

Documentation

CentER Savings Survey

1997

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1. Introduction

Since 1993, CentER annually collects economic data through a panel that consists of two to three thousand households. This survey is called the *CentER Savings Survey* (CSS). The purpose of the research based on the data of the CSS is to study the economic and psychological determinants of the saving behavior of households. This research project was originally part of the VSB-CentER Savings Project. The data are collected through the telepanel of CentERdata (*the CentERpanel*). With this method of data collection, the questionnaires are sent to the respondents by modem, the questionnaires are answered by the respondents on their home computers, and the answers are returned to CentERdata again by modem. The 1997 wave (the fifth wave) of the CentER Savings Survey was conducted over the period May-December 1997.

1.1 Six questionnaires

The CentER Savings Survey of 1997 consists of six questionnaires. Below, we give an overview of the topics that are covered by each of the questionnaires.

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

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

1.2 Eight data sets

The data from the six questionnaires are organized into six data sets (which are SPSS portable files). In addition, two data sets with derived data have been created: the first one includes derived data on (personal) income (see section 1.3 below); the second one includes derived data on assets, liabilities, and mortgages (see section 1.4 below). The names of the eight 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.	hhi97en.por	general information on the household	6135	2252
2.	wrk97en.por	household and work	3889	2252
3.	hse97en.por	accommodation and mortgages	2174	2138
4.	inc97en.por	health and income	3513	2074
5.	wth97en.por	assets and liabilities	3033	1860
6.	psy97en.por	economic and psychological concepts	2660	1641
7.	agi97en.por	aggregated data on income	3513	2074
8.	agw97en.por	aggregated data on assets, liabilities and mortgages	3396	2150

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:

$$nohhold \times 100 + nomem$$

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

Table 2. Variables at the beginning of each data file

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

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

Generally, the following coding has been applied: the answer option 'yes' receives value '1', and the option 'no' receives value '2'. With continuous (and some other) variables the answers 'don't know' and 'unknown' have been coded '-9'.

1.3 Aggregated data on income

The CentER Savings Survey includes many questions about sources of income the respondents may have. On the basis of these sources of income we have calculated the total gross and the total net income on a personal level. Details about the procedure (in SPSS and SAS) that has been applied in the calculations of the 1997 personal income data will be

provided on request. Table 3 includes an overview of the income components that were used to calculate the aggregated data on personal income.

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

Variable	description
NOHHOLD	Household index
NOMEM	Index of member of the household
WINST	Profits [gross]
OG	Real estate income/letting of rooms [gross]
HPREM	Premium for subsidized purchase of house [gross]
BEURS	Scholarship [net]
STUDLEN	Study loan [net]
ALIM	Alimony from spouse [gross]
ALIK	Alimony for children [net]
OTOEL	Parental support for studies [net]
FTOEL	Support from family [net]
RENTE	Interest/dividends/other income [gross]
ERF	Inheritance [net]
ZKP	Premium private medical insurance
HS	Rent subsidy [net]
HG	Allowance to adjust to new rent [net]
HWF	Rateable value of accommodation [gross]
HTR	Mortgage interest payments [gross]
LOON	Pay/salary [gross]
VUT	Early retirement benefits [gross]
WG	Reduced pay [gross]
PENS	Retirement pension/annuity [gross]
WW	Unemployment benefits [gross]
ZW	Sickness benefits [gross]
RWW	Long-term unemployment benefits [gross]
AAW	Disability benefits [gross]
WAO	Disability pension [gross]
IOAW	Benefits for elderly and partly disabled unemployed/self-employed [gross]
ABW	Social assistance (US: welfare)/benefits for self-employed [gross]
AOW	General old-age pension (US: social security payments) [gross]
AWW	General widows' and orphans' pension [gross]
LB	Paid income tax
IB	Calculated income tax
ZFP	Premium national health service/IZA premium
BTOT	Total gross income
NTOT	Total net income

The variables *nohhold* and *nomem* serve to identify the data record. The variables *winst* through *lb* are based on data from the questionnaires Health and Income and Accommodation and Mortgages. With each income component it is indicated whether it concerns a gross or a net income component. With *loon* through *aww* we have in principle used the gross amounts that were provided through the questionnaire Health and Income. If a respondent did not know the gross amount, he/she was asked to provide the net amount. When provided with a net account, we have converted the net amount into a gross amount. If a respondent has more than one employer, the variable *loon* is calculated by adding up the gross amounts of all employers. Total gross income is calculated as follows:

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

The total gross income is unknown (has a ‘missing value’) if (in the equation mentioned above) one of the income components from *loon* through *alim* is unknown. If one of the other components (from *winst* through *hwf*) is unknown, we consider this amount to be equal to zero in the calculation of the gross income. Note that negative alimony (paid alimony) is subtracted from the gross income, but that a negative profit (a loss) is not. Income tax *ib* is calculated on the basis of total gross income. Total net income is calculated as follows:

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

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

The premium for medical insurance is calculated as follows. First we calculate the premium for medical insurance for each income component from *loon* through *aww* (in the first equation mentioned above) separately, then we add them all up.

1.4 Aggregated data on assets, liabilities and mortgages

Introduction

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

A listing of the main asset, debt and mortgage components can be found in table 4 below. Where in the text below we refer to asset components, this is meant to also refer to debt and mortgage components. We will also speak of ‘subcomponents’. By subcomponents we mean the separate elements that make up the main asset, debt or mortgage component. For example, the subcomponents of the main asset component ‘checking accounts’ include the total number of separate checking accounts a respondent may have.

Construction of new variables

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

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

The ‘A’ variable indicates the number of subcomponents that a respondent claims to have. For example, if a respondent claims to have four deposit books, then the ‘A’ variable for the asset component ‘deposit books’ has the value ‘4’. For some main asset components (for example,

the employer-sponsored savings plan) the ‘A’ variable indicates a mere ‘yes’ or ‘no’: a respondent either has an employer-sponsored savings plan (the ‘A’ variable has the value ‘1’) or does not have an employer-sponsored savings plan (the ‘A’ variable has the value ‘0’).

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

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

The treatment of don’t know answers and bracketed answers

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

If a respondent reports a bracketed answer, we add the middle value of the bracket to the total amount of that main asset component. For example, if a respondent reports ‘between 1000 and 2000 guilders’ we add 1500 guilders to the total amount. In such cases we do not increase the value of the *missing value flag*. In case of a *final bracket* answer (e.g. ‘more than 50,000 guilders’), however, we add the lower bound of the *final bracket* (50,000 guilders) to the total amount, and increase the *missing value flag* by ten.

In the case of a *don’t know* answer we add zero guilders to the total amount of the asset component, and we increase the value of the *missing value flag* by one. For every subcomponent of a main asset component where a *don’t know* answer is recorded, the corresponding *missing value flag* is increased by one. For example, a respondent claims to have four checking accounts. For the first account the respondent gives an amount of 12,131 guilders and for the other three accounts the respondent answers *don’t know*. The total amount for the main asset component “checking accounts” will then be 12,131 guilders, and the *missing value flag* for “checking accounts” has the value 3.

Main asset, debt, and mortgage components

From the questionnaire ‘Assets and liabilities’ we obtain in total twenty-five main asset components (B1 through B25), eight debt components (S1 through S8), and one mortgage component (B19Hy). From the questionnaire ‘Accommodation and mortgages’ we obtain two main asset components (B26Og and B26Og) and two mortgage components (B26Hy and B26Hy).

Table 4 gives an overview of all main components. For each main asset, debt and mortgage component we have constructed the three variables explained earlier (A, B and C). For

example, when we look at ‘deposit books’ (B4), the variable B4A refers to the number of deposit books, the variable B4B refers to the total amount of money associated with the total number of deposit books, and B4C refers to the *missing value flag* for “deposit books”. For the main asset component “checking accounts” (B1), we have introduced two flags: one that refers to positive values (B1C) and one that refers to negative values (B1D).

