributing (e.g. maternity leave) and the contribution was not equal to the reference percentage rate multiplied by the income.
It may happen that it is not possible to determine the contribution of the respondent, and that the respondent might not know himself if he/she is still contributing, in particular for the public pension plan, for example in the case of the unemployed. In this case the variable could be provided as Not relevant (-3).

PFA040$x number of years contributed to plan $x

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Number of years that the respondent has contributed to the plan

Reference unit: All 16+

Loop: Loop of pension plans

Coding:

Numerical value, 2 digits (in years)

Special coding:

-4 - Not required

Filtering: IF (PFA0100 > $x-1)

Technical definition:

Code -4 is to be used when the current value of the pension plan PF080$x can be provided.

PFA050$x monthly contribution to plan $x

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Monthly contribution to the plan (in EUR), average over the last 12 months

Reference unit: All 16+

Loop: Loop of pension plans

Coding:

Numerical value in EUR, 6 digits.

Special coding:

-3 - Not relevant / undetermined

-4 - Not required

Filtering: IF (PFA030$x = 1)

Technical definition:

This variable is important for voluntary plans. For mandatory public and occupational plans it could be deducted from the characteristics of the plan, but for users it would still be much preferable to have the information in the dataset. As in the case of PFA030$x, the information might not be deductible from the situation of the respondent, and the respondent might not know the answer him/herself. In that case, as in PFA030$x, the variable could be provided as Not relevant (code -3). Code -4 is to be used when the current value of the pension plan PF080$x can be provided.

This variable is related to the variables PF0200, PF0400, PF0930 in the current questionnaire, but puts the effort of converting the percentages collected in PF0200 and PF0400 into EUR amounts, by applying them to the correct income.
Of course the variable can be collected with a different frequency and converted to monthly.
In case that the monthly contribution cannot be determined from the situation of the respondent and the characteristics of the plan, the code -3 (undetermined) is to be used.

PFA060$x pension plan $x carries a balance

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

The plan carries a balance: Yes / No

Reference unit: All 16+

Loop: Loop of pension plans

Coding:

1 - Yes
2 - No

Filtering: IF (PFA0100 > $x-1 and PFA020$x ne 1)

Technical definition:

The question refers to defined contribution (DC) plans. In a defined contribution plan, contributions are paid into an individual account for each member. The contributions are invested and the returns of the investment (which may be positive or negative) are credited to the individual's account. So the account balance is the current value of the accrued and invested contributions.

PFA070$x mandatory or voluntary pension plan $x

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

The type of the plan: Mandatory or Voluntary

Reference unit: All 16+

Loop: Loop of pension plans

Coding:

1 - Mandatory
2 - Voluntary

Filtering: IF (PFA0100 > $x-1)

PFA080$x current value of pension plan $x

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Current value of the plan

Reference unit: All 16+

Loop: Loop of pension plans

Coding:

Numerical value in EUR, 8 digits.

Filtering: IF (PFA060$x = 1)

Technical definition:

The question refers to the current balance of the account(s) (i.e. the amount available in the pension plan currently) of all plans that the respondent owns. If the value of the pension plan is provided, PFA040$x and PFA050$x can be provided with code -4.

PFA090$x national classification code of pension plan $x

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

National classification code of the plan

Reference unit: All 16+

Loop: Loop of pension plans

Coding:

12-character string, starting with the two-letter ISO code of the country, and followed by up to 10 digits or characters, to be defined at the country level

Filtering: IF (PFA0100 > $x-1)

Technical definition:

The national code PFA090x could be used to indicate e.g. public sector vs. private sector pension plans (if relevant), or that the plan is from abroad. Confidentiality issues would need to be taken into account, of course, but this would provide invaluable information to help the estimation.

The codes are left to the discretion of each country, but should strive to provide the information most relevant to the estimation of pension entitlements and pension plan characteristics.

The plans might indicate e.g. public plan for civil servants, generic plan for self-employed, "guild"-specific plan, mutual insurance, whole life insurance, subsidized,

associate scheme, etc. Several attributes could be combined into the string, e.g. characters in positions 3 and 4 to indicate one attribute, 5 to 7 another.

PFA100$x age at which receiving payment from pension plan $x is expected

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Age at which respondent expects to start receiving payment from the plan, (if he/she is not yet receiving any benefits)

Reference unit: All 16+

Loop: Loop of pension plans

Coding:

Numerical value, 3 digits (years).

Special coding:

-8 - Is already receiving benefits
-9 - Does not intend to collect the benefits / wishes to leave them as inheritance

Filtering: IF (PFA0100 > $x-1)

Technical definition:

Different pension schemes may provide benefits at different times. This affects the behaviour of the household and would be very useful to collect, also due to the variety of plans and situations.

PFA1100 total current value of all other plans that have a balance

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Total current value of all other plans that have a balance and that are not already described (in EUR)

Reference unit: All 16+

Coding:

Numerical value in EUR, 8 digits.

Filtering: IF (PFA0100 > 7)

Technical definition:

This captures the residual of plans that have not been reported; this can be the case for voluntary plans.

PFA1300x expected percentage of final labour income to receive upon retirement, all public and occupational plans taken together

THERE IS NO CORRESPONDING HFCS BLUEPRINT QUESTIONNAIRE.

Percentage of his final labour income that the respondent expects to receive upon retirement, all public and occupational pension plans taken together

Reference unit: All 16+

Coding:

Numerical value in percentages, 3 digits, 2 decimal numbers

a set of two variables for items
a - lower range of the expected percentage
b - upper range of the expected percentage

Special coding:

-4 - Not collected; proxy respondent

Filtering: IF ((PFA0100 > 0) AND (PFA1001 <> -8) AND (PFA1002 <> -8) AND (PFA1003 <> -8) AND (PFA1004 <> -8) AND (PFA1005 <> -8) AND (PFA1006 <> -8) AND (PFA1007 <> -8))

Technical definition:

The percentage should refer to the labour income of the respondent before retirement.

The values in the two variables PFA1300a and PFA1300b can be identical, if the respondent is able to provide a point estimate for the expected replacement rate.

PF9020   respondent of the pensions section

The questions in this section and for person X were answered by:

Reference unit: All 16+

Reference period: -

Coding:

Identification of person (numerical value,2 digits), SA0010

Special coding:

99 - Person outside the household

7   Income

PG0100   received employee income

Did you receive any sort of employee income during (last 12 months / last calendar year)?

Reference unit: All 16+

Reference period: Last 12 months/last calendar year

Coding:

1 - Yes
2 - No

Survey definition:

Employee income in cash or near cash
Employee income is the sum of remuneration received from an employer in cash (monetary). It includes any income from regular wages or salaries, including remuneration for time not worked (such as annual holidays), any overtime, thirteenth month payment, fees paid to directors of incorporated enterprises, sums paid for fostering children regarded as payment for labour, tips and gratuities, bonuses and profit sharing benefits (including stock options), allowances paid to cover expenses such as living in special quarters or in a special when relocation is part of the conditions of service of the job. Any reimbursements for work expenses from an employer should be deducted if paid with wages and salaries (e.g. business travel and accommodation costs)

[As in "Expert Group on Household Income Statistics" The Canberra Group: Final Report and Recommendations, Ottawa, 2001, but excludes redundancy payments and employers' contributions. Also see the 2nd Edition, http://www.unece.org/index.php?id=28894]

Technical definition:

Gross cash employee income
It refers to the monetary component of the compensation of employees in cash payable by an employer to an employee. It includes the value of any social contributions and income taxes payable by an employee or by the employer on behalf of the employee to social insurance schemes or tax authorities.

Gross employee cash or near cash income includes the followings items:
   - Wages and salaries paid in cash for time worked or work done in main and any secondary or casual job(s);
   - Remuneration for time not worked (e.g. holiday payments);
   - Enhanced rates of pay for overtime;
   - Fees paid to directors of incorporated enterprises

- Piece rate payments
- Payments for fostering children
- Commissions, tips and gratuities
- Supplementary payments (e.g. thirteenth month payment)
- Profit sharing and bonuses paid in cash
- Additional payments based on productivity
- Allowances paid for working in remote locations (regarded as part of the conditions of the job)
- Allowances for transport to or from work
- Cash housing allowances paid by employer
- Additional payments made by employers to their employees or former employees and other eligible persons to supplement the sick, disability, maternity leave or survivor's pay entitlement from social insurance schemes, where such payments cannot be separately and clearly identified as social benefits.
- Payments made by employers to an employee in lieu of wages and salaries through a social insurance scheme when unable to work through sickness, disability or maternity leave where such payment cannot be separately and clearly identified as social benefits.
- Payments for fostering children: It refers to the amount of money that the government or NPISHs give to families for taking care of children. These children live in a family instead of living in an institution. The family is not the real family. The children do not have the legal status of 'children of the family'.

All such income received in the reference period should be included, even if in arrears.

It excludes:
- Reimbursements made by an employer for work-related expenses (e.g. business travel)
- Severance and termination pay to compensate employees for employment ending before the employee has reached the normal retirement age for that job and redundancy payments (they are included under HG0600)
- Allowances for purely work-related expenses such as those for travel and subsistence or for protective clothes
- Lump sum payments at the normal retirement date (they are included under HG0600)
- Union strike pay.
- Employers' social insurance contributions

PG0110   gross cash employee income

What was the total gross amount over (the last 12 months / last calendar year)? Please include income from regular wages or salaries, as well as any overtime pay, tips, bonuses, profit sharing benefits (unless part of the pension arrangements).

[INTERVIEWING: MONTHLY AMOUNT AND NUMBER OF MONTHS THE INCOME WAS RECEIVED CAN BE ASKED AS AN ALTERNATIVE.]

[INTERVIEWING: IF RESPONDENT CANNOT PROVIDE GROSS INFORMATION, NET INCOME CAN BE ASKED AND SUBSEQUENTLY CONVERTED INTO GROSS.]

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

Reference unit: All 16+

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (PG0100 = 1)

PG0200   received self-employment income

Did you earn any income from working as self-employed during (the last 12 months / last calendar year)?

[INTERVIEWER: INCOME FROM A BUSINESS OTHER THAN SELF-EMPLOYMENT INCOME IS COVERED IN HG0500/HG0510. ANY INCOME OF THE COMPANY USED FOR PERSONAL CONSUMPTION IS TO BE CONSIDERED AS INCOME FROM SELF-EMPLOYMENT AND INCLUDED HERE.].

Reference unit: All 16+

Reference period: Last 12 months/last calendar year

Coding:

1 - Yes
2 - No

Survey definition:

Income from self-employment
Income from self-employment (including farming) is the net operating profit or loss that a self-employed person makes out of his or her unincorporated enterprise. It includes an element which rewards the labour expended and also an element covering the return to the capital employed (mixed income). The business of a self-employed person may make a loss, which is regarded as negative income. Income from self-employment excludes rental and royalty income, dividends earned by owners of incorporated enterprises, as well as profits from capital investment in unincorporated businesses.

