

DNB Household Survey 2004 - Documentation - English

Version 2.0

CentERdata - August 2016

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1. Introduction

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

The data are collected through the Internetpanel of CentERdata (*the CentERpanel*). Participating respondents do not necessarily have to have their own computer with Internet. If a household does not have access to Internet, CentERdata provides a so-called set-top box with built-in Internet connection and, if necessary a television set as well, so that the households can fill in the questionnaires via the television set.

The 2004 wave (the twelfth wave) of the DNB Household Survey was conducted over the period January – August 2004.

1.1 Seven questionnaires

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

1. general information on the household;
2. household and work;
3. accommodation and mortgages;
4. health and income;
5. assets and liabilities;
6. economic and psychological concepts;
7. additional questions for DNB (see section 1.6).

All questionnaires were presented to the CentERpanel, of which 1871 households have participated in the twelfth wave. Within each household, all persons aged 16 or over were interviewed. The response rate of each questionnaire is presented in table 1 below. The section General Information on the Household includes *all* members of the household (also those under 16 years of age), and mainly consists of derived variables. The questions from this section are not presented to the respondents but are derived from other variables. For example, the province where the respondent lives is derived from the zip code.

Note: The questionnaire on economic and psychological concepts has only been presented to the (partners of) the head of the household (position 1, 2, 3).

1.2 Nine data sets

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

Table 1. Response rates of the data sets

data set	subject	number of persons	number of households
1. hhi04en.por	general information on the household	4578	1871
2. wrk04en.por	household and work	2048	1499
3. hse04en.por	accommodation and mortgages	1562	1562
4. inc04en.por	health and income	2059	2187
5. wth04en.por	assets and liabilities	2062	1474
6. psy04en.por	economic and psychological concepts	2055	1511
7. agi04en.por	aggregated data on income	2058	1493
8. agw04en.por	aggregated data on assets, liabilities and mortgages	2346	1731
9. *wrth04anl_dnb.por	additional questions for DNB	2015	1522

* see section 1.6

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

$$nohhold \times 100 + nomem$$

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

Table 2. Variables at the beginning of each data file

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

All amounts in the datasets are in euros.

1.3 Aggregated data on income

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

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

Variable	Description
NOHHOLD	Household index
NOMEM	Index of member of the household
WINST	Profits [gross]
OG	Real estate income/letting of rooms [gross]
HPREM	Premium for subsidized purchase of house [gross]
BEURS	Scholarship [net]
STUDLEN	Study loan [net]

ALIM	Alimony from spouse [gross]
ALIK	Alimony for children [net]
OTOEL	Parental support for studies [net]
FTOEL	Support from family [net]
RENTE	Interest/dividends/other income [gross]
ERF	Inheritance [net]
ZKP	Premium private medical insurance
HS	Rent subsidy [net]
HG	Allowance to adjust to new rent [net]
HWF	Rateable value of accommodation [gross]
HTR	Mortgage interest payments [gross]
LOON	Pay/salary [gross]
VUT	Early retirement benefits [gross]
WG	Reduced pay [gross]
PENS	Retirement pension/annuity [gross]
WW	Unemployment benefits [gross]
WAZ	Disability benefits for self-employed, their partner/freelancers/clergymen etc. [gross]
WAJONG	Disability benefits for persons who were already disabled at the age of 17 and therefore could not work [gross]
WAO	Disability pension [gross]
IOAW	Benefits for elderly and partly disabled unemployed/self-employed [gross]
ABW	Social assistance (US: welfare)/benefits for self-employed [gross]
AOW	General old-age pension (US: social security payments) [gross]
AWW	General widows' and orphans' pension [gross]
IB	Calculated income tax
ZFP	Premium national health service/IZA premium
BTOT	Total gross income
NTOT	Total net income
HEFKORT	Considered tax credit
BOX3TAX	Considered income tax box 3 (saving and investments)

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

amount. In that case, the net amount was converted into a gross amount. If a respondent has more than one employer, the variable *loon* is calculated by adding up the gross amounts of all employers. Total gross income is calculated as follows:

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

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

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

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

The premium for medical insurance is calculated as follows. First we calculate the premium for medical insurance for each income component from *loon* through *aww* (in the first equation mentioned above) separately, then we add them all up. Paid premiums are not deducted from the net income.

1.4 Aggregated data on assets, liabilities and mortgages

Introduction

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

A listing of the main asset, debt and mortgage components can be found in table 4 below. In the text below we also refer to subcomponents. By subcomponents we mean the separate elements

that make up the main component. For example, the subcomponents of the main component ‘checking accounts’ include the total number of separate checking accounts a respondent may have.

Construction of new variables

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

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

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

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

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

The treatment of don't know answers and bracketed answers

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

If a respondent reports a bracketed answer, we add the middle value of the bracket to the total amount of that main asset component. For example, if a respondent reports ‘between 1000 and 2000 euros we add 1500 euros to the total amount. In case of a *final bracket* answer (e.g. ‘more than 50,000 euros’), we add the lower bound of the *final bracket* (50,000 euros) to the total amount.

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

Main asset, debt, and mortgage components

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

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

<i>Questionnaire Assets and Liabilities</i>	
B1	Checking accounts
B2	Employer-sponsored savings plans (1=Yes, 0=No)
B3	Savings or deposit accounts
B4	Deposit books
B6	Savings certificates
B7	Single-premium annuity insurance policies
B8	Savings or endowment insurance policies
B11	Growth funds
B12	Mutual funds and/or mutual fund accounts
B13	Bonds and/or mortgage bonds
B14	Stocks and shares
B15	Put-options bought (1=Yes, 0=No)
B16	Put-options written (1=Yes, 0=No)
B17	Call-options bought (1=Yes, 0=No)
B18	Call-options written (1=Yes, 0=No)
B19Og	Pieces of real estate, not being used for own accommodation
B19Hy	Mortgages on pieces of real estate, not being used for own accommodation
B20	Cars
B21	Motorbikes
B22	Boats
B23	Caravans
B24	Money lent out to family or friends (1=Yes, 0=No)
B25	Savings or investments not mentioned before
S1	Private loans
S2	Extended lines of credit
S3	Outstanding debts on hire-purchase contracts, debts based on payment by installment and/or equity-based loans
S4	Outstanding debts with mail-order firms, shops or other sorts of retail business
S5	Loans from family or friends
S6	Study loans
S7	Credit card debts (1=Yes, 0=No)
S8	Loans not mentioned before
 <i>Questionnaire Accommodation and Mortgages</i>	
B26OG	Owner of house (1=Yes, 0=No)
B26HY	Mortgages on house
B27OG	Owner of a second house (1=Yes, 0=No)
B27HY	Mortgages on second house

For most of the main components, in cases in which the *missing value flag* is positive (*don't know* answers that could not be filled in with information over the previous two years) an

imputed value was used. The imputation procedure can be summarized as follows: using those observations where the *missing value flag* is zero, a regression equation for the main component in question is estimated taking into account as many relevant characteristics of the persons involved as possible. On that basis, in case of a positive *missing value flag* a value can be predicted, to which an error term is added based on the observed distribution of error terms. More information on this procedure can be obtained upon request.

1.5 Set-up of the documentation

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

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

The data were collected by using the computer program Blaise. Computer-controlled surveys are very flexible. In the documentation we try to present the electronic version as accurate as possible. As an example, we will look at the question about marital status. The name of the question (variable) is printed to the left, in capitals (*burgst*). After that, the text of the question and the answer options follow. The number before each answer option corresponds with the value of the variable in the data set. Each answer option is followed by the name of the following question to be presented to the respondent (the routing). With answers 1 thru 5, the next question presented to the respondent is *jrbs*. With answer 6, the next question presented to the respondent is *kk*.

BURGST

What is your marital status?

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

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

JRBS [if married or registered partnership]
 When (which year) did you get married or was your partnership registered? If you were married or had a registered partnership more than once, please give the date of the last marriage or registration.
MNDBS
 [if divorced]
 When (which year) did you get your divorce?MNDBS
 [if living together with partner (not married)]
 When (which year) did you start living together?.....MNDBS
 [if widowed]
 When (which year) did you become widowed?MNDBS

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

IJ161 thru IJ163 What was your total gross income over the year 2004 received from [NAME EMPLOYER]?
 If you really don't know, use "don't know".
 amount in euros:.....IJ201 thru IJ203
 don't knowIJ181 thru IJ183

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

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

ARVUT (string)
 What other reason was this?BET

1.6 Differences between the questionnaires of 2004 and 2003

The data collection of the twelfth wave (2004) differs to some extent from the previous waves.

Questions DNB

In 2003 extra questions for DNB have been added to the savings questionnaire. These questions are marked with an asterisk (*). The data collected through these questions are for the researchers of the DNB, but will also become available to other researchers after one year, or sooner with the permission of DNB. If this is the case, the data will be added to the files on the website. The same applies to the (seventh) dataset DNB_bezit.

In the remainder of this paragraph information (per section) is given on which variables are no longer part of the savings project and which variables are added in 2004.

General Information on the Household No
variables deleted or added.

Questionnaire Household and Work

The variables DNB215, DNB201, DNB202, DNB216, DNB217, DNB220, DNB218, PFHONDSAN, KA1PENS, KA2PENS, DNB219, DNB203, DNB204, DNB205A, DNB205B, DNB205C, DNB206A, DNB206B, DNB207A, DNB207B, DNB208, DNB209, DNB210 are added. The variables DNB114, SCHAAL1, SCHAAL2, FUNCTIE, SPFONDS, NAAMPENS, NAAMBDRT, PENSBDRT, JAARV, EIGEN, EIGPERC, WPREMI, HPREMI, HJPENS, DNB97A, DNB98 were deleted. The variable DNB91 and DNB921 thru DNB926 are combined in variable DNB91.

Questionnaire Accommodation and Mortgages

The variables WO45, WO46, WO47, HYD6B1 thru HYD6B30, HYD6C1 thru HYD6C10, HYD6D1 thru HYD6D10, HYD6E1 thru HYD6E10, WOD44I, WOD44J, WOD52P, WOD52Q, WO73, WO74 are deleted. Variables WOD35AA, WOD44T, WOD72A, WOD72B, WOD72C, WOD72D, WOD72E, WOD72F are added.

Questionnaire Health and Income

The variables IJ201 thru IJ203, J16c, IP101 thru IP104, II82 thru II83, IS81 thru IS88 are deleted.

Added are: IJ16BR thru IJBR3, J16ABR, IZ38BR, IP4BR thru IP4BR4, II4BR thru II4BR2, IS4BR thru IS4BR8, IO4BR thru IO4BR10, and IN49A.

Questionnaire Assets and Liabilities

The variables BDR4, BDR9, BDR10, BDR11, BDR12, BDR12A, BDR13, BDR140 thru BDR144, BDR15 are deleted.

Questionnaire Economic and Psychological Concepts

The psychological questionnaire has been presented in two parts. For this the variables psy1 and psy2 have been added. The variables LOAN1, LOAN2, LOAN3 are added, as well as ECSIT, TOEK12, CHIP1 and CHIP2, ZON, HER1 thru HER4, CON01 thru CON10 and JEUGD1 thru JEUGD6. The variable OPZIJ2 now concerns the household, not the individual person.. SPAARM01 thru SPAARM12 have been changed into SPAARM01 thru SPAARM16.

STIGSB01 thru STIGSB21 have been changed to STIG01 thru STIG21. INKLOON, UITG10 thru UITG15, UITG21 thru UITG24, WMAN and ERFENIS, ERFDENK, ERFBEL, TESTA, ERFWIE, ANDWIE, ERFNA, ANDVORM, ERFBEDR are deleted.

2. General Information on the Household

GEBJAAR

Year of birth of the respondent

any answerGESLACHT

GESLACHT

Sex of the respondent

1 male.....POSITIE

2 female.....POSITIE

POSITIE

The respondent's position in the household

1 head of the householdOPLZON

2 spouse.....OPLZON

3 permanent partner (not married)OPLZON

4 parent (in law).....OPLZON

5 child living at home.....OPLZON

6 housemateOPLZON

7 family member or boarderOPLZON

OPLZON

Highest level of education attended (regardless of certificate/diploma)

1 (continued) special educationOPLMET

2 kindergarten/primary education.....OPLMET

3 VMBO (pre-vocational education).....OPLMET

4 HAVO, VWO (pre-university education).....OPLMET

5 senior vocational training or training through apprentice systemOPLMET

6 vocational collegesOPLMET

7 university educationOPLMET

8 no education (yet).....OPLMET

9 other sort of education/trainingOPLMET

OPLMET

Highest level of education completed

1 (continued) special education BEZIGBEL

2 kindergarten/primary education.....BEZIGBEL

3 VMBO (pre-vocational education).....BEZIGBEL

4 HAVO, VWO (pre-university education).....BEZIGBEL

5 senior vocational training or training through apprentice systemBEZIGBEL

6 vocational collegesBEZIGBEL

7 university educationBEZIGBEL

8 no education (yet).....BEZIGBEL

9 other sort of education/trainingBEZIGBEL

BEZIGBEL

Primary occupation of the respondent

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

AANTALHH

Number of household members

any answer	AANTALKI
------------------	----------

AANTALKI

Number of children in the household

any answer	STED
------------------	------

STED Degree of urbanization of the town/city of residence

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

REGIO Region

1 three largest cities.....	PROV
2 other West.....	PROV
3 North	PROV
4 East.....	PROV
5 South	PROV

PROV Province

1 Groningen	URB
2 Friesland.....	URB
3 Drenthe.....	URB
4 Overijssel	URB
5 Flevoland	URB
6 Gelderland.....	URB
7 Utrecht.....	URB
8 Noord-Holland.....	URB
9 Zuid-Holland	URB
10 Zeeland.....	URB
11 Noord-Brabant.....	URB
12 Limburg	URB

WOONVORM

Composition of the household. The respondent:

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

ACCOUNT

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

0 no.....	KOSTWIN
1 yes	KOSTWIN

KOSTWIN

Are you the main wage earner of the household?

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

0 no	PARTNER
1 yes	PARTNER

PARTNER

Is there a partner present in the household?

0 no.....	WONING
1 yes	WONING

WONING

Type of accommodation

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

END General Information on the Household

3. Questionnaire Household and Work

Note: The following applies to all questions:

- 7 = not applicable
- 8 = won't tell
- 9 = don't know

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

BURGST

What is your marital status?

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

JRBS [if married or registered partnership]

In which year did you get married or was your partnership registered? If you were married or had a registered partnership more than once, please give the date of the last marriage or registration....MNDBS

[if divorced]

In which year did you get your divorce?MNDBS

[if living together with partner (not married)]

In which year did you start living together?.....MNDBS

[if widowed]

In which year did you become widowed?MNDBS

MNDBS

And in which month? Please indicate the month by a number: 1=January, 2=February etc.

From the section 'General Information on the Household' we know the composition of your household. The following questions concern grandchildren (if any) and children (if any) not/no longer belonging to your household.

KK Do you have any grandchildren?

1 yesHKK

2 no.....KIDOUT

HKK How many grandchildren do you have?

numberKIDOUT

KIDOUT

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

- 1 yesHKIDOUT
 2 noBEZIG

HKIDOUT

How many of your children live outside your household?

- if 0BEZIG
 if > 0D1

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

- D1 Day of date of birth first childD2
 D2 Month of date of birth first child.....D3
 D3 Year of date of birth first child
 if more than 1 child (HKIDOUT>1)D4
 if not more than 1 child (HKIDOUT=1).....BEZIG
 D4 Day of date of birth second childD5
 D5 Month of date of birth second childD6
 D6 Year of date of birth second child
 if more than 2 children (HKIDOUT>2).....D7
 if not more than 2 children (HKIDOUT=2)BEZIG
 D7 thru D30
 The same procedure for the third, fourth, ... childBEZIG

The following questions (BEZIG thru DNB220) concern the employment situation.

Paid jobs are considered to be:

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

BEZIG What do you consider to be your primary occupation?

- | | | |
|----|---|--------|
| 1 | paid job | DNB215 |
| 2 | looking for a job after having lost my former job | DNB215 |
| 3 | looking for first-time work/looking for work after having been without a job for a long time .. | DNB215 |
| 4 | student, trainee/apprentice receiving only an allowance for expenses | DNB215 |
| 5 | work in my own household | DNB215 |
| 6 | retired, living off interest-yielding investments | DNB215 |
| 7 | early retirement..... | DNB215 |
| 8 | (partially) disabled | DNB215 |
| 9 | unpaid work, keeping my benefit payments..... | DNB215 |
| 10 | work as a volunteer | DNB215 |
| 11 | other | DNB215 |

*DNB215 Do you feel adequately informed about your (future) pension arrangements?

- | | | |
|---|---|---------------|
| 1 | well informed..... | ROUTING BEZIG |
| 2 | more than adequately informed..... | ROUTING BEZIG |
| 3 | adequately informed..... | ROUTING BEZIG |
| 4 | moderately informed..... | ROUTING BEZIG |
| 5 | not well-informed..... | ROUTING BEZIG |
| 6 | feel no need to be informed, we'll see by then..... | ROUTING BEZIG |

ROUTING BEZIG

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

AFGEK (string)

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

VUT Did you use the early retirement arrangement?

- | | | |
|---|-----------|------|
| 1 | yes | RVUT |
| 2 | no..... | BET |

RVUT Why did you use the early retirement arrangement?

- | | | |
|---|---|-------|
| 1 | bad health..... | BET |
| 2 | reorganization of company/organization | BET |
| 3 | because I wanted to and it was possible | BET |
| 4 | other reason..... | ARVUT |

ARVUT (string)

What other reason was this?BET

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

- | | | |
|---|-----------|--------------|
| 1 | yes | ROUTING DNB1 |
| 2 | no..... | OOITW |

OOITW Have you ever had a paid job?

1 yesROUTING DNB2
2 no.....ROUTING DNB2

*DNB201 How satisfied are you all in all with your current work?

1 very satisfiedDNB202
2 satisfied.....DNB202
3 satisfied nor dissatisfied.....DNB202
4 dissatisfiedDNB202
5 very dissatisfied.....DNB202

*DNB202 How satisfied are you with your career so far?

1 very satisfiedROUTING DNB1
2 satisfiedROUTING DNB1
3 satisfied nor dissatisfied.....ROUTING DNB1
4 dissatisfiedROUTING DNB1
5 very dissatisfied.....ROUTING DNB1

ROUTING DNB1

GEBJAAR <1939.....DNB111
GEBJAAR >=1939.....INKVLOED

ROUTING DNB2

OOITW=yes and GEBJAAR <1939.....DNB111
OOITW=yes and GEBJAAR >=1939LOOND2
OOITW=no and GEBJAAR <1939DNB111
OOITW=no and GEBJAAR >=1939.....ZOEK

*DNB111

What is your total net income per month? If you don't know exactly, could you please give an estimate?
incomeDNB1121

*DNB1121 thru *DNB1127

How is this net income per month built up? Please indicate per categorie how big a part it is of the total income.

1 general old age pension (AOW): amountDNB113
2 pension built up through employer: amount.....DNB113
3 annuities and such: amount.....DNB113
4 income out of work after the age of 65: amount.....DNB113
5 income from investments (interest and dividend): amount.....DNB113
6 income out of rent (room, house): amount.....DNB113
7 other income: amount.....DNB216

*DNB216 (string) Can you indicate where other income consists of?.....DNB113

*DNB113

Can you get by on this net income?

- 1 yes, I can get by on it but that's all.....DNB220
 2 yes, I can get by on it and can still save some money.....DNB220
 3 no, I also eat into my savings.....DNB217
 4 no, for another reason than mentioned above.....DNB113A
 9 don't knowDNB220

*DNB113A (string)

What is the reason for not getting by on your monthly net income?DNB220

*DNB217 You mention that your expenditures exceed your net income. Is this part of your financial planning or are you forced by circumstances?

- 1 this is part of financial planningDNB220
 2 forced by circumstances.....DNB220
 3 other reason.....DNB220

*DNB220 What was your net pension income (at the age of 65) in percentage points in comparison to the last earned net salary?

- pension income in percentage points.....ROUTING DNB3
 9999 don't know.....ROUTING DNB3

INKVLOED

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

- 1 I cannot influence the number of working hours in my regular job, neither can I take a job in addition to my regular job.....LOOND2
 2 I cannot influence the number of working hours in my regular job, but I can take a job in addition to my regular job.....LOOND2
 3 in my regular job, I can do paid overtime work, but I cannot take a job in addition to my regular job ...
LOOND2
 4 in my regular job, I can do paid overtime work, and I can also take a job in addition to my regular job
LOOND2

ROUTING DNB3

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

The next set of questions (LOOND2 thru AFSTAND) is about paid work.

For routing purposes, please note the following: if BEZIG=1 or BET=1, the respondent 'has a paid job now'. If BEZIG 1 and BET 1 and OOITW=1, the respondent 'used to have a paid job'. Depending on whether the respondent has paid work now or used to have paid work, the questions are adjusted.

If you have more than one paid job at the same time, the following questions concern the job that you spend MOST of your time on.

If you used to have more than one paid job at the same time, the following questions concern the LAST job that you spent most of your time on.

LOOND2

Are you employed on a temporary or on a permanent basis, do you work on a stand-by basis, do (did) you do temping, or are (were) you self-employed/working free lance/practicing a free profession?

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

LOOND3

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

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

MAATS

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

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

ZELFST

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

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

ROUTING VARIABLE 1

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

UREN How many hours per week do/did you have to work according to your contract?

- number of hours:UURWERK

UREN2 How many hours per week do/did you usually have to work?

- number of hours:
 if paid job NOW.....VAKAN
 if USED TO HAVE a paid job.....VAKVERL

UURWERK

How many hours per week do/did you on average IN FACT spend on your (last) (most important) job?

For this question it doesn't make any difference whether overtime work is/was paid for or not.

number of hours:

if paid job NOWVAKAN

if USED TO HAVE a paid jobVAKVERL

VAKAN

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

How many days off (including holidays as a consequence of reduced working time) did you take with your employer in 2003?

if LOOND=3,4 or 5 (self-employed):

How many days off did you take in 2003?

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

number of days:MWERK

VAKVERL

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

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

number of days:MWERK

999 don't know.....MWERK

MWERK

Did you have other jobs before your current/last job? *If applicable*: only include jobs you had BEFORE your retirement.

1 yesEWERK

2 no.....JFULL

EWERK

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

year:.....JFULL

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

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

if LOOND2=3,4 or 5:

For how many years in total have you worked AT LEAST 32 HOURS PER WEEK?

Round off the years to a whole number. If you have worked less than 6 months in one year, this does not count. If you have worked more than 6 months in one year, this counts as 1 year. Thus, 6 and a half years count as 7. number of years:JPART

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

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

If LOOND2=3,4 or 5:

For how many years in total have you worked LESS THAN 32 HOURS PER WEEK?

Round off the years to a whole number. If you have worked less than 6 months in one year, this does not count. If you have worked more than 6 months in one year, this counts as 1 year. Thus, 6 and a half years count as 7. number of years:

if paid job NOWJAARW

if USED TO HAVE a paid jobJWERKL

JAARW

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

year.....MAAN

DW

MAANDW

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

month.....REIS

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

If the travel time varies, please give an average.

minutes.....AFSTAND

AFSTAND

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

If the travel distance varies, please give an average.

kilometers.....POB

Now follow some questions (POB thru DNB117) about pensions

POB

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

1 employed on a contractual basis.....POC

2 self-employed/free lance/working in the family businessBERPENS

3 free professionBERPENS

POC

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

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

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

3 yes, employed by another kind of institution (public limited company, foundation, association or cooperative society)WPENS

BERPENS (*phrasing depending on working position*)

Do/did you take part in a professional pension plan through your (current/past) (most important) job?

Are you, through your last job before you retired, entitled to payments from a professional pension plan?

A professional pension plan is a joint pension plan set up by people in a particular profession, at the request of one (or more than one) organization representing that professional group.

1 yesWBERPENS

2 no.....WPENS

WBERPENS

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

1 lawyersWPENS

2 pharmacistsWPENS

3 doctors (GPs and specialists).....WPENS

4 veterinarians.....WPENS

5 physiotherapists.....WPENS

6 (junior) notariesWPENS

7 dentists/orthodontists and persons employed by the National Health Service.....WPENS

8 midwives.....WPENS

9 independent consulting actuariesWPENS

10 exchange brokers.....WPENS

11 none of the above-mentionedWBP DAN

WBP DAN (string)

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

AANBV

Do/did you have shares in the private limited company that you work(ed) for (in your current/last job) ?

1 yesRPENSBV

2 no.....WPENS

RPENSBV

Are you entitled to a retirement pension through a contract with the private limited company that you work(ed) for, or through a pension company?

1 yesAPENSBV

2 noWPENS

APENSBV

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

1 yesWPENS

2 no.....WPENS

WPENS

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

1 yesDNB88

2 no.....P23AA

*DNB88

How is your pension built up?

- 1 a pension based on the final payROUTING DNB218
 2 a pension based on the average pay earned during my working careerROUTING DNB218
 3 available premiumROUTING DNB218
 4 otherwiseDNB88A
 9 don't knowROUTING DNB218

*DNB88A (string)

How is your pension built up then?

- answer.....ROUTING DNB218

ROUTING DNB218

- if GEBJAAR > 1939DNB218
 if GEBJAAR 1939.....DNB218

*DNB218 Which part of the pension (in percentage points) is paid by the employer?

- part.....PFONDS
 9 don't knowPFONDS

PFONDS

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

- 1 ABPDNB91
 2 TNO.....DNB91
 3 PGGM.....DNB91
 4 Metaalnijverheid.....DNB91
 5 BouwnijverheidDNB91
 6 Metaalindustrie.....DNB91
 7 SpoorwegpensioenfondsDNB91
 8 Grafische bedrijven.....DNB91
 9 LandbouwDNB91
 10 Vervoer en havenbedrijfDNB91
 11 Detailhandel.....DNB91
 12 Beroepsvervoer over de wegDNB91
 13 SchildersbedrijvenDNB91
 14 WoningcorporatiesDNB91
 15 KPN.....DNB91
 16 Philips (A+B).....DNB91
 17 ShellDNB91
 18 KLM.....DNB91
 19 ABN-AmroDNB91
 20 Corus (voorheen Hoogovens).....DNB91
 21 ING bank + Postbank.....DNB91
 22 Progress (Unilever)DNB91
 23 AKZODNB91
 24 PVM (DSM)DNB91
 25 Rabobankorganisatie.....DNB91
 26 Stork.....DNB91
 27 Ahold.....DNB91
 28 none of the above-mentionedSPFONDS

PFONDSAN What pension fund are you then participating in? (string)

-DNB91

*DNB911 thru *DNB917 (*dummies for 7 possible answers*)

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

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

*DNB92A (string)

What other arrangement are you referring to?

- | | |
|-------------|-------|
| answer..... | DRAAG |
|-------------|-------|

DRAAG

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

- | | |
|------------|-------|
| 1 yes..... | INDEX |
| 2 no | INDEX |

INDEX A pension plan can include an arrangement for correcting the pension that can be claimed and/or the pension that is actually being paid according to a price-index and/or to a salary-index. Pensions that are corrected in this way are called indexed to inflation. Is your (future) retirement pension indexed to inflation?

- | | |
|-------------------|--------|
| 1 yes | INDEXA |
| 2 no..... | P23AA |
| 3 don't know..... | P23AA |

INDEXA

Will your pension be adjusted to a price index (index-linked (waardevast)) or salary index (index-linked (welvaartsvast)) or a combination of both?

- | | |
|---------------------|-------|
| 1 price index..... | P23AA |
| 2 salary index..... | P23AA |
| 3 both | P23AA |

P23AA

Did the pension fund that you are associated with through your current/last job, in 2003, send you an overview of the pension rights that you have built up?

- | | |
|-------------|-------|
| 1 yes | P23AB |
| 2 no..... | P23AC |

P23AB

According to this overview, how much pension had you built up until 1 January 2003 through your current/last employer? I.e. the amount per year if you stopped working right then.

- | | |
|---|-------|
| Explanation: suppose you would have your current marital status. Do not include general old-age pension. amount | P23AC |
| 9999999 don't know | P23AC |

P23AC

Have you built up any pension with other pension funds than the one you are associated with through your current/last job?

- 1 yesP23AD
2 no.....DNB97

P23AD

Did those other pension funds, in 2003, send you an overview of your pension rights?

- 1 yesP23AE
2 no.....DNB971 thru DNB979

P23AE

According to this/these overview(s), how much pension had you built up until 1 January 2003 with those other pension funds?

- Explanation: suppose you would have your current marital status. Do not include general old-age pension.
amountDNB971
9999999 don't knowDNB971

*DNB971 thru *DNB979

In the past 12 months, were there any changes in your pension built-up?
(more than one answer possible)

- 1 noROUTING KA1PENS
2 yes, the premium I pay myself has increasedROUTING KA1PENS
3 yes, the premium I pay myself has decreased.....ROUTING KA1PENS
4 yes, the premium the employer pays for me has increased.....ROUTING KA1PENS
5 yes, the premium the employer pays for me has decreased.....ROUTING KA1PENS
6 yes, the indexation for people receiving pension has not been (entirely) implemented
.....ROUTING KA1PENS
7 yes, there is an additional indexationROUTING KA1PENS
8 yes, otherwiseROUTING KA1PENS
9 don't knowROUTING KA1PENS

ROUTING KA1PENS

- if GEBJAAR > 1939KA1PENS
if GEBJAAR < 1939ROUTING DNB4

KA1PENS What are the chances, you think, of you having a full time paid job at the age of 62 or older?

Please indicate on a scale from 0 to 100, whereas 0 means 'no chance at all' and 100 means 'absolutely certain'.

- chanceKA2PENS
9999 don't know.....KA2PENS

KA2PENS What are the chances of you working until you're 65 years of age?

- ChanceROUTING DNB4
9999 don't knowROUTING DNB4

ROUTING DNB 4

- if GEBJAAR<1939 and BEZIG <> 7 and BEZIG <> 8..... LFTPENS
if GEBJAAR<1939 and BEZIG=7 or BEZIG=8DNB219
otherwiseDNB203

LFTPENS

At what age do you expect to retire, or to make use of the early retirement arrangement (VUT or FPU)?
ageDNB203

*DNB219 At what age did you retire or did you make use of an early retirement arrangement?

If this question is not applicable to you, please answer 99.
ageDNB203
don't know.....DNB203

*DNB203 Did you obtain advice on how to bridge the period between (a possible) early retirement and the age of 65?