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

Questionnaire Assets and Liabilities

B1	Checking accounts
B2	Employer-sponsored savings plans (1=Yes, 0=No)
B3	Savings arrangements, linked to a Postbank account
B4	Deposit books
B5	Savings or deposit accounts
B6	Savings certificates
B7	Single-premium annuity insurance policies
B8	Savings or endowment insurance policies
B9	Combined life insurance policies
B10	Pension scheme, not partly paid for by employer (1=Yes, 0=No)
B11	Growth funds
B12	Mutual funds and/or mutual fund accounts
B13	Bonds and/or mortgage bonds
B14	Stocks and shares
B15	Put-options bought (1=Yes, 0=No)
B16	Put-options written (1=Yes, 0=No)
B17	Call-options bought (1=Yes, 0=No)
B18	Call-options written (1=Yes, 0=No)
B19Og	Pieces of real estate, not being used for own accommodation
B19Hy	Mortgages on pieces of real estate, not being used for own accommodation
B20	Cars
B21	Motorbikes
B22	Boats
B23	Caravans
B24	Money lent out to family or friends (1=Yes, 0=No)
B25	Savings or investments not mentioned before
S1	Private loans
S2	Extended lines of credit
S3	Outstanding debts on hire-purchase contracts, debts based on payment by installment and/or equity-based loans
S4	Outstanding debts with mail-order firms, shops or other sorts of retail business
S5	Loans from family or friends
S6	Study loans
S7	Credit card debts (1=Yes, 0=No)
S8	Loans not mentioned before

Questionnaire Accommodation and Mortgages

B26Og	Owner of house (1=Yes, 0=No)
B26Hy	Mortgages on house
B27Og	Owner of a second house (1=Yes, 0=No)
B27Hy	Mortgages on second house

Example

Suppose that for a certain respondent B4A equals 5, B4B equals 65,000 and B4C equals 12. We know that for the main asset component B4 (deposit books) the value of the final bracket is ‘50000 guilders or more’. From the value of B4C we can deduce that one *final bracket* answer was given and that two *don’t know* answers were given. Since B4A equals 5 it follows

that for two deposit books either an exact answer or a non-final bracket answer was reported, adding up to 15,000 guilders.

1.5 Set-up of the documentation

The set-up of the documentation of the CentER Panel Survey follows the division into the six questionnaires that were mentioned in table 1. Chapters 2 through 7 of this documentation include a description of these questionnaires.

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

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

BURGST

What is your marital status?	
1 married (including separated), having community of property.....	JRBS
2 married (including separated), with a marriage settlement	JRBS
3 divorced from spouse	JRBS
4 living together with partner (not married).....	JRBS
5 widowed.....	JRBS
6 never married	
if not head of the household	BEZIG
if head of the household and GEBJAAR < 1953	KK
if head of the household and GEBJAAR >= 1953	KIDOUT

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

JRBS.....	[if married]
When (which year) did you get married? If you were married more than once, please give the date of the last marriage	MNDBS
[if divorced]	

When (which year) did you get your divorce?MNDBS
 [if living together with partner (not married)]
 When (which year) did you start living together?MNDBS
 [if widowed]
 When (which year) did you become widowed?MNDBS

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

IJ2401 thru IJ2410

Which source did you use to fill in the data on your salary with [EMPLOYER MENTIONED WITH IJ301]?
 1 written annual statement IZ1
 2 other written source..... IZ1
 3 no written source IZ1

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

RVUT Why did you use the early retirement arrangement?
 1 bad health BET
 2 reorganization of company/organization..... BET
 3 other reason ARVUT

ARVUT (string)

What other reason was this?..... BET

1.6 Differences between the questionnaires of 1997 and 1996

In this section, the differences between the questionnaires of 1997 and 1996 will be reported. This will be done separately for each questionnaire.

General information on the household

No changes.

Questionnaire Household and Work

The changes include:

- With the question *bezig*, the answer option ‘fulfilling military service’ has been left out.
- With respect to the current job, the formulation regarding the kind of contract has been changed (*loond* and *dienstv* have been replaced with *loond2* and *loond3*).
- The questions concerning professional pension plans are now preceded by a number of questions where more details are asked about the work situation of the respondent (see *pob* and *poc*).
- The questions concerning pension funds have been extended with four questions (see *p23aa* through *p23ae*).

Questionnaire Accommodation and Mortgages

The question where information is asked about the ending date of the mortgage has been replaced with a question concerning the term of the mortgage (see *hy41* through *hy45*).

Questionnaire Health and Income

This questionnaire has undergone a large number of changes. Some of these are merely textual changes to clarify the questions. For example, the questions about ‘self-employment’ have now been formulated as to also include free lance work and free professions. In some cases the order of the answer options was changed to prevent confusion. Below, we will limit ourselves to the changes that involve changes in the structure of the data set.

- The question *in17* has been removed. The taxable income is now asked directly.
- New questions have been added concerning interest paid on private loans, extended lines of credit, and other loans (see *in29a* and *in29b*).
- The number of employers for which information is asked about the employment period and the salary has been reduced from ten to three. As a result, not only the number of variables has been reduced, but also the variable names have been somewhat altered. For example, the variable names *ij1601* through *ij1610* (gross pay with 1st through 10th employer) have been replaced with *ij161* through *ij163* (gross pay with 1st through 3rd employer). Three questions have been added for cases where the respondent had more than three employers (*j16a*, *j16b* and *j16c*).
- In the questionnaire of 1996, the question about general-old age pension (US: social security payments) and other pensions turned out to be somewhat confusing. It often happens that pension funds pay out the general old-age pension together with the other pension. As a result, people sometimes don’t know what the general old-age pension amounts to. A question has been added to clarify this point (*inp27a*). The questions about the period in which the payments were received have been dropped (*ip121* through *ip234*).
- With respect to sickness benefits, a question is now asked about whether these payments are made directly by the employer(s) or whether they are made by the industrial insurance board (question *ii41a*). The amounts of the sickness benefits are only asked when the payments are made by the industrial insurance board.
- The questions about what income respondents find a good or a bad income, now involve annual income instead of monthly income (*psy1* through *psy6*).

Questionnaire Assets and Liabilities

This questionnaire has undergone a large number of changes. Many of these are merely textual changes, to clarify the questions. Also, with a number of questions where respondents are asked to provide an amount of money, bracketed answers were added. The questions where information was asked about interest or dividend income were removed. Table 5 provides an overview of all changes in this questionnaire.

Table 5. Changes in the questionnaire Assets and Liabilities (‘+’ = added, ‘-’ = removed, ‘*’ = changed)

block	Part of the questionnaire	variables	Description of the changes
---	Introduction	+ <i>bzr1, bzr1a</i>	two new questions about the work situation
bz1	Checking accounts	- <i>bet61-bet65,</i> <i>bet71-bet75,</i> <i>bet81-bet85</i>	The questions concerning the purpose of each checking account were removed
		- <i>bet161-bet165</i>	The question about being in the red on a checking account has been removed
		* <i>bet5, bet151-</i> <i>bet155</i>	brackets adjusted