Net operating profit or loss is gross revenue minus operating costs, wages and salaries paid to employees, including social contributions, taxes paid on production and imports, interest paid on business loans, and depreciation of fixed assets. Net operating profit includes in kind goods and services taken out of the enterprise by the owners or partners. Gross revenue includes subsidies received.
In kind or imputed income due to the consumption of goods and services that self-employed produce themselves or obtain through bartering are not included.

[Source: "Expert Group on Household Income Statistics" The Canberra Group: Final Report and Recommendations, Ottawa, 2001]

Technical definition:

Self-employment income
Self-employment income is defined as the income received, during the income reference period, by individuals, for themselves or in respect of their family members, as a result of their current or former involvement in self-employment jobs. Self-employment jobs are those jobs where the remuneration is directly dependent upon the profits (or the potential for profits) derived from the goods and services produced (where own consumption is considered to be part of profits). The self-employed make the operational decisions affecting the enterprise, or delegate such decisions while retaining responsibility for the welfare of the enterprise. (In this context "enterprise" includes one-person operations). The remuneration of hobbies shall be regarded as self-employment.

If the income collected or compiled corresponds to a time period earlier than the reference period, basic adjustments shall be applied to update the data to the income reference period.

It includes:
   - Net operating profit or loss accruing to working owners of, or partners in, an unincorporated enterprise, less interest on business loans;
   - Royalties earned on writing, inventions, and so on not included in the profit/loss of unincorporated enterprises;
   - Rentals from business buildings, vehicles, equipment, etc. not included in the profit/loss of unincorporated enterprises, after deduction of related costs such as interest on associated loans, repairs and maintenance and insurance charges.

It excludes:
   - Directors fees earned by owners of incorporated enterprises (which are included under 'Gross cash employee income under PG0100);
   - Dividends paid by incorporated enterprises (which are included under 'Income from financial investments HG0400
   - Profits from capital invested in an unincorporated enterprise in which the person does not work ('sleeping partners') (it is included under 'Income from private business or partnership HG0500);

- Rentals from dwellings, land and receipts from boarders or lodgers not included in the profit/loss of unincorporated enterprises (which are included under 'Rental income from real estate property' HG0300).

In practice if the self-employed person or business prepares annual accounts for tax purposes, the gross income benefits/losses shall be calculated as net operating benefits/losses shown on this tax account for the most recent 12 month period, before deduction of taxes on income and compulsory social insurance contributions.

In the absence of annual accounts, either for tax purposes or as a business account, the alternative approach to measure self-employment income shall be to collect the amount of money (and goods) drawn out of the business for personal use (for consumption or saving, including the market value of goods produced or purchased by the business but taken for personal use).

PG0210   gross self-employment income (profit/losses of unincorporated enterprises)

What was the total gross amount (over the whole 12 months / over the whole last calendar year)?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

Reference unit: All 16+

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (PG0200 = 1)

PG0300   received income from public pensions

Did you receive any income from public pensions in (the last 12 months / the last calendar year)?

Reference unit: All 16+

Reference period: Last 12 months/last calendar year

Coding:

1 - Yes
2 - No

Technical definition:

Income received during the income reference period from public pension schemes

It includes:

   - Old age pensions: periodic payments intended to maintain the income of the beneficiary after retirement from gainful employment at the standard age or support the income of old persons

   - Anticipated old age pensions: periodic payments intended to maintain the income of beneficiaries who retire before the standard age as defined in the relevant scheme or in the scheme of reference. This may occur with or without a reduction of the normal pension.

   - Partial retirement pensions: periodic payment of a portion of the full retirement pension to older workers who continue to work but reduce their working hours or whose income from a professional activity is below a defined ceiling.

   - Survivor's pension: periodic payments to people whose entitlement derives from their relationship with a deceased person protected by a scheme (widows, widowers, orphans and similar).

   - Disability Pension: periodic payment intended to maintain or support the income of someone below standard retirement age who suffers from a disability which impairs his or her ability to work or earn beyond a minimum level laid down by legislation.

It excludes:
   - Pensions received from occupational and private pension plans
   - Unemployment income

All such income received in the reference period should be included, even if in arrears.

Incomes from public pension systems from abroad are also included.

PG0310   gross income from public pensions

What was the total gross amount over (the last 12 months / the last calendar year)?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

Reference unit: All 16+

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (PG0300 = 1)

PG0400   received income from private and occupational pension plans

Did you receive any income from private and occupational pension plans/insurance contracts in (the last 12 months / the last calendar year)?

Reference unit: All 16+

Reference period: Last 12 months/last calendar year

Coding:

1 - Yes
2 - No

Technical definition:

Regular pensions from occupational and individual private plans.

Regular pensions from private plans refer to pensions and annuities received, during the income reference period, in the form of interest or dividend income from individual private insurance plans, i.e. fully organised schemes where contributions are at the discretion of the contributor independently of their employers or government.

It includes:

  - Income received from occupational pension schemes
Old age, survivors, sickness, disability and unemployment pensions received as interest or dividends from individual insurance private plans.

It excludes:

  - Pensions from public pension schemes (under PG0300)

All such income received in the reference period should be included, even if in arrears.

PG0410   gross income from occupational and private pension plans

What was the total gross amount over (the last 12 months / the last calendar year)?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

Reference unit: All 16+

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

PG0500   received income from unemployment benefits

Did you receive any income from unemployment benefits in (the last 12 months / the last calendar year)?

Reference unit: All 16+

Reference period: Last 12 months/last calendar year

Coding:

1 - Yes
2 - No

Survey definition:

Unemployment benefits
 Any regular transfers from social security or other governmental agencies in the form of unemployment benefits.

[Source: "Expert Group on Household Income Statistics" The Canberra Group: Final Report and Recommendations, Ottawa, 2001]

Technical definition:

Unemployment benefits refer to benefits that replace in whole or in part income lost by a worker due to the loss of gainful employment; provide a subsistence (or better) income to persons entering or re-entering the labour market; compensate for the loss of earnings due to partial unemployment; replace in whole or in part income lost by an older worker who retires from gainful employment before the legal retirement age because of job reductions for economic reasons; contribute to the cost of training or re-training people looking for employment; or help unemployed persons meet the cost of travelling or relocating to obtain employment;

It includes:

  - Full unemployment benefits: benefits compensating for loss of earnings where a person is capable of working and available for work but is unable to find suitable employment, including persons who had not previously been employed.
  - Partial unemployment benefits: benefits compensating for the loss of wages or salary due to formal short-time working arrangements, and/or intermittent work schedules, irrespective of their cause (business recession or slow-down, breakdown of equipment, climatic conditions, accidents and so on), and where the employer/employee relationship continues.
  - Early retirement for labour market reasons: periodic payments to older workers who retire before reaching standard retirement age due to unemployment or to job reductions caused by economic measures such as the restructuring of an industrial

sector or of a business enterprise. These payments normally cease when the beneficiary becomes entitled to an old age pension.

   - Vocational training allowance: payments by social security funds or public agencies to targeted groups of persons in the labour force who take part in training schemes intended to develop their potential for employment.

   - Mobility and resettlement: payments by social security funds or public agencies to unemployed persons to encourage them to move to another locality or change their occupation in order to seek or to obtain work.

   - Other cash benefits: other unemployment financial assistance, particularly payments to the long-term unemployed

It excludes:

   - Family allowances paid for dependent children, even if the eligibility for them is dependent on the respondent being unemployed (included under received income from public transfers HG0100).

   - Severance and termination payments (included under HG0600)

   - Redundancy compensation (included under HG0600)

PG0510   gross income from unemployment benefits

What was the total gross amount over (the last 12 months / the last calendar year)?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

Reference unit: All 16+

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (PG0500 = 1)

HG0100   received income from public transfers

Did (you/your household) receive any government scholarships or income from public assistance or other welfare payments in (the last 12 months / the last calendar year)? Please do not include unemployment benefits, public pensions or special one-time payments.

[INTERVIEWING: LISTING OF THE MAIN SOCIAL BENEFITS OF THE NATIONAL SOCIAL SECURITY/ASSISTANCE SYSTEM IS RECOMMENDED]

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

1 - Yes
2 - No

Survey definition:

This variable covers: Regular public transfers

Any regular transfers to individuals, families or households from social security or other governmental agencies not reported so far such as illness subsidies, maternity leave, family protection, child benefits, student grants and reductions in interest on student loans, scholarships and other educational assistance, tax credits etc.
It also includes:
   - Age, widows, sickness, disability, etc. regular pensions and allowances that are not employment related or dependent on direct contributions to an insurance scheme by the beneficiary.
   - Maternity, family and child benefits
   - Scholarships and other educational assistance from government. In case of doubt on the provenance of scholarships, they should be included in this variable.

Do not consider here all lump sum and one-off subsidies or payments.

[Source: "Expert Group on Household Income Statistics" The Canberra Group: Final Report and Recommendations, Ottawa, 2001]

Technical definition:

Social benefits

Social benefits1are defined as current transfers received during the income reference period by households intended to relieve them from the financial burden of a number of risk or needs, made through collectively organised schemes, or outside such schemes by government units and NPISHs. It includes the value of any social contributions and income tax payable on the benefits by the beneficiary to social insurance schemes or to tax authorities. In order to be included as a social benefit, the transfer must meet one of two criteria:
   - Coverage is compulsory (under law, regulation or a collective bargaining agreement) for the group in question;
   - It is based on the principle of social solidarity (i.e. if it is an insurance-based pension, the premium and entitlements are not proportional to the individual exposure to risk of the people protected).

The social benefits included are restricted to cash benefits. The benefits in-kind are not included.

The social benefits collected at a household level under HG0100 include the following types of benefits:
   - Family/children related allowances

- Housing allowances
  - Education allowances refer to grants, scholarships and other education help received by students.
  - Minimum subsistence of minimum income schemes types of social benefits, periodic payments to people with insufficient resources
  - Other types of social benefits

It excludes:
  - Unemployment benefits (covered under PG0500)
  - Income from public pension schemes (covered under PG0300)

HG0110   gross income from regular social transfers

What was the total gross amount over (the last 12 months / the last calendar year)?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HG0100 = 1)

HG0200   received income from regular private transfers

Did (you/your household) receive any regular payments of alimony, child support, subsidies, or private scholarships from persons outside the household or organizations in (the last 12 months / the last calendar year)? Please do not include gifts or one-time payments.

[INTERVIEWING STRATEGY: IT IS SUGGESTED TO ADD COUNTRY-SPECIFIC EXAMPLES]

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

1 - Yes
2 - No

Survey definition:

Regular private transfers

Any regular transfers from private entities and/or other households. Includes, compulsory or voluntary alimony and child support received on a regular basis, regular payments from households in other countries, any other regular income support payments from people living in other households such as received by children studying away from home or elderly relatives living in another household. Also includes, regular support received from non-profit institutions including charities, such as regular assistance provided by non-profit institutions serving households, strike pay from unions received on a regular basis, scholarships from charitable trusts.