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

- 1 no, I did not obtain any advice, as I will not retire earlyROUTING DNB5
- 2 no, I have not obtained advice (yet), as I will not retire early.....ROUTING DNB5
- 3 yes, from the company I work(ed) forROUTING DNB5
- 4 yes, from my pension fundROUTING DNB5
- 5 yes, from expert financial advisorsROUTING DNB5
- 6 yes, from acquaintances (family, friends).....ROUTING DNB5
- 7 yes, through leaflets from my bank, mortgage advisor, insurer.....ROUTING DNB5
- 8 yes, through financial magazines, guides and/or books.....ROUTING DNB5
- 9 yes, by looking up financial information on the Internet.....ROUTING DNB5
- 10 yes, through commercials on TV, in newspapers or other mediaROUTING DNB5
- 11 yes, through other sources of information.....ROUTING DNB5

ROUTING DNB5

if GEBJAAR<1939DNB204
if GEBJAAR<1939 and BEZIG=7 or BEZIG=8DNB1001 thru DNB1009
if VROEGER paid work or NU paid work en BEZIG<>7.....DNB1021 thru DNB1028
otherwiseROUTING DNB6

*DNB1001 thru *DNB1009 (*dummies for 9 possible answers*)

How will you tide over the years till your old age pension? More than 1 answer possible.

- 1 through pre-pension or an early retirement arrangement.....DNB1011
- 2 through unemployment benefits/reduced pay.....DNB1011
- 3 through annuities and/or whole life politiesDNB1011
- 4 through interest, dividend and returns on investment from assetsDNB1011
- 5 by eating into my savings.....DNB1011
- 6 income of partner.....DNB1011
- 7 through paid assignments, paid work.....DNB1011
- 8 otherwiseDNB100A
- 9 don't knowDNB1011

*DNB100A (string)

How will you tide over the years till your old age pension then?
answer.....DNB1011

*DNB1011 thru *DNB1018

Can you tell us what the net income will be which you will annually use out of these means, on average?

- | | |
|---|--------|
| 1 pre-pension or an early retirement arrangement: amount | DNB104 |
| 2 unemployment benefits/reduced pay: amount | DNB104 |
| 3 annuities and/or whole life policies: amount | DNB104 |
| 4 interest, dividend and returns on investment from assets: amount..... | DNB104 |
| 5 eating into savings: amount | DNB104 |
| 6 income of partner: amount | DNB104 |
| 7 paid assignments, paid work..... | DNB104 |
| 8 otherwise: amount | DNB104 |

*DNB1021 thru *DNB1028

How do you expect to tide over the years till your old age pension?

- | | |
|--|---------|
| 1 through pre-pension or an early retirement arrangement..... | DNB1031 |
| 2 through unemployment benefits/reduced pay..... | DNB1031 |
| 3 through annuities and/or whole life policies..... | DNB1031 |
| 4 through interest, dividend and returns on investment from assets | DNB1031 |
| 5 by eating into my savings..... | DNB1031 |
| 6 income of partner..... | DNB1031 |
| 7 otherwise | DNB102A |
| 8 don't know | DNB1031 |

*DNB102A (string)

How will you tide over the years till your old age pension then?

- | | |
|-------------|---------|
| answer..... | DNB1031 |
|-------------|---------|

*DNB1031 thru *DNB1037

Can you tell us what the net income will be which you will annually use out of these means, on average?

- | | |
|---|--------|
| 1 pre-pension or an early retirement arrangement: amount | DNB106 |
| 2 unemployment benefits/reduced pay: amount..... | DNB106 |
| 3 annuities and/or whole life policies: amount | DNB106 |
| 4 interest, dividend and returns on investment from assets: amount..... | DNB106 |
| 5 eating into savings: amount | DNB106 |
| 6 income of partner: amount | DNB106 |
| 7 otherwise: amount | DNB106 |

ROUTING DNB6

- | | |
|---|----------|
| of VROEGER paid work or NU paid work en GEBJAAR > 1939..... | PERCPENC |
| otherwise | DNB106 |

PERCPENS

How much do you expect your net retirement pension (including general old-age pension) to be (in percentages) in relation to the last net income you receive before you retire after the age of 65? (If you are pre-retired, please mention the last net income before you pre-retired.)

- | | |
|---|--------|
| percentage of net income just before retirement | DNB106 |
| 9999 don't know..... | DNB105 |

ROUTING DNB7

if LEEFTIJD<65.....DNB106
 if LEEFTIJD>65.....DNB204

*DNB106

Have you any idea on what your total income will be when you are 65 years of age?

1 yes.....DNB107
 2 no, no idea.....DNB94

*DNB107

What will your net income per month be when you are 65 years of age, do you think?

amount.....DNB1081

*DNB1081 thru *DNB1086

How will this net income be built up? Please indicate per categorie how much it will be of the total net income.

1 regular old-age pension, amount:DNB109
 2 pension built up through employer, amount:.....DNB109
 3 annuities and such, amount:.....DNB109
 4 income from work after the age of 65, amount:DNB109
 5 income from investments, amount:DNB109
 6 other income, amount:.....DNB109

*DNB109

Do you expect you can get by on this net income?

1 yes, I think I can get by on it but that's all..... DNB94
 2 yes, I think I can get by on it and still save some money..... DNB94
 3 no, I intend to also eat into my savings.....DNB110
 4 no, for another reason than mentioned above.....DNB109A
 9 don't knowDNB94

*DNB109A (string)

For what reason do you expect not getting by on your net income per month?

answer.....DNB94

*DNB110

Which amount do you intend to eat into your savings annually?

amountDNB94
 99999999 don't know.....DNB94

*DNB94

Which of the below mentioned statements applies to you most?

1 I do not worry about my pension arrangements, we'll see by then.....DNB95
 2 It is important to know that my pension is taken care of, without knowing the details.....DNB95
 3 I keep well informed about any developments regarding my pension.....DNB95
 9 don't knowDNB95

*DNB95

Which of the below mentioned statements applies to you most?

- 1 I rather pay more premium for a guaranteed pension (money for pension mainly invested in bonds)DNB204
- 2 I rather pay less premium for a pension that on average is equally high or is expected to be equally high, but for which the final pension payment can be higher or lower due to the higher risk of the chosen investment form (money for pension mainly invested in stocks)DNB204
- 9 don't knowDNB204

*DNB204 Suppose the two following pension arrangements exist:

A: your income out of pension is guaranteed 70% of your last-earned wages B:

your income out of pension is:

- a chance of 1 out of 10 that it will be 50% of your last-earned wages
- a chance of 2 out of 10 that it will be 60% of your last-earned wages
- a chance of 4 out of 10 that it will be 70% of your last-earned wages
- a chance of 2 out of 10 that it will be 80% of your last-earned wages
- a chance of 1 out of 10 that it will be 90% of your last-earned wages

Now suppose you will receive pension arrangement B as a rule. How much extra pension premium are you willing to pay on a monthly basis to ensure you will receive pension arrangement A.

- 1 none, I choose pension arrangement BDNB96
- 2 0,25% of my gross wagesDNB96
- 3 0,5% of my gross wagesDNB96
- 4 0,75% of my gross wagesDNB96
- 5 1% of my gross wages.....DNB96
- 6 1,5% of my gross wagesDNB96
- 7 2% of my gross wages.....DNB96
- 8 more than 2% of my gross wages.....DNB96
- 9 don't knowDNB96

*DNB96

Which of the below mentioned statements applies to you most?

- 1 I'd rather determine myself what is done with the pension premiums I pay, so that the final pension payment depends on the decisions I madeROUTING DNB8
- 2 I'd rather decide which pension fund manages my pension premiums for meROUTING DNB8
- 3 building up my pension I gladly leave to the pension fund of my employerROUTING DNB8
- 4 not applicable.....ROUTING DNB8
- 9 don't knowROUTING DNB8

ROUTING DNB8

- If age <65 and working status = paid work.....DNB205A
- otherwiseDNB104

*DNB205A Pension funds allow their participants more and more a freedom of choice on the length and the height of their pension. Often there is a possibility to pre-retire before the age of 65.
 Now follow four choices with regard to pensions. Which of those choices appeals to you most?

- 1 Work until the age of 59 and then pre-retire.
 Work until the age of 59. Receive a pre-pension of 50% of my last gross annual wage from the age of 59 to 65. From the age of 65 a pension of 70% of my last gross annual wage.....DNB205B
- 2 Work until the age of 61 and the pre-retire.
 Work until the age of 61. Receive a pre-pension of 78% of my last gross annual wage from the age of 61 to 65. From the age of 65 a pension of 70% of my last gross annual wage..DNB205B
- 3 Work until the age of 61, then work part time and partly pre-retire until the age of 65.
 Work until the age of 61. Receive a total income of 90% of my last gross annual wage from the age of 61 to 65. From the age of 65 a pension of 85% of my last gross annual wage..DNB205B
- 4 Work until the age of 65.
 Receive a pension of 95% of my last gross annual wage from the age of 65DNB205B

*DNB205B Which of the three remaining choices appeals most to you then?

- 1 Work until the age of 59 and then pre-retire.
 Work until the age of 59. Receive a pre-pension of 50% of my last gross annual wage from the age of 59 to 65. From the age of 65 a pension of 70% of my last gross annual wage.....DNB205C
- 2 Work until the age of 61 and the pre-retire.
 Work until the age of 61. Receive a pre-pension of 78% of my last gross annual wage from the age of 61 to 65. From the age of 65 a pension of 70% of my last gross annual wage..DNB205C
- 3 Work until the age of 61, then work part time and partly pre-retire until the age of 65.
 Work until the age of 61. Receive a total income of 90% of my last gross annual wage from the age of 61 to 65. From the age of 65 a pension of 85% of my last gross annual wage..DNB205C
- 4 Work until the age of 65.
 Receive a pension of 95% of my last gross annual wage from the age of 65DNB205C

*DNB205C Which of the two remaining choices appeals most to you then?

- 1 Work until the age of 59 and then pre-retire.
 Work until the age of 59. Receive a pre-pension of 50% of my last gross annual wage from the age of 59 to 65. From the age of 65 a pension of 70% of my last gross annual wage.....DNB206A
- 2 Work until the age of 61 and the pre-retire.
 Work until the age of 61. Receive a pre-pension of 78% of my last gross annual wage from the age of 61 to 65. From the age of 65 a pension of 70% of my last gross annual wage..DNB206A
- 3 Work until the age of 61, then work part time and partly pre-retire until the age of 65.
 Work until the age of 61. Receive a total income of 90% of my last gross annual wage from the age of 61 to 65. From the age of 65 a pension of 85% of my last gross annual wage..DNB206A
- 4 Work until the age of 65.
 Receive a pension of 95% of my last gross annual wage from the age of 65DNB206A

*DNB206A Would you like to work for another two years part time or fulltime after you have reached the general pension age (the age of 65)?

- 1 yes, I would like to work fulltime for another two years.....DNB104
- 2 yes, I would like to work part time for another two yearsDNB206B
- 3 no, I do not want to continue workingDNB104
- 9 don't know.....DNB104

*DNB206B How many hours a week would you still like work after the age of 65?

hours.....DNB104

*DNB104

The present general old-age pension for couples is approximately 15.700 euro gross per year and will become effective at the age of 65.

Do you expect the gross general old-age pension still to exist in its present form in ten years' time, i.e. still effective at the age of 65 and having the same buying power?

- 1 yes.....DNB105
- 2 no, will become effective before the age of 65.....DNB105
- 3 no, will become effective after the age of 65.....DNB105
- 4 no, buying power will be relatively higherDNB105
- 5 no, buying power will be relatively lowerDNB105
- 6 no, will become effective before the age of 65 and buying power will be relatively higher....DNB105
- 7 no, will become effective after the age of 65 and buying power will be relatively lower.....DNB105
- 8 otherwiseDNB104A
- 9 don't knowDNB105

*DNB104A (string)

What will then change for the general old-age pension in ten years' time, according to you?

answer.....DNB105

*DNB105

The levy for the first income brackets for the age group 64 years or older are lower than for the age group below 65 years of age.

Do you expect this levy still to be lower for the age group 64 years or older in ten years' time?

- 1 yes, and the difference will be equal as it is now between the age groupsDNB115A
- 2 yes, but the difference will be less than it is now between the age groups.....DNB115A
- 3 no, they levies will be equal.....DNB115A
- 4 no, the levy will be higher for the age group 64 years or older.....DNB115A
- 5 otherwiseDNB105A
- 9 don't knowDNB115A

*DNB105A (string)

What do you mean with otherwise?

answer.....DNB115A

*DNB115A

To guarantee that the general old-age pension will remain affordable, certain measures should be taken. One possible measure is to increase the age on which people can retire. What do you think of this measure?

- 1 I disagreeDNB115B
- 2 I am indifferentDNB115B
- 3 I agree.....DNB115B

* DNB115B

What do you think of the following measure?

The general old-age pension premiums for people under the age of 65 should be increased.

- 1 I disagreeDNB115C
- 2 I am indifferentDNB115C
- 3 I agree.....DNB115C

*DNB115C

How do you feel about the following measure to ensure that the general old-age pension remains affordable? Also persons aged 65 years or older should pay general old-age premiums from now on.

- 1 I disagreeDNB115D
- 2 I am indifferentDNB115D
- 3 I agree.....DNB115D

*DNB115D

What do you think of the following measure?

The general old-age pension should increase less than the increase in wages.

- 1 I disagreeROUTING DNB 9
- 2 I am indifferentROUTING DNB 9
- 3 I agree.....ROUTING DNB 9

ROUTING DNB9

- if GEBJAAR>1939DNB207A
- OtherwiseROUTING DNB5

*DNB207A To make sure that the general old-age pension remains affordable certain measures have to be taken.

Which of the following measures appeals to you most?

- 1 a lower general old-age pension at the age of 65DNB207B
- 2 an increase of the old-age pension premium for people workingDNB207B
- 3 increase the age by two years (from 65 to 67 years of age) on which one will receive the general old-age pensionDNB207B

*DNB207B Which of the two remaining measures appeals the most to you thereafter?

- 1 a lower general old-age pension at the age of 65DNB208
- 2 an increase of the old-age pension premium for people workingDNB208
- 3 increase the age by two years (from 65 to 67 years of age) on which one will receive the general old-age pensionDNB208

*DNB208 Suppose the government increases the age on which you will receive a general old-age pension by two years from age 65 to age 67. What percentage of your gross monthly salary would you sacrifice at most until the age of 65 to be entitled to get a general old-age pension at the age of 65?

- 1 0% of my gross monthly salary, I'd rather work until the age of 67DNB209
- 2 1% of my gross monthly salary.....DNB209
- 3 2% of my gross monthly salary.....DNB209
- 4 3% of my gross monthly salary.....DNB209
- 5 4% of my gross monthly salary.....DNB209
- 6 5% of my gross monthly salary.....DNB209
- 7 6% of my gross monthly salaryDNB209
- 8 more than 6% of my gross monthly salaryDNB209

*DNB209 Right now, the general old-age pension for single persons is now 921 euro per month (excl. holiday allowance) and for married couples/partners living together 632 euro per month (excl. holiday allowance) each.

Suppose the government decreased the general old-age pension by 13% from 921 euro to 801 euro for single persons of age 65 and older and from 632 euro per person to 550 per person for married couples/partners living together.

What percentage of your gross monthly salary would you sacrifice at most until the age of 65 in exchange for retaining the current general old-age pension at the age of 65?

- | | |
|---|--------------|
| 1 0% of my gross monthly salary, I'd rather have less general old-age pension | ROUTING DNB5 |
| 2 1% of my gross monthly salary..... | ROUTING DNB5 |
| 3 2% of my gross monthly salary..... | ROUTING DNB5 |
| 4 3% of my gross monthly salary..... | ROUTING DNB5 |
| 5 4% of my gross monthly salary..... | ROUTING DNB5 |
| 6 5% of my gross monthly salary..... | ROUTING DNB5 |
| 7 6% of my gross monthly salary | ROUTING DNB5 |
| 8 more than 6% of my gross monthly salary | ROUTING DNB5 |

ROUTING DNB 5

if GEBJAAR>1939 and NU work or OOIT work.....	DNB116
otherwise, if NU paid work.....	BIJBAAN
otherwise, if VROEGER paid work.....	JWERKL
otherwise	ZOEK

*DNB116

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

- | | |
|--|---------------|
| 1 yes, I will put more money aside for my pension..... | ROUTING DNB6 |
| 2 no, I will see what I'll do when it happens | ROUTING DNB6 |
| 3 no, I think I can make ends meet fairly easily with the pension I will have..... | ROUTING DNB6 |
| 4 otherwise | DNB116A |
| 5 don't know | ROUTING DNB 6 |

*DNB116A (string)

What will you do then if pensions are cut down?

answer.....	ROUTING DNB6
-------------	--------------

ROUTING DNB6

if GEBJAAR>1939 and working position = retired, living off interest-yielding investments, pre-retired	DNB210
otherwise	DNB117

*DNB210 Suppose your pension fund should make a choice between increasing the pension premium or having an investment mix with a higher risk, as a result of which the exact height of your pension becomes less certain. There might be a small chance (2,5%) that the promised pension will be 10% less. Will you change your savings behavior if the pension fund chooses for the investment mix with a higher risk but where the pension premium remains the same?

- | | |
|--|--------|
| 1 yes, I will put more money aside towards my pension | DNB117 |
| 2 no, I will see what I'll do when it happens | DNB117 |
| 3 no, I think I can make ends meet fairly easily with the pension I will have..... | DNB117 |
| 4 otherwise | DNB117 |
| 5 don't know | DNB117 |

*DNB117 Suppose you will turn 65 tomorrow and will retire (or you are older than 65 and are already retired).
What is an acceptable pension for you (including general old-age pension)? Please give a net amount
per month.

amount.....ROUTING DNB 10

ROUTING DNB 10

if NU paid work.....BIJBAAN
if VROEGER paid workJWERKL
otherwiseZOEK

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

BIJBAAN

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

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

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

number of hours:ZWERK

ZWERK

How many hours per week WOULD YOU LIKE to work in total? If you have more than one job, give the
sum total for all jobs.

number of hours:ZOEK

JWERKL

In which year did you stop working?

year:.....MWERKL

MWERKL

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

if LOOND2=5 (self-employed)ZOEK
otherwisePLOON

PLOON Did you receive your pay at your last job per:

1 weekLASTLOON
2 4 weeksLASTLOON
3 monthLASTLOON
4 year.....LASTLOON

LASTLOON

How much was your take-home pay at your last job?

net amount :RWEK

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

RWEG For what reason did you stop working? This question concerns your last job.

1	marriage	ZOEK
2	birth of child	ZOEK
3	health, disablement.....	ZOEK
4	studies	ZOEK
5	military service, first training	ZOEK
6	resigned for personal reasons	ZOEK
7	sold my own business	ZOEK
8	end of family business (business/company of parents/spouse).....	ZOEK
9	dismissal because the company was closed or due to reorganization.....	ZOEK
10	dismissal for another reason	ZOEK
11	early retirement, mandatory retirement	ZOEK
12	retired, started living off interest-yielding investments.....	ZOEK
13	other reason	ZOEK
14	don't know (anymore)	ZOEK

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

1	yes, I am seriously looking for a(nother) job	
	if paid job NOW:.....	RAWERK1
	otherwise.....	JAWERK
2	yes, I am thinking about looking for a(nother) job.....	
	if paid job NOW:.....	RAWERK1
	otherwise.....	JAWERK
3	no, I have already found another job but I haven't started working there yet.....	MLON1
4	no, I am not looking for a job	
	if BEZIG=3, 4, 10 OR 11	RNZOEK
	otherwise	MLON1

RNZOEK

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

1	doing a course/studying	MLON1
2	fulfilling my military service.....	MLON1
3	work in my own household	MLON1
4	(partially) disabled [WAO, AAW etc.].....	MLON1
5	living off interest-yielding investments	MLON1
6	(early) retired	MLON1
7	other	MLON1

We now would like to ask you a question about the minimum pay you would accept in another job. Imagine all financial circumstances, apart from the pay, to be equal to those in your current position. Say someone offers you a job which covers the same sort of work as you do now, and which is in the same city/town where you work now. How much would then the minimum TAKE-HOME pay have to be such that you would accept that new job?

If you would never accept that new job, tick the answer 'No' in the 'I would do this' column. You do not need to fill in the TAKE-HOME pay and the period then.

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

MLON1

TAKE-HOME PAYMLONP1

MLONP1

Per:

1 = weekDON1

2 = 4 weeksDON1

3 = monthDON1

4 = yearDON1

DON1 Would you accept that other job under the same circumstances?

1 I would accept that jobEINDE

2 I would never do thatEINDE

RAWERK1 thru RAWERK11

For what reason(s) are you looking for another job? More than 1 answer is possible here.

1 I (probably) lose my current jobJAWERK

2 I consider my current job as preliminaryJAWERK

3 I want to earn moreJAWERK

4 I want to work in a better work environmentJAWERK

5 I want an additional job, want to earn something extraJAWERK

6 I want to work fewer hoursJAWERK

7 I want to work more hoursJAWERK

8 I don't like my current jobJAWERK

9 I want a job that gives more securityJAWERK

10 changed circumstances at homeJAWERK

11 other reasonARAWERK

ARAWERK (string)

What other reason are you referring to?JAWERK

JAWERK

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

year:MAWERK

MAWERK

And since which month? Please indicate the month by a number (1=January, 2=February etc.):

.....HZOEK1

HZOEK1 thru HZOEK9

In which way(s) have you been looking for a job during the past two months. More than one answer is possible here.

1 answered advertisementsHSOL

2 placed advertisements myselfHSOL

3 asked around with employersHSOL

4 asked friends and other relationsHSOL

5 through a job centerHSOL

6 through a temporary employment agencyHSOL

7 reading advertisementsHSOL

8 otherHSOL

9 haven't started looking for a job yetHSOL

HSOL How many times have you applied for a job in the past two months?
 number of times:.....AUUR

AUUR How many hours per week do you expect to have to work in a new job? /
 How many hours per week would you like to work?
 number of hours per week:
 if paid job NOW.....NETLOON
 if USED TO HAVE a paid job.....LOONM

NETLOON
 How much do you expect to be able to earn in a new job?
 NET INCOME.....PERLOON

PERLOON
 Per:
 1 = week.....MLOON1
 2 = 4 weeksMLOON1
 3 = month.....MLOON1
 4 = yearMLOON1

We would now like to ask you a question about the minimum pay you would like to get in a new job. Imagine all other financial circumstances, apart from the pay, to be equal to your current position. Imagine someone offers you a job which covers the same sort of work as you do now, and which is in the same city/town where you work now. How much would then the minimum TAKE-HOME pay have to be such that you would accept that new job?

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

MLOON1
 TAKE-HOME PAYMLOONP1

MLOONP1
 Per:
 1 = week.....DOEN1
 2 = 4 weeks.....DOEN1
 3 = monthDOEN1
 4 = yearDOEN1

DOEN1 Would you accept that other job?
 1 I would accept thatEINDE
 2 I would never do thatEINDE

Now we would like to know the minimum pay you would like to earn in a new job. If you would be offered a job with [ANSWER AUUR] hours per week (that is, the number of hours that you would like to work), how much would then the minimum NET income have to be such that you would accept that new job?

LOONM

NET INCOMEPERLOONM

PERLOONM

Per:

1 = week.....HLOONV

2 = 4 weeks.....HLOONV

3 = month.....HLOONV

4 = yearHLOONV

HLOONV

How much is the NET income that you expect to earn?

amount.....LOONVP

LOONVP

Per:

1 = week.....END

2 = 4 weeksEND

3 = month.....END

4 = yearEND

END of questionnaire Household and Work

4. Questionnaire Accommodation and Mortgages

4.1 Accommodation

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

WO2 What kind of house do you live in? If you live in more than one house, please report on the most important one.

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

WON2 (string)

What other sort of accommodation is that?

WO4

WO4 In which of the periods mentioned below was the house that you live in built (indicate the year that it was finished)?

- | | | |
|----|-----------------------------|-----|
| 1 | before 1945 | WO5 |
| 2 | between 1945 and 1955 | WO5 |
| 3 | between 1955 and 1965 | WO5 |
| 4 | between 1960 and 1965 | WO5 |
| 5 | between 1965 and 1970 | WO5 |
| 6 | between 1970 and 1975 | WO5 |
| 7 | between 1975 and 1980 | WO5 |
| 8 | between 1980 and 1985 | WO5 |
| 9 | between 1985 and 1990 | WO5 |
| 10 | between 1990 and 1995 | WO5 |
| 11 | after 1995..... | WO5 |

WO5 Since when (which year) have you (has your household) been living at the present address? If not all household members have been living at this address as of the same moment, then report the earliest date a member of the household moved in.

year:.....WO7

WO7 How many ROOMS does your accommodation include (not including those belonging to the business part of your house)? Do include: bedroom, hobby room, study, living room. Do not include: kitchen, bathroom, toilet, open attic, hall, corridor, storeroom.
 number of rooms: WO8

WO8 What is the area of your living room? If you have an open kitchen, don't include that area in this measurement.
 number of m²: WO9

WO9 Is there a garage belonging to your accommodation (that does not belong to the business part of your house)?
 1 yesWO10
 2 no.....WO10

WO10 Is there a garden, (court)yard, or patio with your house (that does not belong to the business part of your house)?
 1 yesWO11
 2 no.....WO11

WO11 What is the area of this garden, (court)yard, or patio? Please add up the area of front and back yard.
 number of m²: WO1

WO1 Are you the tenant, subtenant, or owner of your CURRENT accommodation? If you live in more than one house, please report on the most important one.
 1 tenant.....WO15
 2 subtenantWO15
 3 owner.....WO33
 4 otherwise, e.g. rent free.....WOD44A

The next set of questions (WO15 thru WO22) are about rented accommodation.

WO15 Do you pay rent per:
 1 monthWO16
 2 quarterWO16
 3 six months.....WO16
 4 year.....WO16

WO16 How much is the rent per [ANSWER WO15] according to the (written or oral) contract; if any, include charges for service, gas, electricity, central antenna system etc. for your accommodation (excluding the business part of your house).
 amount:WO16A
 don't know.....WO16A

WO16A Does this rent include charges for water, electricity, gas, heating and energy, and/or other service charges?
 1 yes WO18
 2 no WO20

WO18 How much are these charges for water, electricity, gas, heating and energy, and/or other service charges, THAT ARE INCLUDED IN THE RENT, in total?
 amount:WO20
 don't know.....WO20

WO20 Do you receive a rent allowance?
 1 yesWO21
 2 no.....WO25

WO21 Do you receive this rent allowance per:
 1 monthWO22
 2 quarterWO22
 3 six months.....WO22
 4 year.....WO22

WO22 How much is this rent allowance per [ANSWER WO21]?
 amount:WO44A
 don't know.....WO44A

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

WO33 When you were looking for your CURRENT accommodation, did you pay a real estate agent to locate a house for you?
 1 yesWO34
 2 no.....WO34

WO34 How much did you pay for your CURRENT house (not including costs to the buyer)? Not including the business part of your house.
 Exclude costs of taking over moveable property. Please give the amount IN THOUSANDS OF EUROS, so 180,000 is 180.
 purchase price (x 1000):.....WO34A

WO34A Under which conditions did you buy your CURRENT house?
 Standard: costs to the buyer (= k.k.). In case of newly built houses: no costs to the buyer (= v.o.n.).
 1 costs to the buyer (k.k.).....WOD35A
 2 no costs to the buyer (v.o.n.)WOD35A
 3 otherWO35

WO35 (string) What other conditions were these?.....WOD35B

*WOD35B In which year did you buy your current house?
 yearWOD35AA

*WOD35AA The moment you bought the house, did you take out a mortgage which enabled you to buy it? (A bridging mortgage should be left out.)

1 yesWOD35A
2 no WO41

*WOD35A

What is the total amount on the mortgages you took out at the time of the purchase which enabled you to buy it. Give the amount in thousands of euros, so 180,000 is 180.

amount WO41

WO41 About how much do you expect to get for your residence (not including the business part) if you sold it today (empty and not let)? Please give the amount IN THOUSANDS OF EUROS, so 180,000 is 180. selling value (x 1000):.....

if WO2=5WO42
otherwise.....WOD44A
don't know.....WOD44A

WO42 Do you pay any kind of service charges or charges to a home owners' association?

1 yesWO43
2 no.....WOD44A

WO43 Do you pay these service charges or charges to a home owners' association per:

1 monthWO44
2 quarterWO44
3 six months.....WO44
4 year.....WO44

WO44 How much are these charges per [ANSWER WO43]?

amount:WO44K

*WOD44K Are you planning on using the surplus value of your property (again) in the next two years?

1 yes, certainlyWOD44L1
2 yes, probablyWOD44L1
3 no, probably not.....WOD44L1
4 no, definitely notWOD44L1
9 don't knowWOD44L1

*WOD44L01 thru *WOD44L11

In the past years, have you changed your spending, investment, savings or loaning behavior due to changes in your fortune?

01 noROUTING EIG
02 yes, I have spent more.....ROUTING EIG
03 yes, I have spent less.....ROUTING EIG
04 yes, I have invested more moneyROUTING EIG
05 yes, I have invested less money.....ROUTING EIG
06 yes, I have loaned more money.....ROUTING EIG
07 yes, I have loaned less moneyROUTING EIG
08 yes, I have saved more money.....ROUTING EIG
09 yes, I have saved less money.....ROUTING EIG
10 otherwiseWOD44M
11 don't know.....ROUTING EIG

*WOD44M (string) What do you mean with otherwise?
 answer WOD44N

*WOD44N In your opinion, has the value of your property increased, decreased or remained the same in the past two years?
 1 decreased WOD44O
 2 remained the same WOD44P
 3 increased WOD44O
 9 don't know WOD44P

*WOD44O How much percentage points has your house increased/decreased in your opinion?
 percentage WOD44P
 999 don't know WOD44P

*WOD44P What kind of price movement do you expect on the housing market in the next two years? Will the housing prices increase, decrease or remain about the same?
 1 the housing prices will increase WOD44Q
 2 the housing prices will remain about the same WOD44A
 3 the housing prices will decrease WOD44Q
 9 don't know WOD44A

*WOD44Q How much percentage points a year will they increase/decrease on average?
 percentage WO44A
 999 don't know WO44A

WO44A

Do you expect your house to increase or decrease in value, or do you expect the price to remain the same in the next two years?
 1 increase WO44B
 2 stay more or less the same WOD44R
 3 decrease WO44B
 9 don't know WOD44R

WO44B

How many percentage points a year do you expect it to increase/decrease?
 percentage WOD44R
 999 don't know WOD44R

*WOD44R

What do you consider to be a normal increase percentage per year for houses in the long run?
 percentage WOD44S
 999 don't know WOD44S

*WOD44S

In order to calculate for example the deemed home ownership value (eigenwoningforfait) and the immovable property tax (OZB) the government uses the WOZ-value of your house (the official value of your house determined by the municipality). Right now for most houses the reference date is 1 January 1999. What is the determined WOZ-value for your house?

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

WOZ-value.....WOD44T

*WOD44T In which year was this WOZ-value determined?ROUTING VARIABLE3

ROUTING VARIABLE3

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

since 1992 or later (WO5 > 1991).....WO30

since 1991 or earlier (WO5 < 1992)WO32

WO30 Have you received a gift from your parents (in law) (or other relatives) to help finance the purchase or interior of your CURRENT accommodation?

1 yesWO31

2 no.....WO32

WO31 How much did you receive from your parents (in law) or other relatives to help finance (the interior of) your CURRENT accommodation?

amountWO31A

don't know.....WO31A

WO31A

When (which year) did you receive that money for your CURRENT accommodation?

year:.....WO32

WO32 Would you have chosen to buy a more expensive house if you had been able to receive a larger mortgage loan on the basis of your income at that time?