bz2	Employer-sponsored savings plans	- <i>bz2, bed2, bed3</i> + <i>bdr2-bdr17</i>	'old' questions about employer-sponsored savings plans were removed New questions about employer-sponsored savings plans, including premium savings arrangements
bz3	Savings accounts linked to Postbank account	* <i>all questions</i> - <i>pos5, pos121-pos123</i> * <i>pos4, pos111-pos113</i>	The number of savings accounts that is inquired about was reduced from 5 to 3 Questions about interest were removed Brackets adjusted
bz4	Deposit books	* <i>all questions</i> * <i>all questions</i> - <i>boe5, boe111-boe115</i> * <i>boe4, boe101-boe103</i>	The questions about deposit books are now asked after the questions about savings accounts The number of deposit books that is inquired about was reduced from 5 to 3 The questions about interest received were removed brackets adjusted
bz5	Savings accounts (not linked to Postbank account)	* <i>all questions</i> * <i>all questions</i> - <i>spa5, spa1501-spa1510</i> - <i>spa1101-spa1110, spa1201-spa1210</i> * <i>spa4, spa141-spa144</i>	The questions about savings accounts are now asked after the questions about savings accounts linked to a Postbank account, and before the questions about deposit books. The number of savings accounts that is inquired about was reduced from 10 to 4. As a result, the variable names consist of 2 instead of 3 digits, for example <i>spa71-spa74</i> instead of <i>spa701-spa710</i> . The questions about interest were removed The questions about the type of account were removed Brackets adjusted
bz6	Savings certificates		No changes
bz7	Single premium annuity insurance policies	* <i>bz7</i> * <i>koo901-910, koo10a01-10a10</i> + <i>koo1201-koo1210</i>	[change in Dutch terminology] Are periodic premiums paid annually, monthly or quarterly brackets added
bz8	Endowment insurance policies	* <i>bz8</i>	The phrase 'savings or endowment insurance policies' has been replaced with 'endowment insurance policies'
bz9	Combined life insurance policies	- <i>bz9-lev95</i>	all questions removed
bz10	Private pension arrangements	- <i>bz10-pen5</i>	all questions removed
bz11	Growth funds	+ <i>gro3a</i>	brackets added
bz12	Investment funds and investment accounts	+ <i>bel5, bel121-bel125</i> - <i>bel4, bel111-bel115</i>	brackets added The question about interest or dividends received was removed
bz13	(Mortgage) bonds	- <i>obl4</i>	The question about interest generated by (mortgage) bonds was removed
bz14	Shares	+ <i>obl5</i> - <i>aan2b, aan2c, aan7a01-aan7a10, aan701-aan710</i>	brackets added The question about how much dividend income was generated by stocks and shares was removed

		+ <i>aan2d, aan801- aan810</i>	brackets added
bz15	Put options bought	+ <i>opt2a</i>	brackets added
bz16	Put options written	+ <i>opt4a</i>	brackets added
bz17	Call options bought	+ <i>opt6a</i>	brackets added
bz18	Call options written	+ <i>opt8a</i>	brackets added
----	Business capital	+ <i>ext4a, ext6a, ext11a, ext13a ext17a, ext18a</i>	brackets added
		+ <i>ext17b</i>	extra question about fiscal pension reserve [F.O.R.]
bz19	Real estate		No changes
bz20	Cars		No changes
bz21	Motorbikes		No changes
bz22	boats		No changes
bz23	Caravans		No changes
bz24	Money lent out to family/friends	- <i>uit4</i>	The question about interest was removed
bz25	Other assets		No changes
x	Other questions about assets	- <i>sp421-sp424</i>	The question about automatic savings arrangements was removed
x		- <i>bez1-bez2b</i>	The questions about planning to take out a new checking or savings account were removed
s1	Private loans	- <i>per501-per510</i>	The questions about interest were removed
s2	Extended lines of credit	- <i>doo601-doo610</i>	The questions about interest were removed
s3	Payment on installment	- <i>fin401-fin410</i>	The question about interest was removed
s4	Debts with mail-order firms etc.	- <i>ps301-ps310</i>	The question about interest was removed
s5	Loans with family or friends	- <i>fam301-fam310</i>	The question about interest was removed
s6	Study loans	- <i>stu301-stu310</i>	The question about interest was removed
s7	Credit cards debts		No changes
s8	Loans not mentioned before	- <i>and401-and410</i>	The question about interest was removed
s9	paid off debts	- <i>aflos2</i>	The question about interest was removed

Questionnaire Economic and Psychological Concepts

This questionnaire has been extended by a number of questions about the way people value opportunities in the future compared with the present (*tijd1n* through *tijd16n*). These questions are somewhat similar to the questions *tijd1* through *tijd18* from the questionnaire Economic and Psychological Concepts of 1995.

Questionnaire Personal Characteristics

The questionnaire Personal Characteristics was dropped.

2. General Information on the Household

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

- 1 nationwide representative panel GEBJAAR
 2 high-income panel GEBJAAR

GEBJAAR

- Year of birth of the respondent
 any answer GESLACHT

GESLACHT

- Sex of the respondent
 1 male POSITIE
 2 female POSITIE

POSITIE

- The respondent's position in the household
 1 head of the household ONDERW
 2 spouse ONDERW
 3 permanent partner (not married) ONDERW
 4 parent (in law) ONDERW
 5 child living at home ONDERW
 6 housemate ONDERW
 7 other ONDERW
 -9 unknown ONDERW

ONDERW

- Highest level of education attended
 1 kindergarten/primary education SCHOLING
 2 continued primary education [VGLO] or elementary secondary education [LAVO] SCHOLING
 3 continued special (low-level) education [MLK , VSO, LOM], secondary education
 [MAVO/MULO] SCHOLING
 4 pre-university education [HAVO, VWO, Atheneum, Gymnasium, HBS, MMS, Lyceum] SCHOLING
 5 junior vocational training [e.g. LTS, LEAO, Lagere Land- en Tuinbouwschool] SCHOLING
 6 senior vocational training [e.g. MTS, MEAO, Middelbare Land- en Tuinbouwschool] SCHOLING
 7 vocational colleges [e.g. HTS, HEAO, opleidingen MO-akten] SCHOLING
 8 vocational colleges 2nd tier [e.g. accountant NIVRA, actuaris, opleidingen MO-B-akten]
 SCHOLING
 9 university education SCHOLING
 10 special (low-level) education [speciaal onderwijs] SCHOLING
 11 vocational training through apprentice system [leerlingwezen] SCHOLING
 12 other sort of education/training SCHOLING
 -9 unknown SCHOLING

SCHOLING

- Highest level of education completed
 1 kindergarten/primary education BEZIGBEL
 2 continued primary education [VGLO] or elementary secondary education [LAVO] BEZIGBEL
 3 continued special (low-level) education [MLK , VSO, LOM], secondary education
 [MAVO/MULO] BEZIGBEL
 4 pre-university education [HAVO, VWO, Atheneum, Gymnasium, HBS, MMS, Lyceum] BEZIGBEL
 5 junior vocational training [e.g. LTS, LEAO, Lagere Land- en Tuinbouwschool] BEZIGBEL
 6 senior vocational training [e.g. MTS, MEAO, Middelbare Land- en Tuinbouwschool] BEZIGBEL
 7 vocational colleges [e.g. HTS, HEAO, opleidingen MO-akten] BEZIGBEL

8 vocational colleges 2nd tier [e.g. accountant NIVRA, actuaris, opleidingen MO-B-akten].....	BEZIGBEL
9 university education.....	BEZIGBEL
10 special (low-level) education [speciaal onderwijs]	BEZIGBEL
11 vocational training through apprentice system [leerlingwezen].....	BEZIGBEL
12 other sort of education/training	BEZIGBEL
-9 unknown	BEZIGBEL

BEZIGBEL

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

BEZIG1 thru BEZIG12

Every occupation selected by the respondent (1=yes, 2=no)	
1 employed on a contractual basis.....	AANTALHH
2 works in own business	AANTALHH
3 military service first training.....	AANTALHH
4 looking for work after having lost job.....	AANTALHH
5 looking for first-time work.....	AANTALHH
6 student.....	AANTALHH
7 works in own household	AANTALHH
8 retired [AOW, VUT].....	AANTALHH
9 disabled	AANTALHH
10 unpaid work, keeping benefit payments.....	AANTALHH
11 works as a volunteer.....	AANTALHH
12 other occupation	AANTALHH

AANTALHH

Number of household members	
any answer	AANTALKI

AANTALKI

Number of children in the household	
any answer	STED

STED Degree of urbanization of the town/city of residence (see CBS, 1992, "Een nieuwe maatstaf voor stedelijkheid: de omgevingsadressendichtheid", in: Maandstatistiek van de bevolking, July 1992)	
1 very high degree of urbanization (more than 2500 residences per km ²)	REGIO
2 high degree of urbanization (1500 to 2500 residences per km ²)	REGIO
3 moderate degree of urbanization (1000 to 1500 residences per km ²)	REGIO
4 low degree of urbanization (500 to 1000 residences per km ²)	REGIO
5 very low degree of urbanization (less than 500 residences per km ²)	REGIO

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

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

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

WOONVORM

Composition of the household. The respondent:

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

ACCOUNT

Which member of the household is most involved with the financial administration of the household?