[Source: "Expert Group on Household Income Statistics" The Canberra Group: Final Report and Recommendations, Ottawa, 2001]

Inter-household transfers are:
- Given without an expectation of repayment, similar to any current transfer.
- Given with the aim of supporting current consumption; this is related to the classification of a specific economic flow between households as income received (when money, goods or services are used immediately or in the short-term) or as an increment of wealth (when saved or comprising a capital item such as a consumer durable).
- Often made regularly, i.e. anticipated or relied upon by the recipient household.

[Source: OECD Framework for statistics on the distribution of household income, consumption and wealth, 2013

Technical definition:

Regular inter-household cash transfers received refer to regular monetary amounts received, during the income reference period, from other households or persons. They should refer to regular payment received, even if once a year, available to finance (regular) consumption expenditure.

Inter-household transfers should be:
  - Regular, i.e. transfer receipts must be to some extent be anticipated or relied on;
  - Current, i.e. available for consumption during the income reference period.

The definition of regular does not refer to precise timing and do not require strong periodicity.

It includes:
  - Compulsory alimony and child support;
  - Voluntary alimony and child support received on a regular basis;
  - Regular cash support from persons other than household members;
  - Regular cash support from households in other countries.
  - Scholarships from charitable trusts.

It excludes:

- Inheritances and other capital transfers, i.e. transfers received from other households which the household does not consider as being wholly available for consumption within the income reference period (covered as inheritances under HH0100)
- Gifts and other large, one-time and unexpected cash flows, like "lump sums" to buy a car, a house, … or to be saved for long term consumption (more than one year ahead) (covered as gifts under HH0100).

HG0210   income from regular private transfers

What was the total gross amount over (the last 12 months / the last calendar year)?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HG0200 = 1)

HG0250   received income from other private transfers

(In the past 12 months/in the last calendar year) did you/your household receive any financial help – money or help with bills or other expenses – from persons outside your household such as relatives, friends or others? (PLEASE, DO NOT INCLUDE SUPPORT FROM EX-SPOUSES OR EX-PARTNERS, ALREADY COVERED IN THE PREVIOUS QUESTION.)

Reference unit: Household

Coding:

1 - Yes
2 - No

HG0260   financial assistance received from relatives and friends

About how much such help did you/your household receive (in the last 12 months/the last calendar year)?

Reference unit: Household

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HG0250 = 1)

HG0300   received income from real estate property

Did (you/your household) receive any income from renting real estate in (the last 12 months / the last calendar year)?

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

1 - Yes
2 - No

Survey definition:

This variable covers rental income:
Rents on land, inland waters and rivers and sub-soil assets
Rents on land consist of the amounts paid to a landowner by a tenant for the use of the land. Rents on subsoil assets consist of the payments made to the owners of the subsoil assets by institutional units permitting them to extract the subsoil deposits over a specified period.

Rental income other than for land
Rental on fixed assets is the amount payable by the user of a fixed asset to its owner, under an operating lease or similar contract, for the right to use that asset in production for a specified period of time.

[Source: United Nations, System of National Accounts 2008, Draft version of Volume 2, http://unstats.un.org/unsd/sna1993/draftingPhase/volume2.pdf]

Technical definition:

Income from rental of a property or land refers to the income received, during the income reference period, from renting a property (for example renting a dwelling - not included in the profit/loss of unincorporated enterprises-, receipts from boarders or lodgers, or rent from land) after deducting costs such as mortgage interest repayments, minor repairs, maintenance, insurance and other charges.

If renting of the property is part of an unincorporated business (e.g. renting summer apartments as a self-employment business), the income should be part of the self-employment income under PG0200.

HG0310 gross rental income from real estate property

What was the total gross amount over (the last 12 months / the last calendar year)?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HG0300 = 1)

HG0400 received income from financial investments

Did (you/your household) receive any income in the form of interest or dividends on sight deposits, time and saving deposits, certificates of deposit, managed accounts, bonds, publicly traded stock shares or mutual funds in (the last 12 months / the last calendar year)?

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

1 - Yes
2 - No

Survey definition:

Interest
Interest is the amount that the debtor becomes liable to pay to the creditor over a given period of time without reducing the amount of principal outstanding, under the terms of the financial instrument agreed between them.

Dividends
Dividends are a form of property income to which shareholders, that is the owners of a corporation, become entitled as a result of placing funds at the disposal of the corporation. (Source: System of National Accounts, United Nations, 1993). Out of these, only dividends received from publicly traded companies are included as financial investments income under PG0400.

Technical definition:

Interest and dividends received from publicly traded companies (not including the profit/loss of an unincorporated enterprises and investments in companies that are not publicly traded). Refer to the amount of interest from assets such as bank

accounts, certificates of deposit, bonds, publicly traded shares etc. received during the income reference period less expenses incurred.

The question refers only to income received during the reference period. For instance, interest from saving accounts that only became available at the maturity of the deposit should not be included if the account did not reach the maturity during the reference period.

HG0410   gross income from financial investments

What was the total gross amount over (the last 12 months / the last calendar year)?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET.

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HG0400 = 1)

Technical definition:

The amount of financial investments received may be available in the annual bank statements or the tax declaration.

HG0500   received income from private business other than self-employment

(Other than self-employment income I have already recorded, did/Did) (you/your household) receive any income from a private business or partnership in (the last 12 months / the last calendar year)?

[INTERVIEWER: INCOME FROM SELF-EMPLOYMENT ACTIVITIES SHOULD BE REPORTED IN PG0210 AND SHOULD NOT BE DOUBLE COUNTED HERE]

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

1 - Yes
2 - No

Technical definition:

Profits from capital investment in an unincorporated business other than self-employment income (PG0200) and income from financial investments (HG0400) Refers to the amount of profits from capital investment in unincorporated and incorporated not publicly traded private businesses received during the income reference period less expenses incurred.

HG0510   gross income from private business other than self-employment

What was the total gross amount over (the last 12 months / the last calendar year)?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HG0500 = 1)

HG0600   received income from other income sources

Did (you/your household) receive any other regular or irregular income from sources other than those I have already recorded, such as capital gains or losses from the sale of assets, prize winnings, insurance settlements, severance payments, lump sum payments upon retirement, premature withdrawal from private insurance schemes or any other sources in (the last 12 months / the last calendar year)?

[INTERVIEWER: TAX REFUNDS SHOULD NOT BE CONSIDERED HERE, NOR ANYWHERE ELSE]

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

1 - Yes
2 - No

Technical definition:

Other income sources
Any other income that is not included in the sources already recorded. Residual item.
Sources of income to be included:
   - Capital gains or losses from the sale of assets

- Severance and termination payments (benefits compensating employees for employment ending before the employee has reached the normal retirement age for that job); redundancy compensation (capital sums paid to employees who have been dismissed through no fault of their own by an enterprise that is ceasing or cutting down its activities)
  - Lump sum payments upon retirement
  - Premature withdrawal from private pension schemes
  - Prize winnings
  - Insurance settlements

NOTE: If the text specification of the kind of income provided by the respondent allows subsequent re-classification into one of the standardised income variables, the preferred solution is to add this income under its corresponding category. If such ex-post classification is not possible or the income does not belong to any of these income components, the residual income variable HG0610 is to be used, with the text description of the kind of income provided in HG0620.

HG0620   specification of other income source received

What was the source of this income?

[INTERVIEWER: IT IS FUNDAMENTAL TO DISTINGUISH BETWEEN REGULAR AND IRREGULAR SOURCES OF INCOME]

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Verbatim text, 255 characters.

Filtering: IF (HG0600 = 1)

HG0610   gross income from other income sources

What was the total gross amount received over (the last 12 months / the last calendar year)?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HG0600 = 1)

HG0700   is income 'normal' in reference period

Now considering the sum of all sources of income, would you say that your (household's) income over the last 12 months was higher than normal, lower than normal, or was it about normal?

Reference unit: Household

Reference period: Last 12 months/last calendar year

Coding:

1 - Higher than normal
2 - Normal
3 - Lower than normal

HG0800   future income expectations

Over the next year, do you expect your (household's) total income to go up more than prices, less than prices, or about the same as prices?

Reference unit: Household

Coding:

1 - More than prices
2 - Less than prices
3 - About the same as price

PG9020   respondent of the personal income section

The questions PG0100 - PG0510 in this section and for person X were answered by:

Reference unit: All 16+

Reference period: -

Coding:

Identification of person (numerical value,2 digits), SA0010

Special coding:

99 - Person outside the household

8   Intergeneration transfers as gifts

HH0100   any substantial gift or inheritance received

Have you/has any member of the HH ever received an inheritance or a substantial gift, including money or any other assets (from someone who is not a part of your current household)?

GIFTS AND DONATIONS REGULARLY RECEIVED ARE NOT TO BE INCLUDED HERE, BUT IN HG0200/HG0210.
OTHER GIFTS AND DONATIONS ARE TO BE INCLUDED HERE, WHETHER THEY NEEDED TO BE REPORTED TO THE TAX AUTHORITY OR NOT.
THE "SUBSTANTIAL" AMOUNT REFERRED TO IN THE QUESTION IS LEFT TO THE INTERPRETATION OF THE HOUSEHOLD, BUT IF NECESSARY, IT CAN BE EXPLAINED THAT IT IS A GIFT OR INHERITANCE THAT HAS MADE A SIGNIFICANT IMPACT ON THE FINANCIAL SITUATION OF THE HOUSEHOLD.

Reference unit: Household

Reference period: -

Coding:

1 - Yes
2 - No

Technical definition:

Inheritance: includes transfer of assets in connection with death of an antecedent.

Gift: transfer of assets made during the life of a donor, not connected to the death of that person.

HH0110   no of gifts/inheritances received

How many?

INTERVIEWER: IF HOUSEHOLD MEMBERS RECEIVED SEVERAL GIFTS OR INHERITANCES AT THE SAME TIME FROM THE SAME PERSON, TREAT ALL AS ONE

Reference unit: Household

Reference period: -

Coding:

Numerical value, 2 digits.

Filtering: IF (HH0100 = 1)

HH020$x   gift/inheritance $x: year gift/inheritance received

In what year did you/your household receive (it/the most important one for your [household's] current wealth/the next most important one for your [household's] current wealth)?

Reference unit: Household

Reference period: -

Loop: Loop for gifts/inheritances

Coding:

Numerical value, 4 digits.

Filtering: IF (HH0110 > $x-1)

HH030$x   gift/inheritance $x: what kind of assets received

What kinds of assets were received? (CODE ALL THAT APPLY)

Reference unit: Household

Reference period: -

Loop: Loop for gifts/inheritances

Coding:

1 - Yes, such assets received
2 - No, no such assets received

a set of 10 variables for items:

a - Money
b - Dwelling
c - Use of a dwelling (under reserve or usufruct)

d - Land
e - Business
f - Securities, shares
g - Jewellery, furniture, artwork
h - Life insurance
j - Car / vehicle I - Other assets (specify)

Filtering: IF (HH0110 > $x-1)

Technical definition:

c - Usufruct: the right to enjoy the use and advantages of another's property short of the destruction or waste of its substance

e - Business: that would also include a farm business

h - Life insurance: if someone outside the household makes one of the household members a beneficiary of a life insurance. In cases where the household member only acknowledges he/she is the beneficiary of the life insurance when it was monetarised it should be recorded in a – Money.