1 yesWO48

2 no.....WO48

WO48 Are there one or more mortgages on this accommodation? Loans, e.g. from parents (in law) will be reported later.

1 yesWO49

2 no.....WOD44A

3 unknown.....WOD44A

WO49 How many mortgages are there on this accommodation? There is more than one mortgage on your accommodation if you have taken out a second mortgage, or if you have taken out a mortgage consisting of different kinds of mortgages (e.g. a combination of an improved life-insurance mortgage and a no-repayment mortgage).
 number of mortgages:HYP11

ANNUITY MORTGAGE: with an annuity mortgage, the total amount of your periodic payments on interest and repayment remains the same (at least) during the period for which the interest rate was fixed. During the first part of this period, the amount due consists of a relatively large part of interest and a relatively small part of repayment. In later years, it is the other way around.

TRADITIONAL LIFE-INSURANCE MORTGAGE: this sort of mortgage consists of a loan and a lifeinsurance policy. The idea is that there is no repayment, but only paying interest on the loan, and paying a premium for the life-insurance policy. There is no direct relation between the interest rate of the mortgage loan and the savings interest rate of the life-insurance policy (in contrast with an improved life-insurance mortgage, where there is a relation between those two interest rates).

IMPROVED LIFE-INSURANCE MORTGAGE: this is a modernized version of a traditional life-insurance mortgage. An improved life-insurance mortgage consists of a loan and a life-insurance policy. The idea is that there is no repayment, but only paying interest on the loan, and paying a premium for the life-insurance policy. In this case, the interest rate of the mortgage-loan and the savings interest rate of the life-insurance policy are related, which causes monthly net-costs to be rather stable.

LINEAR MORTGAGE: with this sort of mortgage, the periodic payments include paying off a fixed percentage of the total mortgage loan, and paying interest on the loan that is left at that moment. Over time, the amount you pay on interest becomes less and less, such that total monthly costs go down through the years. In the first period of the term of the mortgage, the costs of a linear mortgage are higher than the costs of an annuity mortgage.

ENDOWMENT MORTGAGE: with an endowment mortgage it is possible, during the term of the mortgage, to get a new loan on (part of) the amount that you have already paid off.

INVESTMENT MORTGAGE: this is a new variation on the (traditional) life-insurance mortgage. As is the case with the other life-insurance mortgages, also for most of the investment mortgages the loan is paid off out of the benefits of a whole life-insurance policy linked to the mortgage at the end of the mortgage period. Contrary to a(n improved) life-insurance mortgage, the returns of the life-insurance policy are based on the returns of an investment portfolio.

INTEREST ONLY: With this mortgage one only pays interest during the term of the mortgage with a balloon payment due at the end.

ANNUITY CONSTRUCTION: During the term of the mortgage one pays interest only, but at the same time one contributes to an annuity, which becomes available at the end of the mortgage period. The annuity does not have to be used to pay off the mortgage at the end of the mortgage period. It can be used as a supplementary pension provision.

LIFE-INSURANCE: the lifelong mortgage with life-insurance is a variation on the interest only mortgage. This mortgage is taken out for an indefinite period. To be sure that the mortgage is paid off after death (at the latest), the mortgage holds a term life-insurance policy.

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

HYP11 thru HYP15

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

- 1 yesHYD1A1 thru HYD1A5
 2 noHYD1A1 thru HYD1A5

*HYD1A1 thru HYD1A5

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

- 1 directly with a bank or other financial institution without mediation.HYP21 thru HYP25
 2 through a real estate agent, personal property agent and the like.....HYP21 thru HYP25
 3 through an insurance agent, insurance office etc.....HYP21 thru HYP25
 4 through the Hypotheekshop, Hypotheker, Hypotheekvisie etc.HYP21 thru HYP25
 5 through the employerHYP21 thru HYP25
 6 via InternetHYP21 thru HYP25
 7 otherwiseHYD1B1 thru HYD1B5
 9 don't knowHYP21 thru HYP25

*HYD1B1 thru HYD1B5 (string)

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

- answer.....HYP21 thru HYP25

HYP21 thru HYP25

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

- 1 ABN AMRO.....HYP41 thru HYP45
 2 Postbank.....HYP41 thru HYP45
 3 RabobankHYP41 thru HYP45
 4 ING Bank.....HYP41 thru HYP45
 5 Fortis bankHYP41 thru HYP45
 6 SNS Bank.....HYP41 thru HYP45
 7 Nationale Nederlanden.....HYP41 thru HYP45
 8 AEGONHYP41 thru HYP45
 9 AMEV.....HYP41 thru HYP45
 10 Bouwfonds Nederlandse Gemeenten.....HYP41 thru HYP45
 11 ABP.....HYP41 thru HYP45
 12 other financial institution.....HYP31 thru HYP35

HYP31 thru HYP35 (string)

With which financial institution have you taken out the [1st thru 5th] mortgage? If you don't know the answer, use "don't know".

- any answerHYP41 thru HYP45
 don't knowHYP41 thru HYP45

HYP41 thru HYP45

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

- 1 annuity mortgage.....HYP61 thru HYP65
 2 traditional life-insurance mortgageHYP61 thru HYP65
 3 improved traditional life-insurance mortgageHYP61 thru HYP65
 4 linear mortgage.....HYP61 thru HYP65
 5 endowment mortgage.....HYP61 thru HYP65
 6 investment mortgage.....HYP61 thru HYP65
 7 interest only mortgageHYP61 thru HYP65
 8 annuity construction.....HYP61 thru HYP65
 9 life insurance mortgage.....HYP61 thru HYP65
 10 otherHYP51 thru HYP55

HYP51 thru HYP55 (string)

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

any answerHYP61 thru HYP65

HYP61 thru HYP65

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

any answerHY11 thru HY15

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

HY11 thru HY15

How much was the loan at the time you took out the [1st thru 5th] MORTGAGE? Please give the amount in thousands of euros, so 180,000 is 180.

amount.....HY21 thru HY25

don't know.....HY21 thru HY25

HY21 thru HY25

How much of the loan of the [1st thru 5th] MORTGAGE is left at present? With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the lifeinsurance. Also for the interest only mortgage the mortgage loan remains the same. Please give the amount in thousands of euros, so 180,000 is 180.

amountHY31 thru HY35

don't knowHY31 thru HY35

HY31 thru HY35

What is the current interest rate of the [1st thru 5th] MORTGAGE? You may use a "comma" to indicate decimal points. For example, seven per cent is 7, five and a quarter per cent is 5,25.

any answerHY71 thru HY75

don't know.....HY71 thru HY75

HY71 thru HY75

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

1 yesHY81 thru HY85

2 no.....HY41 thru HY45

HY81 thru HY85

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

any answerHY91 thru HY95

HY91 thru HY95

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

any answerHY41 thru HY45

HY41 thru HY45

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

any answerHY51 thru HY55

HY51 thru HY55

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

- 1 monthHY61 thru HY65
- 2 quarterHY61 thru HY65
- 3 six months.....HY61 thru HY65
- 4 year.....HY61 thru HY65

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

HY61 thru HY65

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

- amountHYD6A1 thru HYD6A5
- don't know.....HYD6A1 thru HYD6A5

*HYD6A1 THRU HYD6A5

How much interest do you pay on your [1st thru 5th] mortgage per [ANSWER HY5]? Please round off the amount to a whole number. Do not use dots or commas.

- amount..... ROUTING HYD6
- 9999999 don't know.....ROUTING HYD6

ROUTING HYD6

- If HYP4= traditional life-insurance mortgage, improved life-insurance mortgage, investment mortgage, annuity constructionHYD6F1 THRU HYD6F5
- otherwiseWOD52A

*HYD6F1 thru HYD6F5

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

- valueHYD6G1 thru HYD6G30
- 99999999 don't know.....WOD44A

*HYD6G1 thru HYD6G30 (6 answers for [1st thru 5th] mortgage) Where is the money invested in?

- stock fundsHYD6I1 thru HYD6I30
- bond funds.....HYD6I1 thru HYD6I30
- mix-fundsHYD6I1 thru HYD6I30
- deposits and liquidity fundsHYD6I1 thru HYD6I30
- immovable property fundsHYD6I1 thru HYD6I30
- otherwiseHYD6H1 thru HYD6H5

*HYD6H1 thru HYD6H5 (string) Where else in?

- answer.....HYD6I1 thru HYD6I30

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

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

stock funds	WOD44A
bond funds.....	WOD44A
mix-funds	WOD44A
deposits and liquidity funds	WOD44A
immovable property funds	WOD44A
otherwise	WOD44A

The next set of questions (WOD44S thru WO568) is for tenants as well as home-owners.

*WOD44A

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

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

1 houses are overestimated (market value is higher than real value).....	WOD44B
2 houses are underestimated (market value is lower than real value).....	WOD44B
3 it seems to me that the market value is consistent with the real value.....	WOD44C
9 don't know	WOD44C

*WOD44B

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

percentage.....	WOD44C
999 don't know	WOD44C

*WOD44C

This question is about the surplus value on your house. Surplus value is the difference between the selling value or the market value of a house and the remaining debt on the mortgage.

Have you once or several times used the surplus value in the past 3 years (i.e. since January 2001)? For example by taking out an additional mortgage or by taking out the existing mortgage anew (and at the same time increasing it) (without moving).

1 yes.....	WOD44D
2 no	WOD52A
3 don't know	WOD52A

*WOD44D

What is the total amount? If you do not know exactly, please give an estimate.

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

amount	WOD44E1
999999 don't know.....	WOD44F1

*WOD44E1 thru *WOD44E5 (amounts for 5 years)

Can you indicate which amount you used in which year? If you don't know exactly, you can give an estimate. If you really don't know, you can leave the answer empty. If you haven't used (part of) the money in a particular year, please type 0 (zero). Please give the amount in thousands of euros, so 180,000 is 180.

1 2000 : amount	WOD44F1
2 2001 : amount	WOD44F1
3 2002 : amount	WOD44F1
4 2003 : amount	WOD44F1
5 2004 : amount	WOD44F1

Note: the year 2000 is used by mistake in this question (WOD44E1).

Soft check: "If added in total this is [total2 (x 1000 euro)]. This amount is higher than the total amount [total] given earlier (x 1000 euro). You may go back to change the answers.

*WOD44F01 thru *WOD44F13

Where did you use the surplus value for? (More than 1 answer possible.)

- | | | |
|----|--|----------|
| 1 | property improvement (renovating house, kitchen etc.) | WOD44H01 |
| 2 | purchase of real estate (land, holiday house etc.) | WOD44H01 |
| 3 | business investment..... | WOD44H01 |
| 4 | purchase of durable goods (car, boat etc.)..... | WOD44H01 |
| 5 | purchase of electronic equipment, furniture | WOD44H01 |
| 6 | holiday, world trip, party etc. | WOD44H01 |
| 7 | savings account | WOD44H01 |
| 8 | purchase of stocks/ investments..... | WOD44H01 |
| 9 | pension arrangements/ old-age/ early retirement/ life insurance..... | WOD44H01 |
| 10 | education of the children..... | WOD44H01 |
| 11 | paying off other loans..... | WOD44H01 |
| 12 | otherwise | WOD44G |
| 13 | don't know | WOD52A |

*WOD44G (string)

What other purpose do you mean?

answer.....WOD52A

If the number of purposes to use the surplus value (*WOD44F01 thru *WOD44F13) is 1, the next question is not asked. The total amount of WOD44E1 thru WOD44E5 is then incorporated in the amount of WOD44 in mentioned purpose of [*WOD44F01 thru *WOD44F13).

*WOD44H01 thru *WOD44H12 (*amounts for 12 possible topics*)

How much of the total amount have you used for the purposes you just mentioned? If you don't know exactly, please give an estimate. If you really don't know, please leave the answer empty. Give the amount in thousands of euros, so 180.000 is 180.

- | | | |
|----|--|--------|
| 1 | property improvement (renovating house, kitchen etc.) : amount..... | WOD52A |
| 2 | purchase of real estate (land, holiday house etc.) : amount | WOD52A |
| 3 | business investment: amount | WOD52A |
| 4 | purchase of durable goods (car, boat etc.) : amount..... | WOD52A |
| 5 | purchase of electronic equipment, furniture : amount..... | WOD52A |
| 6 | holiday, world trip, party etc. : amount | WOD52A |
| 7 | savings account: amount | WOD52A |
| 8 | purchase of stocks/ investments : amount..... | WOD52A |
| 9 | pension arrangements/old-age/early retirement/ life insurance : amount | WOD52A |
| 10 | education of the children: amount | WOD52A |
| 11 | paying off other loans : amount..... | WOD52A |
| 12 | otherwise: amount..... | WOD52A |

***WOD52A**

The following questions concern the development in mortgage interest. What are your expectations regarding the height of the mortgage interest in two years time (compared to the interest rate now).

- 1 will be lower than now.....WOD52B
 2 will be just as high.....WOD52C
 3 will be higher than now.....WOD52B
 9 don't knowWOD52C

***WOD52B**

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

- percentageWOD52C

***WOD52C**

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

- Interest percentage.....WOD52D1
 9999 don't know.....WOD52D1

***WOD52D01 thru *WOD52D13**

This question concerns your personal situation. Under which unforeseen circumstances would it possibly be difficult for you to pay your living expenses?

- 1 temporarily unemployment of main breadwinnerWOD52F
 2 temporarily unemployment of both partnersWOD52F
 3 permanent unemployment of main breadwinnerWOD52F
 4 permanent unemployment of both partnersWOD52F
 5 disability of main breadwinnerWOD52F
 6 disability of both partnersWOD52F
 7 divorceWOD52F
 8 death of partnerWOD52F
 9 an increase of the mortgage interest of three percentage points or more.....WOD52F
 10 a substantial further drop of the stock marketWOD52F
 11 otherwiseWOD52E
 12 I can pay my living expenses under any circumstances.....WOD52F
 13 don't know.....WOD52F

***WOD52E (string)**

What other circumstances are you referring to?

- answer.....WOD
 52F

***WOD52F**

The next questions concern tax deductibility of the mortgage interest. Do you expect a limitation of the mortgage deductibility in the foreseeable future, say 10 years?

- 1 yes.....WOD52G1
 2 noWOD52I
 9 don't knowWOD52I

*WOD52G1 thru *WOD52G7 (*dummies for 7 possible answers*)

How or for whom do you think the limitation on tax deductibility should occur?

- | | |
|--|--------|
| 1 for new mortgage contracts, not for existing ones | WOD52I |
| 2 with compensation for mortgagors, e.g. through abolition..... | WOD52I |
| 3 by placing mortgages in box 3 so no one can deduct more than 30% | WOD52I |
| 4 for mortgages above a certain amount | WOD52I |
| 5 for existing and new mortgages for every mortgagor | WOD52I |
| 6 otherwise | WOD52H |
| 7 don't know | WOD52I |

*WOD52H (string)

What do you mean by otherwise?

answer..... WOD52I

*WOD52I

Are you for a limitation of the mortgage interest deductibility?

- | | |
|---------------------------------------|---------|
| 1 yes (under certain conditions)..... | WOD52J1 |
| 2 no | WOD52L |
| 99 don't know | WOD52L |

*WOD52J1 thru *WOD52J7

How or for whom do you think the limitation on tax deductibility should occur? (More than 1 answer possible.)

- | | |
|--|--------|
| 1 for new mortgage contracts, not for existing ones | WOD52L |
| 2 with compensation for mortgagors, e.g. through abolition..... | WOD52L |
| 3 by placing mortgages in box 3 so no one can deduct more than 30% | WOD52L |
| 4 for mortgages above a certain amount | WOD52L |
| 5 for existing and new mortgages for every mortgagor | WOD52L |
| 6 otherwise | WOD52K |
| 7 don't know | WOD52L |

*WOD52K (string)

What do you mean by otherwise?

answer..... WOD52L

*WOD52L

Do you intend to buy a house eventually?

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

*WOD52M (string)

What do you mean by otherwise?

answer..... WO53

*WOD52N

Do you save money consciously for the future purchase of a house, e.g. for the purchase itself or for the furnish?

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

*WOD52O (string)

What do you do then?

answer..... WOD53

The following questions concern your PLANS TO MOVE, IF ANY.

WO53 Are you, at the moment, looking for other accommodation (purchased or rental)?

- 1 yes, actively looking for other accommodation, either to buy or to rent..... WO561
 2 yes, actively looking for other accommodation to buy..... WO561
 3 yes, actively looking for other accommodation to rent WO561
 4 yes, considering buying other accommodation WO561
 5 yes, considering renting other accommodation..... WO561
 6 no, have already found other accommodation, but have yet to move there WO71
 7 no, not looking for other accommodation.....
 if WO5>2000..... WO71
 if WO5<=2000..... WO89

WO561 thru WO568

What are the most important reasons that you want to move? More than 1 answer is possible here.

- 1 want to move to another part of the country..... WO71
 2 composition of the household has changed WO71
 3 health or old age WO71
 4 current accommodation is soon to be pulled down or renovated..... WO71
 5 want to improve living conditions..... WO71
 6 want to spend less or more on housing costs..... WO71
 7 have new workplace..... WO71
 8 other reason..... WO71

The next set of questions (WO71 thru WO88) are about your FORMER accommodation.

WO71 You have indicated that you have recently moved. Were you the tenant, subtenant, or owner of you FORMER accommodation?

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

WO72 What was the selling price of your FORMER accommodation? Exclude costs of taking over moveable property. Please give the amount IN THOUSANDS OF EUROS, so 180,000 is 180.

selling price (x 1000): WO72A

*WOD72A How much was the total sum of the mortgage opposite the sell?
amount of mortgage:WOD72B

*WOD72B Have you used the surplus value, e.g. by moving to cheaper accommodation or by taking out a higher mortgage than necessary for buying the house itself?
1 yesWOD72B
2 noWOD72F

*WOD72C What is the surplus value that you have used?
amount..... WOD72D

*WOD72D For what purpose did you use the surplus value?
1 property improvement (renovating house, kitchen etc.)WOD72F
2 purchase of real estate (land, holiday house etc.)WOD72F
3 business investment.....WOD72F
4 purchase of durable goods (car, boat etc.)WOD72F
5 purchase of electronic equipment, furnitureWOD72F
6 holiday, world trip, party etc.WOD72F
7 savings accountWOD72F
8 purchase of stocks/ investmentsWOD72F
9 pension arrangements/old-age/early retirement/ life insuranceWOD72F
10 education of the childrenWOD72F
11 paying off other loans : amount.....WOD72F
12 additional costs when moving such as conveyance tax, real estate broker, moving costs etc.
.....WOD72F
13 otherwise WOD72E

*WOD72E For what purpose did you use the surplus value then?
.....WOD72F

*WOD72F Did you make use of a real estate agent when selling your previous house?
yesNIEUWEH2
noNIEUWEH2

NIEUWEH2

Did you also take out a new mortgage?
1 yes, I have taken out a new mortgage WO89
2 yes, I have taken out more than one new mortgageAANTALH2
3 no, I have not taken out a new mortgage WO89

AANTALH2

How many new mortgages have you taken out then?..... WO89

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

WO89 Do you have a second residence? If you have more than one 'second' house, please report here on the most important one. Other houses will be reported later under 'real estate'.

- 1 yes WO90
2 no.....END

WO90 Are you the tenant, subtenant, or owner of your SECOND residence?

- 1 tenant.....END
2 subtenantEND
3 owner..... WO93
4 otherwise, e.g. rent free.....END

About how much would you expect to get for your SECOND residence, if you sold it today (empty and not let)? Please give the amount IN THOUSANDS OF EUROS, so 180,000 is 180.

selling price (x 1000):WO102

WO102 Have you received a gift from your parents (in law) or other relatives to help (co)finance the purchase or interior of your SECOND residence?

- 1.yesWO103
2 no..... WO94

WO103 How much did you receive from your parents (in law) or other relatives to this purpose?

amount WO94

WO94 Are there one or more mortgages on this second house? Loans, e.g. from parents (in law), will be reported later.

- 1 yes WO95
2 no.....END
3 unknown.....END

WO95 How many mortgages are there on your SECOND residence?

number of mortgages:HPO11 thru HPO15

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

HPO11 thru HPO15	municipal mortgage guarantee second residence (s.r.)
HPO21 thru HPO25	financial institution s.r.
*HYD1A6 thru HYD1A10	intermediary s.r.
*HYD1B6 thru HYD1B10	intermediary otherwise (string) s.r.
HPO31 thru HPO35	financial institution (string) s.r.
HPO41 thru HPO45	sort of mortgage s.r.
HPO51 thru HPO55	sort of mortgage (string) s.r.
HPO61 thru HPO65	year taken out mortgage s.r.
HP11 thru HP15	mortgage loan s.r.

HP21 thru HP25	remaining debt mortgage s.r.
HP31 thru HP35	interest rate mortgage s.r.
HP71 thru HP75	fixed interest rate s.r.
HP81 thru HP85	number of years fixed interest rate s.r.
HP91 thru HP95	last year when interest rate was fixed s.r.
HP41 thru HP45	term of mortgage s.r.
HP51 thru HP55	period pay mortgage expenses s.r.
HP61 thru HP65	total mortgage expenses s.r.
*HYD6A6 thru HYD6A10	interest percentage s.r.
*HYD6F6 thru HYD6F10	value savings or investments depot s.r.
*HYD6G31 thru HYD6G60	invested means s.r.
*HYD6H31 thru HYD6H60	invested means otherwise (string) s.r.
*HYD6I31 thru HYD6I60	share invested means s.r.

End of questionnaire Accommodation and Mortgages

5. Questionnaire Health and Income

The next questions concern two topics: health and income over 2003.

5.1 Health

- GEZ1 How tall are you?
number of centimeters:.....GEZ2
- GEZ2 How much do you weigh, without clothes and shoes?
number of kilograms:GEZ3
- GEZ3 In general, would you say your health is:
1 excellent.....GEZ4
2 good.....GEZ4
3 fairGEZ4
4 not so good.....GEZ4
5 poorGEZ4
- GEZ4 Compared to one year ago, would you say your health is better now or worse?
1 much betterGEZ5
2 somewhat better.....GEZ5
3 about the sameGEZ5
4 somewhat worseGEZ5
5 much worse.....GEZ5
- GEZ5 Do you suffer from a long illness, disorder, or handicap; or do you suffer from the consequences of an accident?
1 yesGEZ6
2 no.....GEZ7
- GEZ6 (string)
Please give a short descriptionGEZ7
- GEZ7 Do you smoke cigarettes at all?
1 yes, I smoke every now and thenGEZ9
2 yes, I smoke every day.....GEZ8
3 no.....GEZ9
- GEZ8 About how many cigarettes do you smoke a day?
1 less than 20 cigarettes a dayGEZ9
2 at least 20 cigarettes a dayGEZ9

GEZ9 On average, do you have more than 4 alcoholic drinks a day?

- 1 yesHUISA1
- 2 no.....HUISA1

HUISA1 t/m HUISA3

How many times did you contact your general practitioner about your own health in 2003?

- 1 contact by phone: x times.....
- 2 visit to your general practitioner: x times
- 3 visit of general practitioner to you.....
- if BEZIG = 1 or BET = 1ZIEK
- otherwiseKANS1

ZIEK Have you been absent from work because of illness in the year 2003?

- 1 yesHZIEK
- 2 no (or not applicable)KANS1

HZIEK How many days were you absent from work because of illness in the year 2003?

number of days:KANS1

The following 1 or 2 questions concern life-expectancy and are to be answered by respondents under the age of 90. KANS1 is presented to people aged 16 thru 65, KANS2 is presented to people aged 16 thru 70, KANS3 is presented to people aged 65 thru 75, KANS4 to people aged 70 thru 80, KANS5 to people aged 75 thru 85, and KANS6 to people aged 80 thru 90.

For all cases the following applies:

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

KANS1 How likely is it that you will attain (at least) the age of 75?

KANS2 How likely is it that you will attain (at least) the age of 80?

KANS3 How likely is it that you will attain (at least) the age of 85?

KANS4 How likely is it that you will attain (at least) the age of 90?

KANS5 How likely is it that you will attain (at least) the age of 95?

KANS6 How likely is it that you will attain (at least) the age of 100?.....

End of section about Health

5.2 Income

These were the questions on your health. We will now continue with questions on your income in the year 2003.

INCOME THROUGH WORK

- IJ2 How many employers did you have in 2003? Note: This question concerns paid jobs on a contractual basis. Do NOT include self-employed work (or work in a free profession/free lance work) here. Being the director of a public/private limited company is employment on a contractual basis. If you didn't have an employer in 2003, type 0 (zero).
 number of employers:IJ161 thru IJ163

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

- IJ161 thru IJ163 What was your total gross income over the year 2003 according to the annual statement received from [NAME EMPLOYER]?
 amount:IJ241 thru IJ243
 9999999 don't knowIJ16BR thru IJ16BR3

- IJ16BR thru IJ16BR3 Could you then indicate in which category your total gross income falls over the year 2003 at [NAME EMPLOYER]?
- | | |
|------------------------|-----------------------|
| 1 up until 8.000 euro |IJ241 thru IJ243 |
| 2 8.000 – 16.000 euro |IJ241 thru IJ243 |
| 3 16.000 – 24.000 euro |IJ241 thru IJ243 |
| 4 24.000 – 36.000 euro |IJ241 thru IJ243 |
| 5 36.000 – 48.000 euro |IJ241 thru IJ243 |
| 6 48.000 – 60.000 euro |IJ241 thru IJ243 |
| 7 60.000 euro or more |IJ241 thru IJ243 |
| 99 don't know |IJ181 thru IJ183 |

- IJ181 thru IJ183 Could you then give the net income over 2003 which you received from [NAME EMPLOYER]?
 amount :.....IJ241 thru IJ243
 9999999 don't know.....IJ241 thru IJ243

IJ241 thru IJ243

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

- | | |
|--------------------------------|------------|
| 1 written annual statement | |
| 2 other written source | |
| 3 no written source | |
| if IJ2 less than or equal to 3 |IJZ1 |
| if IJ2 more than 3 |IJ16A |

J16A With the previous question, you have mentioned the gross salaries that you received with your first three employers. How much was, in 2003, the TOTAL GROSS SALARY you received with your other employers?

99999999 don't knowJ16ABR
amountIZ1

J16ABR Could you then indicate in which category your total gross income falls over the year 2003 for all other employers?

1 up until 1.000 euro IZ1
2 1.000 – 3.000 euro IZ1
3 3.000 – 6.000 euro IZ1
4 6.000 – 12.000 euro IZ1
5 12.000 – 30.000 euro IZ1
6 30.000 – 60.000 euro IZ1
7 60.000 euro or more IZ1
99 don't knowJ16B

J16B Do you know the TOTAL NET amount that you received from your other employers in 2003?

99999999 don't knowIZ1
amountIZ1

INCOME SELF-EMPLOYED

The following questions concern your income as a self-employed over the year 2003.

IZ1 Were you (also) self-employed, or free profession/free lance in 2003? Being the director of a public/private limited company is employment on a contractual basis.

1 yes IZ2
2 no..... ROUTING VARIABLE 4

IZ14 Do you know how much the fiscal profit (or loss) from your own business was over 2003? By fiscal profit we mean the profits or income after deduction of costs (including, if any, income that your spouse/partner earns by working in the business), but before deduction for unsold stock, wealth deduction, or paying income tax and premiums for social insurance policies.

1 yes IZ15
2 no..... IZ15

IZ15 Is (will) the fiscal profit over 2003 (be) a credit or a deficit balance?

1 credit..... IZ16
2 deficit IZ16

IZ16 How much was the fiscal profit over 2003? [Please give an estimation of the fiscal profit over 2003.] Do not include compulsory premiums for retirement pensions paid at the expense of profit. If you really don't know, use "don't know". If the amount is a deficit, there is no need to enter a minus. Please use digits only, no dots or comma's.

amount IZ18
99999999 don't knowIZ16BR

IZ16BR	Could you then indicate in which category (approx.) the fiscal profit falls over the year 2003?	
	1 up until 1.000 euro	IZ18
	2 1.000 – 3.000 euro	IZ18
	3 3.000 – 6.000 euro	IZ18
	4 6.000 – 12.000 euro	IZ18
	5 12.000 – 30.000 euro	IZ18
	6 30.000 – 60.000 euro	IZ18
	7 60.000 euro or more	IZ18
	99 don't know	IZ18

IZ18	Was there, in 2003, a deduction due to work done by your spouse/partner in the business?	
	1 yes	IZ19
	2 no.....	IZ24

IZ19	How much was this deduction due to work done by your spouse/partner in 2003? [Please give an estimation of the expected deduction due to work done by your spouse/partner in 2003. Please use digits only, no dots or comma's.	
	amount.....	IZ24
	99999999 don't know:	IZ24

The following questions concern self-employed work in THE YEAR 2002.

IZ24	Were you (also) self-employed (or practicing a free profession) in 2002?	
	1 yes	IZ37
	2 no	ROUTING VARIABLE 4

IZ37	Was the fiscal profit over 2002 a credit or a deficit balance?	
	1 credit.....	IZ38
	2 deficit	IZ38

IZ38	How much was the (estimated) fiscal profit over 2002?	
	If the amount is a deficit, there is no need to enter a minus. Please use digits only, no dots or comma's.	
	amount.....	IZ40
	99999999 don't know	IZ38BR

IZ38BR	Could you then indicate in which category your fiscal profit falls over the year 2002?	
	1 up until 1.000 euro	IZ40
	2 1.000 – 3.000 euro	IZ40
	3 3.000 – 6.000 euro	IZ40
	4 6.000 – 12.000 euro	IZ40
	5 12.000 – 30.000 euro	IZ40
	6 30.000 – 60.000 euro	IZ40
	7 60.000 euro or more	IZ40
	99 don't know	IZ40

IZ40 Was there, in 2002, a deduction due to work done by your spouse/partner in the business?
 1 yes IZ41
 2 no.....ROUTING VARIABLE4

IZ41 How much was this deduction due to work done by your spouse/partner in 2002? Please use digits only,
 no dots or comma's.
 AmountROUTING VARIABLE4
 9999999 don't knowROUTING VARIABLE4

ROUTING VARIABLE 4
 if GEBJAAR<1953IP20 thru IP24
 otherwiseII20 thru II23

INCOME THROUGH PENSIONS

IP20 thru IP24

Which of the pension payments mentioned below did you receive in 2003? More than 1 answer is possible here.

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

INP27A

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

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

The following questions concern the different sources of income. This series of questions was presented to the respondents a maximum of four times. Therefore, the variables receive the numbers 1 thru 4 (last number in the variable name). For questions IP4, IP7 and IP10 the following addition also applies:

"If applicable please give the amount including the bonus received to compensate for having an income below the minimum. Please use digits only, no dots or comma's."