By financial administration we mean making the payments for rent/mortgage, taking out loans, taking care of tax declarations, etc.

	1 I.....	KOSTWIN
	2 somebody else.....	KOSTWIN

KOSTWIN

Who is the main wage earner of the household?

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

1 IPARTNER
2 somebody elsePARTNER

PARTNER

Is there a partner present in the household?

1 yesEND
2 noEND

END General Information on the Household

3. Questionnaire Household and Work

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

BURGST

What is your marital status?

- 1 married (including separated), having community of propertyJRBS
 2 married (including separated), with a marriage settlementJRBS
 3 divorced from spouseJRBS
 4 living together with partner (not married).....JRBS
 5 widowedJRBS
 6 never married
- if not head of the household BEZIG
 if head of the household and GEBJAAR < 1953 KK
 if head of the household and GEBJAAR >= 1953KIDOUT

JRBS [if married]

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

[if divorced]

When (which year) did you get your divorce?MNDBS

[if living together with partner (not married)]

When (which year) did you start living together?MNDBS

[if widowed]

When (which year) did you become widowed?MNDBS

MNDBS

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

if not head of the household BEZIG

if head of the household and GEBJAAR < 1953 KK

if head of the household and GEBJAAR >= 1953KIDOUT

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

KK Do you have any grandchildren?

1 yes HKK

2 noKIDOUT

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

KIDOUT

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

1 yesHKIDOUT

2 no BEZIG

HKIDOUT

How many of your children do not/no longer belong to your household?

if 0 BEZIG

if > 0..... D1

The text and questions below are only presented to the respondent if the answer to HKIDOUT was more than 0.

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

- D1 Day of date of birth first child (not/no longer being a member of the household)..... D2
- D2 Month of date of birth first child..... D3
- D3 Year of date of birth first child
if more than 1 child (HKIDOUT>1) D4
if not more than 1 child (HKIDOUT=1) GESL01
- D4 Day of date of birth second child D5
- D5 Month of date of birth second child D6
- D6 Year of date of birth second child
if more than 2 children (HKIDOUT>2) D7
if not more than 2 children (HKIDOUT=2) GESL01

D7 thru D30
The same procedure for the third thru the tenth child GESL01

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

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

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

REDAF02
What is the main reason for this SECOND child not/no longer being a member of the household?

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

GESL03 thru GESL10

The same procedure for the third thru the tenth childREDAF03

REDAF03 thru REDAF10

The same procedure for the third thru the tenth child BEZIG

The following questions concern paid jobs and pensions. We start with a question that has also been asked in one of the earlier questionnaires. Here, the answering options have been formulated in a slightly different way. On the screen below you will be asked what you consider to be your primary occupation. This concerns the occupation that you spend most of your time on.

Paid jobs are considered to be:

- self-employed (own business/practice, free lance work);
- work in the family business (business of spouse or parents);
- employed on a contractual basis [loondienst];
- sheltered workshop [sociale werkplaats];
- in training at a company or institution, receiving wage or salary;
- trainee/apprentice, receiving wage or salary.

BEZIG What do you consider to be your primary occupation?

- 1 paid job LOOND2
- 3 looking for a job after having lost my former jobBET
- 4 looking for first-time work/looking for work after having been without a job for a long time.....BET
- 5 student, trainee/apprentice receiving only an allowance for expensesBET
- 6 work in my own household.....BET
- 7 retired, living off interest-yielding investments VUT
- 8 early retirement RVUT
- 9 (partially) disabled AFGEK
- 10 unpaid work, keeping my benefit payments.....BET
- 11 work as a volunteerBET
- 12 otherBET

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 yesRVUT
- 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 JAARW

2 no OITW

OITW Have you ever had a paid job?

1 yes JWERKL

2 no ZOEK

For routing purposes, please note the following: if BEZIG=1 or BET=1, the respondent 'has a paid job now'. If BEZIG... 1 and BET... 1 and OITW=1, the respondent 'used to have a paid job'.

If you have more than one paid job, 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? Note: being the director of a private limited company is employment on a contractual basis.

1 employed on a permanent basis LOOND3

2 employed on a temporary basis LOOND3

3 stand-by work UREN2

4 temping UREN2

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 government SCHAAL1

2 yes, employed by a private limited company UREN2

3 yes, employed by another institution (public limited company, foundation, association, or cooperative society) UREN2

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-employed ROUTING VARIABLE 1

2 work(ed) in the family business ROUTING VARIABLE 1

3 free lance ROUTING VARIABLE 1

SCHAAL1

Do/did you work as a civil servant or professional soldier?

- 1 yes, civil servant.....SCHAAL2
 2 yes, professional soldier.....SCHAAL2
 3 noROUTING VARIABLE 1

SCHAAL2 (string)

Please provide the salary-scale or rank that you have/had as a civil servant/professional soldier .. UREN2

ROUTING VARIABLE 1 (this variable does not appear in the data set)

Do you have a paid job now, or did you use to have a paid job?

- I have a paid job nowFUNCTIE
 I used to have a paid job.....UREN2

FUNCTIE (string)

What position or occupation did you have with your last employer? UREN

UREN How many hours per week did you, at your last job, have to work according to your contract?

number of hours:DIGITS

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

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

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

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

- 1 yes UURWERK
 2 no HOEDAN

HOEDAN (string)

How would you describe your position/occupation? UURWERK

UREN2 How many hours per week do you have to work according to your contract? (not self-employed)

How many hours per week do you normally work? (self-employed)

- number of hours:
 if LOOND = 1, 2, or 3: UURWERK
 if LOOND = 4: VAKAN

UURWERK

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

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

- if paid job NOW VAKAN
 if USED TO HAVE a paid job VAKVERL

VAKAN

How many days off did you take in 1996? (self-employed)

How many days off (including holidays as a consequence of reduced working time) did you take with your employer in 1996? (not self-employed)

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

number of days:.....MWERK

VAKVERL

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

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

number of days:.....MWERK

MWERK

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

1 yesEWERK

2 noJFULL

EWERK

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

year:JFULL

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

number of years:.....JPART

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

number of years:.....

if paid job NOWJAARW

if USED TO HAVE a paid jobJWERKL

JAARW

Which year did you start work at your current job?

if after 1990.....MAANDW

if before or during 1990REIS

MAANDW

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

REIS How much time does it normally take to get from HOME to WORK?POB

POB

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

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

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

BERPENS

Do/did you take part in a professional pension plan through your (current) (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 BREUK

WBERPENS

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

- 1 lawyers BREUK
- 2 pharmacists BREUK
- 3 doctors (GPs and specialists) BREUK
- 4 veterinarians BREUK
- 5 physiotherapists..... BREUK
- 6 (junior) notaries..... BREUK
- 7 dentists/orthodontists employed by the National Health Service BREUK
- 8 midwives BREUK
- 9 independent consulting actuaries BREUK
- 10 exchange brokers..... BREUK
- 11 none of the above-mentionedWBP DAN

WBP DAN (string)

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

AANBV

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

- 1 yes RPENSBV
- 2 no WPENS

RPENSBV

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

- 1 yesAPENSBV
- 2 no WPENS

APENSBV

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

- 1 yesPFONDS1
- 2 no BREUK

WPENS

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

- 1 yes PFONDS1
2 no BREUK

PFONDS1

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

- 1 ABP BREUK
2 TNO BREUK
3 PGGM AANV
4 Metaalnijverheid AANV
5 Bouwnijverheid AANV
6 Metaalindustrie AANV
7 Spoorwegpensioenfonds AANV
8 Grafische bedrijven AANV
9 Landbouw AANV
10 Vervoer en havenbedrijf AANV
11 Detailhandel AANV
12 no, none of the above-mentioned pension funds PFONDS2

PFONDS2

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

- 12 Beroepsvervoer over de weg AANV
13 Schildersbedrijven AANV
14 Woningcorporaties AANV
15 KPN BREUK
16 Philips (A+B) BREUK
17 Shell BREUK
18 KLM BREUK
19 ABN+Amro BREUK
20 Hoogovens BREUK
21 ING bank + Postbank BREUK
22 no, none of the above-mentioned pension funds PFONDS3

PFONDS3

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

- 22 Progress (Unilever) BREUK
23 AKZO BREUK
24 PVM (DSM) BREUK
25 Rabobankorganisatie BREUK
26 Stork BREUK
27 Ahold BREUK
28 none of the above-mentioned SPFONDS

Pension plans are often executed by pension funds and/or insurance companies. The following categories can be distinguished:

- a: pension funds of (big) companies
b: pension funds of particular branches of industry
c: individual and joint retirement insurance policies, contracted by the employer with a life-insurance company.