HH040$x   gift/inheritance $x: value

At the time (you/your household) received it, how much was it worth?

Reference unit: Household

Reference period: -

Loop: Loop for gifts/inheritances

Coding:

Numerical value in EUR, 9 digits.

Filtering: IF (HH0110 > $x-1)

Survey definition:

The value of the gift/inheritance is to be net of any corresponding inheritance or donation taxes applied at the moment the gift/inheritance was received.

HH050$x   gift/inheritance $x: type of transfer (gift/inheritance)

Was that a gift or an inheritance?

Reference unit: Household

Reference period: -

Loop: Loop for gifts/inheritances

Coding:

1 - Gift
2 - Inheritance

Filtering: IF (HH0110 > $x-1)

HH060$x   gift/inheritance $x: from whom received

From whom was it received?

Reference unit: Household

Reference period: -

Loop: Loop for gifts/inheritances

Coding:

1 - Maternal grandparents
2 - Paternal grandparents
3 - Parents
4 - Children
5 - Other relatives
6 - Other (specify)

Filtering: IF (HH0110 > $x-1)

9   Consumption

HI0100   amount spent on food at home

About how much does (you/your household) spend on average by month on food and beverages at home?

IMPLEMENTATION SUGGESTION: SOME FLEXIBILITY MIGHT BE GIVEN TO THE RESPONDENT, COLLECTING BOTH THE AMOUNT AND THE SPONTANEOUS PERIOD IT REFERS TO. FOR EXAMPLE SOME MIGHT KNOW BETTER THE EXPENSES BY WEEK OR BY 15 DAY PERIOD. THE AVERAGE SHOULD BE UNDERSTOOD AS THE EXPENSES OVER THE LAST 12 MONTHS/CALENDAR YEAR.

Reference unit: Household

Reference period: Typical month

Coding:

Numerical value in EUR, 6 digits.

Survey definition:

Food consumption at home

COICOP-HBS classification of goods 01 (food and non-alcoholic beverages) and 02.1 (alcoholic beverages)

Technical definition:

Food consumption at home

Amount spent on purchases of food and both alcoholic and non-alcoholic beverages: bread and cereals, meat, fish, milk, cheese and eggs, fruit and vegetables, sugar, jam, honey chocolate and confectionery, coffee, tea and cocoa, mineral water, soft drinks and fruit and vegetable juices, wine, beer, liquor, etc.

HI0200   amount spent on food outside home

About how much does (you/your household) spend on average by month on food and beverages outside the home? I mean expenses at restaurants, lunches, canteens, coffee shops and the like. Please, include only the amounts (you/your household) pay out i.e. net of any employer subsidy/discount/promotion etc.

IMPLEMENTATION SUGGESTION: SOME FLEXIBILITY MIGHT BE GIVEN TO THE RESPONDENT, COLLECTING BOTH THE AMOUNT AND THE SPONTANEOUS PERIOD IT REFERS TO. FOR EXAMPLE SOME MIGHT KNOW BETTER THE EXPENSES BY WEEK OR BY 15 DAY PERIOD.

Reference unit: Household

Reference period: Typical month

Coding:

Numerical value in EUR, 6 digits.

Technical definition:

Food consumption outside home

Expenses at restaurants and canteens. In case of subsidies meals provided as part of employment package, only the amount actually paid by the household should be included.

HI0210   amount spent on utilities

About how much does your household spend on average by month on utilities, such as electricity, water, gas, telephone, internet and television? SHOW CARD WITH ITEMS.

Reference unit: Household

Reference period: Typical month

Coding:

Numerical value in EUR, 6 digits.

Survey definition:

Expenditure in utilities
COICOP-HBS classification of goods: 04.4. (Water supply and miscellaneous services relating to the dwelling); 04.5 Electricity, gas and other fuels (04.5.1 Electricity; 04.5.2 Gas; 04.5.3 Liquid fuels; 04.5.4 Solid fuels; 04.5.5 Heat energy), 08.3.0 Telephone and telefax services and (part of) 09.4.2 Cultural services "television and radio broadcasting. In addition, internet service fees should be included. The word "utility" in English also includes public services such as transportation, which we recommend excluding here.
[Source: COICOP-HBS classification of goods]

Technical definition:

Expenditure in utilities
Payments related to provision of water supply, electricity, gas and other fuels, telephone expenses (fixed and mobile) to all the dwellings the household owns or, if none is owned, the dwelling rented, and internet, cable and satellite subscriptions . All concepts include both contract setup costs incurred during the period and regular expenses in the item. Taxes or tax-like payments related to broadcasting that are compulsory for every household in a country should be excluded. There is an issue about communal costs in dwellings that share quasi public services, like a swimming pool or common lightning (that partly include water or electricity). Transportation costs should be excluded.

HI0230   annual expenses on trips and holidays

Over the last 12 months, about how much did (you/your household) spend on holiday trips or vacations? SHOW CARD WITH ITEMS INCLUDED. Please include transportation, accommodations, meals, package tours, entertainment and any other related expenses.

Reference unit: Household

Coding:

Numerical value in EUR, 6 digits.

Survey definition:

Mainly refers to items 072 and 073 of the COICOP classification

HI0220   amount spent on consumer goods and services

So overall, about how much does your household spend on average by month on all consumer goods and services? Consider all household expenses including food, utilities, etc. but excluding consumer durables (e.g. cars, household appliances, etc.), rent, loan repayments, insurance policies, renovation, etc.

Reference unit: Household

Reference period: Typical month

Coding:

Numerical value in EUR, 6 digits.

Survey definition:

Childcare and health care expenses should be included in this question.

HI0300   makes alimony and charity payments

Did (you/your household) make payments on a regular basis to persons or institutions outside your household (such as alimony, child support, charities, etc.) in the last 12 months? Do not consider here one-off payments.

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

Technical definition:

Regular inter-household transfers paid refer to regular monetary amount paid, during the income reference period, to other households. They should refer to regular payments, even once a year, out of income.

These inter-household transfers should be:
   - Regular, i.e. transfer payments must be to some extent be anticipated or relied on;
   - Current, i.e. out of the income from the income reference period.

The definition of regular does not refer to precise timing and do not require strong periodicity.

Regular inter-household transfers paid include:
   - Compulsory alimony and child support
   - Voluntary alimony and child support paid on a regular basis
   - Regular cash support to persons other than household members
   - Regular cash support to households in other countries.
   - Regular donations given to charities/institutions (e.g. the church).

Regular inter-household transfers paid exclude:
   - Capital transfers and money drawn from saving.
   - Repayments of loans/transfers received.

NOTE: The applied definition should mirror the one applied for the inter-household transfers received under HG0200.

HI0310   amount given as alimony etc per month

About how much money do (you/your household) give per month?

Reference unit: Household

Reference period: Current

Coding:

Numerical value in EUR, 6 digits.

Filtering: IF (HI0300 = 1)

HI0500   comparison of last 12 months expenses with average

Aside from any purchases of assets, would you say that your (household's) overall expenses over the last 12 months were higher than normal, lower than normal, or were they about normal?

Reference unit: Household

Reference period: Last 12 months

Coding:

1 - Higher than normal
2 - Lower than normal
3 - Just about normal

HI0600   last 12 month expenses were below/above income

Again aside from any purchases of assets, over the last 12 months would you say that your (household's) regular expenses were higher than your (household's) income, just about the same as your (household's) income or that (you/your household) spent less than (your/its) income?

Reference unit: Household

Reference period: Last 12 months

Coding:

1 - Expenses exceeded income
2 - Expenses about the same as income
3 - Expenses less than income

HI0400x   purpose of saving

Now I'd like to ask you some questions about your attitudes about savings. People have different reasons for saving, even though they may not be saving all the time. What are your (household's) most important reasons for saving?

[CODE ALL THAT APPLY] [INTERVIEWER: DO NOT SHOW ANSWER CATEGORIES]

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

a set of 12 variables for items:

a - Purchase own home
b - Other major purchases (other residences, vehicles, furniture, etc.)
c - Set up a private business or finance investments in an existing business
d - Invest in financial assets
e - Provision for unexpected events
f - Paying off debts
g - Old-age provision
h - Travels/holidays
I - Education/support of children or grandchildren or other relatives
j - Bequests
k - Taking advantage of state subsidies (for example, a subsidy to building society savings)
l - Other (SPECIFY)

Filtering: IF (HI0600 = 3)

HI0700x   source of extra income to meet expenses

You have told me that your expenses in the last 12 months have been above your income. What did you do to meet expenses?

[CODE ALL THAT APPLY] [INTERVIEWER: DO NOT SHOW ANSWER CATEGORIES]

Reference unit: Household

Reference period: Last 12 months

Coding:

1 - Yes
2 - No

a set of 7 variables for items:

a - Sold assets
b - Got a credit card / overdraft facility
c - Got some other loan
d - Spent out of savings
e - Asked for help from relatives or friends
f - Left some bills unpaid
g - Other(SPECIFY)

Filtering: IF (HI0600 = 1)

HIZ040x   unexpected windfall gain - lottery

Imagine you unexpectedly receive money from a lottery, equal to the amount of income your household receives in a month. What percent would you spend over the next 12 months on goods and services, as opposed to any amount you would save for later or use to repay loans? (READ IF PROMPTED: THE AMOUNT IS NET OF TAX)
USE SHOWCARD, A RULER GOING FROM 0 TO 100, WITH THE ENDS LABELLED "I WOULD SAVE EVERYTHING AND/OR REPAY LOANS" AND "I WOULD SPEND EVERYTHING OVER THE NEXT 12 MONTHS" RESPECTIVELY. VARIABLE HIZ040b IS CALCULATED AS THE COMPLEMENT TO 100 OF THE ANSWER GIVEN

Reference unit: Household

Coding:

Numerical value, integer 0 to 100

a set of 2 variables for items

a - Spend over the next 12 months on goods and services
b - Save or invest for later, or repay debt

HIZ050x   impatience

You have won the lottery and will receive a sum equal to your household's yearly income. You will receive the money in a year's time. However, if you give up part of the sum you can collect the rest of your win immediately. To obtain the money immediately would you give up 20 per cent of your win?
if the answer is "no" "What about 10 per cent?"
if the answer is "no" "And 5 per cent?"

if the answer is "no" "Just 2 per cent?

Reference unit: Household

Reference period: current

Coding:

1 – Give up 20% of your win
2 - Give up 10% of your win
3 – Give up 5% of your win
4 - Give up 2% of your win
5 – Not give up anything

HI0800   ability to get financial assistance from friends or relatives

In an emergency, could (you/your household) get financial assistance of say EUR 5,000 from friends or relatives who do not live with you?