IP41 thru IP44

How much is the GROSS sum you received in 2003 through [SOURCE OF INCOME IP20 thru IP24] (preferably according to annual statement).

amountII20 thru IP23
 9999999 don't knowIP4BR thru IP4BR4

IP4BR thru IP4BR4

Could you then indicate in which category the gross sum falls over the year 2003 for the [SOURCE OF INCOME IP20 thru IP24] mentioned?

1 up until 8.000 euro	II20 thru IP23
2 8.000 – 16.000 euro	II20 thru IP23
3 16.000 – 24.000 euro	II20 thru IP23
4 24.000 – 36.000 euro	II20 thru IP23
5 36.000 – 48.000 euro	II20 thru IP23
6 48.000 – 60.000 euro	II20 thru IP23
7 60.000 euro or more	II20 thru IP23
99 don't know	II71 thru IP74

IP71 thru IP74

Perhaps you know the NET sum (approximately) you received in 2003 through [SOURCE OF INCOME]?
amount II20
99999999 don't know II20

(SICKNESS) BENEFITS

II20 thru II23

Which of the benefit payments mentioned below did you receive in 2003? More than 1 answer is possible here.

0 none of the below-mentioned.....	IS20
1 Sickness Benefits Act.....	II42 thru II43
2 Short-term Unemployment Insurance Act [WW], or continuation of [WW].....	II42 thru II43
3 reduced pay scheme.....	II42 thru II43

The following questions concern the different sources of income through unemployment benefits mentioned by the respondent (WW or reduced pay scheme). This series of questions was presented to the respondents a maximum of two times. Therefore the variables are numbered 2 thru 3 (the last number of the variable name) which corresponds with WW (2) and reduced pay scheme (3).

II42 thru II43

How much is the GROSS sum you received in 2003 through [BENEFIT MENTIONED BEFORE] (preferably according to annual statement)?
amount IS20 thru IS28
99999999 don't know II4B R thru II4BR2

II4BR thru II4BR2

Could you then indicate in which category the gross sum falls over the year 2003 for the [BENEFIT MENTIONED BEFORE]?

1 up until 1.000 euro	IS20 thru IS28
2 1.000 – 3.000 euro	IS20 thru IS28
3 3.000 – 6.000 euro	IS20 thru IS28
4 6.000 – 12.000 euro	IS20 thru IS28
5 12.000 – 30.000 euro	IS20 thru IS28
6 30.000 – 60.000 euro	IS20 thru IS28
7 60.000 euro or more	IS20 thru IS28
99 don't know	II62 thru II63

II62 thru II63

Perhaps you know the NET sum you received in 2003 through [BENEFIT MENTIONED BEFORE]?
 amountIS20 thru IS28
 9999999 don't knowIS20 thru IS28

SOCIAL SECURITY BENEFITS

EXPLANATION OF ABBREVIATIONS USED

ANW = benefit for persons whose partner or parents died
 WAO = Disability Insurance Act
 AAW = General Disability Benefits Act
 RWW = Long-term Unemployment Insurance Act
 ABW = General Social Assistance Act
 BZ = benefits for self-employed
 IOAW = benefits for elderly and partly disabled unemployed
 IOAZ = benefits for elderly and partly disabled former self-employed

IS20 thru IS28

Which of the (social security) benefits mentioned below did you receive in 2003? More than 1 answer is possible here.

0 none of the below-mentioned..... IO20 thru IO28
 1 General Widows' and Orphans' Pensions Act [AWW/ANW]IS41 thru IS48
 2 Disability Insurance Act [WAO].....IS41 thru IS48
 3 General Disability Benefits Act [AAW].....IS41 thru IS48
 4 Long-term Unemployment Insurance Act [RWW].....IS41 thru IS48
 5 invalidity pensionIS41 thru IS48
 6 General Social Assistance Act [ABW].....IS41 thru IS48
 7 benefits for self-employed [BZ].....IS41 thru IS48
 8 benefits for elderly partly disabled unemployed and elderly partly disabled former self-employed [IOAW/IOAZ].....IS41 thru IS48

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

IS41 thru IS48

How much is the GROSS sum you received in 2003 through [BENEFIT MENTIONED BEFORE] (preferably according to annual statement)?
 amount IO20 thru IO28
 9999999 don't knowIS4BR thru IS4BR8

IS4BR thru IS4BR8 Could you then indicate in which category the gross sum falls over the year 2003 for the [BENEFIT MENTIONED BEFORE]?

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

IS61 thru IS68

Perhaps you know the NET sum you received in 2003 through [BENEFIT MENTIONED BEFORE]?
 amount IO20 thru IO28
 99999999 don't know IO20 thru IO28

OTHER INCOME

IO20 thru IO28

Which of the kinds of income mentioned below did you receive in 2003? More than 1 answer is possible here.

0 none of the below-mentioned.....	IN11
1 real estate income (including letting of rooms).....	IO41 thru IO48, IO48B, IO48D
2 government contribution to home owners	IO41 thru IO48, IO48B, IO48D
3 scholarship or additional support for studies.....	IO41 thru IO48, IO48B, IO48D
4 interest-bearing loan (studies)	IO41 thru IO48, IO48B, IO48D
5 alimony from former spouse	IO41 thru IO48, IO48B, IO48D
6 alimony for your children	IO41 thru IO48, IO48B, IO48D
7 parental support for studies.....	IO41 thru IO48, IO48B, IO48D
8 support from family	IO41 thru IO48, IO48B, IO48D

IO48A dividend from shares, stocks, investment accounts or investment funds IO41 thru IO48

IO48C interest from of savings, loans, stocks, bonds, mortgage bonds or investment accounts..... IO41 thru IO48

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

9).dividend from shares, stocks, investment accounts or investment funds;

10) interest from of savings, loans, stocks, bonds, mortgage bonds or investment accounts.

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

We would now like to ask you to give the total amount that you received in 2003 through the other sources of income you have indicated.

IO41 thru IO48, IO48B, IO48D

How much was, in 2003, the sum total that you received through [SOURCE OF INCOME MENTIONED EARLIER]? Please use digits only, no dots or comma's.

amountIN11
 99999999 don't know IO4BR thru IO4BR10

IO4BR thru IO4BR10 Could you then indicate in which category the gross sum falls over the year 2003 for the
[SOURCE OF INCOME MENTIONED BEFORE]?

1 up until 1.000 euro	IN11
2 1.000 – 3.000 euro	IN11
3 3.000 – 6.000 euro	IN11
4 6.000 – 12.000 euro	IN11
5 12.000 – 30.000 euro	IN11
6 30.000 – 60.000 euro	IN11
7 60.000 euro or more	IN11
99 don't know	IN11

REMAINING QUESTIONS

IN11 Did you, in 2003, have any other sources of income not mentioned before in this questionnaire?
1 yesIN12
2 no IN25

IN12 How much is the total gross sum of these sources of income in 2003, not yet mentioned before? Please
use digits only, no dots or comma's.”
gross sum IN25
99999999 don't knowIN25

IN14 (string)
What kind of income was this?IN25

IN25 Did you receive any inheritances and/or gifts in 2003?
1 yesIN26
2 no.....IN29A

IN26 What was the total sum of these inheritances and/or gifts in 2003?
amountIN28
99999999 don't knowIN28

IN28 Have you mentioned these inheritances and/or gifts also under 'other income'?
1 yesIN29A
2 no.....IN29A

IN29A Did you, in 2003, pay any interest on private loans, extended lines of credit, or other loans? Do not include
mortgage loan payments here.
1 yesIN29B
2 no.....IN29

IN29B	How much was this interest that you paid on private loans, extended lines of credit, or other loans in 2003? Do not include mortgage loan payments here.	
	amount	IN29
	99999999 don't know	IN29
IN29	Did you, in 2003, pay alimony to your former wife/husband? Do NOT include child support/alimony for children here.	
	1 yes	IN30
	2 no.....	IN32
IN30	How much, in total over 2003, was this alimony to your former wife/husband?	
	amount	IN32
	99999999 don't know	IN32
IN32	Did you, in 2003, make any payments to/on behalf of your children?	
	1 yes	IN33
	2 no.....	IN35
IN33	How much, in total over 2003, was the amount of these payments to/on behalf of your children?	
	amount	IN35
	99999999 don't know	IN35
IN35	Did you, in 2003, give parental support to your children being students and living away from home?	
	1 yes	IN36
	2 no.....	IN38
IN36	How much was this parental support in total over 2003?	
	amount	IN38
	99999999 don't know	IN38
IN38	Did you, in 2003, apart from the parental support to your children being students and living away from home, (regularly) support any members of your family in any other way, or give money to your child(ren) living away from home, or to other people?	
	1 yes	IN39
	2 no.....	IN41
IN39	How much was/were this support/these gifts in total over 2003?	
	amount	IN41
	99999999 don't know	IN41
IN41	What sort of medical insurance do you have at present?	
	1 no medical insurance.....	IN45
	2 National Health Service (compulsory), elderly people excluded.....	IN45
	3 National Health Service (compulsory), elderly people.....	IN45
	4 insurance for civil servants (IZA, IZR, DGVP)	IN45
	5 private medical insurance	IN42

IN42 Do you pay the premium on your medical insurance per:

- 1 monthIN43
 2 quarterIN43
 3 six months.....IN43
 4 year.....IN43

IN43 How much do you pay for the premium on your medical insurance per [ANSWER IN42]?

- amount:
 99999999 don't know.....
 year of date of birth <1987..... IN45
 otherwise IN49

IN45 Did you, in 2003, have a car that was provided by your employer? It makes no difference for this question if you used the car for private purposes also.

- 1 yesIN46
 2 no.....
 if head of household, partner or spouseIN49
 otherwise.....PSY1
 3 not applicable (did not have employer)
 if no head of household, partner or spouse IN49
 otherwise.....PSY1

IN46 How much was the listed value of this car? The listed value is the price when new in the year that the car was made. If you changed your car in 2003, take the listed value of the last car.

- amountIN48
 99999999 don't knowIN48

IN48 For how many months in 2003 did you have this car provided by your employer? If you changed your car in 2003, take the total number of months of all cars.

- number of months:
 if head of household, partner or spouseIN16
 otherwise.....PSY1

IN16 Did you fill in an income tax form for 2003?

- 1 yesIN18
 2 no.....IN49

IN18 How much was your taxable income for 2003?

- amountIN49
 99999999 don't knowIN20

IN20	Can you give an ESTIMATION of your taxable income for 2003? If you really don't know, use "don't know".	
	0 don't know	IN22
	1 less than € 2.500	IN49
	2 between € 2.500 and € 5.000	IN49
	3 between € 5.000 and € 10.000	IN49
	4 between € 10.000 and € 15.000	IN49
	5 between € 15.000 and € 20.000	IN49
	6 between € 20.000 and € 30.000	IN49
	7 between € 30.000 and € 40.000	IN49
	8 between € 40.000 and € 50.000	IN49
	9 between € 50.000 and € 75.000	IN49
	10 more than € 75.000.....	IN49

IN22	It is unfortunate that you don't know your taxable income for 2003.Perhaps you know about how much your taxable income was for 2002?	
	amount	IN49
	9999999 don't know	IN49

IN49	Do you know, APPROXIMATELY, how much the NET income of your household would amount to over 2003?	
	1 yes	IN49A
	2 no.....	IN50

IN49A	What is the total net income for your household in 2003?	
	don't know	IN50
	amount	PSY1

IN50 Please indicate about how much the TOTAL NET INCOME of your household was over the period 1 January 2003 through 31 December 2003.

The total net income of the household means the sum of the net incomes of all household members. By net income we mean the income after deduction of taxes and social security benefits. 1 less than € 8.000

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

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

Which NET INCOME of the household would you, in your situation, find very bad, bad, insufficient, sufficient, good, very good? Please give a YEAR'S INCOME.

PSY1 VERY BAD if the yearly income would be about:.....PSY2

PSY2 BAD if the yearly income would be about:.....PSY3

PSY3 INSUFFICIENT if the yearly income would be about:.....PSY4

PSY4 SUFFICIENT if the yearly income would be about:.....PSY5

PSY5 GOOD if the yearly income would be about:.....PSY6

PSY6 VERY GOOD if the yearly income would be about:GEBEUR1 thru GEBEUR9

GEBEUR1 thru GEBEUR9

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

1 a member of the household who currently has a job, will stop workingLAAG

2 a member of the household who is currently out of work, will start working LAAG

3 a member of the household will change jobsLAAG

4 a member of the household will get a promotion.....LAAG

5 social security (welfare) benefits (if any) that the household now receives will significantly go up
.....LAAG

6 social security (welfare) benefits (if any) that the household now receives will significantly go down...
.....LAAG

7 other changes
.....ANDVER

8 I don't expect any significant changes in the next 12 months.....LAAG

9 don't know.....LAAG

ANDVER (string)

What other change do you mean? LAAG

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

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

amount HOOG

HOOG What do you expect to be the HIGHEST total net income your household may realize in the next 12 months?

amount

HOOG-LAAG>5.....PRO1

otherwise.....END

Below, we will show you a number of amounts that could theoretically be the total net income of your household. Please indicate with each amount what you think is the probability (in percentages (or how many cases out of 100)) that the total net income of your household will be LESS than this amount in the next 12 months.

PRO1 What do you think is the probability that the total net income of your household will be less than € $[LAAG+((HOOG-LAAG)*2)/10]$ in the next 12 months?
percentage:.....PRO2

PRO2 What do you think is the probability that the total net income of your household will be less than € $[LAAG+((HOOG-LAAG)*4)/10]$ in the next 12 months?
percentage:.....PRO3

PRO3 What do you think is the probability that the total net income of your household will be less than € $[LAAG+((HOOG-LAAG)*6)/10]$ in the next 12 months?
percentage:.....PRO4

PRO4 What do you think is the probability that the total net income of your household will be less than € $[LAAG+((HOOG-LAAG)*8)/10]$ in the next 12 months?
percentage:.....LAAGPR

Now you will see a number of possible amounts for the increase in prices. For each of these amounts could you please indicate what the chance is (in percentage points (or how many times out of 100)) that the increase in prices will be LESS than the amount indicated, in the next twelve months.

LAAGPR

We now would like to learn what you expect will happen to the prices in the next twelve months.

What will be the minimum percentage prices could increase over the next twelve months, do you think?

If you think prices will decrease, you can fill in a negative percentage by using a minus in front of the number.

percentageHOOGPR

HOOGPR

What is the maximum percentage prices will increase over the next twelve months, do you think?

percentagePR1

PR1 How likely do you think that it is that the increase in prices in the next twelve months will be less than $[LAAGPR+((HOOGPR-LAAGPR)*2)/10]$ euro?
percentage:PR2

PR2 How likely do you think that it is that the increase in prices in the next twelve months will be less than $[LAAGPR+((HOOGPR-LAAGPR)*4)/10]$ euro?
percentage:PR3

PR3 How likely do you think that it is that the increase in prices in the next twelve months will be less than
[LAAGPR+((HOOGPR-LAAGPR)*6)/10] euro?
percentage:PR4

PR4 How likely do you think that it is that the increase in prices in the next twelve months will be less than
[LAAGPR+((HOOGPR-LAAGPR)*8)/10] euro?
percentage: END

End of questionnaire Health and Income

6. Questionnaire Assets and Liabilities

6.1 Assets

This part of the questionnaire concerns assets and liabilities. The following questions concern your own ASSETS.

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

If you are not entirely sure what a certain term means, you can click on the term if it is given in blue and is underlined. You will then receive additional information about this term. (*Some of this extra information is given in this documentation in between questions.*)

Note: the exact routing in the questionnaire sometimes deviates from the routing indicated below. All questions on assets are asked first in the questionnaire, followed by more detailed questions on a particular component. However, here the detailed questions on a particular component are given right after the main question, to make it more surveyable.

BZR1 Were you, in 2003, employed on a contractual basis by the government, by a foundation or cooperation, by a public or a private limited company, or were you self-employed, practicing a free profession, or working free lance?

If you have more than one job, please mention the one you spent the most time on.

- 1 yes, employed by the government (national, provincial, municipal),..... BZ01
- 2 yes, employed by a foundation or cooperation (non-profit)..... BZ01
- 3 yes, employed by a public limited company BZ01
- 4 yes, employed by a private limited companyBZR1A
- 5 yes, employed by a cooperation or another kind of business BZ01
- 6 yes, participating in a partnership [maatschap/vennootschap onder firma] BZ01
- 7 yes, self-employed or free lance..... BZ01
- 8 no (declared unfit for work, unemployed, (early) retired, student, housewife without other occupation)..... BZ01

BZR1A

Were you, on 31 December 2003, director - main shareholder of a private limited company?

- 1 yes..... BZ01
- 2 no..... BZ01

CHECKING ACCOUNTS are private accounts with bank or giro to which, for example, your salary or benefits-payment is transferred, and from which you can make payments. **CHECKING ACCOUNTS** are sometimes called: giro bank accounts, salary accounts, or private accounts. If you have a checking account that you mainly use for saving, please consider this account to be a **SAVINGS ACCOUNT**. Savings accounts will be reported later, so do not include them here.

BZ1 Did you, on 31 December 2003, have one or more **CHECKING ACCOUNTS**? Do NOT include checking accounts that you also use for making payments and/or to receive income for your own business here.

- 1 yesBET2
- 2 no..... BDR2

- BET2 How many CHECKING ACCOUNTS did you have on 31 December 2003?
 answer > 5:BET3
 answer < 6:BET91
- BET3 Did you (in total) have a credit or a deficit balance on your checking accounts on 31 December 2003?
 1 creditBET4
 2 deficitBET4
- BET4 What was the total balance of your CHECKING ACCOUNTS on 31 December 2003? If the balance is a deficit, just enter the amount without a minus
 amount:BET91
 don't know:BET5
- BET5 Into which of the categories mentioned below does the total balance (either a credit or a deficit) of your checking accounts go as per 31 December 2003?
 1 less than € 50..... BET91
 2 € 50 to € 250BET91
 3 € 250 to € 500BET91
 4 € 500 to € 750BET91
 5 € 750 to € 1.000BET91
 6 € 1.000 to € 2.500BET91
 7 € 2.500 to € 5.000BET91
 8 € 5.000 to € 7.500BET91
 9 € 7.500 to € 10.000.....BET91
 10 € 10.000 to € 11.500.....BET91
 11 € 11.500 to € 14.000.....BET91
 12 € 14.000 to € 17.000.....BET91
 13 € 17.000 to € 20.000.....BET91
 14 € 20.000 to € 25.000.....BET91
 15 € 25.000 or more.....BET91
 don't knowBET91

The following questions are repeated for a maximum of five checking accounts. When answering these questions, the respondent should keep in mind the five most important CHECKING ACCOUNTS.

The questions below are repeated a maximum of five times; the last number in the variable name indicates which checking account the question concerns.

*Note: the exact routing in the questionnaire deviates from the routing given here. **This applies for all components.** First of all detailed questions on a maximum of five accounts, investments etc. are asked. Then follow questions on the total balance (if respondent has more than the maximum of five accounts). BET3 thru BET5 are asked after the next questions, this applies for the checking accounts in particular.*

BET91 thru BET95

Who is the account holder of your [1st thru 5th] CHECKING ACCOUNT?

- | | | |
|---|---|--------|
| 1 | the account is registered in my own name | BET111 |
| 2 | the account is registered in my partner's/spouse's name | BET111 |
| 3 | the account is registered jointly in my own name and someone else's name
(e.g. partner/spouse) | BET111 |
| 4 | the account is registered in (one of) my parents' name | BET111 |
| 5 | other | BET101 |

BET101 thru BET105 (string)

So who is the account holder of your [1st thru 5th] CHECKING ACCOUNT?

any answerBET111

BET111 thru BET115

With which bank or financial institution is your [1st thru 5th] CHECKING ACCOUNT registered?

- | | | |
|---|-------------------|--------|
| 1 | ABN AMRO | BET131 |
| 2 | Postbank | BET131 |
| 3 | Rabobank | BET131 |
| 4 | ING Bank | BET131 |
| 5 | Fortis Bank | BET131 |
| 6 | SNS Bank | BET131 |
| 7 | other | BET121 |

BET121 thru BET125 (string)

So with which bank or financial institution is your [1st thru 5th] CHECKING ACCOUNT registered?

any answerBET131

BET131 thru BET135

Did you, on 31 December 2003, have a credit or a deficit balance on your [1st thru 5th] CHECKING ACCOUNT?

- | | | |
|---|---------------|--------|
| 1 | credit | BET141 |
| 2 | deficit | BET141 |

BET141 thru BET145

What was the balance of your [1st thru 5th] CHECKING ACCOUNT on 31 December 2003? If the balance is a deficit, just enter the amount without a minus.

- | | |
|---------------------------------------|--------|
| don't know | BET151 |
| any answer | |
| if employed (BZR1=1,2,3,4 or 5) | BDR2 |
| otherwise (BZR1=6,7 or 8) | BZ03 |

BET151 thru BET155

Into which of the categories mentioned below does the balance (either a credit or a deficit) go as per 31 December 2003?

1 less than € 50	
2 € 50 to € 250	
3 € 250 to € 500	
4 € 500 to € 750	
5 € 750 to € 1.000.....	
6 € 1.000 to € 2.500.....	
7 € 2.500 to € 5.000.....	
8 € 5.000 to € 7.500.....	
9 € 7.500 to € 10.000.....	
10 € 10.000 to € 11.500	
11 € 11.500 to € 14.000.....	
12 € 14.000 to € 17.000.....	
13 € 17.000 to € 20.000.....	
14 € 20.000 to € 25.000.....	
15 € 25.000 or more	
don't know	
if employed (BZR1=1, 2, 3, 4 or 5).....	BDR2
otherwise (BZR1=6, 7 or 8).....	BZ03

The following questions concern employer-sponsored savings plans.

The SAVE-AS-YOU-EARN DEDUCTION ARRANGEMENT is a kind of employer-sponsored savings plan through which a certain amount of the gross salary is deposited onto a separate savings account. Under certain conditions, the so-saved sum is not subject to income tax and no premiums for social insurance policies have to be paid on it. For each year, a maximum amount (€ 788 in 2003) can be saved in this (tax-free) way. Also, no money may be withdrawn from this particular savings account for a period of four years. There are a number of exceptions to this rule. The money saved through the save-as-you-earn deduction arrangement may for example be used to pay for the premiums for an annuity or for other life-insurance policies.

If an employee participates in a save-as-you-earn deduction arrangement and saves up to a maximum of € 788, the regular tax and premium levy applies in case of an arrangement to share in the company's profit. If one saves less than € 788, the difference can be paid to the employee free of tax in the framework of the arrangement TO SHARE IN THE COMPANY'S PROFIT or can be deposited on a frozen save-as-you-earn deduction arrangement account.

Through the SHARES-OPTION ARRANGEMENT the employer grants the employed the right to buy (option) shares of his own company. The employer may grant the employed an annual benefit of a certain maximum per year (€ 788 in 2003, including save-as-you-earn deduction and share in the company's profit arrangements).

BZ02

Did your employer, in 2003, offer you the opportunity to participate in a save-as-you-earn deduction arrangement, an arrangement to share in the company's profit or a shares-option arrangement? Please also answer this question with 'yes' if you have been offered the opportunity, but have decided not to use it.

1 yes	BDR3
2 no.....	BDR9

- BDR3** Did you participate in a save-as-you-earn deduction arrangement, an arrangement to share in the company's profit or a stock-option arrangement in 2003?
 1.yesBDR50
 2.no.....BDR9

By taking out ANNUITY INSURANCE the insured is entitled to periodic payments, the so-called annuity. The ANNUITY is paid out periodically (for example annually) as of a certain date until the time of death of the insured. PENSION INSURANCE is a specific type of annuity insurance. SINGLEPREMIUM INSURANCE is also a specific type of annuity insurance, which involves (as the name indicates) a one-time premium. Other types of annuity insurance involve periodical (for example annual) premium payments. Under certain conditions, these premium payments are income tax deductible.

ENDOWMENT INSURANCE is a kind of life-insurance that pays out a lump sum (so, this is not an annuity) to the insured at the maturity of the insurance (or, in some cases, at the time of death of the insured, whichever comes first). The premium payments cannot be deducted from the taxable income, but the lump sum payment is under certain conditions tax free. The life-insurance which is connected to an improved traditional life-insurance mortgage is an example of an endowment insurance. With certain kinds of endowment insurance policies, the insured can decide upon the way his premium payments will be invested (for example in deposits, shares, or bonds). Sometimes one speaks of "insured saving".

BDR50 thru BDR54

[if employed by the government, a non-profit foundation or cooperation (BZR1=1 or BZR1=2)]

Did you, in 2003, use the money that you had saved in your save-as-you-earn deduction account to purchase a house, to buy stocks (shares, bonds), or to pay the premium of an annuity insurance policy or endowment insurance policy?

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

Did you, in 2003, use the money that you had saved in your save-as-you-earn deduction account and/or your share in the company's profit account and/or your shares-option account to purchase a house, to buy stocks (shares, bonds), or to pay the premium of an annuity insurance policy or endowment insurance policy?

[if employed by a cooperation or another kind of business (BZR1=5)]

Did you, in 2003, use the money that you had saved in your save-as-you-earn deduction account and/or your share in the company's profit account to purchase a house, to buy stocks (shares, bonds), or to pay the premium of an annuity insurance policy or endowment insurance policy?

More than 1 answer is possible here.

- 0 no.....BDR6
 1 purchase a house.....BDR6
 2 stocks (shares, bonds)BDR6
 3 annuity insuranceBDR6
 4 endowment insurance.....BDR6

- BDR6** [if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)] Since when (which year) do you participate in the save-as-you-earn deduction arrangement?
 [if employed by public or a private limited company (BZR1=3 of BZR1=4)]
 Since when (which year) do you participate in the save-as-you-earn deduction arrangement, or the arrangement to share in the company's profit, or the shares-option arrangement?
 [if employed by a cooperation or another kind of business (BZR1=5)]
 Since when (which year) do you participate in the save-as-you-earn deduction arrangement or the arrangement to share in the company's profit?
 year.....BDR7

BDR7 [if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)] What was the balance on your save-as-you-earn deduction account on 31 December 2003?
 [if employed by a cooperation or another kind of business (BZR1=5)]
 What was the total balance on your save-as-you-earn deduction account and/or your account to share in the company's profit on 31 December 2003?
 [if employed by public or a private limited company (BZR1=3 of BZR1=4)]
 What was the total balance on your save-as-you-earn deduction account and/or your account to share in the company's profit on 31 December 2003? If you participate in the shares-option arrangement, please also include the value of the stock options.

amount.....BDR9
 don't knowBDR8

BDR8 Into which of the categories mentioned below did the (total) balance go?

- | | |
|------------------------------|------|
| 1 less than € 50 | BDR9 |
| 2 € 50 to € 250 | BDR9 |
| 3 € 250 to € 500 | BDR9 |
| 4 € 500 to € 750 | BDR9 |
| 5 € 750 to € 1.000..... | BDR9 |
| 6 € 1.000 to € 2.500..... | BDR9 |
| 7 € 2.500 to € 5.000..... | BDR9 |
| 8 € 5.000 to € 7.500..... | BDR9 |
| 9 € 7.500 to € 10.000..... | BDR9 |
| 10 € 10.000 to € 11.500..... | BDR9 |
| 11 € 11.500 to € 14.000..... | BDR9 |
| 12 € 14.000 to € 17.000..... | BDR9 |
| 13 € 17.000 to € 20.000..... | BDR9 |
| 14 € 20.000 to € 25.000..... | BDR9 |
| 15 € 25.000 or more | BDR9 |
| don't know | BDR9 |

With premium savings schemes part of the NET SALARY of the employed is withheld and saved. The employer stimulates this by adding a premium (a bonus) to the so-saved sum. The premium granted by the employer may vary between 0% and 100% of the sum saved by the employed. This premium granted by the employer is tax free and no social insurance premiums have to be paid on it provided that the total sum saved is frozen for four years and provided that the premium granted by the employer does not exceed a certain maximum per year (€ 526 in 2003).

BDR9 Did you participate in the PREMIUM SAVINGS ARRANGEMENT in 2003?
 1 yesBDR16
 2 no..... BZ03

BDR16 What was the balance on your premium savings account on 31 December 2003?
 amount..... BZ03
 don't knowBDR17

BDR17 Into which of the categories mentioned below did the balance go?

1 less than € 50	BZ03
2 € 50 to € 250	BZ03
3 € 250 to € 500	BZ03
4 € 500 to € 750	BZ03
5 € 750 to € 1.000.....	BZ03
6 € 1.000 to € 2.500.....	BZ03
7 € 2.500 to € 5.000.....	BZ03
8 € 5.000 to € 7.500.....	BZ03
9 € 7.500 to € 10.000.....	BZ03
10 € 10.000 to € 11.500.....	BZ03
11 € 11.500 to € 14.000.....	BZ03
12 € 14.000 to € 17.000.....	BZ03
13 € 17.000 to € 20.000.....	BZ03
14 € 20.000 to € 25.000.....	BZ03
15 € 25.000 or more	BZ03
don't know	BZ03

A SAVINGS ACCOUNT gives interest as of the day you put money into this account. On a DEPOSIT ACCOUNT money is put for a certain duration. The interest received depends on the current interest rate on the financial markets. This interest rate holds for the whole period of duration. Internet saving accounts are also taken into account.

BZ3 Did you, on 31 December 2003, have one or more SAVINGS OR DEPOSIT ACCOUNTS?

1 yes	SPA2
2 no	BZ04

SPA2 How many of these SAVINGS OR DEPOSIT ACCOUNTS did you have on 31 December 2003?

answer > 7	SPA3
answer < 8	SPA71

SPA3 What was the total balance of your SAVINGS OR DEPOSIT ACCOUNTS on 31 December 2003?
amount:.....

.....	SPA71
don't know	SPA4

SPA5 Into which of the categories mentioned below did the total balance of your savings go?

1 less than € 50	SPA71
2 € 50 to € 250	SPA71
3 € 250 to € 500	SPA71
4 € 500 to € 750	SPA71
5 € 750 to € 1.000.....	SPA71
6 € 1.000 to € 2.500.....	SPA71
7 € 2.500 to € 5.000.....	SPA71
8 € 5.000 to € 7.500.....	SPA71
9 € 7.500 to € 10.000.....	SPA71
10 € 10.000 to € 11.500.....	SPA71
11 € 11.500 to € 14.000.....	SPA71
12 € 14.000 to € 17.000.....	SPA71
13 € 17.000 to € 20.000.....	SPA71
14 € 20.000 to € 25.000.....	SPA71
15 € 25.000 or more	SPA71
don't know	SPA71

The following questions are repeated for a maximum of seven savings or deposit accounts. When answering these questions, the respondent should keep in mind the seven most important SAVINGS or DEPOSIT ACCOUNTS.

The questions below are repeated a maximum of seven times; the last number in the variable name indicates which account the question concerns.

SPA71 thru SPA77

Who is the account holder of your [1st thru 7th] account?