SPFONDS

What kind of pension arrangement do/did you have through your current/last employer?

- 1 arrangement through a pension fund of a (big) company NAAMPENS
2 arrangement through a pension fund of a branch of industry NAAMBDRT
3 retirement insurance, taken out with an insurance company, partly paid for by my employer JAARV
4 don't know INDEX

NAAMPENS (string)
 What is/was the name of this pension fund? BREUK

NAAMBDRT (string)
 Which branch of industry do/did you work in?..... PENSBDRT

PENSBDRT (string)
 What is/was the name of the pension fund of this branch of industry? AANV

AANV Do/did you, in addition to the pension that you just mentioned, have additional retirement insurance with an insurance company that is/was partly paid for by your employer?
 1 yes JAARV
 2 no INDEX

JAARV When (which year) was this insurance taken out?
 year: EIGEN

EIGEN Do/did you have to pay part of the premium for this additional retirement insurance yourself?
 1 yes EIGPERC
 2 no INDEX

EIGPERC
 What part of this premium do/did you have to pay for yourself?
 percentage: WPREMI

WPREMI
 Do you have to pay for the premium for this insurance per:
 1 4 weeks.....HPREMI
 2 monthHPREMI
 3 quarterHPREMI
 4 year.....HPREMI

HPREMI
 How much is/was the premium for this additional retirement insurance that you have/had to pay for per 4 weeks/month/quarter/year? Do NOT include the part of the premium paid for by your employer.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 P23AA
 2 no P23AA
 3 unknown..... P23AA

P23AA
 Did the pension fund that you are associated with through your current/last job, in 1996, send you an overview of the pension rights that you have built up?
 1 yesP23AB

2 noP23AC

P23AB

According to this overview, how much pension had you built up until 1 January 1997 through your current/last employer? Explanation: suppose you would have your current marital status. Do not include general old-age pension/social security payments. If you really don't know, type -9 (minus nine).
amount: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 yes P23AD
2 noBREUK

P23AD

Did those other pension funds, in 1996, send you an overview of your pension rights?

1 yesP23AE
2 noBREUK

P23AE

According to this/these overview(s), how much pension had you built up until 1 January 1997 with those other pension funds? Explanation: suppose you would have your current marital status. Do not include general old-age pension/social security payments. If you really don't know, type -9 (minus nine).

amount:BREUK

BREUK

Did you ever have a break in your pension plan when you changed jobs? With such a premium plan break the new employer doesn't correct the pension (to salary-rises) built up during the years you worked with your former employer.

1 yes HBREUK
2 noHJPENS

HBREUK

How many times did you have such a break in your pension plan?

number of times:JBREUK

JBREUK

When (which year) did you have the last break in your pension plan?

year:HJPENS

HJPENS

For how many years in total have you been building up entitlement to a (retirement) pension?

if paid job NOW, GEBJAAR<1943 and BEZIG = 6 or 7 LFTPENS
if USED TO HAVE a paid job, GEBJAAR<1943 and BEZIG = 6 or 7 PERCPENS
otherwise BIJBAAN

LFTPENS

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

age: PERCPENS

PERCPENS

How much do you expect your net retirement pension (including general old-age pension/social security) to be (in percentages) in relation to the net income you will have just before you retire?

PERCENTAGE of net income just before retirement: BIJBAAN

BIJBAAN

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

1 yes, an additional job (second paid job)..... HBIJB

2 yes, through own business or firm, not mentioned before HBIJB

3 no, no additional job or second paid job ZWERK

HBIJB How many hours per week do you normally work at this additional job or second job? It doesn't make

any difference whether overtime work is paid for or not. ZWERK

ZWERK

How many hours per week WOULD YOU LIKE to work in total? If you have more than one job, give

the sum total for all jobs. ZOEK

JWERKL

When (which year) did you stop working?

if AFTER 1990 MWERKL

if BEFORE 1990..... PLOON

MWERKL

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

if LOOND=4 (self-employed) ZOEK

otherwise PLOON

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

1 week LASTLOON

2 4 weeks..... LASTLOON

3 month LASTLOON

4 year..... LASTLOON

LASTLOON

How much was your take-home pay at your last job per week/per 4 weeks/per month/per year? .. RWEK

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

1 marriage ZOEK

2 birth of child..... ZOEK

3 health, disablement..... ZOEK

4 studies ZOEK

5 military service, first training..... ZOEK

6 resigned for personal reasons ZOEK

7 sold my own business..... ZOEK

8 end of family business (business/company of partner/spouse) ZOEK

9 dismissal because the company was closed ZOEK

10 dismissal for another reason..... ZOEK

11 early retirement, mandatory retirement ZOEK

12 retired, started living off interest-yielding investments..... ZOEK

13 other reason ZOEK
 14 don't know ZOEK

ZOEK Are you looking for a(nother) job at the moment?
 1 yes, I am seriously looking for a(nother) job LOONM
 2 yes, I am thinking about looking for a(nother) job..... LOONM
 3 no, I have already found a(nother) job but I haven't started working there yet MLOON1
 4 no, I am not looking for a(nother) job.....
 if BEZIG=3, 4, 10 OR 11.....RNZOEK
 otherwise MLOON1

RNZOEK

For what reason are you not looking for a paid job?
 1 doing a course/studying..... MLON1
 2 fulfilling my military service/alternative national service..... MLON1
 3 work in my own household..... MLON1
 4 (partially) disabled [WAO, AAW, etc.] MLON1
 5 living off interest-yielding investments..... MLON1
 6 (early) retired MLON1
 7 other MLON1

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

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

MLON1 TAKE-HOME PAY IN GUILDERS: (0 = not applicable) MLONP1

MLONP1

Per:
 1 = week DON1
 2 = 4 weeks DON1
 3 = month DON1
 4 = year DON1
 0 = not applicable..... DON1

DON1 Would you accept that other job?
 1 I would never do that
 0 I would accept that job.....
 if respondent has paid job NOW RAWERK
 otherwise JAWERK

RAWERK

For what reasons are you looking for another job?
 1 (probably) lose my current job..... HZOEK1
 2 consider my current job as preliminary HZOEK1
 3 want to earn more..... HZOEK1
 4 want to work in a better work environment HZOEK1
 5 want an additional job, want to earn something extra HZOEK1
 6 want to work fewer hours..... HZOEK1

- 7 want to work more hours..... HZOEK1
- 8 don't like my current job..... HZOEK1
- 9 want a job that gives more security..... HZOEK1
- 10 changed circumstances at home..... HZOEK1
- 11 other reason.....ARAWERK

ARAWERK (string)

What other reason do you have in mind? HZOEK1

JAWERK

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

year: MAWERK

if >1993:.....MAWERK

if <=1993: HZOEK1

MAWERK

And since which month? Please indicate the month by a number: (1=January, etc.) HZOEK1

HZOEK1 thru HZOEK9

Please describe the ways you have been looking for a job during the past two months. More than one answer is possible here.

1 answered advertisements..... HSOL

2 placed advertisements myself..... HSOL

3 asked around with employers..... HSOL

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

5 through a job center..... HSOL

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

7 reading advertisements..... HSOL

8 other HSOL

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

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

number of times:AUUR

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

How many hours per week would you like to work?

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 IN GUILDERS:PERLOON

PERLOON

Per:

1 = week..... MLOON1

2 = 4 weeks MLOON1

3 = month..... MLOON1

4 = year MLOON1

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

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

MLOON1

TAKE-HOME PAY IN GUILDERS: (0= not applicable) MLOONP1

MLOONP1

Per:

1 = week DOEN1
 2 = 4 weeks DOEN1
 3 = month DOEN1
 4 = year DOEN1
 0 = not applicable DOEN1

DOEN1 Would you accept that other job?