Reference unit: Household

Reference period: Current

Coding:

1 - Yes
2 - No

99   Technical variables

IM0100   implicate ID

-

Reference unit: Household and individual

Reference period: -

Coding:

Numerical value, 1 digit

HW0010   household weight

-

Reference unit: Household

Reference period: -

Coding:

Numerical value, 6 digits, 3 decimal places

HW0010a household weight for historical comparison (Italy only)

-

Reference unit: Household

Reference period: -

Coding:

Numerical value, 6 digits, 3 decimal places

Description: the sample design was modified in Italy as of the 2021 wave, leading to comparison issues with previous waves. For this purpose, additional weights were constructed for comparisons across waves. The sampling weights (HW0010) should be used for cross-sectional analyses for wave 2021, while the sampling weights (HW0010a) should be used for time series analysis.

Fxxxxxxx status flag for variable xxxxxxx

THERE IS NO CORRESPONDING QUESTION IN THE QUESTIONNAIRE.

Reference unit: Same as variable xxxxxxx

Reference period: -

Coding:

0 - Not applicable (i.e. skipped due to routing)
1 - Collected
71 - Value taken from (statistical, fiscal or other) register
1050 - Not imputed, question was asked but respondent gave no answer, an incorrect/unreliable answer, value not collected due to missing answer of a previous question, CAPI/interviewer error or to editing of parent variable
1053 - Not imputed, originally collected from a range or from brackets
2050 - Missing, set as missing because data were not collected
2099 - Missing, set as missing for anonymisation purposes
3050 - Edited
4050 - Imputed, question was asked but respondent gave no answer, an incorrect/unreliable answer, or value not collected due to CAPI/interviewer error or to editing of parent variable
4052 - Imputed, question was not asked (higher order item nonresponse)
4053 - Imputed, originally collected from a range or from brackets
5050 - Estimated

Survey definition:

The flag variables are to be reported for every variable in the HFCS, except HW0010, IM0100, SA0100, SA0010, and RA0010. Each flag variable is named with an F preceding the name of the variable it refers to, e.g. FHB0100 for the flag variable of HB0100.

WR$$$$ replicate weight $$$$

THERE IS NO CORRESPONDING QUESTION IN THE QUESTIONNAIRE.

Reference unit: Household

Reference period: -

Coding:

Numerical value, 6 digits, 3 decimal places

Survey definition:

The replicate weights to be provided are numbered from WR0001 to WR1000.

2   Derived variables

DA1000   Total real assets 1 (incl. business wealth, vehicles and valuables)

DA1000 = DA1110 + DA1120 + DA1130 + DA1131 + DA1140

Coding:

Numerical value

DA1000i   Has real assets

Coding:

1 - yes
0 - no

DA1000SH Real assets as share of gross wealth

DA1000SH=DA1000/DA3001, zero if no real assets in DA1000, missing if zero total assets DA3001

Coding:

Numerical value

DA1110   Value of household's main residence

DA1110 = HB0900 for full owners, HB0500/100 * HB0900 for partial owners

Coding:

Numerical value

DA1110i   Has HMR

Coding:

1 - yes
0 - no

DA1120   Value of other real estate property

DA1120 = Sum of (HB270x/100 * HB280x) + HB2900

Coding:

Numerical value

DA1120i   Has other real estate property

Coding:

1 - yes
0 - no

DA1121   Value of other real estate property used for business activities

DA1121 = Sum of (HB270x/100 * HB280x if HB260xa=2)

Coding:

Numerical value

DA1121i   Has other real estate property for business

Coding:

1 - yes
0 - no

DA1122   Value of other real estate property not for business activities

DA1121 = Sum of (HB270x/100 * HB280x if HB260xa ne 2)

Coding:

Numerical value

DA1122i   Has other real estate property not for business

Coding:

1 - yes
0 - no

DA1130   Value of household's vehicles

DA1130 = HB4400 + HB4600

Coding:

Numerical value

DA1130i   Has vehicles

Coding:

1 - yes
0 - no

DA1131   Valuables

DA1131 = HB4710

Coding:

Numerical value

DA1131i   Has valuables

Coding:

1 - yes
0 - no

DA1140   Value of self-employment businesses

DA1140 = Sum of (HD080x) + HD0900

Coding:

Numerical value

DA1140i   Has self-employment business wealth

Coding:

1 - yes
0 - no

DA1200   Business wealth

DA1200 = DA1121 + DA1140

Coding:

Numerical value

DA1200i   Has business wealth

Coding:

1 - yes
0 - no

DA1400   Real estate (incl. property used for business activities

DA1400 = DA1110 + DA1120

Coding:

Numerical value

Survey definition:

Value of real estate wealth, the sum of the value of HMR and value of other properties.

DA1400i   Has real estate wealth

Coding:

1 - yes
0 - no

DA2100   Total financial assets 1 (excl. public and occupational pension plans)

DA2100 = DA2101 + DA2102 + DA2103 + DA2104 + DA2105 + DA2106 + DA2107 + DA2108 + DA2109

Coding:

Numerical value

Survey definition:

It comprises: non-self employment private businesses, sight accounts, saving accounts, mutual funds, bonds, shares, managed accounts, 'other' assets, private lending, voluntary pension plans or whole life insurance contracts.

DA2100i   Has financial assets

Coding:

1 - yes

0 - no

DA2100SH Financial assets as share of gross wealth

DA2100SH = DA2100/DA3001, zero if no financial assets in DA2100, missing if zero total assets DA3001

Coding:

Numerical value

DA2101 Deposits

DA2101 = HD1110 + HD1210

Coding:

Numerical value

DA21011 Deposits: sight accounts

DA21011 = HD1110

Coding:

Numerical value

DA21011i Has sight accounts

Coding:

1 - yes
0 - no

DA21012 Deposits: saving accounts

DA21012 = HD1210

Coding:

Numerical value

DA21012i Has saving accounts

Coding:

1 - yes
0 - no

DA2101i   Has deposits

Coding:

1 - yes
0 - no

DA2102   Mutual funds, total

DA2101 = HD1330 or Sum of (HD1320a-g)

Coding:

Numerical value

Survey definition:

Total value of mutual funds

DA2102i   Has mutual funds

Coding:

1 - yes
0 - no

DA2103   Bonds

DA2103 = HD1420

Coding:

Numerical value

DA2103i   Has bonds

Coding:

1 - yes
0 - no

DA2104   Value of non self-employment private business

DA2104 = HD1010

Coding:

Numerical value

DA2104i   Has non-SE private business wealth

Coding:

1 - yes
0 - no

DA2105   Shares, publicly traded

DA2105 = HD1510

Coding:

Numerical value

DA2105i   Has shares (publicly traded)

Coding:

1 - yes
0 - no

DA2106   Managed accounts

DA2106 = HD1620

Coding:

Numerical value

DA2106i   Has managed accounts

Coding:

1 - yes
0 - no

DA2107 Money owed to households

DA2107 = HD1710

Coding:

Numerical value

DA2107i Has money owed to household

Coding:

1 - yes
0 - no

DA2108 Other assets

DA2108 = HD1920

Coding:

Numerical value

DA2108i Has other assets

Coding:

1 - yes
0 - no

DA2109 Voluntary pension/whole life insurance

DA2109 = sum of (PFA080x if PFA020x = 3 or 4) over household members

Coding:

Numerical value

Survey definition:

Total value of voluntary pensions and whole life insurance

DA2109i Has voluntary pensions/whole life insurance

Coding:

1 - yes

0 - no

DA2199   Other types of financial assets

DA2199 = DA2104+DA2106+DA2108

Coding:

Numerical value

Survey definition:

Joint item containing DA2104 private non-self-employment businesses, DA2106 assets in managed accounts and DA2108 other types of financial assets

DA2199i   Has other types of financial assets

Coding:

1 - yes
0 - no

DA3001   Total assets 1, excl. public and occupational pension plans

DA3001 = DA1000 + DA2100

Coding:

Numerical value

DATOP10   Country top 10% gross wealth

Coding:

Numerical value

Survey definition:

Percentiles variable based on DA3001, by country

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DATOP10EA   EA top 10% gross wealth

Coding:

Numerical value

Survey definition:

Percentiles of the EA (all countries) variable based on DA3001.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DH0001   Number of household members

Coding:

Numerical value

Survey definition:

Number of household members, all household members included

DH0002   Consumption units (OECD modified)

1+(Household members aged 14 or more -1)*0.5+(Household members aged 13 or less*0.3)

Coding:

Numerical value

Survey definition:

Number of consumption units in the household, according to the OECD modified scale:

1 unit for the first household member, 0.5 for each additional household member aged 14 and more, and 0.3 per additional household member aged 13 or less.

DH0003   Number of economically active members in household

Number of persons for which PE0100a or PE0100b (Labour status, main and secondary) = 1 ('doing regular work for pay/ self-employed/ family business') or 2 ('sick, maternity/other leave, planning to return to work') or 3 ('unemployed') or 7 ('compulsory military service or equivalent social service').

Coding:

Numerical value

Survey definition:

Technical definition (ILO):

The economically active population comprises all persons of either sex who furnish the supply of labour for the production of goods and services during a specified time-reference period. National practices vary between countries as regards the treatment of groups such as armed forces, members of religious orders, persons seeking their first job, seasonal workers or persons engaged in part-time economic activities.

 [Source: ILO, http://laborsta.ilo.org/applv8/data/c1e.html]

DH0004   Number of household members in employment

Number of persons for which PE0100a or PE0100b (Labour status) = 1 ('doing regular work for pay/ self-employed/ family business') or 2 ('sick, maternity/other leave, planning to return to work').

Coding:

Numerical value

DH0006   Number of household members 16+

Number of persons for which RA0300 >=16

Coding:

Numerical value

Survey definition:

Number of household members aged 16 or more

DH14P   Number of household members aged 14+

Coding:

Numerical value

DHaged65plus   Household members aged 65 or more

Coding:

Numerical value

DHAGEH1 Age of reference person, Canberra definition

DHAGEH1 = RA0300 when RA0010=DHIDH1

Coding:

Numerical value

Survey definition:

DHAGEH1 - UN/Canberra definition applied to HFCS (used for HFCS statistical output)

In addition, twin _B variables are provided with age of the RP in brackets:

16-19=>4, 20-24 =>5, 25-29 =>6, 30-34 =>7, 35-39 =>8, 40-44 =>9, 45-49 =>10, 50-54 =>11, 55-59 =>12, 60-64 =>13, 65-69 =>14, 70-74 =>15, 75-79 =>16, 80-84 =>17, 85+ =>18.

DHAGEH1B Age of reference person in brackets, Canberra definition

DHAGEH1B = RA0300_B when RA0010=DHIDH1, with values recoded to the age brackets

Coding:

Numerical value

Survey definition:

DHAGEH1 - UN/Canberra definition applied to HFCS (used for HFCS statistical output)

Age of the RP in brackets, where the bracket value is the lower bound of each age group:

16-19=>16, 20-24 =>20, 25-29 =>25, 30-34 =>30, 35-39 =>35, 40-44 =>40, 45-49 =>45, 50-54 =>50, 55-59 =>55, 60-64 =>60, 65-69 =>65, 70-74 =>70, 75-79 =>75, 80-84 =>80, 85+ =>85.