- | | | |
|---|---|-------|
| 1 | the account is registered in my own name | SPA91 |
| 2 | the account is registered in my partner's/spouse's name | SPA91 |
| 3 | the account is registered jointly in my own name and someone else's name
(e.g. partner/spouse) | SPA91 |
| 4 | the account is registered in (one of) my parents' name | SPA91 |
| 5 | other | SPA81 |

SPA81 thru SPA87 (string)

Who is the account holder of your [1st thru 7th] account?

any answerSPA91

SPA91 thru SPA97

With which bank or financial institution is your [1st thru 7th] account registered?

- | | | |
|---|-------------------|--------|
| 1 | ABN AMRO | SPA121 |
| 2 | Postbank | SPA121 |
| 3 | Rabobank | SPA121 |
| 4 | ING Bank | SPA121 |
| 5 | Fortis Bank | SPA121 |
| 6 | SNS Bank | SPA121 |
| 7 | other | SPA101 |

SPA101 thru SPA107 (string)

With which bank or financial institution is your [1st thru 7th] account registered?

any answerSPA121

SPA121 thru SPA127 (string)

Can you describe what kind of account it is (e.g. a 'GroeïGemak Spaarrekening', a 'Bonus Spaarrekening' with ABN AMRO, a 'Plusrekening' or a 'Kapitaalrekening' with the Postbank, or a 'Rabo Rendement Rekening')?

any answerSPA131

SPA131 thru SPA137

What was the balance of your [1st thru 7th] account on 31 December 2003?

amount:BZ04

don't knowSPA141

SPA141 thru SPA147

Into which of the categories mentioned below did the balance of your account go on 31 December 2003?

1	less than € 50	BZ04
2	€ 50 to € 250	BZ04
3	€ 250 to € 500	BZ04
4	€ 500 to € 750	BZ04
5	€ 750 to € 1.000.....	BZ04
6	€ 1.000 to € 2.500.....	BZ04
7	€ 2.500 to € 5.000.....	BZ04
8	€ 5.000 to € 7.500.....	BZ04
9	€ 7.500 to € 10.000.....	BZ04
10	€ 10.000 to € 11.500.....	BZ04
11	€ 11.500 to € 14.000.....	BZ04
12	€ 14.000 to € 17.000.....	BZ04
13	€ 17.000 to € 20.000.....	BZ04
14	€ 20.000 to € 25.000.....	BZ04
15	€ 25.000 or more	BZ04
	don't know	BZ04

A DEPOSIT BOOK is a little book in which your savings (with a savings bank) and the interest on those savings are recorded.

BZ4 Did you, on 31 December 2003, have one or more DEPOSIT BOOKS? Do not include any savings or deposit accounts.

1	yes	BOE2
2	no	BZ06

BOE2 How many of these DEPOSIT BOOKS did you have on 31 December 2003?

answer >3	BOE3
answer <4	BOE51

BOE3 What was the total balance of your DEPOSIT BOOK(S) on 31 December 2003?

amount	BOE51
don't know	BOE4

BOE4 Into which of the categories mentioned below did the balance of your savings go?

1	less than € 50	BOE51
2	€ 50 to € 250	BOE51
3	€ 250 to € 500	BOE51
4	€ 500 to € 750	BOE51
5	€ 750 to € 1.000.....	BOE51
6	€ 1.000 to € 2.500.....	BOE51
7	€ 2.500 to € 5.000.....	BOE51
8	€ 5.000 to € 7.500.....	BOE51
9	€ 7.500 to € 10.000.....	BOE51
10	€ 10.000 to € 11.500.....	BOE51
11	€ 11.500 to € 14.000.....	BOE51
12	€ 14.000 to € 17.000.....	BOE51
13	€ 17.000 to € 20.000.....	BOE51
14	€ 20.000 to € 25.000.....	BOE51
15	€ 25.000 or more	BOE51
	don't know	BOE51

The following questions are repeated for a maximum of three DEPOSIT BOOKS. When answering these questions, the respondent should keep in mind the three MOST IMPORTANT DEPOSIT BOOKS.

The questions below are repeated a maximum of three times; the last number in the variable name indicates which deposit book the question concerns.

BOE51 thru BOE53

Who is the holder of your [1st thru 3rd] deposit book?

- 1 the deposit book is registered in my own nameBOE71
- 2 the deposit book is registered in my partner's/spouse's nameBOE71
- 3 the deposit book is registered jointly in my own name and someone else's name (e.g. partner/spouse)BOE71
- 4 the deposit book is registered in (one of) my parents' nameBOE71
- 5 otherBOE61

BOE61 thru BOE61 (string)

Who is the holder of your [1st thru 3rd] deposit book?

any answerBOE71

BOE71 thru BOE73

With which bank or financial institution is your [1st thru 3rd] deposit book registered?

- 1 ABN AMROBOE91
- 2 PostbankBOE91
- 3 RabobankBOE91
- 4 ING BankBOE91
- 5 Fortis BankBOE91
- 6 SNS BankBOE91
- 7 otherBOE81

BOE81 thru BOE83 (string)

With which bank or financial institution is your [1st thru 3rd] deposit book registered?

any answerBOE91

BOE91 thru BOE93

What was the balance of your [1st thru 3rd] deposit book on 31 December 2003?

amountBZ06
 don't know BOE101

BOE101 thru BOE103

Into which of the categories mentioned below did the balance of your savings go on 31 December 2003?

1 less than € 50	BZ06
2 € 50 to € 250	BZ06
3 € 250 to € 500	BZ06
4 € 500 to € 750	BZ06
5 € 750 to € 1.000.....	BZ06
6 € 1.000 to € 2.500.....	BZ06
7 € 2.500 to € 5.000.....	BZ06
8 € 5.000 to € 7.500.....	BZ06
9 € 7.500 to € 10.000.....	BZ06
10 € 10.000 to € 11.500.....	BZ06
11 € 11.500 to € 14.000.....	BZ06
12 € 14.000 to € 17.000.....	BZ06
13 € 17.000 to € 20.000.....	BZ06
14 € 20.000 to € 25.000.....	BZ06
15 € 25.000 or more	BZ06
don't know	BZ06

SAVINGS CERTIFICATES are securities with a set date and a set sum of repayment. The interest is often not paid annually, but in one single payment, included in the sum of repayment.

BZ06	Did you, on 31 December 2003, have one or more SAVINGS CERTIFICATES?	
	1 yes	BR12
	2 no	BZ07
BRI2	How many SAVINGS CERTIFICATES did you have on 31 December 2003?	
	answer > 5	BRI3
	answer < 6	BRI6
BRI3	How much in total did you pay for the SAVINGS CERTIFICATES that you had on 31 December 2003?	
	amount	BRI5
	don't know	BRI4
BRI4	Into which of the categories mentioned below did the total sum that you paid for your savings certificates go? If you really don't know, use "don't know".	
	1 less than € 500.....	BRI5
	2 € 500 to € 1.500.....	BRI5
	3 € 1.500 to € 2.500.....	BRI5
	4 € 2.500 to € 5.000.....	BRI5
	5 € 5.000 to € 7.500.....	BRI5
	6 € 7.500 to € 10.000.....	BRI5
	7 € 10.000 to € 12.000.....	BRI5
	8 € 12.000 to € 15.000.....	BRI5
	9 € 15.000 to € 20.000.....	BRI5
	10 € 20.000 to € 25.000.....	BRI5
	11 € 25.000 to € 50.000.....	BRI5
	12 € 50.000 to € 75.000.....	BRI5
	13 € 75.000 to € 100.000.....	BRI5
	14 € 100.000 or more	BRI5
	don't know	BRI5

BRI5 How much in total is to be repaid to you for the SAVINGS CERTIFICATES that you had on 31 December 2003?
 amount:BRI71
 don't knowBRI6

BRI6 Into which of the categories mentioned below did the total sum that you are to be repaid for your savings certificates? If you really don't know, use "don't know".

1 less than € 500	BRI71
2 € 500 to € 1.500.....	BRI71
3 € 1.500 to € 2.500.....	BRI71
4 € 2.500 to € 5.000.....	BRI71
5 € 5.000 to € 7.500.....	BRI71
6 € 7.500 to € 10.000.....	BRI71
7 € 10.000 to € 12.000.....	BRI71
8 € 12.000 to € 15.000.....	BRI71
9 € 15.000 to € 20.000.....	BRI71
10 € 20.000 to € 25.000.....	BRI71
11 € 25.000 to € 50.000.....	BRI71
12 € 50.000 to € 75.000.....	BRI71
13 € 75.000 to € 100.000.....	BRI71
14 € 100.000 or more	BRI71
don't know	BRI71

The following questions are repeated for a maximum of five SAVINGS CERTIFICATES. When answering these questions, the respondent should keep in mind the five most important SAVINGS CERTIFICATES.

The questions below are repeated a maximum of five times; the last number in the variable name indicates which account the question concerns.

BRI71 thru BRI75

With which bank or financial institution is your [1st thru 5th] savings certificate registered?

1 ABN AMRO	BRI91
2 Postbank	BRI91
3 Rabobank	BRI91
4 ING Bank	BRI91
5 VSB Bank	BRI91
6 SNS Bank	BRI91
7 other	BRI81

BRI81 thru BRI85 (string)

With which bank or financial institution is your [1st thru 5th] savings certificate registered?

any answerBRI91

BRI91 thru BRI95

How much did you PAY for your [1st thru 5th] savings certificate?

amount:	BRI111
don't know	BRI101

BRI101 thru BRI105

Into which of the categories mentioned below did the sum that you paid for your [1st thru 5th] savings certificate?

1 less than € 500	BRI111
2 € 500 to € 1.500.....	BRI111
3 € 1.500 to € 2.500.....	BRI111
4 € 2.500 to € 5.000.....	BRI111
5 € 5.000 to € 7.500.....	BRI111
6 € 7.500 to € 10.000.....	BRI111
7 € 10.000 to € 12.000.....	BRI111
8 € 12.000 to € 15.000.....	BRI111
9 € 15.000 to € 20.000.....	BRI111
10 € 20.000 to € 25.000.....	BRI111
11 € 25.000 to € 50.000.....	BRI111
12 € 50.000 to € 75.000.....	BRI111
13 € 75.000 to € 100.000.....	BRI111
14 € 100.000 or more	BRI111
don't know	BRI111

BRI111 thru BRI115

How much is to be repaid to you for your [1st thru 5th] savings certificate?

amount:	BRI12A1
don't know	BRI121

BRI121 thru BRI125

Into which of the categories mentioned below did the sum that you are to be repaid for your [1st thru 5th] savings certificate go?

1 less than € 500	BRI12A1
2 € 500 to € 1.500.....	BRI12A1
3 € 1.500 to € 2.500.....	BRI12A1
4 € 2.500 to € 5.000.....	BRI12A1
5 € 5.000 to € 7.500.....	BRI12A1
6 € 7.500 to € 10.000.....	BRI12A1
7 € 10.000 to € 12.000.....	BRI12A1
8 € 12.000 to € 15.000.....	BRI12A1
9 € 15.000 to € 20.000.....	BRI12A1
10 € 20.000 to € 25.000.....	BRI12A1
11 € 25.000 to € 50.000.....	BRI12A1
12 € 50.000 to € 75.000.....	BRI12A1
13 € 75.000 to € 100.000.....	BRI12A1
14 € 100.000 or more	BRI12A1
don't know	BRI12A1

BRI12A1 thru BRI12A5

When (which year) did you buy your [1st thru 5th] savings certificate?

year	BRI12B1
don't know.....	BRI12B1

BRI12B1 thru BRI12B5

And in which month did you buy your [1st thru 5th] savings certificate?

1	January.....	BRI131
2	February.....	BRI131
3	March	BRI131
4	April	BRI131
5	May	BRI131
6	June	BRI131
7	July.....	BRI131
8	August.....	BRI131
9	September	BRI131
10	October.....	BRI131
11	November.....	BRI131
12	December.....	BRI131
	don't know	BRI131

BRI131 thru BRI135

How many months is the (total) term of your [1st thru 5th] savings certificate?

number of months:BZ07

By taking out annuity insurance the insured is entitled to periodic payments, the so-called annuity. The ANNUITY is paid out periodically (for example annually) as of a certain date until the time of death of the insured. PENSION INSURANCE is a specific type of annuity insurance. SINGLE-PREMIUM INSURANCE is also a specific type of annuity insurance, which involves (as the name indicates) a onetime premium. Other types of annuity insurance involve periodical (for example annual) premium payments. Under certain conditions, these premium payments are income tax deductible.

BZ07 Did you, in or before 2003, take out SINGLE-PREMIUM INSURANCE and/or ANNUITY INSURANCE (pension insurance), which was still in effect on 31 December 2003?

Do not include annuity insurance that you have taken out by using money from your employersponsored savings plan, nor include pension arrangements provided by your employer or professional pension plans here.

1 yesKOO2
2 noBZ08

KOO2 How many SINGLE-PREMIUM INSURANCE POLICIES and/or ANNUITIES, which were still in effect on 31 December 2003 did you have?

answer > 10KOO3
answer < 11KOO501

KOO3 How much is the guaranteed minimum final payment of your SINGLE-PREMIUM INSURANCE POLICIES or ANNUITIES on 31 December 2003?

amountKOO501
don't knowKOO4

KOO4	Into which of the categories mentioned below did the guaranteed minimum final payment go?	
	1 less than € 500	KOO501
	2 € 500 to € 1.500.....	KOO501
	3 € 1.500 to € 2.500.....	KOO501
	4 € 2.500 to € 5.000.....	KOO501
	5 € 5.000 to € 7.500.....	KOO501
	6 € 7.500 to € 10.000.....	KOO501
	7 € 10.000 to € 12.000.....	KOO501
	8 € 12.000 to € 15.000.....	KOO501
	9 € 15.000 to € 20.000.....	KOO501
	10 € 20.000 to € 25.000.....	KOO501
	11 € 25.000 to € 50.000.....	KOO501
	12 € 50.000 to € 75.000.....	KOO501
	13 € 75.000 to € 100.000.....	KOO501
	14 € 100.000 or more	KOO501
	don't know	KOO501

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

The questions below are repeated a maximum of ten times; the last number in the variable name indicates which policy or annuity the question concerns.

KOO501 thru KOO510

With which insurance company did you take out your [1st thru 10th] single-premium insurance policy or annuity?

1	Aegon	KOO701
2	Amev	KOO701
3	Amersfoortse	KOO701
4	Avero	KOO701
5	Centraal Beheer	KOO701
6	Delta Lloyd	KOO701
7	AXA.....	KOO701
8	FBTO	KOO701
9	't Hooge Huys	KOO701
10	Interpolis	KOO701
11	Nationale Nederlanden	KOO701
12	Stad Rotterdam	KOO701
13	Ohra.....	KOO701
14	OLM	KOO701
15	OVVM	KOO701
16	Reaal	KOO701
17	other	KOO601

KOO601 thru KOO610 (string)

With which insurance company did you take out your [1st thru 10th] single-premium insurance policy or annuity?

any answer

KOO701

KOO701 thru KOO710

When (which year) did you take out your [1st thru 10th] single-premium insurance policy or annuity?

any answer

KOO801

KOO801 thru KOO810

What is the term (in years) of your [1st thru 10th] single-premium insurance policy or annuity?
 number of years:KOO1001

KOO901 thru KOO910

Does/did your [1st thru 10th] single-premium insurance policy or annuity involve a single deposit or
 periodic (e.g. monthly or annual) payments?
 1 single deposit.....KOO1101
 2 periodic paymentsKOO10A01

KOO10A01 thru KOO10A10

Did you, in 2003, pay the premium for the annuity insurance per year, per month or per quarter?
 1 per yearKOO1001
 2 per monthKOO1001
 3 per quarterKOO1001

KOO1001 thru KOO1010

[if periodic payments]
 How much was the annual/monthly/quarterly premium for the [1st thru 10th] single-premium
 insurance policy or annuity insurance in 2003?
 [if single deposit]
 How much was the premium for your [1st thru 10th] single-premium insurance policy?
 any answer:KOO1101

KOO1101 thru KOO1110

How much is the guaranteed minimum final payment of your [1st thru 10th] single-premium
 insurance policy or annuity on 31 December 2003?
 amount:.....BZ08
 don't knowKOO1201

KOO1201 thru KOO1210

Into which of the categories mentioned below did the guaranteed minimum final payment of your
 [1st thru 10th] single-premium insurance policy or annuity go on 31 December 2003?
 1 less than € 500 BZ08
 2 € 500 to € 1.500..... BZ08
 3 € 1.500 to € 2.500..... BZ08
 4 € 2.500 to € 5.000..... BZ08
 5 € 5.000 to € 7.500..... BZ08
 6 € 7.500 to € 10.000..... BZ08
 7 € 10.000 to € 12.000..... BZ08
 8 € 12.000 to € 15.000..... BZ08
 9 € 15.000 to € 20.000..... BZ08
 10 € 20.000 to € 25.000..... BZ08
 11 € 25.000 to € 50.000..... BZ08
 12 € 50.000 to € 75.000..... BZ08
 13 € 75.000 to € 100.000..... BZ08
 14 € 100.000 or more BZ08
 don't know BZ08

ENDOWMENT INSURANCE is a kind of life-insurance that pays out a lump sum (so, this is not an annuity) to the insured at the maturity of the insurance (or, in some cases, at the time of death of the insured, whichever comes first). The premium payments cannot be deducted from the taxable income, but the lump sum payment is under certain conditions tax free. The life-insurance which is connected to an improved traditional life-insurance mortgage is an example of an endowment insurance. With certain kinds of endowment insurance policies, the insured can decide upon the way his premium payments will be invested (for example in deposits, shares, or bonds).

BZ08 Did you, on 31 December 2003, have one or more ENDOWMENT INSURANCE POLICIES that were still in effect? Do not include life-insurance policies connected to an (improved) traditional life-insurance mortgage here. These will be reported later.

- 1 yesKAP2
2 noBZ11

KAP2 How many SAVINGS OR ENDOWMENT INSURANCE POLICIES did you have on 31 December 2003?

- answer > 5KAP3
answer < 6KAP51

KAP3 How much was the total sum that you had saved through your SAVINGS OR ENDOWMENT INSURANCE POLICIES on 31 December 2003?

- amountKAP51
don't knowKAP4

KAP4 Into which of the categories mentioned below did your total savings go?

- 1 less than € 500 KAP51
2 € 500 to € 1.500..... KAP51
3 € 1.500 to € 2.500..... KAP51
4 € 2.500 to € 5.000..... KAP51
5 € 5.000 to € 7.500..... KAP51
6 € 7.500 to € 10.000..... KAP51
7 € 10.000 to € 12.000..... KAP51
8 € 12.000 to € 15.000..... KAP51
9 € 15.000 to € 20.000..... KAP51
10 € 20.000 to € 25.000..... KAP51
11 € 25.000 to € 50.000..... KAP51
12 € 50.000 to € 75.000..... KAP51
13 € 75.000 to € 100.000..... KAP51
14 € 100.000 or more KAP51
don't know KAP51

If there were more than five SAVINGS OR ENDOWMENT INSURANCE POLICIES, the respondent should keep in mind the five most important policies when answering the following questions.

The questions below are repeated a maximum of five times; the last number in the variable name indicates which savings or endowment insurance policy the question concerns.

KAP51 thru KAP55

With which financial institution have you taken out your [1st thru 5th] savings or endowment insurance policy?

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

KAP61 thru KAP65 (string)

With which financial institution have you taken out your [1st thru 5th] savings or endowment insurance policy?

any answer KAP71

KAP71 thru KAP75

When (which year) did you take out your [1st thru 5th] savings or endowment insurance policy?

any answerKAP81

KAP81 thru KAP85

Did you, in 2003, pay the premium on your [1st thru 5th] savings or endowment insurance policy per:

1	year	KAP91
2	month	KAP91
3	quarter	KAP91

KAP91 thru KAP95

How much was, in 2003, the premium that you paid on your [1st thru 5th] savings or endowment insurance policy per year/month/quarter?

any answer KAP101

KAP101 thru KAP105

How much was the total sum that you had saved through your [1st thru 5th] savings or endowment insurance policy on 31 December 2003?

amountBZ11

don't know KAP111

KAP111 thru KAP115

Into which of the categories mentioned below did the sum that you had saved go on 31 December 2003?

1 less than € 500	BZ11
2 € 500 to € 1.500.....	BZ11
3 € 1.500 to € 2.500.....	BZ11
4 € 2.500 to € 5.000.....	BZ11
5 € 5.000 to € 7.500.....	BZ11
6 € 7.500 to € 10.000.....	BZ11
7 € 10.000 to € 12.000.....	BZ11
8 € 12.000 to € 15.000.....	BZ11
9 € 15.000 to € 20.000.....	BZ11
10 € 20.000 to € 25.000.....	BZ11
11 € 25.000 to € 50.000.....	BZ11
12 € 50.000 to € 75.000.....	BZ11
13 € 75.000 to € 100.000.....	BZ11
14 € 100.000 or more	BZ11
don't know	BZ11

GROWTH FUNDS are investment funds that do not pay out interest or dividends, but invest their returns in the fund itself. In this way, no income tax has to be paid on the returns.

BZ11	Did you, on 31 December 2003, have any money invested in GROWTH FUNDS?
1	yes
2	no
GRO2	With how many growth funds did you have investments on 31 December 2003?
	answer > 5
	answer < 6
GRO3	What was the total market value of your investments in growth funds on 31 December 2003?
	amount
	don't know

GRO3A Into which of the categories mentioned below did the total value of your investments in growth funds go on 31 December 2003?

1 less than € 500	GRO41
2 € 500 to € 1.500.....	GRO41
3 € 1.500 to € 2.500.....	GRO41
4 € 2.500 to € 5.000.....	GRO41
5 € 5.000 to € 7.500.....	GRO41
6 € 7.500 to € 10.000.....	GRO41
7 € 10.000 to € 12.000.....	GRO41
8 € 12.000 to € 15.000.....	GRO41
9 € 15.000 to € 20.000.....	GRO41
10 € 20.000 to € 25.000.....	GRO41
11 € 25.000 to € 50.000.....	GRO41
12 € 50.000 to € 75.000.....	GRO41
13 € 75.000 to € 100.000.....	GRO41
14 € 100.000 or more	GRO41
don't know	GRO41

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

The questions below are repeated a maximum of five times; the last number in the variable name indicates which fund the question concerns.

GRO41 thru GRO45

With which bank or financial institution did you make the investment with your [1st thru 5th] GROWTH FUND?

- | | | |
|----|------------------------|-------|
| 1 | ABN AMRO | GRO81 |
| 2 | Fortis Bank | GRO81 |
| 3 | ING Bank | GRO81 |
| 4 | Mees Pierson | GRO81 |
| 5 | Postbank | GRO81 |
| 6 | Van Lanschot | GRO81 |
| 7 | VSB Bank | GRO81 |
| 8 | Robeco | GRO81 |
| 9 | Delta Lloyd Bank | GRO81 |
| 10 | EMF | GRO81 |
| 11 | Orco Bank | GRO81 |
| 12 | other | GRO51 |

GRO51 thru GRO55 (string)

With which bank or financial institution did you make the investment with your [1st thru 5th] growth fund?

any answerGRO71

GRO71 thru GRO75 (string)

What is the name of the [1st thru 5th] growth fund in which you have invested?

any answerGRO81

GRO81 thru GRO85

How much was the value of the investment with your [1st thru 5th] growth fund on 31 December 2003?

amountBZ12

don't knowGRO91

GRO91 thru GRO95

Into which of the categories mentioned below does the value of the investment with your [1st thru 5th] growth fund go on 31 December 2003?

1	less than € 500	BZ12
2	€ 500 to € 1.500.....	BZ12
3	€ 1.500 to € 2.500.....	BZ12
4	€ 2.500 to € 5.000.....	BZ12
5	€ 5.000 to € 7.500.....	BZ12
6	€ 7.500 to € 10.000.....	BZ12
7	€ 10.000 to € 12.000.....	BZ12
8	€ 12.000 to € 15.000.....	BZ12
9	€ 15.000 to € 20.000.....	BZ12
10	€ 20.000 to € 25.000.....	BZ12
11	€ 25.000 to € 50.000.....	BZ12
12	€ 50.000 to € 75.000.....	BZ12
13	€ 75.000 to € 100.000.....	BZ12
14	€ 100.000 or more	BZ12
	don't know	BZ12

MUTUAL FUNDS are created by institutions that invest money from individual savers in joint programs. Thus it is possible, even with small investments, to take advantage of the joint investments (especially by spreading the investments). There are all kinds of mutual funds. The most common are 'shares-funds' (e.g. Robeco, Fortis Obam), 'bonds-funds' (such as ABN AMRO Obligatie Fonds), and 'click-funds' (such as Postbank Beleggingsfonds).

BZ12	Did you, on 31 December 2003, have investments with MUTUAL FUNDS? Do not include investments in growth funds, investments (shares, bonds) in companies, or 'insured saving' (i.e. saving through a life-insurance) here.
	1 yes
	2 no
	BEL2
	BZ13

BEL2	With how many of these MUTUAL FUNDS did you have investments on 31 December 2003?
	answer > 5
	answer < 6
	BEL3
	BEL61

BEL3	How much was the total value of your investments with MUTUAL FUNDS on 31 December 2003?
	amount
	don't know
	BEL5
	BEL61

BEL5	Into which of the categories mentioned below did the total value of your investments go?	
	1 less than € 500	BEL61
	2 € 500 to € 1.500.....	BEL61
	3 € 1.500 to € 2.500.....	BEL61
	4 € 2.500 to € 5.000.....	BEL61
	5 € 5.000 to € 7.500.....	BEL61
	6 € 7.500 to € 10.000.....	BEL61
	7 € 10.000 to € 12.000.....	BEL61
	8 € 12.000 to € 15.000.....	BEL61
	9 € 15.000 to € 20.000.....	BEL61
	10 € 20.000 to € 25.000.....	BEL61
	11 € 25.000 to € 50.000.....	BEL61
	12 € 50.000 to € 75.000.....	BEL61
	13 € 75.000 to € 100.000.....	BEL61
	14 € 100.000 or more	BEL61
	don't know	BEL61

The following questions are repeated for a maximum of five MUTUAL FUNDS. When answering these questions, the respondent should keep in mind the five most important funds/accounts.

The questions below are repeated a maximum of five times; the last number in the variable name indicates which account the question concerns

BEL61 thru BEL65

With which bank or financial institution did you invest through your [1st thru 5th] mutual fund and/or mutual fund account?

1 Robeco.....	BEL7A1
2 ABN AMRO.....	BEL7A1
3 Mees Pierson.....	BEL7A1
4 ING Bank	BEL7A1
5 Postbank	BEL7A1
6 VIB	BEL7A1
7 Wereldhave	BEL7A1
8 Aegon	BEL7A1
9 other.....	BEL71

BEL71 thru BEL75 (string)

With which bank or financial institution did you invest through your [1st thru 5th] mutual fund and/or mutual fund account?

any answerBEL7A1

BEL7A1 thru BEL7A5

In what kind of mutual fund do you invest?

1 shares-fund.....	BEL91
2 bonds-fund	BEL91
3 deposit- and liquidity fund	BEL91
4 real estate-fund.....	BEL91
5 mix-fund.....	BEL91

BEL91 thru BEL95 (string)

What is the name of your [1st thru 5th] mutual fund and/or mutual fund account (e.g. "Robeco Zelfselect Australië" or "Postbank IT Fonds")?

any answerBEL101

BEL101 thru BEL105

How much was the value of your investments with your [1st thru 5th] mutual fund and/or mutual fund account on 31 December 2003?

amountBZ13
 don't knowBEL121

BEL121 thru BEL125

Into which of the categories mentioned below did the total value of your investments go on 31 December 2003?

1 less than € 500 BZ13
 2 € 500 to € 1.500..... BZ13
 3 € 1.500 to € 2.500..... BZ13
 4 € 2.500 to € 5.000..... BZ13
 5 € 5.000 to € 7.500..... BZ13
 6 € 7.500 to € 10.000..... BZ13
 7 € 10.000 to € 12.000..... BZ13
 8 € 12.000 to € 15.000..... BZ13
 9 € 15.000 to € 20.000..... BZ13
 10 € 20.000 to € 25.000..... BZ13
 11 € 25.000 to € 50.000..... BZ13
 12 € 50.000 to € 75.000..... BZ13
 13 € 75.000 to € 100.000..... BZ13
 14 € 100.000 or moreBZ13
 don't know BZ13

An institution that needs money can take out a loan with private or other institutions through BONDS. So, by having BONDS you participate in loans to the government, companies, or other institutions. In return, you receive interest payments while taking a low risk. A MORTGAGE BOND is an obligation/debenture issued by a mortgage bank.

BZ13 Did you, on 31 December 2003, have any BONDS and/or MORTGAGE BONDS? Do not include bonds through mutual funds here. These have already been reported on.

1 yesOBL2
 2 noBZ14

OBL2 With how many companies or institutions did you have these (MORTGAGE) BONDS on 31 December 2003? Count having bonds with the government as having bonds with one institution.

1 one companyOBL3
 2 two companiesOBL3
 3 three companiesOBL3
 4 four companiesOBL3
 5 five or more companiesOBL3

OBL3 How much was the total market value of all your (MORTGAGE) BONDS with this/these companies on 31 December 2003?

amountBZ14
 don't knowOBL5

OBL5	Into which of the categories mentioned below did the total value of your investments go?	
	1 less than € 500	BZ14
	2 € 500 to € 1.500.....	BZ14
	3 € 1.500 to € 2.500.....	BZ14
	4 € 2.500 to € 5.000.....	BZ14
	5 € 5.000 to € 7.500.....	BZ14
	6 € 7.500 to € 10.000.....	BZ14
	7 € 10.000 to € 12.000.....	BZ14
	8 € 12.000 to € 15.000.....	BZ14
	9 € 15.000 to € 20.000.....	BZ14
	10 € 20.000 to € 25.000.....	BZ14
	11 € 25.000 to € 50.000.....	BZ14
	12 € 50.000 to € 75.000.....	BZ14
	13 € 75.000 to € 100.000.....	BZ14
	14 € 100.000 or more	BZ14
	don't know	BZ14

By owning SHARES you participate in the capital of a company. In a way, all shareholders together are the owner of the company. Shareholders receive dividends dependent on the profits made by the company.

BZ14	Did you, on 31 December 2003, own any SHARES? Do not include shares of your own private limited company here, nor bonds through MUTUAL FUNDS. These have already been reported.	
	1 yes	AAN2
	2 no	BZ15

AAN2	With how many Dutch and/or foreign companies did you have SHARES on 31 December 2003? Do not include shares of your own private limited company here, nor include bonds through MUTUAL FUNDS. These have already been reported.	
	answer > 10	AAN2A
	answer < 11	AAN401

AAN2A	How much was the total market value of all your SHARES on 31 December 2003?	
	amount	AAN401
	don't know	AAN2D

AAN2D	Into which of the categories mentioned below did the total value of your shares go?	
	1 less than € 500	AAN401
	2 € 500 to € 1.500.....	AAN401
	3 € 1.500 to € 2.500.....	AAN401
	4 € 2.500 to € 5.000.....	AAN401
	5 € 5.000 to € 7.500.....	AAN401
	6 € 7.500 to € 10.000.....	AAN401
	7 € 10.000 to € 12.000.....	AAN401
	8 € 12.000 to € 15.000.....	AAN401
	9 € 15.000 to € 20.000.....	AAN401
	10 € 20.000 to € 25.000.....	AAN401
	11 € 25.000 to € 50.000.....	AAN401
	12 € 50.000 to € 75.000.....	AAN401
	13 € 75.000 to € 100.000.....	AAN401
	14 € 100.000 or more	AAN401
	don't know	AAN401

The following questions are repeated for a maximum of ten investments in shares. When answering these questions, the respondent should keep in mind the ten MOST IMPORTANT INVESTMENTS.