1 I would never do that LOONM
 0 I would accept that job LOONM

Now we would like to know the minimum pay you would like to earn in a new job. If you would be offered a job with [...] 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 INCOME IN GUILDERS: (0 = not applicable) PERLOONM

PERLOONM

Per:

1 = week HLOONV
 2 = 4 weeks HLOONV
 3 = month HLOONV
 4 = year HLOONV
 0 = not applicable HLOONV

HLOONV

How much is the NET income that you expect to earn? Please round off the amount to the nearest guilder.

NET INCOME IN GUILDERS: LOONVP

LOONVP

Per:

1 = week END
 2 = 4 weeks END
 3 = month END
 4 = year END
 0 = not applicable END

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 former accommodation, and your plans to move (if any). We start with questions about your CURRENT accommodation.

- WO1 Are you the tenant, subtenant, or owner of your CURRENT accommodation? If you live in more than one house, please report the most important one.
- | | |
|-------------------|-----|
| 1 tenant..... | WO2 |
| 2 subtenant | WO2 |
| 3 owner..... | WO2 |
| 4 rent free | WO2 |
- WO2 What kind of house do you live in? If you live in more than one house, please report the most important one.
- | | |
|---|------|
| 1 single-family-house, detached..... | WO4 |
| 2 single-family-house, end terrace house (corner of row of houses)..... | WO4 |
| 3 single-family-house, semi-detached (duplex) | WO4 |
| 4 single-family-house, terrace house (rowhouse)..... | WO4 |
| 5 apartment, (upstairs or ground-floor) flat..... | WO4 |
| 6 farm or gardener's house | WO4 |
| 7 dwelling with shop or workshop | WO4 |
| 8 other dwelling on business premises..... | WO4 |
| 9 rent a room | WO4 |
| 10 other sort of accommodation..... | WON2 |
- WON2 (string)
What other sort of accommodation is that?..... WO4
- WO4 In which of the periods mentioned below was the house that you live in built (indicate the year that it was finished)?
- | | |
|-------------------------------|-----|
| 1 before 1945 | WO5 |
| 2 between 1945 and 1955..... | WO5 |
| 3 between 1955 and 1965..... | WO5 |
| 4 between 1960 and 1965..... | WO5 |
| 5 between 1965 and 1970..... | WO5 |
| 6 between 1970 and 1975..... | WO5 |
| 7 between 1975 and 1980..... | WO5 |
| 8 between 1980 and 1985..... | WO5 |
| 9 between 1985 and 1990..... | WO5 |
| 10 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.
- | | |
|------------------|-----|
| any answer | WO7 |
|------------------|-----|
- WO7 How many ROOMS does your accommodation include (not including those belonging to the business part of your house)? Do include: bedroom, hobby room, study, living room. Do not include: kitchen, bathroom, toilet, open attic, hall, corridor, storeroom.

- number of rooms: WO8
- WO8 What is the area of your living room? If you have an open kitchen, don't include that area in this measurement. Area is length x width.
number of m2: WO9
- WO9 Is there a garage belonging to your accommodation (that does not belong to the business part of your house)?
1 yes WO10
2 no WO10
- WO10 Is there a garden, (court)yard, or patio with your house (that does not belong to the business part of your house)?
1 yes WO11
2 no
if tenant/subtenant of current accommodation (WO1=1 of WO1=2) WO15
if owner of current accommodation (WO1=3).....ROUTING VARIABLE 1A
if rent free accommodation (WO1=4)..... WO53
- WO11 What is the area of this garden, (court)yard, or patio? Please add up area of front and back yard. Area is length x width.
number of m2:
if tenant/subtenant of current accommodation (WO1=1 of WO1=2) WO15
if owner of current accommodation (WO1=3).....ROUTING VARIABLE 1A
if rent free accommodation (WO1=4)..... WO53
- WO15 Do you pay rent per:
1 month WO16
2 quarter WO16
3 six months WO16
4 year..... WO16
- WO16 How much is the rent per [PERIOD] according to the (written or oral) contract; if any, include charges for service, gas, electricity, central antenna system, etc. for your accommodation (excluding the business part of your house). If you really don't know, type 0 (zero).
amount rounded off to the nearest guilder: WO16A
- WO16A
Does this rent include charges for water, electricity, gas, heating and energy, and/or other service charges?
1 yes WO18
2 no WO20
- WO18 How much are these charges for water, electricity, gas, heating and energy, and/or other service charges, THAT ARE INCLUDED IN THE RENT, in total? If you really don't know, type 0 (zero).
amount rounded off to the nearest guilder: WO20
- WO20 Do you receive a rent allowance?
1 yes WO21
2 no WO25

- WO21 Do you receive this rent allowance:
 1 per month WO22
 2 per quarter WO22
 3 per six months WO22
 4 per year..... WO22
- WO22 How much is this rent allowance per month/quarter/six months/year? If you really don't know, type 0 (zero).
 amount rounded off to the nearest guilder: WO24
- WO24 Many housing corporations and municipal housing agencies deduct the rent allowance from the rent. In your situation, is the rent allowance deducted from the rent?
 1 yes WO25
 2 no WO25
- WO25 Do you receive an allowance to help you adjust to the new (higher) rent?
 1 yes WO26
 2 no WO53
- WO26 How much is this allowance for this year? If you really don't know, type 0 (zero).
 amount rounded off to the nearest guilder: WO53
- ROUTING VARIABLE 1A
 Since when (which year) have you (has your household) lived at the present address?
 since 1989 or later (WO5>1988)..... WO30
 since 1988 or before (WO5<1989) WO32
- WO30 Have you received a gift from your parents (or other relatives) to help finance the purchase or interior of your CURRENT accommodation?
 1 yes WO31
 2 no WO32
- WO31 How much (IN GUILDERS) did you receive from your parents (or other relatives) to help finance (the interior of) your CURRENT accommodation? If you really don't know, type 0 (zero).
 number of guilders WO31A
- WO31A
 When (which year) did you receive that money for your CURRENT accommodation?
 year: WO32
- WO32 Would you have chosen to buy a more expensive house if you had been able to receive a larger mortgage loan on the basis of your income at that time?
 1 yes WO33
 2 no WO33
- WO33 When you were looking for your current accommodation, did you pay a real estate agent to locate a house for you?
 1 yes WO34
 2 no WO34

- WO34 How much did you pay for your house (not including the business part of your house). Exclude costs of taking over moveable property. PLEASE GIVE THE AMOUNT IN THOUSANDS OF GUILDERS, so 80,000 is 80.
purchase price (x 1000):..... WO34A
- WO34A Under which conditions did you buy your house?
Standard: costs to the buyer. In case of newly built houses: no costs to the buyer.
1 costs to the buyer..... WO41
2 no costs to the buyer..... WO41
3 other W0N35
- W0N35 (string)
What other conditions were these?..... WO41
- WO41 About how much do you expect to get for your residence (not including the business part) if you sold it today (empty and not let)? If you really don't know, type 0 (zero).
selling value (x 1000):.....
if WO2=5 WO42
otherwise WO45
- WO42 Do you pay any kind of service charges or charges to a home owners' association?
1 yes WO43
2 no WO45
- WO43 Do you pay these service charges or charges to a home owners' association per:
1 month WO44
2 quarter WO44
3 six months WO44
4 year..... WO44
- WO44 How much are these charges per month/quarter/six months/year?
amount rounded off to the nearest guilder: WO45
- WO45 In especially the biggest cities in The Netherlands it often is the case that the land on which a house stands is not sold, but remains the property of the local authorities. This land is then let on a long lease. Is the ground on which your house stands your own property, or is it let on a long lease, or was the lease paid off when you bought the house?
1 own property WO48
2 let on a long lease WO46
3 lease paid off with the sale WO48
4 unknown..... WO48
- WO46 Do you pay for the long lease per:
1 month WO47
2 quarter WO47
3 six months WO47
4 year..... WO47

- WO47 How much do you pay for this long lease per month/quarter/six months/year? If you really don't know, type 0 (zero).
amount rounded off to the nearest guilder: WO48
- WO48 Are there one or more mortgages on this accommodation? LOANS, e.g. from parents will be reported later.
1 yes WO49
2 no WO53
3 unknown..... WO53
- WO49 How many mortgages are there on this accommodation? 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

4.2 Mortgages

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

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

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

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

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

HYP11 thru HYP15

Do you have a municipal mortgage guarantee for your [1st thru 5th] mortgage?