DHAQ01 Quintile, gross wealth, among households

Coding:

Numerical value

Survey definition:

Quintiles based on DA3001, per country.

DHAQ01EA   EA quintile, total assets

Coding:

Numerical value

Survey definition:

All countries (Euro Area) quintile in the total assets DA3001 distribution.

Dhchildrendependent   Number of dependent children

Coding:

Numerical value

Survey definition:

Dependent children defined as all persons aged 0-15 and person aged 16-24 not at work and living with a parent.

DHDEGURBA   Degree of urbanisation

SC0310 Degree of urbanisation for responding households.

Coding:

1 - Densely populated area (cities/large urban area)
2 - Intermediate populated area (towns and suburbs/small urban area)
3 - Thinly populated area (rural area)

Survey definition:

The degree of urbanisation (DEGURBA) indicates the character of the area where the household lives on the basis of population size and density. The classification of local administrative units (LAU2) in densely, intermediate and thinly populated areas uses as a criterion the geographical contiguity in combination with the share of local population living in different type of clusters.Further information on the DEGURBA methodology (with correspondence tables between the LAU2 and the DEGURBA codes) are available on Eurostat's website: http://ec.europa.eu/eurostat/web/degree-of-urbanisation/overview.

DHEDUH1   Education of reference person, Canberra definition

DHEDUH1 = PA0200 when RA0010=DHIDH1

Coding:

0 -
1 - Primary education (ISCED 1) or no formal education
2 - Lower secondary or second stage of basic education (ISCED 2)
3 - Upper secondary (ISCED 3) or Post-secondary (ISCED 4)
5 - Short-cycle tertiary education (ISCED 5) or Bachelor's or equivalent level (ISCED 6) or Master's or equivalent level (ISCED 7) or Doctoral or equivalent level (ISCED 8)

Survey definition:

Highest completed education of the reference person.

DHEDUH1 - UN/Canberra definition applied to HFCS (used for HFCS statistical output)

DHEMPH1   Main labour status of reference person, Canberra definition

DHEMPH1 = For the Canberra reference person RA0010=DHIDH1
if PE0200=1 then 1
if PE0200 in (2,3,4) then 2
if PE0100a =3 then 3
if PE0100a =5 then 4
if PE0100a or PE0200 in (-1,-2) then -1
if PE0100a in (4,6,7,8,9) then 5
else missing.

Coding:

1 - Employee
2 - Self-employed
3 - Unemployed
4 - Retired
5 - Other

Survey definition:

Main labour status of the reference person.

DHEMPH1 - UN/Canberra definition applied to HFCS (used for HFCS statistical output)

DHGENDERH1 Gender of reference person, Canberra definition

DHGENDERH1 = RA0200 if RA0010=DHIDH1

Coding:

1 - male
2 - female

Survey definition:

Gender of the Reference person

DHGENDERH1 - UN/Canberra definition applied to HFCS (used for HFCS statistical output)

DHHST   Housing status

if HB0300 in (1,2) and HB1000 = 1 then DHHST=2
if HB0300 in (1,2) and HB1000 ne 1 then DHHST=1
if HB0300 > 2 then DHHST=3

Coding:

1 - Owner/partial owner outright
2 - Owner/partial owner with mortgage
3 - Tenant/Free use

Survey definition:

Housing status relative to the HMR, distinguishing households with or without mortgages using the HMR as collateral

DHHTYPE   Household type

Classification of household

Coding:

51 - One adult, younger than 64 years
52 - One adult, older than 65 years
6 - Two adults younger than 65 years
7 - Two adults, at least one aged 65 years and over
8 - Three or more adults
9 - Single parent with dependent children
10 - Two adults with one dependent child
11 - Two adults with two dependent children
12 - Two adults with three or more dependent children
13 - Three or more adults with dependent children

Survey definition:

Household composition

DHIDH1 Personal identification number (RA0010) of reference person, Canberra definition

Coding:

Numerical value

Survey definition:

UN/Canberra definition applied to HFCS, used for HFCS statistical output (UNECE 2011). The household reference person is uniquely determined by applying sequentially the following steps: household type (one of the partners in a de facto or registered marriage with, then without dependent children, lone parent with children, the person with the highest income, and finally the eldest person).

DHIQ01 Quintile, equivalent total gross income (DI2000), among households

Coding:

Numerical value

Survey definition:

Quintiles based on DI2000, per country.

DHIQ01EA EA quintile, total gross income (DI2000), among households

Coding:

Numerical value

Survey definition:

Quintiles based on DI2000 total annual gross income all countries (Euro Area) distribution.

DHLQ01 Quintile, total liabilities, among indebted households

Coding:

Numerical value

DHLQ01EA EA quintile, total liabilities, among indebted households

Coding:

Numerical value

Survey definition:

Quintiles based on DL1000 total liabilities all countries (Euro Area) distribution (among households holding debt).

DHN013   Number of children in household (0-13)

Coding:

Numerical value

DHNQ01   Quintile, net wealth, among households

Coding:

Numerical value

Survey definition:

Quintiles based on DN3001, per country.

DHNQ01EA   EA quintile, net wealth, among households

Coding:

Numerical value

Survey definition:

Quintiles based on DN3001 net wealth all countries (Euro Area) distribution.

DHRA0100H   Relationship to the interview reference person (RA0100) of reference person

Coding:

Numerical value

Survey definition:

Variable provided for four alternative RP definitions:

DHRA0100H - interview RP

DHRA0100H1 - UN/Canberra definition applied to HFCS (used for HFCS statistical output)

DHRA0100H2 - person with the highest income as RP

DHRA0100H3 - male in RP couple

DHREGION   Region (national coding)

Recoded from the core variable SA0300 Area of residence of the household (national coding).

Coding:

AT11 - Burgenland
AT12 - Lower Austria
AT13 - Vienna
AT21 - Carinthia
AT22 - Styria
AT31 - Upper Austria
AT32 - Salzburg
AT33 - Tyrol
AT34 -Vorarlberg
CYLI - Limassol
CYLA - Larnaca
CYNI - Nicosia
CYPA – Paphos
CZ01 - Prague (Praha)
CZ02 - Central Bohemia (Střední Čechy)
CZ03 - Southwest (Jihozápad)
CZ04 - Northwest (Severozápad)
CZ05 - Northeast (Severovýchod)
CZ06 - Southeast (Jihovýchod)
CZ07 - Central Moravia (Střední Morava)
CZ08 - Moravian-Silesian (Moravskoslezsko)
DENW - Lower Saxony,Schleswig-Holstein,Hamburg,Bremen
DEWW - North Rhine-Westphalia,Rhineland-Palatinate,Saarland
DEOS - Mecklenburg-West Pomerania,Saxony
Anhalt,Brandenburg,Berlin,Thuringia,Saxony
DESW- Bavaria,Baden-Württemberg,Hesse
EE00 - Estonia
EL3 - Attica
EL4 - Nisia Aigaiou, Kriti
EL5 - Voreia Ellada
EL6 - Kentriki Ellada
FI1B - Helsinki-Uusimaa and Åland
FI1C - Southern Finland
FI19 - Western Finland
FI1D - Northern and Eastern Finland
FR0 - Départements d'Outre Mer
FR1 - Île de France

FR2 - Bassin Parisienne

FR3 - Nord-Pas-de-Calais

FR4 - Est

FR5 - Ouest

FR6 - Sud-Ouest

FR7 - Centre-Est

FR8 – Méditerranée

HU11 - Budapest

HU12 - Pest

HU21 - Central Transdanubia (Közép-Dunántúl)

HU22 - Western Transdanubia (Nyugat-Dunántúl)

HU23 - Southern Transdanubia (Dél-Dunántúl)

HU31 - Northern Hungary (Észak-Magyarország)

HU32 - Northern Great Plain (Észak-Alföld)

HU33 - Southern Great Plain (Dél-Alföld)

IE04 - Northern and Western

IE05 - Southern

IE06 - Eastern and Midland

IT1 - Piemonte

IT2 - Valle d'Aosta

IT3 - Lombardia

IT4 - Trentino-Alto Adige

IT5 - Veneto

IT6 - Friuli-Venezia Giulia

IT7 - Liguria

IT8 - Emilia Romagna

IT9 - Toscana

IT10 - Umbria

IT11 - Marche

IT12 - Lazio

IT13 - Abruzzo

IT14 - Molise

IT15 - Campania

IT16 - Puglia

IT17 - Basilicata

IT18 - Calabria

IT19 - Sicilia

IT20 - Sardegna

LT01 - Vilnius County

LT02 - Other counties than Vilnius

LU000 - Luxembourg

LV01 - Riga

LV02 - Eight other big cities

LV03 - Rural areas including small towns

MT011 - Southern Harbour

MT012 - Northern Harbour

MT013 - South Eastern

MT014 - Western
MT015 - Northern
MT026 - Gozo and Comino
SI03 - Eastern Slovenia
SI04 - Western Slovenia
SK01 - Bratislava region
SK02 - Western Slovakia
SK03 - Central Slovakia
SK04 - Eastern Slovakia

Survey definition:

Area of residence of the household based on national coding, with first two letters giving the country code.

This variable is not available for all countries. In most countries region is based on NUTS-coding.

NUTS2-coding or adjusted NUTS2-coding in AT, CZ, FI, HU, IE, IT, LT, SI, SK.

NUTS1-coding in GR, FR (NUTS 1 2013).

National coding in CY, MT (based on districts), DE (based on Bundesländer) and LV.

DHTIMEEH1   Total time in employment for reference person, Canberra definition

DHTIMEEH1 = PE1005 when RA0010=DHIDH1

Coding:

Numerical value

DI1100   Employee income

DI1100 = Sum of PG0110 for household members

Coding:

Numerical value

Survey definition:

Total employee income of the household

DI1100i   Has employee income

Coding:

1 - yes
0 - no

DI1200   Self-employment income

DI1200 = Sum of PG0210 for household members

Coding:

Numerical value

DI1200i   Has self-employment income

Coding:

1 - yes
0 - no

DI1300   Rental income from real estate property

DI1300 = HG0310

Coding:

Numerical value

DI1300i   Has rental income from real estate property

Coding:

1 - yes
0 - no

DI1400   Income from financial assets

DI1400 = DI1410 + DI1420

Coding:

Numerical value

DI1400i   Has income from financial investments

Coding:

1 - yes

0 - no

DI1410   Income from financial assets, gross of interest payments

DI1410 = HG0410

Coding:

Numerical value

DI1410i   Has income from financial assets, gross of interest payments

Coding:

1 - yes
0 - no

DI1412   Interest payments

DI1412 = Sum of (HB170x * HB190x/100) + Sum of (HB370xy * HB390xy/100) + Sum of (HC080x *HC090x/100)

Coding:

Numerical value

Survey definition:

The sum of interest times the outstanding balance for the HMR, other property and other loans.