The questions below are repeated a maximum of ten times; the last number in the variable name indicates which investment in shares the question concerns.

AAN401 thru AAN410 (string)

What is the name of the [1st thru 10th] company with which you had SHARES on 31 December 2003 (e.g Heineken or Koninklijke Olie)?

any answerAAN501

AAN501 thru AAN510

How many shares did you have on 31 December 2003 with [NAME OF COMPANY MENTIONED IN AAN401 thru AAN410]?

any answerAAN601

AAN601 thru AAN610

How much was the estimated total market value of these shares with [NAME OF COMPANY MENTIONED IN AAN401 THRU AAN410] on 31 December 2003?

amountBZ15

don't knowAAN9A01

AAN801 thru AAN810

Into which of the categories mentioned below did the value of your shares go on 31 December 2003?

1 less than € 500	BZ15
2 € 500 to € 1.500.....	BZ15
3 € 1.500 to € 2.500.....	BZ15
4 € 2.500 to € 5.000.....	BZ15
5 € 5.000 to € 7.500.....	BZ15
6 € 7.500 to € 10.000.....	BZ15
7 € 10.000 to € 12.000.....	BZ15
8 € 12.000 to € 15.000.....	BZ15
9 € 15.000 to € 20.000.....	BZ15
10 € 20.000 to € 25.000.....	BZ15
11 € 25.000 to € 50.000.....	BZ15
12 € 50.000 to € 75.000.....	BZ15
13 € 75.000 to € 100.000.....	BZ15
14 € 100.000 or more	BZ15
don't know	BZ15

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

BZ15 Did you, on 31 December 2003, have one or more PUT-OPTIONS?

1 yes	OPT2
2 no	BZ16

OPT2 How much was the total sum that you had paid for the PUT-OPTIONS in your possession on 31 December 2003?

amount	BZ16
don't know	OPT2A

OPT2A Into which of the categories mentioned below did the total sum that you had paid for your PUTOPTIONS go?

1 less than € 500	BZ16
2 € 500 to € 1.500.....	BZ16
3 € 1.500 to € 2.500.....	BZ16
4 € 2.500 to € 5.000.....	BZ16
5 € 5.000 to € 7.500.....	BZ16
6 € 7.500 to € 10.000.....	BZ16
7 € 10.000 to € 12.000.....	BZ16
8 € 12.000 to € 15.000.....	BZ16
9 € 15.000 to € 20.000.....	BZ16
10 € 20.000 to € 25.000.....	BZ16
11 € 25.000 to € 50.000.....	BZ16
12 € 50.000 to € 75.000.....	BZ16
13 € 75.000 to € 100.000.....	BZ16
14 € 100.000 or more	BZ16
don't know	BZ16

BZ16	Did you have any written PUT-OPTIONS outstanding on 31 December 2003?	
	1 yes	OPT4
	2 no	BZ17
OPT4	How much was, on 31 December 2003, the total market value of these PUT-OPTIONS?	
	amount	BZ17
	don't know	OPT4A
OPT4A	Into which of the categories mentioned below did the total market value of your PUT-OPTIONS go?	
	1 less than € 500	BZ17
	2 € 500 to € 1.500.....	BZ17
	3 € 1.500 to € 2.500.....	BZ17
	4 € 2.500 to € 5.000.....	BZ17
	5 € 5.000 to € 7.500.....	BZ17
	6 € 7.500 to € 10.000.....	BZ17
	7 € 10.000 to € 12.000.....	BZ17
	8 € 12.000 to € 15.000.....	BZ17
	9 € 15.000 to € 20.000.....	BZ17
	10 € 20.000 to € 25.000.....	BZ17
	11 € 25.000 to € 50.000.....	BZ17
	12 € 50.000 to € 75.000.....	BZ17
	13 € 75.000 to € 100.000.....	BZ17
	14 € 100.000 or more	BZ17
	don't know	BZ17

By buying a CALL-OPTION you acquire the right (not the obligation) to buy shares (or other stocks) at an agreed price during a limited period. By writing a call-option you grant the other party (the buyer of the option) the right to buy. The writer of the option receives a premium in return. Falcons and warrants are comparable to call-options.

BZ17	Had you, on 31 December 2003, bought one or more CALL-OPTIONS, FALCONS, or WARRANTS?	
	1 yes	OPT6
	2 no	BZ18
OPT6	How much was, on 31 December 2002, the total sum that you had paid for the CALL-OPTIONS, FALCONS, or WARRANTS that you had bought? If you really don't know, use "don't know".	
	amount:	BZ18
	don't know	OPT6A

- OPT6A Into which of the categories mentioned below did the total sum that you had paid for the CALLOPTIONS, FALCONS, or WARRANTS that you had bought go?
- | | |
|-------------------------------|------|
| 1 less than € 500 | BZ18 |
| 2 € 500 to € 1.500..... | BZ18 |
| 3 € 1.500 to € 2.500..... | BZ18 |
| 4 € 2.500 to € 5.000..... | BZ18 |
| 5 € 5.000 to € 7.500..... | BZ18 |
| 6 € 7.500 to € 10.000..... | BZ18 |
| 7 € 10.000 to € 12.000..... | BZ18 |
| 8 € 12.000 to € 15.000..... | BZ18 |
| 9 € 15.000 to € 20.000..... | BZ18 |
| 10 € 20.000 to € 25.000..... | BZ18 |
| 11 € 25.000 to € 50.000..... | BZ18 |
| 12 € 50.000 to € 75.000..... | BZ18 |
| 13 € 75.000 to € 100.000..... | BZ18 |
| 14 € 100.000 or more | BZ18 |
| don't know | BZ18 |
- BZ18 Had you, on 31 December 2003, any written CALL-OPTIONS, FALCONS, or WARRANTS outstanding?
- | | |
|-------------|-------------------|
| 1 yes | OPT8 |
| 2 no..... | ROUTING VARIABLE5 |
- OPT8 How much was, on 31 December 2003, the total market value of the CALL-OPTIONS, FALCONS, or WARRANTS that you had written?
- | | |
|------------------|-------------------|
| amount | ROUTING VARIABLE5 |
| don't know | OPT8A |
- OPT8A Into which of the categories mentioned below did the total market value of the CALL-OPTIONS, FALCONS, or WARRANTS that you had written go on 31 December 2003?
- | | |
|-------------------------------|--------------------|
| 1 less than € 500 | ROUTING VARIABLE 5 |
| 2 € 500 to € 1.500..... | ROUTING VARIABLE 5 |
| 3 € 1.500 to € 2.500..... | ROUTING VARIABLE 5 |
| 4 € 2.500 to € 5.000..... | ROUTING VARIABLE 5 |
| 5 € 5.000 to € 7.500..... | ROUTING VARIABLE 5 |
| 6 € 7.500 to € 10.000..... | ROUTING VARIABLE 5 |
| 7 € 10.000 to € 12.000..... | ROUTING VARIABLE 5 |
| 8 € 12.000 to € 15.000..... | ROUTING VARIABLE 5 |
| 9 € 15.000 to € 20.000..... | ROUTING VARIABLE 5 |
| 10 € 20.000 to € 25.000..... | ROUTING VARIABLE 5 |
| 11 € 25.000 to € 50.000..... | ROUTING VARIABLE 5 |
| 12 € 50.000 to € 75.000..... | ROUTING VARIABLE 5 |
| 13 € 75.000 to € 100.000..... | ROUTING VARIABLE 5 |
| 14 € 100.000 or more | ROUTING VARIABLE 5 |
| don't know | ROUTING VARIABLE 5 |

ROUTING VARIABLE 5

	none of the below-mentioned.....	BZ19
	I was the director or (main) shareholder of a private limited company (BZR1=4 and BZR1A=1)	EXT2
	I participated in a partnership or firm (BZR1=6)	EXT10
	I was self-employed (BZR1=7)	EXT15
EXT2	On 31 December 2003, did the private limited company have a PENSION COMPANY?	
	1 yes	EXT3
	2 no	EXT5
EXT3	How big was, in the financial year 2003, your share (percentage) in this PENSION COMPANY? If the percentage is 1% or less, type 1.	
	any answer	EXT4
EXT4	How much was the equity capital in this PENSION COMPANY on 31 December 2003?	
	amount	EXT5
	don't know	EXT4A
EXT4A	Into which of the categories mentioned below did the equity capital in this PENSION COMPANY go on 31 December 2003?	
	1 less than € 50.000	EXT5
	2 € 50.000 to € 100.000.....	EXT5
	3 € 100.000 to € 150.000.....	EXT5
	4 € 150.000 to € 200.000.....	EXT5
	5 € 200.000 to € 250.000.....	EXT5
	6 € 250.000 to € 400.000.....	EXT5
	7 € 400.000 to € 500.000.....	EXT5
	8 € 500.000 to € 1.000.000.....	EXT5
	9 € 1.000.000 to € 2.500.000.....	EXT5
	10 € 2.500.000 or more	EXT5
	don't know	EXT5
EXT5	How big was, in the financial year 2003, your share (in percentages) in the private limited company of which you are a (main) shareholder? If the percentage is 1% or less, type 1.	
	any answer	EXT6
EXT6	How much was the equity capital in this private limited company on 31 December 2003?	
	amount	EXT7
	don't know	EXT6A

- EXT6A Into which of the categories mentioned below did the equity capital in this private limited company go on 31 December 2003?
- 1 less than € 50.000EXT7
 - 2 € 50.000 to € 100.000.....EXT7
 - 3 € 100.000 to € 150.000.....EXT7
 - 4 € 150.000 to € 200.000.....EXT7
 - 5 € 200.000 to € 250.000.....EXT7
 - 6 € 250.000 to € 400.000.....EXT7
 - 7 € 400.000 to € 500.000.....EXT7
 - 8 € 500.000 to € 1.000.000.....EXT7
 - 9 € 1.000.000 to € 2.500.000.....EXT7
 - 10 € 2.500.000 or more.....EXT7
 - don't knowEXT7
- EXT7 Did you, on 31 December 2003, have any money lent to the private limited company of which you are a (main) shareholder?
- 1 yesEXT8
 - 2 noBZ19
- EXT8 How much had you lent to the company on 31 December 2003?
- any answerBZ19
- EXT10 Did the financial year of your partnership/firm run parallel to the calendar year on 31 December 2003?
- 1 yesEXT11
 - 2 noEXT11
- EXT11 How much was, in the financial year (2003) (2002/2003), your share in the equity capital of the firm, according to the fiscal balance on the closing date of the financial year?
- amountEXT12
- don't knowEXT11A
- EXT11A Into which of the categories mentioned below did your share in the equity capital of the firm go on the closing date of the financial year?
- 1 less than € 50.000EXT12
 - 2 € 50.000 to € 100.000.....EXT12
 - 3 € 100.000 to € 150.000.....EXT12
 - 4 € 150.000 to € 200.000.....EXT12
 - 5 € 200.000 to € 250.000.....EXT12
 - 6 € 250.000 to € 400.000.....EXT12
 - 7 € 400.000 to € 500.000.....EXT12
 - 8 € 500.000 to € 1.000.000.....EXT12
 - 9 € 1.000.000 to € 2.500.000.....EXT12
 - 10 € 2.500.000 or moreEXT12
 - don't knowEXT12

- EXT12 Did you, on 31 December 2003, have any [buitenvennootschappelijk] capital outside the partnership in the firm?
 1 yes EXT13
 2 no BZ19
- EXT13 How much was this capital in the financial year (2003) (2002/2003) on the closing date of the financial year?
 amount BZ19
 don't know EXT13A
- EXT13A Into which of the categories mentioned below did this [buitenvennootschappelijk] capital outside the partnership go on the closing date of the financial year?
 1 less than € 50.000 BZ19
 2 € 50.000 to € 100.000 BZ19
 3 € 100.000 to € 150.000 BZ19
 4 € 150.000 to € 200.000 BZ19
 5 € 200.000 to € 250.000 BZ19
 6 € 250.000 to € 400.000 BZ19
 7 € 400.000 to € 500.000 BZ19
 8 € 500.000 to € 1.000.000 BZ19
 9 € 1.000.000 to € 2.500.000 BZ19
 10 € 2.500.000 or more BZ19
 don't know BZ19
- EXT15 Does the financial year of your firm run parallel to the calendar year?
 1 yes EXT16
 2 no EXT16
- EXT16 How much was, in the financial year (2003) (2002/2003), your equity capital in the firm, according to the fiscal balance (on the closing date of the financial year)?
 amount EXT17B
 don't know EXT16A
- EXT16A Into which of the categories mentioned below did your equity capital in the firm go on the closing date of the financial year?
 1 less than € 50.000 EXT17B
 2 € 50.000 to € 100.000 EXT17B
 3 € 100.000 to € 150.000 EXT17B
 4 € 150.000 to € 200.000 EXT17B
 5 € 200.000 to € 250.000 EXT17B
 6 € 250.000 to € 400.000 EXT17B
 7 € 400.000 to € 500.000 EXT17B
 8 € 500.000 to € 1.000.000 EXT17B
 9 € 1.000.000 to € 2.500.000 EXT17B
 10 € 2.500.000 or more EXT17B
 don't know EXT17B

- EXT17B Have you built up a 'fiscal private pension allowance' [fiscale oudedagsreserve] up to 31 December 2003?
 1 yesEXT17
 2 noBZ19
- EXT17 How much was this fiscal private pension allowance [fiscale oudedagsreserve] at the end of 2003?
 amountBZ19
 don't knowEXT17A
- EXT17A Into which of the categories mentioned below did the fiscal private pension allowance [fiscale oudedagsreserve] go at the end of 2003?
 1 less than € 50.000 BZ19
 2 € 50.000 to € 100.000..... BZ19
 3 € 100.000 to € 150.000..... BZ19
 4 € 150.000 to € 200.000..... BZ19
 5 € 200.000 to € 250.000..... BZ19
 6 € 250.000 to € 400.000..... BZ19
 7 € 400.000 to € 500.000..... BZ19
 8 € 500.000 to € 1.000.000..... BZ19
 9 € 1.000.000 to € 2.500.000..... BZ19
 10 € 2.500.000 or more BZ19
 don't know BZ19

By REAL ESTATE we mean land and the buildings on that land, including goods that by their use belong to it (e.g. machinery in factories), and the rights to those goods.

- BZ19 Did you, on 31 December 2003, have any REAL ESTATE (NOT being used for your own accommodation)? Do not report your second house here.
 1 yesONR2
 2 noBZ20
- ONR2 How many pieces of REAL ESTATE did you have on 31 December 2003?
 answer > 5ONR2A
 answer < 6ONR31
- ONR2A What was the total value of your REAL ESTATE on 31 December 2003?
 amountONR31
 don't know ONR2B

ONR2B	Into which of the categories mentioned below did the value go at the end of 2002?	
	1 less than € 50.000	ONR31
	2 € 50.000 to € 100.000.....	ONR31
	3 € 100.000 to € 150.000.....	ONR31
	4 € 150.000 to € 200.000.....	ONR31
	5 € 200.000 to € 250.000.....	ONR31
	6 € 250.000 to € 400.000.....	ONR31
	7 € 400.000 to € 500.000.....	ONR31
	8 € 500.000 to € 1.000.000.....	ONR31
	9 € 1.000.000 to € 2.500.000.....	ONR31
	10 € 2.500.000 or more	ONR31
	don't know	ONR31

The following questions are repeated for a maximum of five pieces of real estate. When answering these questions, the respondent should keep in mind the ten MOST IMPORTANT pieces of real estate.

The questions below are repeated a maximum of five times; the last number in the variable name indicates which piece of real estate the question concerns.

ONR31 thru ONR35

What sort of real estate is your [1st thru 5th] piece of REAL ESTATE (primarily)?

1	house	ONR51
2	apartment	ONR51
3	arable land	ONR51
4	factory building	ONR51
5	land	ONR51
6	farm	ONR51
7	office building	ONR51
8	shop	ONR51
9	allotment garden	ONR51
10	other	ONR41

ONR41 thru ONR45 (string)

What sort of real estate is your [1st thru 5th] piece of real estate primarily?

any answer

ONR51

ONR51 thru ONR55

How much was the estimated market value of your [1st thru 5th] piece of real estate on 31 December 2003?

amount

ONR61

don't know.....

ONR5A1

ONR5A1 thru ONR5A5

Into which of the categories mentioned below did the estimated value go at the end of 2003?

1 less than € 50.000	ONR61
2 € 50.000 to € 100.000.....	ONR61
3 € 100.000 to € 150.000.....	ONR61
4 € 150.000 to € 200.000.....	ONR61
5 € 200.000 to € 250.000.....	ONR61
6 € 250.000 to € 400.000.....	ONR61
7 € 400.000 to € 500.000.....	ONR61
8 € 500.000 to € 1.000.000.....	ONR61
9 € 1.000.000 to € 2.500.000.....	ONR61
10 € 2.500.000 or more	ONR61
don't know	ONR61

ONR61 thru ONR65

How many mortgages were there on your [1st thru 5th] piece of real estate on 31 December 2003?

If there are no mortgages on your [1st thru 5th] piece of real estate, type 0 (zero).

answer = 0	BZ20
answer > 0	O111

The variables below concern the mortgages respondents may have on their pieces of real estate. For each piece of real estate a maximum of 3 mortgages could be recorded. The variable names all end in three digits. The first digit in each variable name indicates the number of the question, the second digit indicates the number of the piece of real estate (1st thru 5th), and the third digit indicates the number of the mortgage (1st thru 3rd). E.g. variable O123 records the answer of the respondent to the first question, about the third mortgage on his second piece of real estate.

O111 thru O113 -thru- O151 thru O153

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

1 yes	O211
2 no	O211

O211 thru O213 -thru- O251 thru O253

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

1 ABN AMRO	O411
2 Postbank	O411
3 Rabobank	O411
4 ING Bank	O411
5 Fortis Bank	O411
6 SNS Bank	O411
7 Nationale Nederlanden.....	O411
8 AEGON	O411
9 AMEV.....	O411
10 Bouwfonds der Nederlandse Gemeenten.	O411
11 ABP.....	O411
12 other financial institution.....	O311

O311 thru O313 -thru- O351 thru O353 (string)

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

any answer	O411
------------------	------

ANNUITY MORTGAGE: with an annuity mortgage, the total amount of your periodic payments on interest and repayment remains the same (at least) during the period for which the interest rate was fixed. During the first part of this period, the amount due consists of a relatively large part of interest and a relatively small part of repayment. In later years, it is the other way around.

LINEAR MORTGAGE: with this sort of mortgage, the periodic payments include paying off a fixed percentage of the total mortgage loan, and paying interest on the loan that is left at that moment. Over time, the amount you pay on interest becomes less and less, such that total monthly costs go down through the years. In the first period of the term of the mortgage, the costs of a linear mortgage are higher than the costs of an annuity mortgage.

TRADITIONAL LIFE-INSURANCE MORTGAGE: this sort of mortgage consists of a loan and a lifeinsurance policy. The idea is that there is no repayment, but only paying interest on the loan, and paying a premium for the life-insurance policy. There is no direct relation between the interest rate of the mortgage loan and the savings interest rate of the life-insurance policy (in contrast with an improved life-insurance mortgage, where there is a relation between those two interest rates).

IMPROVED LIFE-INSURANCE MORTGAGE: this is a modernized version of a traditional life-insurance mortgage. An improved life-insurance mortgage consists of a loan and a life-insurance policy. The idea is that there is no repayment, but only paying interest on the loan, and paying a premium for the life-insurance policy. In this case, the interest rate of the mortgage-loan and the savings interest rate of the life-insurance policy are related, which causes monthly net-costs to be rather stable.

INVESTMENT MORTGAGE: this is a new variation on the (traditional) life-insurance mortgage. As is the case with the other life-insurance mortgages, also for most of the investment mortgages the loan is paid off out of the benefits of a whole life-insurance policy linked to the mortgage at the end of the mortgage period. Contrary to a(n improved) life-insurance mortgage, the returns of the life-insurance policy are based on the returns of an investment portfolio.

ANNUITY CONSTRUCTION: During the term of the mortgage one pays interest only, but at the same time one contributes to an annuity, which becomes available at the end of the mortgage period. The annuity does not have to be used to pay off the mortgage at the end of the mortgage period. It can be used as a supplementary pension provision.

INTEREST ONLY: With this mortgage one only pays interest during the term of the mortgage with a balloon payment due at the end.

LIFE-INSURANCE: the lifelong mortgage with life-insurance is a variation on the interest only mortgage. This mortgage is taken out for an indefinite period. To be sure that the mortgage is paid off after death (at the latest), the mortgage holds a term life-insurance policy.

ENDOWMENT MORTGAGE: with an endowment mortgage it is possible, during the term of the mortgage, to get a new loan on (part of) the amount that you have already paid off.

O411 thru O413-thru- O451 thru O453

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

1 annuity mortgage	O611
2 traditional life-insurance mortgage	O611
3 improved traditional life-insurance mortgage	O611
4 linear mortgage	O611
5 endowment mortgage	O611
6 investment mortgage.....	O611
7 interest only mortgage.....	O611
8 annuity construction.....	O611
9 life-insurance mortgage	O611
10 other kind of mortgage.....	O511

O511 thru O513 -thru- O551 thru O553 (string)

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

any answerO611

O611 thru O613 –thru- O651 thru O653

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

any answerON111

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

ON111 thru ON113 – thru- ON151 thru ON153

How much was the loan at the time you took out the [1st thru 5th] MORTGAGE ? Use digits only, no dots or comma's.

any answerON211

ON211 thru ON215 –thru- ON251 thru ON255

How much of the loan of the [1st thru 5th] MORTGAGE is left at present? With (improved) traditional life-insurance mortgage or investment mortgage, the mortgage loan doesn't change as a result of premium payments to the life-insurance. Also the mortgage loan of the interest only mortgage remains the same. Use digits only, no dots or comma's.

any answerON311

ON311 thru ON315 –thru- ON351 thru ON355

What is the current interest rate of the [1st thru 5th] MORTGAGE? You may use a "comma" to indicate decimal points. For example, seven per cent is 7, five and a quarter per cent is 5,25. If you really don't know, use "don't know".

any answerON811

ON811 thru ON815 – thru – ON851 thru ON855

Does the [1st thru 5th] mortgage involve a period with a fixed interest rate?

1 yes	ON711
2 no	ON411

ON711 thru ON715 – thru – ON751 thru ON755

The last time the interest rate was fixed, it was fixed for how many years?
 any answer.....ON911

ON911 thru ON915 - thru - ON951 thru ON955

When (which year) was the last time that the interest rate belonging to the [1st thru 5th] mortgage was fixed?
 any answerON411

ON411 thru ON415 – thru - ON451 thru ON455

What is the term of the [1st thru 5th] mortgage (number of years)?
 any answerON511

ON511 thru ON515 - thru - ON551 thru ON555

How often do you pay mortgage expenses for the [1st thru 5th] mortgage?
 1 per monthON611
 2 per quarterON611
 3 per six monthsON611
 4 per yearON611

ON611 thru ON615 - thru - ON651 thru ON655

How much do you currently pay on all mortgage expenses for the [1st thru 5th] MORTGAGE per [month/quarter/six months/year]? Use digits only, no dots or comma's.
 any answerBZ20

BZ20 Did you, on 31 December 2003, own one or more CAR(S)? Do NOT mention car provided by employer or leased car here.

1 yes AUT2
 2 noBZ21

AUT2 How many CARS did you own on 31 December 2003?

answer > 5 AUT2A
 answer < 6AUT301

AUT2A How much was the total estimated market value of your car(s) on 31 December 2003?

value.....AUT301
 don't knowAUT2B

AUT2B	Please choose the category into which the estimated market value fell on 31 December 2003:	
	1 less than € 500.....	AUT301
	2 € 500 to € 1.500	AUT301
	3 € 1.500 to € 2.500	AUT301
	4 € 2.500 to € 5.000	AUT301
	5 € 5.000 to € 7.500	AUT301
	6 € 7.500 to € 10.000.....	AUT301
	7 € 10.000 to € 12.000.....	AUT301
	8 € 12.000 to € 15.000.....	AUT301
	9 € 15.000 to € 20.000.....	AUT301
	10 € 20.000 to € 25.000.....	AUT301
	11 € 25.000 to € 50.000.....	AUT301
	12 € 50.000 to € 75.000.....	AUT301
	13 € 75.000 to € 100.000.....	AUT301
	14 € 100.000 or more.....	AUT301
	don't know	AUT301

The following questions are repeated for a maximum of five CARS.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which car the question concerns.

AUT301 thru AUT315

What is the year of construction of the [1st thru 5th] car you have mentioned?

any answerAUT501

AUT501 thru AUT515 (string)

What is the make of the [1st thru 5th] car you have mentioned?

any answerAUT601

AUT601 thru AUT615 (string)

And what is the type of your [1st thru 5th] car?

any answerAUT701

AUT701 thru AUT715

What was the purchase price of your [1st thru 5th] car?

value.....AUT80

1 don't knowAUT7A01

AUT7A01 thru AUT7A05

Could you then tell us into which category the purchase price fell?

1 less than € 500.....	AUT801
2 € 500 to € 1.500	AUT801
3 € 1.500 to € 2.500	AUT801
4 € 2.500 to € 5.000	AUT801
5 € 5.000 to € 7.500	AUT801
6 € 7.500 to € 10.000.....	AUT801
7 € 10.000 to € 12.000.....	AUT801
8 € 12.000 to € 15.000.....	AUT801
9 € 15.000 to € 20.000.....	AUT801
10 € 20.000 to € 25.000.....	AUT801
11 € 25.000 to € 50.000.....	AUT801
12 € 50.000 to € 75.000.....	AUT801
13 € 75.000 to € 100.000.....	AUT801
14 € 100.000 or more.....	AUT801
don't know	AUT801

AUT801 thru AUT815

How much was the estimated market value of the [1st thru 5th] car you have mentioned, on 31 December 2003?

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

AUT8A01 thru AUT8A05

Please choose the category into which the estimated market value fell on 31 December 2003?

1 less than € 500.....	BZ21
2 € 500 to € 1.500	BZ21
3 € 1.500 to € 2.500	BZ21
4 € 2.500 to € 5.000	BZ21
5 € 5.000 to € 7.500	BZ21
6 € 7.500 to € 10.000.....	BZ21
7 € 10.000 to € 12.000.....	BZ21
8 € 12.000 to € 15.000.....	BZ21
9 € 15.000 to € 20.000.....	BZ21
10 € 20.000 to € 25.000.....	BZ21
11 € 25.000 to € 50.000.....	BZ21
12 € 50.000 to € 75.000.....	BZ21
13 € 75.000 to € 100.000.....	BZ21
14 € 100.000 or more.....	BZ21
don't know	BZ21

BZ21 Did you, on 31 December 2003, own one or more MOTORBIKE(S)?

1 yes	MOT2
2 no	BZ22

MOT2 How many motorbikes did you own on 31 December 2003?

answer > 5	MOT2A
answer < 6	MOT301

MOT2A How much was the total estimated market value of your motorbikes on 31 December 2003?
 value MOT301
 don't knowMOT2B

MOT2B

Please choose the category into which the estimated market value fell

1 less than € 500..... MOT301
 2 € 500 to € 1.500 MOT301
 3 € 1.500 to € 2.500 MOT301
 4 € 2.500 to € 5.000 MOT301
 5 € 5.000 to € 7.500 MOT301
 6 € 7.500 to € 10.000..... MOT301
 7 € 10.000 to € 12.000..... MOT301
 8 € 12.000 to € 15.000..... MOT301
 9 € 15.000 to € 20.000..... MOT301
 10 € 20.000 to € 25.000..... MOT301
 11 € 25.000 to € 50.000..... MOT301
 12 € 50.000 to € 75.000..... MOT301
 13 € 75.000 to € 100.000..... MOT301
 14 € 100.000 or more.....MOT301
 don't know MOT301

The following questions are repeated for a maximum of five MOTORBIKES.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which motorbike the question concerns.

MOT301 thru MOT315

What is the year of construction of the [1st thru 5th] motorbike you have mentioned?
 any answer MOT501

MOT501 thru MOT515 (string)

What is the make of the [1st thru 5th] motorbike you have mentioned?
 any answer MOT601

MOT601 thru MOT615 (string)

And what is the type of your [1st thru 5] motorbike?
 any answer MOT701

MOT701 thru MOT715

What was the purchase price of your [1st thru 5th] motorbike?
 value MOT801
 don't know MOT7A01

MOT7A01 thru MOT7A05

Please choose the category into which the purchase price fell.

1 less than € 500.....	MOT801
2 € 500 to € 1.500	MOT801
3 € 1.500 to € 2.500	MOT801
4 € 2.500 to € 5.000	MOT801
5 € 5.000 to € 7.500	MOT801
6 € 7.500 to € 10.000.....	MOT801
7 € 10.000 to € 12.000.....	MOT801
8 € 12.000 to € 15.000.....	MOT801
9 € 15.000 to € 20.000.....	MOT801
10 € 20.000 to € 25.000.....	MOT801
11 € 25.000 to € 50.000.....	MOT801
12 € 50.000 to € 75.000.....	MOT801
13 € 75.000 to € 100.000.....	MOT801
14 € 100.000 or more.....	MOT801
don't know	MOT801

MOT801 thru MOT815

How much was the estimated market value of the [1st thru 5th] motorbike you have mentioned, on 31 December 2003?

value	BZ22
don't know	MOT8A01

MOT8A01 thru MOT8A05

Please choose the category into which the estimated market value fell on 31 December 2003.

1 less than € 500.....	BZ22
2 € 500 to € 1.500	BZ22
3 € 1.500 to € 2.500	BZ22
4 € 2.500 to € 5.000	BZ22
5 € 5.000 to € 7.500	BZ22
6 € 7.500 to € 10.000.....	BZ22
7 € 10.000 to € 12.000.....	BZ22
8 € 12.000 to € 15.000.....	BZ22
9 € 15.000 to € 20.000.....	BZ22
10 € 20.000 to € 25.000.....	BZ22
11 € 25.000 to € 50.000.....	BZ22
12 € 50.000 to € 75.000.....	BZ22
13 € 75.000 to € 100.000.....	BZ22
14 € 100.000 or more.....	BZ22
don't know	BZ22

BZ22 Did you, on 31 December 2003, own one or more BOAT(S)? Do not include: rowboats, canoes, rubber boats and the like.