- 1 yesHYP21 thru HYP25
2 noHYP21 thru HYP25

HYP21 thru HYP25

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

- 1 ABN AmroHYP41 thru HYP45
2 PostbankHYP41 thru HYP45
3 RabobankHYP41 thru HYP45

4 ING Bank (NMB)	HYP41 thru HYP45
5 VSB Bank	HYP41 thru HYP45
6 SNS Bank	HYP41 thru HYP45
7 Nationale Nederlanden.....	HYP41 thru HYP45
8 AEGON.....	HYP41 thru HYP45
9 AMEV	HYP41 thru HYP45
10 Bouwfonds Nederlandse Gemeenten	HYP41 thru HYP45
11 ABP.....	HYP41 thru HYP45
12 other financial institution	HYP31 thru HYP35

HYP31 thru HYP35 (string)

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

any answerHYP41 thru HYP45

HYP41 thru HYP45

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

1 annuity mortgage.....	HYP61 thru HYP65
2 traditional life-insurance mortgage	HYP61 thru HYP65
3 improved traditional life-insurance mortgage	HYP61 thru HYP65
4 linear mortgage	HYP61 thru HYP65
5 endowment mortgage	HYP61 thru HYP65
6 other	HYP51 thru HYP55

HYP51 thru HYP55 (string)

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

any answerHYP61 thru HYP65

HYP61 thru HYP65

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

any answerHY11 thru HY15

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

HY11 thru HY15

How much was the loan at the time you took out the [1st thru 5th] MORTGAGE? If you really don't know, type 0 (zero).

any answerHY21 thru HY25

HY21 thru HY25

How much of the loan of the [1st thru 5th] MORTGAGE is left at present? With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance. If you really don't know, type 0 (zero).

any answerHY31 thru HY35

HY31 thru HY35

What is the current interest rate of the [1st thru 5th] MORTGAGE? If you really don't know, type 0.00 (zero).

any answerHY71 thru HY75

HY71 thru HY75

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

- 1 yesHY81 thru HY85
- 2 noHY41 thru HY45

HY81 thru HY85

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

any answerHY91 thru HY95

HY91 thru HY95

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

any answerHY41 thru HY45

HY41 thru HY45

What is the 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:

- 1 per monthHY61 thru HY65
- 2 per quarterHY61 thru HY65
- 3 per six monthsHY61 thru HY65
- 4 per year.....HY61 thru HY65

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

HY61 thru HY65

How much do you pay now on all mortgage expenses for the [1st thru 5th] MORTGAGE on your [property mentioned earlier] per month/quarter/six months/year? If you really don't know, type 0 (zero).

any answer WO53

End of section about Mortgages

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..... WO54
- 2 yes, actively looking for other accommodation to buy WO54
- 3 yes, actively looking for other accommodation to rent WO56
- 4 yes, considering buying other accommodation WO56
- 5 yes, considering renting other accommodation WO56
- 6 no, have already found other accommodation, but have yet to move there WO68
- 7 no, not looking for other accommodation WO68
- if WO5>1988 WO71
- if WO5<=1988 WO89

WO54 Do you expect to receive a gift by your parents (in law) (or other relatives) to help finance the purchase or the interior of your FUTURE ACCOMMODATION?

- 1 yes WO55
- 2 no WO561

WO55 How much (IN GULDERS) do you expect to receive from your parents (in law) (or other relatives) to finance (the interior of) your FUTURE ACCOMMODATION? If you really don't know, type 0 (zero). amount: WO561 thru WO568

WO56 is a type of question where respondents can give more than 1 answer. This is recorded in the data as follows. Variable WO56 is stored as a binary digit in the variables WO561 thru WO568 (8 categories, WO561=1 means that the first category has been selected, WO561=2 means that the first category has not been selected etc.). Questions WO58, WO59, WO60, WO61, WO69, WO83, WO85, WO86, WO87, and WO88 are also of this type.

WO561 thru WO568

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

- 1 want to move to another part of the country WO581 thru WO586
- 2 composition of the household has changed WO591 thru WO595
- 3 health or old age
if WO53=6 (already found new house) WO68
otherwise WO68
- 4 current accommodation is soon to be pulled down or renovated
if WO53=6 (already found new house) WO68
otherwise WO68
- 5 want to improve living conditions WO601 thru WO605
- 6 want to spend less or more on housing costs WO611 thru WO616
- 7 have new workplace WO68
- 8 other reason WO57

WO57 (string)

What other reason do you have in mind?
any answer WO68

WO581 thru WO586

What are the most important reasons that you want to move to another part of the country?

- 1 studies WO68
- 2 want to live closer to current work WO68
- 3 have new workplace WO68
- 4 better chance of finding another job in another part of the country WO68
- 5 lower housing costs in another part of the country WO68
- 6 other reasons for wanting to move to another part of the country WO68

WO591 thru WO595

What are the most important changes in the composition of your household, for which reasons you want to move? More than 1 answer is possible here.

- 1 marriage or living together arrangement begun WO68
- 2 divorce or living together arrangement terminated WO68
- 3 want to live on my own WO68
- 4 birth of child WO68
- 5 other change in the composition of the household WO68

WO601 thru WO606

What are the most important reasons that you want to improve your living conditions?

- 1 current living environment not sufficiently attractive WO68
- 2 building construction of current accommodation not satisfying WO68
- 3 too few rooms in current accommodation WO68
- 4 area of current accommodation too small WO68

- 5 want to utilize financial means to improve standard of living WO68
- 6 other reason WO68

WO611 thru WO616

What are the most important reasons that you want to spend less or more on housing costs?

- 1 want to live in a smaller and cheaper house WO68
- 2 current accommodation is more expensive than other accommodation of comparable size WO68
- 3 want to buy instead of rent WO68
- 4 want to invest more money in another house than I have invested in my present house WO68
- 5 want to rent instead of buy WO68
- 6 other reason WO68

WO68 For how long have you been actively looking for other accommodation? Until now, for how long have you been actively looking for other accommodation?

number of months: WO69

WO691 thru WO699

What have you done (thus far) to find other accommodation? More than 1 answer is possible here.

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

WO70 (string)

What other things have you done?

- if WO5>1988 WO71
- otherwise WO89

Explanation if WO53=6:

You have indicated that you have already found a new house, but that you have yet to move there. The following questions concern your FORMER ACCOMMODATION (if any). So, in your situation, there is your future accommodation (you are not living there yet), your current accommodation, and the accommodation where you lived before you lived in your current accommodation (your former accommodation). If in your situation THERE IS NO FORMER accommodation (e.g. because you were

still living with your parents), with the next question choose category '5 otherwise'.