Up to 3 (2) loans of each type included - depending on the number loops used in the national questionnaire.

DI1420   Income from private business other than self-employment

DI1420 = HG0510

Coding:

Numerical value

DI1420i   Has income from private business other than self-employment

Coding:

1 - yes

0 - no

DI1500   Income from pensions

DI1500 = DI1510 + DI1520

Coding:

Numerical value

DI1500i   Has income from pensions

Coding:

1 - yes
0 - no

DI1510   Income from public pensions

DI1510 = Sum of PG0310 for household members

Coding:

Numerical value

DI1510i   Has income from public pensions

Coding:

1 - yes
0 - no

DI1520   Income from occupational and private pensions

DI1520 = Sum of PG0410 for household members

Coding:

Numerical value

DI1520i   Has income from occupational and private pensions

Coding:

1 - yes
0 - no

DI1600   Regular social transfers (except pensions)

DI1600 = DI1610 + DI1620

Coding:

Numerical value

Survey definition:

Unemployment benefits + gross income from regular social transfers

DI1600i   Has income from regular social transfers (except pensions)

Coding:

1 - yes
0 - no

DI1610   Unemployment benefits

DI1610 = Sum of PG0510 for household members

Coding:

Numerical value

DI1610i   Has income from unemployment benefits

Coding:

1 - yes
0 - no

DI1620   Other social transfers

DI1620 = HG0110

Coding:

Numerical value

DI1620i   Has income from other social transfers

Coding:

1 - yes
0 - no

DI1700   Regular private transfers

DI1700 = HG0210

Coding:

Numerical value

DI1700i   Has income from regular private transfers

Coding:

1 - yes
0 - no

DI1800   Income from other sources

DI1800 = HG0610

Coding:

Numerical value

DI1800i   Has income from other sources

Coding:

1 - yes
0 - no

DI1900   Financial assistance from relatives and friends

DI1900 = HG0260

Coding:

Numerical value

DI1900i   Has financial assistance from relatives and friends

if HG0250=1 then 1
if HG0250=2 then 0

Coding:

1 - yes
0 - no

DI2000   Total household gross income 2, including interest payments

DI2000 = DI1100 + DI1200 + DI1300 + DI1400 + DI1500 + DI1600 + DI1700 + DI1800

Coding:

Numerical value

Survey definition:

Total gross annual household income aggregate.

DI2000eq   Total household gross income, equalised

DI2000eq = DI2000 / DH0003

Coding:

Numerical value

Survey definition:

Total gross annual household income aggregate, equalised using the modified OECD equivalence scale.

DI2100   Total household gross income and financial assistance from relatives and friends

DI2100 = DI1100 + DI1200 + DI1300 + DI1400 + DI1500 + DI1600 + DI1700 + DI1800 + DI1900

Coding:

Numerical value

DITOP10   Country top 10% total gross income

Coding:

Numerical value

Survey definition:

Percentiles variable based on DI2000, per country.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DITOP10EA   EA top 10% total gross income

Coding:

Numerical value

Survey definition:

Percentiles of the EA (all countries) variable based on DI2000.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DITOP10eq   Top 10% gross equalised income

Coding:

Numerical value

Survey definition:

Percentiles variable based on DI2000eq.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DITOP10eqEA   EA top 10% gross equalised income

Coding:

Numerical value

Survey definition:

Percentiles of the EA (all countries) variable based on DI2000eq.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DL1000   Total outstanding balance of household's liabilities

DL1000 = DL1100 + DL1200

Coding:

Numerical value

DL1000i   Has debt

Coding:

1 - yes
0 - no

DL1100   Outstanding balance of mortgage debt

DL1100 = DL1110 + DL1120

Coding:

Numerical value

Survey definition:

Outstanding balance of mortgage debt ('collateralised liabilities', 'secured debt') owed by households on all properties they own. This is the sum of mortgage debt with HMR as collateral and the mortgage debt collateralised on other household properties.

DL1100i   Has mortgage debt

Coding:

1 - yes
0 - no

DL1110   Outstanding balance of HMR mortgages

DL1110 = Sum of (HB170x) + HB2100

Coding:

Numerical value

DL1110a   Outstanding balance of adjustable interest rate HMR mortgages

sum of(HB170x) where HB180x=1

Coding:

Numerical value

DL1110ai   Has adjustable interest rate HMR mortgage

Coding:

1 - yes
0 - no

DL1110b   Outstanding balance of fixed interest rate HMR mortgages

sum of(HB170x) where HB180x=2

Coding:

Numerical value

DL1110bi   Has fixed interest rate HMR mortgage

Coding:

1 - yes
0 - no

DL1110c   Outstanding balance of unknown interest rate regime HMR mortgages

sum of(HB170x) where HB180x not in (1,2) + HB2100

Coding:

Numerical value

DL1110ci Has unknown interest rate regime HMR mortgage

Coding:

1 - yes
0 - no

DL1110i Has HMR mortgage debt

Coding:

1 - yes
0 - no

DL1120 Outstanding balance of mortgages on other properties

DL1120 = Sum of (HB370xy) + HB4105

Coding:

Numerical value

DL1120a Outstanding balance of adjustable interest rate mortgages on other properties

sum of(HB370xy) where HB380xy = 1

Coding:

Numerical value

DL1120ai Has adjustable interest rate other property mortgage

Coding:

1 - yes
0 - no

DL1120b Outstanding balance of fixed interest rate mortgages on other properties

sum of(HB370xy) where HB380xy = 2

Coding:

Numerical value

DL1120bi Has fixed interest rate other property mortgage

Coding:

1 - yes
0 - no

DL1120c Outstanding balance of unknown interest rate regime mortgages on other properties

sum of(HB370xy) where HB380xy not in (1,2) + HB4100

Coding:

Numerical value

DL1120ci Has unknown interest rate regime other property mortgage

Coding:

1 - yes
0 - no

DL1120i Has other property mortgage

Coding:

1 - yes
0 - no

DL1200 Outstanding balance of other, non-mortgage debt

DL1200 = DL1210 + DL1220 + DL1230

Coding:

Numerical value

Survey definition:

Outstanding balance of other, non-mortgage debt (total unsecured debt /non-collateralised liabilities) includes outstanding balances on credit lines or overdrafts, outstanding balance of credit cards for which the owner of the card is charged interest, and outstanding balances on all other loans (car loans, consumer loans, instalment loans, private loans from relatives, friends, employers etc.)

DL1200i   Has non-mortgage debt

Coding:

1 - yes
0 - no

DL1210   Outstanding balance of credit line/overdraft

DL1210 = HC0220

Coding:

Numerical value

DL1210i   Has credit line/overdraft debt

Coding:

1 - yes
0 - no

DL1220   Outstanding balance of credit card debt

DL1220 = HC0320

Coding:

Numerical value

DL1220i   Has credit card debt

Coding:

1 - yes
0 - no

DL1230   Outstanding balance of other non-mortgage loans

DL1230 = DL1231 + DL1232

Coding:

Numerical value

Survey definition:

Other non-mortgage loans include all consumer, personal, private, employer, and instalment loans.

DL1230i   Has other non-collateralised loans

Coding:

1 - yes
0 - no

DL1231   Outstanding balance of private loans

DL1231 = sum of (HC036x) + HC0370

Coding:

Numerical value

DL1231i   Has private loans

Coding:

1 - yes
0 - no

DL1232   Outstanding balance of other non-private non-collateralised loans

DL1232 = sum of (HC080x) + HC1100

Coding:

Numerical value

Survey definition:

Survey definition: Other non-mortgage loans include all consumer, employer, and instalment loans, excluding any private loans covered in DL1232.

DL1232i   Has other non-private non-collateralised loans

Coding:

1 - yes
0 - no

DL2000   Payments for household's total debt (flow)

DL2000 = DL2100 + DL2200

Coding:

Numerical value

Survey definition:

Payments for household's total debt are the monthly payments (or the monthly equivalent of other time frequency payments) of the household to the lender to repay the loan. They include interest and repayment but exclude any required payments for taxes, insurance and other fees. The household's total payments include the payments for mortgages and the payments for other loans, such as car loans, consumer and instalment loans and loans from relatives, friends, employers etc.

DL2000i   Has debt payments

Coding:

1 - yes
0 - no

DL2100   Payments for mortgages (flow)

DL2100 = DL2110 + DL2120

Coding:

Numerical value

Survey definition:

Payments made to repay all mortgages, for the HMR and other properties.

DL2100i   Has mortgage payments

Coding:

1 - yes
0 - no

DL2110   Payments for HMR mortgages (flow)

DL2110 = Sum of (HB200x) + HB2200

Coding:

Numerical value

Survey definition:

Payments made to repay HMR mortgages

DL2110i   Has HMR mortgage payments

Coding:

1 - yes
0 - no

DL2120   Payments for other property mortgages (flow)

DL2120 = Sum of (HB400xy) + HB4200

Coding:

Numerical value

DL2120i   Has other property mortgage payments

Coding:

1 - yes
0 - no

DL2200   Payments for non-collateralised debt (flow)

DL2200 = Sum of (HC100x) + HC1200

Coding:

Numerical value

Survey definition:

Payments for other debt payments for loans such as car loans, consumer and instalment loans and loans from relatives, friends, employers etc.

DL2200i   Has non-collateralised debt payments

Coding:

1 - yes
0 - no

DLCC   Has credit card

DLCC=1 if HC0300=1, DLCC=0 if HC0300=2, missing otherwise.

Coding:

1 - yes
0 - no

Survey definition:

Indicator variable on ownership of credit cards. Unlike DL1220i for credit card debt, it captures the ownership/access to the product and 1 is coded even if no current debt is accumulated.

DLCL   Has credit line/overdraft

DLCL=1 if HC0200=1, DLCL=0 if HC0200=2, missing otherwise.

Coding:

1 - yes
0 - no

Survey definition:

Indicator variable on having credit line/bank overdraft. Unlike DL1210i for credit line/overdraft debt, it captures the ownership/access to the product and 1 is coded even if no current debt is accumulated.

DLTOP10 Top 10% total liabilities

Coding:

Numerical value

Survey definition:

Percentiles variable based on DL1000.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DLTOP10EA   EA top 10% total liabilities

Coding:

Numerical value

Survey definition:

Percentiles of the EA (all countries) variable based on DL1000.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DN3001   Net wealth , excl. Public and occupational pensions

DN3001 = DA3001 - DL1000

Coding:

Numerical value

Survey definition:

Total household assets excluding public and occupational pension wealth minus total outstanding household's liabilities

DNFPOS   Net financial position [Net financial wealth]

DNFPOS = DA2100 - DL1000

Coding:

Numerical value

Survey definition:

Financial assets minus total debt.

DNHW   Net housing wealth

DNHW = DA1110 - DL1110

Coding:

Numerical value

Survey definition:

Net value of housing wealth (value of the household main residence minus outstanding amount of HMR mortgages).

Zero for non-owners without HMR mortgage.