1 yes	BOO2
2 no.....	BZ23

BOO2 How many BOATS did you own on 31 December 2003?

answer > 5	BOO2A
answer < 6	BOO301

- BOO2A How much was the total estimated market value of your boats on 31 December 2003?
 valueBOO301
 don't knowBOO2B
- BOO2B Please choose the category into which the estimated market value fell.
- | | |
|-------------------------------|--------|
| 1 less than € 500..... | BOO301 |
| 2 € 500 to € 1.500 | BOO301 |
| 3 € 1.500 to € 2.500 | BOO301 |
| 4 € 2.500 to € 5.000 | BOO301 |
| 5 € 5.000 to € 7.500 | BOO301 |
| 6 € 7.500 to € 10.000..... | BOO301 |
| 7 € 10.000 to € 12.000..... | BOO301 |
| 8 € 12.000 to € 15.000..... | BOO301 |
| 9 € 15.000 to € 20.000..... | BOO301 |
| 10 € 20.000 to € 25.000..... | BOO301 |
| 11 € 25.000 to € 50.000..... | BOO301 |
| 12 € 50.000 to € 75.000..... | BOO301 |
| 13 € 75.000 to € 100.000..... | BOO301 |
| 14 € 100.000 or more..... | BOO301 |
| don't know | BOO301 |

The following questions are repeated for a maximum of five BOATS.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which boat the question concerns.

- BOO301 thru BOO305
 What is the year of construction of the [1st thru 5th] boat you have mentioned?
 any answerBOO401
- BOO401 thru BOO405 (string)
 What is the make of the [1st thru 15th] boat you have mentioned?
 any answerBOO501
- BOO501 thru BOO505
 What was the purchase price of the [1st thru 5th] boat you have mentioned?
 value.....BOO601
 don't knowBOO5A01

BOO5A01 thru BOOA05

Please choose the category into which the purchase price fell.

1 less than € 500.....	BOO601
2 € 500 to € 1.500	BOO601
3 € 1.500 to € 2.500	BOO601
4 € 2.500 to € 5.000	BOO601
5 € 5.000 to € 7.500	BOO601
6 € 7.500 to € 10.000.....	BOO601
7 € 10.000 to € 12.000.....	BOO601
8 € 12.000 to € 15.000.....	BOO601
9 € 15.000 to € 20.000.....	BOO601
10 € 20.000 to € 25.000.....	BOO601
11 € 25.000 to € 50.000.....	BOO601
12 € 50.000 to € 75.000.....	BOO601
13 € 75.000 to € 100.000.....	BOO601
14 € 100.000 or more.....	BOO601
don't know	BOO601

BOO601 thru BOO605

How much was the estimated market value of the [1st thru 5th] boat you have mentioned, on 31 December 2003?

value	BZ23
don't know	BOO6A01

BOO6A01 thru BOO6A05

Please choose the category into which the estimated market value fell on 31 December 2003.

1 less than € 500.....	BZ23
2 € 500 to € 1.500	BZ23
3 € 1.500 to € 2.500	BZ23
4 € 2.500 to € 5.000	BZ23
5 € 5.000 to € 7.500	BZ23
6 € 7.500 to € 10.000.....	BZ23
7 € 10.000 to € 12.000.....	BZ23
8 € 12.000 to € 15.000.....	BZ23
9 € 15.000 to € 20.000.....	BZ23
10 € 20.000 to € 25.000.....	BZ23
11 € 25.000 to € 50.000.....	BZ23
12 € 50.000 to € 75.000.....	BZ23
13 € 75.000 to € 100.000.....	BZ23
14 € 100.000 or more.....	BZ23
don't know	BZ23

BZ23 Did you, on 31 December 2003, own one or more (SITE-)CARAVANS?

1 yes	CAR2
2 no	BZ24

CAR2 How many (SITE-)CARAVANS did you own on 31 December 2003?

0..10	CAR3
-------------	------

CAR3 What was the purchase price of your (SITE-)CARAVAN(S)?
 valueCAR4
 don't knowCAR3A

CAR3A

Please choose the category into which the purchase price fell.

1 less than € 500.....CAR4
 2 € 500 to € 1.500CAR4
 3 € 1.500 to € 2.500CAR4
 4 € 2.500 to € 5.000CAR4
 5 € 5.000 to € 7.500CAR4
 6 € 7.500 to € 10.000.....CAR4
 7 € 10.000 to € 12.000.....CAR4
 8 € 12.000 to € 15.000.....CAR4
 9 € 15.000 to € 20.000.....CAR4
 10 € 20.000 to € 25.000.....CAR4
 11 € 25.000 to € 50.000.....CAR4
 12 € 50.000 to € 75.000.....CAR4
 13 € 75.000 to € 100.000.....CAR4
 14 € 100.000 or more..... CAR4
 don't knowCAR4

CAR4 How much was the total estimated market value of your (SITE-) CARAVAN(S) on 31 December 2003?
 value BZ24
 don't knowCAR4A

CAR4A Please choose the category into which the estimated market value fell on 31 December 2003.

1 less than € 500..... BZ24
 2 € 500 to € 1.500 BZ24
 3 € 1.500 to € 2.500 BZ24
 4 € 2.500 to € 5.000 BZ24
 5 € 5.000 to € 7.500 BZ24
 6 € 7.500 to € 10.000..... BZ24
 7 € 10.000 to € 12.000..... BZ24
 8 € 12.000 to € 15.000..... BZ24
 9 € 15.000 to € 20.000..... BZ24
 10 € 20.000 to € 25.000..... BZ24
 11 € 25.000 to € 50.000..... BZ24
 12 € 50.000 to € 75.000..... BZ24
 13 € 75.000 to € 100.000..... BZ24
 14 € 100.000 or more..... BZ24
 don't know BZ24

BZ24 Did you, on 31 December 2003, have any money LENT OUT to family, friends or acquaintances?

1 yesUIT2
 2 noBZ25

UIT2 How much was the total amount you had you lent out on 31 December 2003 to family, friends or acquaintances?
 value BZ25
 don't knowUIT2A

UIT2A Please choose the category into which the amount lent out fell.

1 less than € 500..... BZ25
 2 € 500 to € 1.500 BZ25
 3 € 1.500 to € 2.500 BZ25
 4 € 2.500 to € 5.000 BZ25
 5 € 5.000 to € 7.500 BZ25
 6 € 7.500 to € 10.000..... BZ25
 7 € 10.000 to € 12.000..... BZ25
 8 € 12.000 to € 15.000..... BZ25
 9 € 15.000 to € 20.000..... BZ25
 10 € 20.000 to € 25.000..... BZ25
 11 € 25.000 to € 50.000..... BZ25
 12 € 50.000 to € 75.000..... BZ25
 13 € 75.000 to € 100.000..... BZ25
 14 € 100.000 or more..... BZ25
 don't know BZ25

BZ25 Did you, on 31 December 2003, have any money saved or invested IN A WAY NOT MENTIONED BEFORE in this questionnaire? Do NOT include assets belonging to your own business here.
 1 yesOV2
 2 noSP421

OVE2 How many of these investments not mentioned before did you have on 31 December 2003?
 answer > 5 OVE2A
 answer < 6OVE31

OVE2A What was the total value of the investments not mentioned before, on 31 December 2003?
 amountOVE31
 don't knowOVE2B

OVE2B Please choose the category into which the value fell on 31 December 2003?
 1 less than € 500.....OVE31
 2 € 500 to € 1.500OVE31
 3 € 1.500 to € 2.500OVE31
 4 € 2.500 to € 5.000OVE31
 5 € 5.000 to € 7.500OVE31
 6 € 7.500 to € 10.000.....OVE31
 7 € 10.000 to € 12.000.....OVE31
 8 € 12.000 to € 15.000.....OVE31
 9 € 15.000 to € 20.000.....OVE31
 10 € 20.000 to € 25.000.....OVE31
 11 € 25.000 to € 50.000.....OVE31
 12 € 50.000 to € 75.000.....OVE31
 13 € 75.000 to € 100.000.....OVE31
 14 € 100.000 or more..... OVE31
 don't knowOVE31

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

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which investment not mentioned before the question concerns.

OVE31 thru OVE35

With which bank or financial institution did you make your [1st thru 5th] investment?

0	NOT APPLICABLE	OVE51
1	ABN AMRO	OVE51
2	Postbank	OVE51
3	Rabobank.....	OVE51
4	ING Bank	OVE51
5	Fortis Bank	OVE51
6	SNS Bank	OVE51
7	other	OVE41

OVE41 thru OVE45 (string)

With which bank or financial institution did you make your [1st thru 5th] investment?

any answer

OVE51

OVE51 thru OVE55 (string)

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

any answer

OVE71

OVE71 thru OVE75

How much was the value of your [1st thru 5th] investment on 31 December 2003?

value.....

PERS1

don't know

OVE7A1

OVE7A1 thru OVE7A5

Please choose the category into which the value fell on 31 December 2003?

1	less than € 500.....	PERS1
2	€ 500 to € 1.500	PERS1
3	€ 1.500 to € 2.500	PERS1
4	€ 2.500 to € 5.000	PERS1
5	€ 5.000 to € 7.500	PERS1
6	€ 7.500 to € 10.000.....	PERS1
7	€ 10.000 to € 12.000.....	PERS1
8	€ 12.000 to € 15.000.....	PERS1
9	€ 15.000 to € 20.000.....	PERS1
10	€ 20.000 to € 25.000.....	PERS1
11	€ 25.000 to € 50.000.....	PERS1
12	€ 50.000 to € 75.000.....	PERS1
13	€ 75.000 to € 100.000.....	PERS1
14	€ 100.000 or more.....	PERS1
	don't know	PERS1

6.2 Liabilities

The following questions concern your own LIABILITIES.

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

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

- private loans;
- extended lines of credit;
- outstanding debts with mail-order firms;
- loans from family, friends or acquaintances;
- study loans;
- debts ('to be in the red') thru credit cards; - other loans.

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

- PERS1 Did you, on 31 December 2003, have one or more PRIVATE loans? With a private loan, the whole sum is made available (to the person taking out the loan) at one time.
- 1 yesPERS2
2 no.....DOOR1
- PERS2 How many PRIVATE loans did you have on 31 December 2003?
- answer > 5PERS2A
answer < 6PER101
- PERS2A What was the remaining debt on your PRIVATE loans on 31 December 2003?
- amountPER101
don't knowPERS2B
- PERS2B Please choose the category into which the remaining debt fell?
- 1 less than € 50 PER101
2 € 50 to € 250PER101
3 € 250 to € 500PER101
4 € 500 to € 750PER101
5 € 750 to € 1.000.....PER101
6 € 1.000 to € 2.500.....PER101
7 € 2.500 to € 5.000.....PER101
8 € 5.000 to € 7.500.....PER101
9 € 7.500 to € 10.000.....PER101
10 € 10.000 to € 11.500.....PER101
11 € 11.500 to € 14.000.....PER101
12 € 14.000 to € 17.000.....PER101
13 € 17.000 to € 20.000.....PER101
14 € 20.000 to € 25.000.....PER101
15 € 25.000 or morePER101
don't knowPER101

The following questions are repeated for a maximum of five PRIVATE LOANS. When answering these questions, the respondent should keep in mind the five most important private loans.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which private loan the question concerns.

PER101 thru PER110

With which bank or financial institution did you take out your [1st thru 5th] private loan?

- | | | |
|---|-------------------|--------|
| 1 | ABN AMRO | PER301 |
| 2 | Postbank | PER301 |
| 3 | Rabobank | PER301 |
| 4 | ING Bank | PER301 |
| 5 | Fortis Bank | PER301 |
| 6 | SNS Bank | PER301 |
| 7 | other | PER201 |

PER201 thru PER210 (string)

With which bank or financial institution did you take out your [1st thru 5th] private loan?

- | | |
|------------------|--------|
| any answer | PER301 |
|------------------|--------|

PER301 thru PER305

How much was the remaining debt of your [1st thru 5th] private loan on 31 December 2003?

- | | |
|-----------------|--------|
| amount | DOOR1 |
| don't know..... | PER401 |

PER401 thru PER410

Into which of the categories mentioned below does the remaining debt go on 31 December 2003?

- | | | |
|----|---------------------------|-------|
| 1 | less than € 50 | DOOR1 |
| 2 | € 50 to € 250 | DOOR1 |
| 3 | € 250 to € 500 | DOOR1 |
| 4 | € 500 to € 750 | DOOR1 |
| 5 | € 750 to € 1.000..... | DOOR1 |
| 6 | € 1.000 to € 2.500..... | DOOR1 |
| 7 | € 2.500 to € 5.000..... | DOOR1 |
| 8 | € 5.000 to € 7.500..... | DOOR1 |
| 9 | € 7.500 to € 10.000..... | DOOR1 |
| 10 | € 10.000 to € 11.500..... | DOOR1 |
| 11 | € 11.500 to € 14.000..... | DOOR1 |
| 12 | € 14.000 to € 17.000..... | DOOR1 |
| 13 | € 17.000 to € 20.000..... | DOOR1 |
| 14 | € 20.000 to € 25.000..... | DOOR1 |
| 15 | € 25.000 or more | DOOR1 |
| | don't know | DOOR1 |

DOOR1

Did you, on 31 December 2003, have one or more EXTENDED LINES OF CREDIT? An extended line of credit is an arrangement that enables you to withdraw money, up to a set maximum.

- | | | |
|---|-----------|-------|
| 1 | yes | DOOR2 |
| 2 | no | POST1 |

DOOR2	HOW MANY EXTENDED LINES OF CREDIT did you have on 31 December 2003?	
	answer > 5	DOOR2A
	answer < 6	DOO101
DOOR2A	What was the remaining debt for your EXTENDED LINES OF CREDIT on 31 December 2003?	
	amount	DOO101
	don't know	DOOR2B
DOOR2B	Into which of the categories mentioned below does the remaining debt go on 31 December 2003?	
	1 less than € 50	DOO101
	2 € 50 to € 250	DOO101
	3 € 250 to € 500	DOO101
	4 € 500 to € 750	DOO101
	5 € 750 to € 1.000.....	DOO101
	6 € 1.000 to € 2.500.....	DOO101
	7 € 2.500 to € 5.000.....	DOO101
	8 € 5.000 to € 7.500.....	DOO101
	9 € 7.500 to € 10.000.....	DOO101
	10 € 10.000 to € 11.500.....	DOO101
	11 € 11.500 to € 14.000.....	DOO101
	12 € 14.000 to € 17.000.....	DOO101
	13 € 17.000 to € 20.000.....	DOO101
	14 € 20.000 to € 25.000.....	DOO101
	15 € 25.000 or more	DOO101
	don't know	DOO101

The following questions are repeated for a maximum of five EXTENDED LINES OF CREDIT. When answering these questions, the respondent should keep in mind the five - to him/her - MOST IMPORTANT EXTENDED LINES OF CREDIT.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which extended line of credit the question concerns.

DOO101 thru DOO105

With which financial institution did you take out your [1st thru 5th] EXTENDED LINE OF CREDIT?

1	ABN AMRO.....	DOO301
2	Postbank	DOO301
3	Rabobank	DOO301
4	ING Bank	DOO301
5	Fortis Bank	DOO301
6	SNS Bank	DOO301
7	other	DOO201

DOO201 thru DOO205 (string)

With which financial institution did you take out your [1st thru 5th] extended line of credit?

any answer	DOO301
------------------	--------

DOO301 thru DOO310

How much was the remaining debt of your [1st thru 5h] extended line of credit on 31 December 2003?

amountDOO501
 don't know.....DOO401

DOO401 thru DOO405

Into which of the categories mentioned below did the remaining debt go on 31 December 2003?

1 less than € 50DOO501
 2 € 50 to € 250DOO501
 3 € 250 to € 500DOO501
 4 € 500 to € 750DOO501
 5 € 750 to € 1.000.....DOO501
 6 € 1.000 to € 2.500.....DOO501
 7 € 2.500 to € 5.000.....DOO501
 8 € 5.000 to € 7.500.....DOO501
 9 € 7.500 to € 10.000.....DOO501
 10 € 10.000 to € 11.500.....DOO501
 11 € 11.500 to € 14.000.....DOO501
 12 € 14.000 to € 17.000.....DOO501
 13 € 17.000 to € 20.000.....DOO501
 14 € 20.000 to € 25.000.....DOO501
 15 € 25.000 or moreDOO501
 don't knowDOO501

DOO501 thru DOO505

What is the maximum credit of your [1st thru 5th] extended line of credit?

any answerFINA1

DEBT BASED ON PAYMENT BY INSTALLMENT: With debts based on payment by installment you do not receive any money, but just the object you bought. The object is your property from the moment you make the deal. You pay a monthly amount on interest and repayment. This sort of credit is common with mail-order firms, for example.

OUTSTANDING DEBT FROM A HIRE-PURCHASE CONTRACT: The situation is the same as with a debt based on payment by installment, with one difference: with hire-purchase the object only becomes your property after the whole sum has been paid off. This sort of arrangement is common with car dealers and audio-visual equipment shops.

EQUITY-BASED LOAN: With this sort of debt, (the paid-off) part of a house (or e.g. stocks) is given in pledge. The interest rate is usually the same as the mortgage interest rate.

FINA1 Did you, on 31 December 2003, have any OUTSTANDING DEBTS from a HIRE-PURCHASE CONTRACT, or a DEBT BASED ON PAYMENT BY INSTALLMENT, and/or an EQUITYBASED LOAN?

1 yesFINA2
 2 noPOST1

FINA2 How many of these DEBTS/LOANS did you have on 31 December 2003?

answer > 5FINA2A
 answer < 6FIN101

FINA2A How much was the remaining debt on these DEBTS/LOANS on 31 December 2003?
 amountFIN101
 don't know FINA2B

FINA2B Into which of the categories mentioned below does the remaining debt go on 31 December 2003?
 1 less than € 50 FIN101
 2 € 50 to € 250FIN101
 3 € 250 to € 500FIN101
 4 € 500 to € 750FIN101
 5 € 750 to € 1.000.....FIN101
 6 € 1.000 to € 2.500.....FIN101
 7 € 2.500 to € 5.000.....FIN101
 8 € 5.000 to € 7.500.....FIN101
 9 € 7.500 to € 10.000.....FIN101
 10 € 10.000 to € 11.500.....FIN101
 11 € 11.500 to € 14.000.....FIN101
 12 € 14.000 to € 17.000.....FIN101
 13 € 17.000 to € 20.000.....FIN101
 14 € 20.000 to € 25.000.....FIN101
 15 € 25.000 or moreFIN101
 don't knowFIN101

*The following questions are repeated for a maximum of five OUTSTANDING DEBTS/LOANS.
 When answering these questions, the respondent should keep in mind the five MOST IMPORTANT
 OUTSTANDING DEBTS/LOANS.*

*The questions below are thus repeated a maximum of five times; the last number in the variable name
 indicates which outstanding debt/loan the question concerns.*

FIN101 thru FIN105

What kind of debt is your [1st thru 5th] outstanding debt?
 1 payment by installmentFIN201
 2 hire-purchaseFIN201
 3 equity-basedFIN201

FIN201 thru FIN205

How much was the remaining debt of your [1st thru 5th] outstanding debt based on hire-purchase or
 payment by installment, or equity-based loan, on 31 December 2003?
 amount:POST1
 don't knowFIN301

FIN301 thru FIN305

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

1 less than € 50	POST1
2 € 50 to € 250	POST1
3 € 250 to € 500	POST1
4 € 500 to € 750	POST1
5 € 750 to € 1.000.....	POST1
6 € 1.000 to € 2.500.....	POST1
7 € 2.500 to € 5.000.....	POST1
8 € 5.000 to € 7.500.....	POST1
9 € 7.500 to € 10.000.....	POST1
10 € 10.000 to € 11.500.....	POST1
11 € 11.500 to € 14.000.....	POST1
12 € 14.000 to € 17.000.....	POST1
13 € 17.000 to € 20.000.....	POST1
14 € 20.000 to € 25.000.....	POST1
15 € 25.000 or more	POST1
don't know	POST1

POST1 Did you, on 31 December 2003, have one or more outstanding debts NOT MENTIONED BEFORE with a mail-order firm, shop(s), or other sort of retail business (e.g. a debt from a 'client-card')?

1 yes.....	POST2
2 no.....	FAMI1

POST2 How many of these outstanding debts NOT MENTIONED BEFORE did you have on 31 December 2003?

answer > 5.....	POST2A
answer < 6.....	PS1A1

POST2A How much was the remaining debt of your outstanding debt not mentioned before with a mail-order firm, shop, or other sort of retail business, on 31 December 2003?

amount	PS1A1
don't know	POST2B

POST2B Into which of the categories mentioned below did the remaining debt go?

1 less than € 50	PS1A1
2 € 50 to € 250	PS1A1
3 € 250 to € 500	PS1A1
4 € 500 to € 750	PS1A1
5 € 750 to € 1.000.....	PS1A1
6 € 1.000 to € 2.500.....	PS1A1
7 € 2.500 to € 5.000.....	PS1A1
8 € 5.000 to € 7.500.....	PS1A1
9 € 7.500 to € 10.000.....	PS1A1
10 € 10.000 to € 11.500.....	PS1A1
11 € 11.500 to € 14.000.....	PS1A1
12 € 14.000 to € 17.000.....	PS1A1
13 € 17.000 to € 20.000.....	PS1A1
14 € 20.000 to € 25.000.....	PS1A1
15 € 25.000 or more	PS1A1
don't know	PS1A1

The following questions are repeated for a maximum of five OUTSTANDING DEBTS/LOANS NOT MENTIONED BEFORE. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT OUTSTANDING DEBTS/LOANS NOT MENTIONED BEFORE.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which outstanding debt/loan the question concerns.

PS1A1 thru PS1A5 (string)

With which mail-order firm, shop, or other sort of retail business did you have an outstanding debt on 31 December 2003?
any answerPS101

PS101 thru PS105

What was the remaining debt for your [1st thru 5th] outstanding debt/loan not mentioned before, on 31 December 2003?
amount:FAMI1
don't knowPS201

PS201 thru PS205

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

1 less than € 50	FAMI1
2 € 50 to € 250	FAMI1
3 € 250 to € 500	FAMI1
4 € 500 to € 750	FAMI1
5 € 750 to € 1.000.....	FAMI1
6 € 1.000 to € 2.500.....	FAMI1
7 € 2.500 to € 5.000.....	FAMI1
8 € 5.000 to € 7.500.....	FAMI1
9 € 7.500 to € 10.000.....	FAMI1
10 € 10.000 to € 11.500.....	FAMI1
11 € 11.500 to € 14.000.....	FAMI1
12 € 14.000 to € 17.000.....	FAMI1
13 € 17.000 to € 20.000.....	FAMI1
14 € 20.000 to € 25.000.....	FAMI1
15 € 25.000 or more	FAMI1
don't know	FAMI1

FAMI1 Did you, on 31 December 2003, have a LOAN FROM FAMILY, FRIENDS OR ACQUAINTANCES?

1 yesFAMI2
2 no.....STUD1

FAMI2 HOW MANY of these loans from family, friends or acquaintances did you have on 31 December 2003?
answer > 5FAMI2A
answer < 6FAMI01

FAMI2A How much was the total remaining debt of your loan from family, friends or acquaintances on 31 December 2003?
 amount.....FAM101
 don't knowFAM12B

FAMI2B Into which of the categories mentioned below did the total remaining debt go?
 1 less than € 50 FAM101
 2 € 50 to € 250FAM101
 3 € 250 to € 500FAM101
 4 € 500 to € 750FAM101
 5 € 750 to € 1.000.....FAM101
 6 € 1.000 to € 2.500.....FAM101
 7 € 2.500 to € 5.000.....FAM101
 8 € 5.000 to € 7.500.....FAM101
 9 € 7.500 to € 10.000.....FAM101
 10 € 10.000 to € 11.500.....FAM101
 11 € 11.500 to € 14.000.....FAM101
 12 € 14.000 to € 17.000.....FAM101
 13 € 17.000 to € 20.000.....FAM101
 14 € 20.000 to € 25.000.....FAM101
 15 € 25.000 or moreFAM101
 don't knowFAM101

The following questions are repeated for a maximum of five LOANS FROM FAMILY, FRIENDS OR ACQUAINTANCES. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT LOANS FROM FAMILY, FRIENDS OR ACQUAINTANCES.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which debt from family, friend or acquaintances the question concerns.

FAM101 thru FAM105
 How much was the remaining debt of your [1st thru 5th] loan from family, friends or acquaintances on 31 December 2003?
 amountSTUD1
 don't knowFAM201

FAM201 thru FAM205

Into which of the categories mentioned below did the remaining debt go? If you really don't know, use "don't know".

1	less than € 50	STUD1
2	€ 50 to € 250	STUD1
3	€ 250 to € 500	STUD1
4	€ 500 to € 750	STUD1
5	€ 750 to € 1.000.....	STUD1
6	€ 1.000 to € 2.500.....	STUD1
7	€ 2.500 to € 5.000.....	STUD1
8	€ 5.000 to € 7.500.....	STUD1
9	€ 7.500 to € 10.000.....	STUD1
10	€ 10.000 to € 11.500.....	STUD1
11	€ 11.500 to € 14.000.....	STUD1
12	€ 14.000 to € 17.000.....	STUD1
13	€ 17.000 to € 20.000.....	STUD1
14	€ 20.000 to € 25.000.....	STUD1
15	€ 25.000 or more	STUD1
	don't know	STUD1

STUD1 Did you, on 31 December 2003, have a STUDY LOAN?

1	yes	STUD2
2	no.....	CRED1

STUD2 HOW MANY STUDY LOANS did you have on 31 December 2003?

answer > 5	STUD2A
answer < 6	STU101

STUD2A How much was the total remaining debt of your STUDY LOAN on 31 December 2003?

amount	STU101
don't know	STUD2B

STUD2B Into which of the categories mentioned below did the total remaining debt go?

1	less than € 50	STU101
2	€ 50 to € 250	STU101
3	€ 250 to € 500	STU101
4	€ 500 to € 750	STU101
5	€ 750 to € 1.000.....	STU101
6	€ 1.000 to € 2.500.....	STU101
7	€ 2.500 to € 5.000.....	STU101
8	€ 5.000 to € 7.500.....	STU101
9	€ 7.500 to € 10.000.....	STU101
10	€ 10.000 to € 11.500.....	STU101
11	€ 11.500 to € 14.000.....	STU101
12	€ 14.000 to € 17.000.....	STU101
13	€ 17.000 to € 20.000.....	STU101
14	€ 20.000 to € 25.000.....	STU101
15	€ 25.000 or more	STU101
	don't know	STU101

The following questions are repeated for a maximum of five STUDY LOANS. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT STUDY LOANS.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which study loan the question concerns.

STU101 thru STU105

How much was the remaining debt of your [1st thru 5th] study loan on 31 December 2003?

amountCRED1
 don't knowSTU201

STU201 thru STU205

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

1 less than € 50 CRED1
 2 € 50 to € 250CRED1
 3 € 250 to € 500CRED1
 4 € 500 to € 750CRED1
 5 € 750 to € 1.000.....CRED1
 6 € 1.000 to € 2.500.....CRED1
 7 € 2.500 to € 5.000.....CRED1
 8 € 5.000 to € 7.500.....CRED1
 9 € 7.500 to € 10.000.....CRED1
 10 € 10.000 to € 11.500.....CRED1
 11 € 11.500 to € 14.000.....CRED1
 12 € 14.000 to € 17.000.....CRED1
 13 € 17.000 to € 20.000.....CRED1
 14 € 20.000 to € 25.000.....CRED1
 15 € 25.000 or moreCRED1
 don't knowCRED1

CRED1 Did you, on 31 December 2003, have any CREDIT CARD DEBTS (that is, were you in the red with one or more of your credit cards)?

1 yesCRED2
 2 no..... ANDE1

CRED2 How much was the TOTAL DEBT through these CREDIT CARDS on 31 December 2003?

amountANDE1
 don't knowCRED3

CRED 3 Please choose the category into which the remaining debt fell on 31 December 2003.

1 less than € 50	ANDE1
2 € 50 to € 250	ANDE1
3 € 250 to € 500	ANDE1
4 € 500 to € 750	ANDE1
5 € 750 to € 1.000.....	ANDE1
6 € 1.000 to € 2.500.....	ANDE1
7 € 2.500 to € 5.000.....	ANDE1
8 € 5.000 to € 7.500.....	ANDE1
9 € 7.500 to € 10.000.....	ANDE1
10 € 10.000 to € 11.500.....	ANDE1
11 € 11.500 to € 14.000.....	ANDE1
12 € 14.000 to € 17.000.....	ANDE1
13 € 17.000 to € 20.000.....	ANDE1
14 € 20.000 to € 25.000.....	ANDE1
15 € 25.000 or more	ANDE1
don't know	ANDE1

ANDE1 Did you, on 31 December 2003, have any other loans not mentioned above?

1 yes	ANDE2
2no.....	AFLOS1

ANDE2 How many of these other loans not mentioned earlier did you have on 31 December 2003?

answer > 5	ANDE2A
answer < 6	AND101

ANDE2A What was the total remaining debt of the loans not mentioned before on 31 December 2003?

amount	AND101
don't know	ANDE2B

ANDE2B Please choose the category into which the total remaining debt fell.

1 less than € 50	AND101
2 € 50 to € 250	AND101
3 € 250 to € 500	AND101
4 € 500 to € 750	AND101
5 € 750 to € 1.000.....	AND101
6 € 1.000 to € 2.500.....	AND101
7 € 2.500 to € 5.000.....	AND101
8 € 5.000 to € 7.500.....	AND101
9 € 7.500 to € 10.000.....	AND101
10 € 10.000 to € 11.500.....	AND101
11 € 11.500 to € 14.000.....	AND101
12 € 14.000 to € 17.000.....	AND101
13 € 17.000 to € 20.000.....	AND101
14 € 20.000 to € 25.000.....	AND101
15 € 25.000 or more	AND101
don't know	AND101

The following questions are repeated for a maximum of five OTHER LOANS NOT MENTIONED

BEFORE. When answering these questions, the respondent should keep in mind the MOST IMPORTANT LOANS NOT MENTIONED BEFORE.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which loan not mentioned before the question concerns.

AND101 thru AND105 (string)

What kind of loan is your [1st thru 5th] loan that has not yet been mentioned?
any answerAND201

AND201 thru AND205

How much was the remaining debt of your [1st thru 5th] loan not mentioned earlier, on 31 December 2003?
amountAFLOS1
don't knowAND301

AND301 thru AND305

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

1 less than € 50	AFLOS1
2 € 50 to € 250	AFLOS1
3 € 250 to € 500	AFLOS1
4 € 500 to € 750	AFLOS1
5 € 750 to € 1.000.....	AFLOS1
6 € 1.000 to € 2.500.....	AFLOS1
7 € 2.500 to € 5.000.....	AFLOS1
8 € 5.000 to € 7.500.....	AFLOS1
9 € 7.500 to € 10.000.....	AFLOS1
10 € 10.000 to € 11.500.....	AFLOS1
11 € 11.500 to € 14.000.....	AFLOS1
12 € 14.000 to € 17.000.....	AFLOS1
13 € 17.000 to € 20.000.....	AFLOS1
14 € 20.000 to € 25.000.....	AFLOS1
15 € 25.000 or more	AFLOS1
don't know	AFLOS1

AFLOS1 Did you, in 2003, FULLY PAY OFF one or more loans?