DNNLA   Net liquid assets

DNNLA = DA2101 + DA2102 + DA2103 + DA2104 + DA2105 + DA2106 - DL1210 - DL1220 - DL1230

Coding:

Numerical value

Survey definition:

Sum of liquid financial assets minus non-collateralised debt.

DNNLAi   Has net liquid assets

Coding:

1 - yes
0 - no

DNNLAratio   Net liquid assets as a fraction of annual gross income

Coding:

Numerical value

DNTOP10 Top 10% net wealth

Coding:

Numerical value

Survey definition:

Percentiles variable based on DN3001.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DNTOP10EA   EA top 10% net wealth

Coding:

Numerical value

Survey definition:

Percentiles of the EA (all countries) variable based on DN3001.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DOABLETOSAVE   Regular expenses less than income

Coding:

1 - yes
0 - no

DOCOGOOD   Amount spent on consumer goods and services, annual

DOCOGOOD = HI0220*12

Coding:

Numerical value

DOCOGOODP   Amount spent on consumer goods and services as a share of income

DOCOGOODP = DOCOGOOD/DI2000

Coding:

Numerical value

DOCOUTIL   Amount spent on utilities, annual

DOCOUTIL=HI0210*12

Coding:

Numerical value

Survey definition:

Consumption on utilities per year

DOCREDITAPPL   Applied for credit within last 3 years

if HC1300=1 then 1
if HC1300=2 then 0

Coding:

1 - yes
0 - no

DOCREDITC   Credit constrained household

Equals to 1 if (HC1310=1 and HC1320 not 1) or (HC1310=2) or (HC1400=1), otherwise equals to 0.

Coding:

1 - yes
0 - no

Survey definition:

Credit constraint households: constructed based on the HFCS variables HC1310 Was refused credit, HC1320 Re-applying for credit and HC1400 not applying for credit due to perceived credit constrain.

The following cases are taken as credit constraint households:

- applied for credit and were turned down (HC1310=1) and do not report successful later re-application (HC1320 not 1)

- applied for credit and were not given as much as applied for (HC1310=2)

- did not apply for credit due to perceived credit constraint (HC1400=1).

DOCREDITNOTAPPL   Not applying for credit due to perceived credit constraint

if HC1400=1 then DOCREDITNOTAPPL=1
if HC1400=2 then DOCREDITNOTAPPL=0
otherwise missing

Coding:

1 - yes

0 - no

DOCREDITREFUSAL   Experienced credit refusal or reduction(among those applying in last 3 years)

if HC1310 in (1,2) then 1
if HC1310=3 then 0
otherwise missing

Coding:

1 - yes
0 - no

Survey definition:

Households experiencing credit refusal of not been given the requested amount of credit.

DOCREDITREFUSED   Refused or only reduced credit (among those applying in last 3 years)

if HC1310=1 or 2 then 1
if HC1310=3 then 0

Coding:

1 - yes
0 - no

DODARATIO   Debt to asset ratio (DL1000/DA3001)

if DA3001>0 and DL1000>=0 then DODARATIO=(DL1000/DA3001)
if DA3001=0 and DL1000>=0 then DODARATIO=(DL1000/1)

Coding:

Numerical value

Survey definition:

Ratio between total liabilities (DL1000) and total gross assets (DA3001) for indebted households.

Zero total gross assets are bottom-coded at 1 euro.

Defined for indebted households (DL1000>0).

DODARATIO75P   Debt to asset ratio>=75%

Coding:

1 - yes
0 - no

DODIRATIO   Debt to income ratio (DL1000/DI2000)

if DI2000>0 and DL1000>=0 then DODIRATIO=DL1000/DI2000
if DI2000=0 and DL1000>=0 then DODIRATIO=(DL1000/1)

Coding:

Numerical value

Survey definition:

Ratio between total liabilities (DL1000) and total gross household income (DI2000) for indebted households (DL1000>0).

Zero and negative incomes bottom-coded at 1 euro.

DODIRATIO300p   Debt to income ratio>=3

Coding:

1 - yes
0 - no

DODIRATIOM   Mortgage debt to income ratio (DL1100/DI2000)

if DI2000>0 and DL1100>=0 then DODIRATIO=DL1100/DI2000
if DI2000=0 and DL1100>0 then DODIRATIO=(DL1100/1)

Coding:

Numerical value

Survey definition:

Ratio between total liabilities (DL1100) and total gross household income (DI2000) for households with mortgage debt (DL1100>0).

Zero and negative incomes bottom coded at 1 euro.

DODIRATIOM300p   Mortgage debt to income ratio>=3

Coding:

1 - yes

0 - no

DODNI   Net wealth to income ratio

DODNI = DN3001/DI2000. Rounded to 3 decimals.

Coding:

Numerical value

Survey definition:

Ratio between net wealth (DN3001) and total gross household income (DI2000) for indebted households (DL1000>0).

Zero and negative incomes bottom coded at 1 euro.

DODSMORTG   Mortgage debt service to income ratio

IF DL1100>0 THEN DODSMORTG=0
then
if DL2100>=0 AND DI2000>=0 THEN DODSMORTG=DL2100/(DI2000/12)
if DL2100>0 AND DI2000=0 THEN DODSMORTG=(DL2100/1)

Coding:

Numerical value

Survey definition:

Ratio between total monthly mortgage debt payments (DL2100) and household gross monthly income (DI2000/12). Zero and negative income bottom coded at 1 euro/month.

Defined for all households with mortgage debt (DL1100>0), households with mortgage debt in DL1100 and no payments for mortgage debt in DL2100 get the value 0.

DODSMORTG40P   Mortgage debt service to income ratio >= 40 %

Coding:

1 - yes

0 - no

DODSMORTGHMR   HMR Mortgage debt service to income ratio

IF DL1110>0 THEN DODSMORTGHMR=0
then
if DL2110>=0 AND DI2000>0 THEN DODSMORTGHMR=DL2110/(DI2000/12)
if DL2110>0 AND DI2000=0 THEN DODSMORTGHMR=(DL2110/1)

Coding:

Numerical value

Survey definition:

Ratio between total monthly HMR mortgage debt payments (DL2110) and household gross monthly income (DI2000/12). Zero and negative income bottom coded at 1 euro/month.

Defined for all households with HMR mortgage debt (DL1110>0), households with HMR mortgage debt in DL1110 and no payments for HMR mortgage debt in DL2110 get the value 0.

DODSTOTAL   Debt service to income ratio

IF DL1000>0 THEN DODSTOTAL=0
then
if DL2000>=0 AND DI2000>0 THEN DODSTOTAL=DL2000/(DI2000/12)
if DL2000>0 AND DI2000=0 THEN DODSTOTAL=(DL2000/1)

Coding:

Numerical value

Survey definition:

Ratio between total monthly debt payments (DL2000) and household gross monthly income (DI2000/12). Zero and negative income bottom coded at 1 euro/month.

Defined for all households with debt (DL1000>0), households with debt in DL1000 and no payments in DL2000 get the value 0.

DODSTOTAL40P   Debt service to income ratio >= 40 %

if DODSTOTAL>=0.40 then DODSTOTAL40P=1
if 0<=DODSTOTAL<0.40 THEN DODSTOTAL40P=0

Coding:

1 - yes
0 - no

DODSTOTAL40Pp   Debt service to income ratio >= 40 %, households with debt payments

if DODSTOTALp>=0.40 then DODSTOTAL40Pp=1
if 0<=DODSTOTALp<0.40 THEN DODSTOTAL40Pp=0

Coding:

Numerical value

DODSTOTALp   Debt service to income ratio, households with debt payments

DODSTOTALp=DL2000/DI2000

Coding:

Numerical value

Survey definition:

Debt service to income ratio for households holding debt instruments for which payments are collected (household main residence mortgages, other property mortgages, non-mortgage loans). Households only having credit line/overdraft and/or credit card debt, for which debt payments are not collected in the survey, are excluded - their values set to missing.

Zero and negative income values in the denominator are bottom coded at 1 Euro.

DOFINASSETS   Household has financial assets excluding sight accounts

Coding:

1 - yes
0 - no

DOFINASSIST   Ability to get financial assistance from friends or relatives

if HI0800=1 then 1
if HI0800=2 then 0

Coding:

1 - yes
0 - no

DOFOODC   Food expenditure at home/outside home, annual

DOFOODC = (HI0100 + HI0200)*12

Coding:

Numerical value

DOFOODCH   Food expenditure (at home), annual

DOFOODCH = HI0100*12

Coding:

Numerical value

DOFOODCHUC   Food expenditure at home per consumption unit, annual

Coding:

Numerical value

Survey definition:

DOFOODCH equalised using the modified OECD equivalence scale (1/0.5/0.3).

DOFOODCP   Food expenditure as a share of income

Coding:

Numerical value

DOFOODCUC   Food expenditure at home/outside home per consumption unit, annual

Coding:

Numerical value

Survey definition:

DOFOODC equalised using the modified OECD equivalence scale (1/0.5/0.3).

DOGIFTINHER   Amount of received gifts and inheritances

DOGIFTINHER=sum(HH0401,HH0402,HH0403)

Coding:

Numerical value

Survey definition:

Warning: includes up to three, in countries with two questionnaire loops up to two, main gifts and inheritances. Household main residence, reported in the question on its way of acquisition, may be excluded from the amount here.

DOHHSQM   HMR value per square meter

DOHHSQM = HB0900 / HB0100

Coding:

Numerical value

DOHMRONLY   Value of HMR>=99 % of total assets

Coding:

1 - yes
0 - no

DOINHERIT   Substantial inheritance/gift

if HH0100=1 then 1
if HH0100=2 then 0

Coding:

1 - yes
0 - no

DOLOTTGOOD   Unexpected windfall gain – percentage spent on goods and services

DOLOTTGOOD = HIZ040a

Coding:

Numerical value

DOLTVRATIO   Loan to value ratio of main residence

if DL1110>0 and DA1110>0 then DOLTVRATIO=(DL1110/DA1110)
if DL1110>0 and DA1110<=0 then DOLTVRATIO=(DL1110/1)

Coding:

Numerical value

Survey definition:

Ratio between outstanding amount of HMR mortgage (DL1110) and current value of the HMR (DA1110).

Eventual zero or negative HMR values are bottom coded at 1 euro.

Defined for households with outstanding HMR mortgage debt (DA1110>0).

DOLTVRATIO75P   Loan to value ratio >=75 %

Coding:

1 - yes
0 - no

DOTRIPSH   Annual expenses on trips and holidays

DOTRIPSH = HI0230

Coding:

Numerical value

DREFINANi   Has refinanced a loan (HMR or other property mortgages)

DREFINANi = 1 if ANY HB310xy = 1 or ANY HB110$x = 1

Coding:

1 - yes
0 – no

DWHOHO Household weight / number of implicates

DWHOHO = HW0010/ number of implicates

Coding:

Numerical value

SB1000   Quarter/year of the interview

Calculated from month and year of the interview

Coding:

yyyy or yyyyQq

Survey definition:

Quarter and year (or only year) of the data collection - i.e. fieldwork in most countries