1 yes	REK0
2 no	REK0

REK0 thru REK3

Did you, on 31 December 2003, have any ARREARS with paying one or more accounts/bills?
More than one answer is possible here (1=yes, 2=no).

0 no	HEBBEN
1 yes, arrears with paying the rent	REKHUUR
2 yes, arrears with paying for gas, water, electricity	REKGAS
3 yes, arrears with paying other accounts/bills	REKOVER

REKHUUR How much was the TOTAL sum on RENT ARREARS on 31 December 2003? any answer

if REK2=1 REKGAS

if REK3=1 REKOVER

otherwise HEBBEN

REKGAS How much was the total sum on ARREARS FOR GAS, WATER, ELECTRICITY, on 31 December 2003?

any answer

if REK3=1 REKOVER

otherwise HEBBEN

REKOVER How much was the total sum on OTHER ARREARS on 31 December 2003?

any answer HEBBEN

HEBBEN Would you, at present, like to spend more money than you have available (e.g. through income)? In other words, would you like to have more money to spend now, but which you would have to pay back later?

1 yes LENEN

2 no LENEN

LENEN Are you currently in a position to borrow a substantial sum of money from family or friends?

1 yes KREDIET0

2 no KREDIET0

don't know KREDIET0

KREDIET0 thru KREDIET4

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

0 NOT applied for any loan AFGEZIEN

1 mortgage NOKRED

2 private loan NOKRED

3 extended line of credit NOKRED

4 other sort of loan ANDKRED

ANDKRED (string)

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

any answer NOKRED

NOKRED1 thru NOKRED3

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

1 yes, request for credit turned down AFGEZIEN

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

3 no AFGEZIEN

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

- 1 yes VERWKRED
2 no VERWKRED

VERWKRED

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

- 1 yes END
2 no END

End of questionnaire Assets and Liabilities

7. Questionnaire Economic and Psychological Concepts

This questionnaire on economic and psychological concepts is split in two parts since 2001. Here, both parts are put together. The variables psy1 and psy2 indicate which part of the questionnaire is filled in by the respondent. The questionnaire on economic and psychological concepts is only presented to the (partner of the) head of the household (position = 1,2,3).

INKHH The TOTAL NET INCOME OF YOUR HOUSEHOLD consists of the income of all members of the household, after deduction of taxes and premiums for social insurance policies, over the past 12 months. Into which of the categories mentioned below did the total net income of your household go IN THE PAST 12 MONTHS?

- | | |
|---------------------------------------|---------|
| 1 less than € 10,000 | INKNORM |
| 2 between € 10,000 and € 14,000 | INKNORM |
| 3 between € 14,000 and € 22,000 | INKNORM |
| 4 between € 22,000 and € 40,000 | INKNORM |
| 5 between € 40,000 and € 75,000 | INKNORM |
| 6 € 75,000 or more..... | INKNORM |
| 7 don't know | INKROND |

INKNORM

Is this income unusually high or low compared to the income you would expect in a 'regular' year, or is it regular?

- | | |
|------------------------|---------|
| 1 unusually low..... | INKROND |
| 2 regular | INKROND |
| 3 unusually high | INKROND |
| 4 don't know..... | INKROND |

INKROND

How well can you manage on the total income of your household?

- | | |
|------------------------------------|---------|
| 1 it is very hard | FINSITU |
| 2 it is hard | FINSITU |
| 3 it is neither hard nor easy..... | FINSITU |
| 4 it is easy | FINSITU |
| 5 it is very easy..... | FINSITU |

FINSITU

How is the financial situation of your household at the moment?

- | | |
|------------------------------------|---------|
| 1 there are debts..... | INKEVEN |
| 2 need to draw upon savings..... | INKEVEN |
| 3 it is just about manageable..... | INKEVEN |
| 4 some money is saved..... | INKEVEN |
| 5 a lot of money can be saved..... | INKEVEN |

INKEVEN

Over the past 12 months, would you say the expenditures of your household were higher than the income of the household, about equal to the income of the household, or lower than the income of the household?

- | | |
|---|---------|
| 1 the expenditures were higher than the income | INKAANK |
| 2 the expenditures were about equal to the income | LOAN1 |
| 3 the expenditures were lower than the income | LOAN1 |

INKAANK

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

- 1 yes INKSEC
 2 no.....INK25A

INKSEC

When you ignore the purchase of a house or car, or other (big) investments, would you say the expenditures of your household, over the past 12 months, were higher than the income of the household, about equal to the income of the household, or lower than the income of the household?

- 1 the expenditures were higher than the incomeLOAN1
 2 the expenditures were about equal to the incomeLOAN1
 3 the expenditures were lower than the incomeLOAN1

Now follow three questions on loans.

LOAN1

Did you ever regret taking out a loan?

- 1 yes.....LOAN2
 2 noLOAN2

LOAN2

Do you agree with the following statement?

I can easily obtain a loan.

- 1 totally agree.....LOAN3
 2 agree.....LOAN3
 3 agree nor disagree.....LOAN3
 4 disagree.....LOAN3
 5 totally disagreeLOAN3

LOAN3

Have you ever had any help from 'Debt assistance/aid'? (=Schuldhulpverlening)

- 1 yes..... INK25A
 2 no INK25A

INK25A

When you think of the NEXT 12 MONTHS, do you think the expenditures of your household will be higher than the income of the household, about the same as the income of the household, or lower than the income of the household?

- 1 the expenditures will be higher than the income.....INK25B
 2 the expenditures will be about the same as the incomeINK25B
 3 the expenditures will be lower than the incomeINK25B

INK25B

Do these expenditures include the purchase of a house or car, or other (big) investments?

- 1 yesINK25C
 2 no.....INKLOON

INK25C

If you ignore the purchase of a house or car, or other (big) investments, do you think the expenditures of your household, in the NEXT 12 MONTHS, will be higher than the income of the household, about the same as the income of the household, or lower than the income of the household?

- 1 the expenditures will be higher than the income..... ECSIT
 2 the expenditures will be about the same as the income ECSIT
 3 the expenditures will be lower than the income ECSIT

ECSIT

How do you think the economic situation of your household will be in five years' time in comparison to the current situation?

- 1.much worse..... ZINVOL
 2.worse ZINVOL
 3 (about) the same ZINVOL
 4 better..... ZINVOL
 5 much better..... ZINVOL
 99 don't know ZINVOL

The following questions concern saving.

ZINVOL

Do you think it makes sense to save money, considering the current general economic situation?

- 1 yes, certainly.....OPZIJ
 2 yes, perhapsOPZIJ
 3 probably not.....OPZIJ
 4 certainly not.....OPZIJ
 5 don't know.....OPZIJ

OPZIJ Did your household put any money aside IN THE PAST 12 MONTHS?

- 1 yesHOEVOPZY
 2 no..... OPZIJ12

HOEVOPZY

About how much money has your household put aside IN THE PAST 12 MONTHS?

- 1 less than € 1,500..... OPZIJ12
 2 between € 1,500 and € 5,000..... OPZIJ12
 3 between € 5,000 and € 12,500..... OPZIJ12
 4 between € 12,500 and € 20,000..... OPZIJ12
 5 between € 20,000 and € 37,500..... OPZIJ12
 6 between € 37,500 and € 75,000..... OPZIJ12
 7 € 75,000 or more OPZIJ12
 8 don't know..... OPZIJ12

OPZIJ12

Is your household planning to put money aside IN THE NEXT 12 MONTHS?

- 1 yes, certainly.....SPAARM01
 2 yes, perhapsSPAARM01
 3 probably not.....SPAARM01
 4 certainly not.....SPAARM01
 5 don't know.....SPAARM01

People have many different reasons for saving money for a short or for a longer time. Please indicate your opinion about each statement mentioned below.

How important is it to you to have some money saved? Please indicate on a scale from 1 to 7 how important it is to you, 1 being 'very unimportant' and 7 being 'very important'. If the statement does not apply to you, do not answer.

SPAARM01	To save so I can leave a house and/or other valuable assets to my children	SPAARM02
SPAARM02	To save so I can help my children if they have financial difficulties.	SPAARM03
SPAARM03	To save to supplement my general old-age pension	SPAARM04
SPAARM04	To save in order to cover future (high) expenses.	SPAARM05
SPAARM05	To save so that I do not ever need to ask other people for financial help.....	SPAARM06
SPAARM06	To save so I can buy an apartment or house in the future	SPAARM07
SPAARM07	To save so that I generate income from interests or dividends	SPAARM08
SPAARM08	To save because it increases my freedom to do as I want	SPAARM09
SPAARM09	To save so I can leave money to my children (or other relatives)	SPAARM10
SPAARM10	To save to have some savings to cover unforeseen expenses.....	SPAARM11
SPAARM11	To save so I have some extra money to spend when I'm retired	SPAARM12
SPAARM12	To set up my own business	SPAARM13
SPAARM13	To save so I can give money or presents to my children and/or grandchildren	SPAARM14
SPAARM14	To save so I have enough money in my bank account to be sure I will be able to meet my financial liabilities.....	SPAARM15
SPAARM15	To save so I can buy durable goods (such as furniture, electrical equipment or bikes) in the future	SPAARM16
SPAARM16	To save for a better future.....	STIG01

Please indicate your opinion about each statement mentioned below: 1 means 'I totally disagree', 7 means 'I totally agree'.

STIGO1	By saving money I feel more independent.	STIGO2
STIGO2	You can become wealthy by saving money	STIGO3
STIGO3	Most people who are savers are mean and penny-pinching	STIGO4
STIGO4	Children should be taught in school the benefits of saving.	STIGO5
STIGO5	As a rule, people who save are more cautious	STIGO6
STIGO6	In order to save money, I deny myself certain pleasure	STIGO7
STIGO7	There would not be so many people on social security if they had been taught how to save	STIGO8
STIGO8	Being careful with money is an important character trade.	STIGO9
STIGO9	Because of the welfare system in our country, there is no need for me to save money..	STIG10
STIG10	I try to have enough money in the bank to make sure I will be able to meet my financial liabilities.....	STIG11
STIG11	I put money aside on a regular basis for the future	STIG12
STIG12	It is important to live within one's means.	STIG13
STIG13	Many people buy too much on credit.....	STIG14
STIG14	I am careless with money.....	STIG15
STIG15	It is better to save before rather than after buying expensive things.....	STIG16
STIG16	I do not like being in debt	STIG17
STIG17	If you have got money you might as well spend it.....	STIG18
STIG18	I find it hard to keep track of my money	STIG19
STIG19	Debts should be repaid as soon as possible.	STIG20
STIG20	A credit card is a ticket to careless spending.....	STIG21
STIG21	It does not matter if you are in debt as long as you pay off the debt in the end.....	SITUAT1

The following statements concern your own situation compared to that of others. Please indicate for each statement to what extent you agree or disagree.

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

ROUTING VARIABLE 7

Is the total net income of the household equal to or more than € 10,000?

1 yes	SPAAR1
2 no.....	TOEK01

The following statements concern saving and taking risks.

Please indicate for each statement to what extent you agree or disagree.

Please indicate on a scale from 1 to 7 to what extent you agree with the following statements, where 1 indicates 'totally disagree' and 7 indicates 'totally agree'.

SPAAR1	I think it is more important to have safe investments and guaranteed returns, than to take a risk to have a chance to get the highest possible returns.....	SPAAR2
SPAAR2	I would never consider investments in shares because I find this too risky.....	SPAAR3
SPAAR3	if I think an investment will be profitable, I am prepared to borrow money to make this investment.....	SPAAR4
SPAAR4	I want to be certain that my investments are safe.....	SPAAR5
SPAAR5	I get more and more convinced that I should take greater financial risks to improve my financial position	SPAAR6
SPAAR6	I am prepared to take the risk to lose money, when there is also a chance to gain money	BESCHRYF

BESCHRYF

What would you say was the risk factor that you have taken with investments over the past few years?

If you haven't made any investments, choose 'not applicable'.

- 1 I have taken no risk at all.....TOEK01
 2 I have taken small risks every now and then.....TOEK01
 3 I have taken some risks.....TOEK01
 4 I have sometimes taken great risks.....TOEK01
 5 I have often taken great risks.....TOEK01
 6 not applicable.....TOEK01
 7 don't know.....TOEK01

Now follow some statements about the future.

Please indicate for each statement to what extent you agree or disagree.

Please indicate on a scale from 1 to 7 to what extent you agree with the following statements, where 1 indicates 'totally disagree' and 7 indicates 'totally agree'.

TOEK01

I think about how things can change in the future, and try to influence those things in my everyday life.

.....TOEK02

TOEK02

I often work on things that will only pay off in a couple of years.TOEK03

TOEK03

I am only concerned about the present, because I trust that things will work themselves out in the future.

.....TOEK04

TOEK04

With everything I do, I am only concerned about the immediate consequences (say a period of a couple of days or weeks).TOEK05

TOEK05

Whether something is convenient for me or not, to a large extent determines the decisions that I take or the actions that I undertake.TOEK06

TOEK06

I am ready to sacrifice my well-being in the present to achieve certain results in the future.TOEK07

TOEK07

I think it is important to take warnings about negative consequences of my acts seriously, even if these negative consequences would only occur in the distant future.TOEK08

TOEK08

I think it is more important to work on things that have important consequences in the future, than to work on things that have immediate but less important consequences.TOEK09

TOEK09

In general, I ignore warnings about future problems because I think these problems will be solved before they get critical.TOEK10

TOEK10

I think there is no need to sacrifice things now for problems that lie in the future, because it will always be possible to solve these future problems later.TOEK11

TOEK11

I only respond to urgent problems, trusting that problems that come up later can be solved in a later stage.TOEK12

TOEK12

I get clear results in my daily work, this is more important to me than getting vague results

.....UITGEVEN

People have different opinions about planning financial affairs. Some people find it important to plan in advance, other people manage without too much planning. The following questions concern planning financial affairs.

UITGEVEN

Some people spend all their income immediately. Others save some money in order to have something to fall back on. Please indicate what you do with money that is left over after having paid for food, rent, and other necessities -- on a scale from 1 to 7, where 1 means 'I like to spend all my money immediately' and 7 means 'I want to save as much as possible'.

.....CONTROL

CONTROL

Please indicate to what extent you agree or disagree with the following statement.

I have good control of my investments and their returns.

Please indicate on a scale from 1 to 7 whether you agree with the statement, where 1 means 'totally disagree' and 7 means 'totally agree'

.....PLANNEN

PLANNEN

Do you find it difficult to control your expenditures? Please indicate how difficult you find this on a scale from 1 to 7, where 1 means 'very easy' and 7 means 'very difficult'.

1 2 3 4 5 6 7PERIODE1

PERIODE1

People use different time-horizons when they decide about what part of the income to spend, and what part to save. Which of the time-horizons mentioned below is in your household MOST important with regard to planning expenditures and savings?

1 the next couple of months.....BIJHOUD
 2 the next year.....BIJHOUD
 3 the next couple of yearsBIJHOUD
 4 the next 5 to 10 yearsBIJHOUD
 5 more than 10 years from now.....BIJHOUD

BIJHOUD

How well do you keep track of your (household) expenditures?

1 I keep very bad track of my expenditures.....PIN1
 2 I keep rather bad track of my expendituresPIN1
 3 I more or less keep track of my expenditures.....PIN1
 4 I keep good track of my expenditures.....PIN1
 5 I keep very good track of my expendituresPIN1

PIN1 Do you own a bank card (ATM-card) with a PIN code?

1 yesPIN2
 2 no.....AUTOM

PIN2 How often do you use the bank card with PIN code to pay in shops?

1 very rarely.....	CHIP1
2 every now and then	CHIP1
3 often	CHIP1
4 very often.....	CHIP1

CHIP1

Do you have a Chippas you can use to pay in shops?

1 yes.....	CHIP2
2 no.....	CHIP2

CHIP2

How often do you use the Chippas to pay in shops?

1 very seldom.....	AUTOM
2 occasionally	AUTOM
3 often.....	AUTOM
4 very often	AUTOM

AUTOM

Do you prefer to get your money from an ATM or do you prefer to go to the counter of a bank?

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

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

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

INTERN Nowadays, a number of banks offer the possibility to arrange banking affairs through Internet., without the mediation of a person. Examples of such a facility are: HomeNet, Internetbanking or Girotel. Do you use such a facility?

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

POTJES Do you put money aside for particular purposes (holidays, clothes, rent etc.) in order to reserve separate amounts for different expenditures? For example, by depositing money into separate bank or giro accounts, or by putting money in separate envelopes or jars.

- 1 no.....ERFENIS
 2 separate bank or giro accountsERFENIS
 3 separate envelopes or jars/boxes, or in another way in your own house.....ERFENIS
 4 other ways.....APOT

APOT (string)

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

The next set of questions are about estimating chances.

ZON

What is the chance of having a sunny day tomorrow, according to you?HER1

HER1

What is the chance that you will leave an inheritance (including possessions and valuable items) of more than € 10,000?.....HER2

HER2

What is the chance that you will leave an inheritance (including possessions and valuable items) of more than € 100,000?.....HER3

HER3

What is the chance that you will leave an inheritance (including possessions and valuable items) of more than € 500,000?.....HER4

HER4

What is the chance that you will leave an inheritance (including possessions and valuable items)?
BABY

BABY The following questions should be answered by people who have children (either being a member of the household or not) now. It is quite complicated to deduct this information from your answers to earlier questions. That's why we put the next question.

Do you have any children (either being a member of the household or not)?

- 1 yesPLAN
 2 no.....ROUTING VARIABELE 9

PLAN Do you give substantial amounts of money to your children in order to transfer part of your capital to them, or are you planning to do so in the future, e.g. every year?

- 1 no.....UITSPR
 2 yes, I already give substantial amounts nowUITSPR
 3 yes, I am planning to give substantial amounts in the futureUITSPR
 4 don't know.....UITSPR

UITSPR

Please indicate which of the following four statements about parents leaving a bequest to their children, would be closest to your own opinion about this.

- 1 if our children would take good care of us when we get old, we would like to leave them a considerable bequest.ROUTING VARIABLE 9
- 2 we would like to leave our children a considerable bequest, irrespective of the way they will take care of us when we are old.....ROUTING VARIABLE 9
- 3 we have no preconceived plans about leaving a bequest to our childrenROUTING VARIABLE 9
- 4 we don't intend to leave a bequest to our children.....ROUTING VARIABLE 9
- 5 none of the above-mentioned statementsROUTING VARIABLE 9

ROUTING VARIABLE 9 (not in data)

Number of persons in household > 1?

- 1 yesHHRELA
- 2 no GELUK

HHRELA How would you characterize your household, in general?

- 1 very good relationship between the members of the household..... ROUTING VARIABLE 10
- 2 good relationship between the members of the household ROUTING VARIABLE 10
- 3 neither really good nor really bad relationship between the members of the household
..... ROUTING VARIABLE 10
- 4 bad relationship between the members of the household ROUTING VARIABLE 10
- 5 very bad relationship between the members of the household..... ROUTING VARIABLE 10

ROUTING VARIABLE 10 (not in data)

Is there a partner in your household?

- 1 yes.....BESLIS
- 2 noGELUK

BESLIS Which of the following four statements would best describe the way in which financial matters are decided in your household?

- 1 I leave it to my partner to decide on financial matters..... GELDH
- 2 My partner has more influence than me on financial decisions GELDH
- 3 My partner and I have equal influence on financial decisions GELDH
- 4 I have more influence on financial decisions than my partner does GELDH
- 5 My partner leaves the financial decisions to me...GELDH

GELDH

Now we would like to ask you how your household is organized and how financial decisions are taken.

Which of the following statements represents the situation in your household most?

- 1 All our money belongs to both of us, there is no distinction between mine and yours GELUK
- 2 Part of the money is considered to be someone's own, the other part is mutual money. GELUK
- 3 The money we earn individually is one's own..... GELUK
- 4 I control the finances, my partner receives an allowance..... GELUK
- 5 My partner controls the finances, I receive an allowance GELUK
- 6 I get part of the household money, my partner controls the rest GELUK
- 7 My partner receives part of the household money, I control the rest GELUK
- 8 Another settlement GELUK
- 9 The above is not applicable for my situation/I do not have a partner..... GELUK
- 10 don't know..... GELUK

GELUK

All in all, to what extent do you consider yourself a happy person?

- 1 very happyKENLTD
- 2 happy.....KENLTD
- 3 neither happy nor unhappyKENLTD
- 4 unhappy.....KENLTD
- 5 very unhappyKENLTD
- 6 don't know.....KENLTD

The following questions concern your circle of acquaintances, that is, the people with whom you associate frequently, such as friends, neighbors, acquaintances, or maybe people at work.

KENLTD

If you think of your circle of acquaintances, into which age category do MOST of these people go?

Please select the answer that is closest to reality. age (in years) is mostly:

- 1 under 16KENHH
- 2 16 - 20KENHH
- 3 21 - 25KENHH
- 4 26 - 30KENHH
- 5 31 - 35KENHH
- 6 36 - 40KENHH
- 7 41 - 45KENHH
- 8 46 - 50KENHH
- 9 51 - 55KENHH
- 10 56 - 60KENHH
- 11 61 - 65KENHH
- 12 66 - 70KENHH
- 13 71 or overKENHH

KENHH

The people in your circle of acquaintances may live alone or share a household with other people (for example with a partner and children). Of how many persons do MOST households of your acquaintances consist?

- 1 one person.....KENINK
- 2 two personsKENINK
- 3 three persons.....KENINK
- 4 four personsKENINK
- 5 five persons.....KENINK
- 6 six persons or moreKENINK

KENINK

How much do you think is the AVERAGE total net income per year of those households?

- | | |
|------------------------------------|--------|
| 1 less than € 8,000 per year | KENOPL |
| 2 € 8,000 – 9,500 | KENOPL |
| 3 € 9,500 – 10,000 | KENOPL |
| 4 € 10,000 – 13,000..... | KENOPL |
| 5 € 13,000 – 16,000..... | KENOPL |
| 6 € 16,000 – 20,000..... | KENOPL |
| 7 € 20,000 – 28,000..... | KENOPL |
| 8 € 28,000 – 38,000..... | KENOPL |
| 9 € 38,000 – 50,000..... | KENOPL |
| 10 € 50,000 – 75,000..... | KENOPL |
| 11 € 75,000 or more | KENOPL |
| 12 don't know..... | KENOPL |

KENOPL

Which level of education do MOST of your acquaintances have?

- | | |
|---|---------|
| 1 primary education..... | KENWERK |
| 2 junior vocational training..... | KENWERK |
| 3 lower secondary education | KENWERK |
| 4 secondary education/pre-university education | KENWERK |
| 5 senior vocational training | KENWERK |
| 6 vocational colleges/first year university education | KENWERK |
| 7 university education | KENWERK |

KENWERK

What kind of employment do MOST of your acquaintances have?

- | | |
|--|--------|
| 1 self-employed | MANUUR |
| 2 practicing a free profession..... | MANUUR |
| 3 working in the family business..... | MANUUR |
| 4 employed on a contractual basis..... | MANUUR |
| 5 mostly no paid job..... | MANUUR |

MANUUR

If you think of the MEN among your acquaintances, how many hours per week do they work on average?
number of hours:

VROUWUUR

VROUWUUR

If you think of the WOMEN among your acquaintances, how many hours per week do they work on average?

number of hours:

KUNDE

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

KUNDE How knowledgeable do you consider yourself with respect to financial matters?

- | | |
|------------------------------------|--------|
| 1 not knowledgeable | ADVIES |
| 2 more or less knowledgeable | ADVIES |
| 3 knowledgeable..... | ADVIES |
| 4 very knowledgeable | ADVIES |

ADVIES

What is your most important source of advice when you have to make important financial decisions for the household?

- 1 parents, friends or acquaintancesCON1
 2 information from the newspapers.....CON1
 3 financial magazines, guides, books.....CON1
 4 brochures from my bank or mortgage adviser.....CON1
 5 advertisements on TV, in the papers, or in other mediaCON1
 6 professional financial advisersCON1
 7 financial computer programs.....CON1
 8 financial information on the InternetCON1
 9 other ANDADV

ANDADV

So, what is your most important source of advice when you have to make important financial decisions for the household?CON1

CON1 t/m CON10

For the following statements on human behavior, please choose the statement which applies most to you. Describe yourself as you are, not as how you want to be. Describe yourself in comparison to other people you know of the same sex and of about the same age. Where 1 means 'not applicable to me at all' and 5 means 'entirely applicable to me'.

- CON1 I do chores right away.CON2
 CON2 I'll leave my things lying around.....CON3
 CON3 I live my life according to schedules.....CON4
 CON4 I neglect my obligationsCON5
 CON5 I have an eye for detailsCON6
 CON6 I am accurate in my work.....CON7
 CON7 I forget to put things back where they belong.CON8
 CON8 I am always well preparedCON9
 CON9 I often make a mess of thingsCON10
 CON10 I like order.....JEUGD1

The next 6 questions are about your childhood. Please think back to the time you were a child and try to answer the following questions as best as possible.

JEUGD1

When you were between 8 and 12 years of age, did you receive an allowance from your parents then?
 By allowance we mean a fixed amount received on a regular basis.

- 1 yes.....JEUGD2
 2 yes, but it was sometimes forgottenJEUGD2
 3 occasionallyJEUGD2
 4 no.....JEUGD2

JEUGD2

When you were between 8 and 12 years of age, did you do little household chores (like washing the car) for which you received some money from your parents?

- 1 often.....JEUGD3
 2 sometimes.....JEUGD3
 3 occasionally.....JEUGD3
 4 hardly ever.....JEUGD3
 5 neverJEUGD3

JEUGD3

When you were between 8 and 12 years of age, could you spend your money as you pleased?

- 1 My parents decided on how I spent all my money.JEUGD4
 2 My parents decided on how I spent most of my money.....JEUGD4
 3 Part of my expenditure was decided by me, the rest was decided by my parents.....JEUGD4
 4 Mostly, I could decide on how I spent my money.JEUGD4
 5 I could decide on all my expenditures.....JEUGD4

JEUGD4

Did you have a job on the side (like a newspaper round, a job on Saturday etc.) when you were between 12 and 16 years of age?

- 1 Yes, I had many jobs on the side at that time.JEUGD5
 2 Yes, I had a few jobs on the side at that time.JEUGD5
 3 Yes, I had one job on the side at that time.JEUGD5
 4 No, I did not have a job on the side at that time.JEUGD5

JEUGD5

Did your (grand)parents give you advice on what to do with your money?

- 1 Yes, they gave me advice and practical help.JEUGD6
 2 Yes, they gave me some advice and help.....JEUGD6
 3 Yes, but to a certain extent.....JEUGD6
 4 NoJEUGD6

JEUGD6

Did your (grand)parents stimulate you to save money between the age of 12 and 16?

- 1 Yes, they emphasized the necessity of saving.EINDE
 2 Yes, they told me how important saving is.....EINDE
 3 Yes, but to a certain extent.....EINDE
 4 No, not at all.....EINDE

END Questionnaire Economic and Psychological Concepts

***8. Questionnaire Additional DNB questions**

- VR3 Which of the following statements applies most to you?
 1 I'd rather not lend money, however I am forced to do so due to (temporary) lack of money ... VR19A
 2 lending money is a deliberate part of my financial planning..... VR19A
 9 don't know VR19A
- VR19A Do you think that the current rates on the stock prices are in agreement with the actual value? Is the current rate too low, too high or about the same as the actual value?
 1 too low..... VR19B
 2 about the same as the actual value VR20A
 3 too high..... VR19B
 9 don't know VR20A
- VR19B About how many percentage points do you think the current rates are too high or too low in comparison to the actual value?
 percentage VR20A
 999 don't know VR20A
- VR20A What do you expect will the worldwide stock prices do the next two years? Will the stock prices increase, decrease or remain about the same?
 1 increase..... VR20B
 2 remain about the same..... VR21
 3 decrease..... VR20B
 9 don't know VR21
- VR20B How many percentage points do you expect them to increase or decrease per year?
 percentage VR21
 999 don't know VR21
- VR21 What is, in your opinion, over a longer period of time a normal increase percentage for stock rates? Please give your answer in percentages per year.
 percentage DNB4_01
 999 don't know..... DNB4_01
- DNB4_01 In the past year, has your financial situation improved or worsened?
 1 much improved..... DNB4_02
 2 slightly improved..... DNB4_02
 3 remained about the same..... DNB4_02
 4 slightly worsened..... DNB4_02
 5 much worsened..... DNB4_02
 99 don't know DNB4_02
- DNB4_02 Do you expect your financial situation to improve or to worsen in the next year?
 1 will much improve..... DNB4_03
 2 will slightly improve DNB4_03
 3 will remain about the same DNB4_03
 4 will slightly worsen DNB4_03
 5 will much worsen DNB4_03
 99 don't know DNB4_03

- DNB4_03 Are you satisfied about your financial situation?
- | | |
|---------------------------------------|---------|
| 1 very much satisfied..... | DNB4_04 |
| 2 satisfied | DNB4_04 |
| 3 not satisfied nor dissatisfied..... | DNB4_04 |
| 4 dissatisfied..... | DNB4_04 |
| 5 very dissatisfied..... | DNB4_04 |
| 99 don't know | DNB4_04 |
- DNB4_04 Have you invested in a share lease product in the past ten years?
- | | |
|------------|---------|
| 1 yes..... | DNB4_05 |
| 2 no | EINDE |
- DNB4_05 In which year does the contract for the most recent share lease product end or in which year does the contract for the most recent share lease investment end?
- | | |
|------------------|---------|
| year | DNB4_06 |
| don't know | DNB4_06 |
- DNB4_06 How much money did you invest or will you invest in total? Please give the amount in euro.
- | | |
|------------------|---------|
| amount..... | DNB4_07 |
| don't know | DNB4_07 |
- DNB4_07 Did you make a profit (or do you expect to make a profit) on this investment?
- | | |
|--|---------|
| 1 yes, a return of 10% or more per year | DNB4_08 |
| 2 yes, a return between 5-10% per year | DNB4_08 |
| 3 yes, a return between 0-5% per year | DNB4_08 |
| 4 no, I have more or less received my deposit back (or I will receive more or less my deposit back) | DNB4_08 |
| 5 no, I have received money back, but less than I have deposited (or I will receive money back, but less than I deposited) | DNB4_08 |
| 6 no, what is left is a debt (or what will be left is a debt) | DNB4_08 |
- DNB4_08 How much is the remaining debt (or will the expected remaining debt be)? Please give the amount in euro.
- | | |
|------------------|---------|
| amount..... | DNB4_09 |
| don't know | DNB4_09 |
- DNB4_09 Do you think you had been well-informed at the moment you bought the share lease product?
- | | |
|------------|----------|
| 1 yes..... | DNB4_010 |
| 2 no | DNB4_010 |
- DNB4_010 Were you aware of the fact that you would be investing with borrowed money when you entered into these share lease products?
- | | |
|------------|-------|
| 1 yes..... | EINDE |
| 2 no | EINDE |