- WO71 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION
Were you the tenant, subtenant, or owner of your FORMER accommodation?
- | | |
|--|------|
| 1 tenant..... | WO77 |
| 2 subtenant | WO77 |
| 3 owner..... | WO72 |
| 4 rent free | WO89 |
| 5 otherwise, e.g. still living with parents..... | WO89 |
- WO72 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION
What was the selling price of your FORMER accommodation? Exclude costs of taking over moveable property. PLEASE GIVE THE AMOUNT IN THOUSANDS OF GULDERS, so 80,000 is 80.
selling price (x 1000):..... WO73
- WO73 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION
And under which conditions did you sell it? Standard is costs to the buyer.
- | | |
|------------------------------|------|
| 1 costs to the buyer..... | WO75 |
| 2 no costs to the buyer..... | WO75 |
| 3 other | WO74 |
- WO74 (string)
THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION
What other conditions were those? WO75
- WO75 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION
Did you (still) have to pay off any mortgages from your FORMER accommodation? LOANS, e.g. from parents, will be reported later.
- | | |
|-------------|------|
| 1 yes | WO76 |
| 2 no | WO89 |
- WO76 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION
How much did you still have to pay off, of this mortgage on your FORMER accommodation? PLEASE GIVE THE AMOUNT IN THOUSANDS OF GULDERS, so 80,000 is 80.
remaining debt (x 1000):..... WO89
- WO77 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION
Did you pay rent for your FORMER accommodation per:
- | | |
|--------------------|------|
| 1 month | WO78 |
| 2 quarter | WO78 |
| 3 six months | WO78 |
| 4 year..... | WO78 |
- WO78 THIS QUESTION CONCERNS YOUR FORMER ACCOMMODATION
About how much was the rent per month/quarter/six months/year of your FORMER accommodation (not including costs for gas, water, and service charges)? If you really don't know, type 0 (zero).
amount rounded off to the nearest guilder: WO79
- WO79 FROM FORMER TO CURRENT ACCOMMODATION
For how long had you been actively looking for or waiting for other accommodation before you found your CURRENT accommodation?.....
number of months: WO83

WO831 thru WO838

FROM FORMER TO CURRENT ACCOMMODATION

At the time, what were the most important reasons that you wanted to move? More than 1 answer is possible here.

- | | |
|--|------|
| 1 wanted to move to another part of the country..... | WO85 |
| 2 composition of the household changed | WO86 |
| 3 health or old age..... | WO89 |
| 4 former accommodation was to be pulled down or renovated..... | WO89 |
| 5 wanted to improve living conditions..... | WO87 |
| 6 wanted to spend less or more on housing costs..... | WO88 |
| 7 new workplace | WO89 |
| 8 other reason..... | WO84 |

WO84 (string)

FROM FORMER TO CURRENT ACCOMMODATION

What other reason do you have in mind?..... WO89

WO851 thru WO856

FROM FORMER TO CURRENT ACCOMMODATION

What were the most important reasons that you wanted to move to another part of the country? More than 1 answer is possible here.

- | | |
|---|------|
| 1 studies | WO89 |
| 2 wanted to live closer to work | WO89 |
| 3 new workplace | WO89 |
| 4 better chance of finding another job in other part of the country | WO89 |
| 5 lower housing costs in other part of the country | WO89 |
| 6 other reasons for wanting to move to another part of the country..... | WO89 |

WO861 thru WO865

FROM FORMER TO CURRENT ACCOMMODATION

What were the most important changes in the composition of your household, for which reason you wanted to move? More than 1 answer is possible here.

- | | |
|---|------|
| 1 marriage or living together arrangement begun | WO89 |
| 2 divorce or living together arrangement terminated | WO89 |
| 3 wanted to live on my own | WO89 |
| 4 birth of child..... | WO89 |
| 5 other change in the composition of the household..... | WO89 |

WO871 thru WO876

FROM FORMER TO CURRENT ACCOMMODATION

What were the most important reasons that you wanted to improve your living conditions? More than 1 answer is possible here.

- | | |
|--|------|
| 1 former living environment not sufficiently attractive | WO89 |
| 2 building construction of former accommodation not satisfying..... | WO89 |
| 3 too few rooms in former accommodation | WO89 |
| 4 area of former accommodation too small..... | WO89 |
| 5 wanted to utilize financial means to improve standard of living..... | WO89 |
| 6 other reason..... | WO89 |

WO881 thru WO886

FROM FORMER TO CURRENT ACCOMMODATION

What were the most important reasons that you wanted to spend less or more on housing costs?

- 1 wanted to live in a smaller and cheaper house WO89
 2 former accommodation was more expensive than other accommodation of comparable size WO89
 3 wanted to buy instead of rent WO89
 4 wanted to invest more money in current (own) house than I had invested in my former (own) house WO89
 5 wanted to rent instead of buy WO89
 6 other reason WO89
- WO89 Do you have a second residence? If you have more than one 'second' house, please report here on the most important one. Other houses will be reported later under 'real estate'.
 1 yes WO90
 2 noEND
- WO90 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE
 Are you the tenant, subtenant, or owner of your SECOND residence?
 1 tenant WO91
 2 subtenant WO91
 3 owner WO102
 4 rent free WO91
- WO102 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE
 Have you received a gift from your parents (or other relatives) to help finance the purchase or interior of your second residence?.....
 1 yes WO103
 2 no WO91
- WO103 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE
 How much (IN GUILDERS) did you receive from your parents (or other relatives) to this purpose?
 number of guilders: WO91
- WO91 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE
 What is the most important reason for you to have a second residence?
 1 to spend the holidays and/or weekends there WO93
 2 at least one member of the household has a job elsewhere WO93
 3 my children (being students) are living in this second residence WO93
 4 wanted to invest more money in real estate WO93
 5 other reason WO92
- WO92 (string) THIS QUESTION CONCERNS YOUR SECOND RESIDENCE
 What other reason is that? WO93
- WO93 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE
 About how much would you expect to get for this house, if you sold it today (empty and not let)?
 PLEASE GIVE THE AMOUNT IN THOUSANDS OF GUILDERS, so 80,000 is 80.
 selling price (x 1000): WO94
- WO94 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE
 Are there one or more mortgages on this second house? LOANS, e.g. from parents, will be reported later.
 1 yes WO95

2 noEND
 3 unknown.....END

WO95 THIS QUESTION CONCERNS YOUR SECOND RESIDENCE

How many mortgages are there on this residence?

number of mortgages:HPO11 thru HPO15

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

HPO11 thru HPO15	municipal mortgage guarantee second residence (s.r.)
HPO21 thru HPO25	financial institution s.r.
HPO31 thru HPO35	financial institution (string) s.r.
HPO41 thru HPO45	sort of mortgage s.r.
HPO51 thru HPO55	sort of mortgage (string) s.r.
HPO61 thru HPO65	year taken out mortgage s.r.
HP11 thru HP15	mortgage loan s.r.
HP21 thru HP25	remaining debt mortgage s.r.
HP31 thru HP35	interest rate mortgage s.r.
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.
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.

End of Questionnaire Accommodation and Mortgages

5. Questionnaire Health and Income

5.1 Health

The following questions concern your height, weight and health.

- GEZ1 How tall are you?
number of centimeters:..... GEZ2
- GEZ2 How much do you weigh, without clothes or shoes?
number of kilograms: GEZ3
- GEZ3 In general, would you say your health is:
1 excellent GEZ4
2 good GEZ4
3 fair GEZ4
4 not so good GEZ4
5 poor GEZ4
- GEZ4 Compared to one year ago, would you say your health is much better now, somewhat better now, about the same, somewhat worse, or much worse?
1 much better GEZ5
2 somewhat better GEZ5
3 about the same GEZ5
4 somewhat worse GEZ5
5 much worse GEZ5
- GEZ5 Do you suffer from a long illness, disorder, or handicap; or do you suffer from the consequences of an accident?
1 yes GEZ6
2 no GEZ7
- GEZ6 (string)
Please give a short description of this disease, disorder, handicap, or consequences of an accident. GEZ7
- GEZ7 Do you smoke cigarettes at all?
1 yes, I smoke every now and then GEZ9
2 yes, I smoke every day GEZ8
3 no GEZ9
- GEZ8 About how many cigarettes do you smoke a day?
1 less than 20 cigarettes a day GEZ9
2 at least 20 cigarettes a day GEZ9
- GEZ9 On average, do you have more than 4 alcoholic drinks a day?
1 yes
2 no
if BEZIG= 1 or BET= 1 ZIEK
otherwise KANS

ZIEK Have you, in the past year, been absent from work because of illness?
 1 yesHZIEK
 2 no (or not applicable) KANS1

HZIEK How many days were you absent from work because of illness?
 number of days:..... KANS1

The following 1 or 2 questions concern life-expectancy and are to be answered by respondents under 91 years old. KANS1 is presented to people aged 16 thru 65, KANS2 is presented to people aged 16 thru 70, KANS3 is presented to people aged 65 thru 75, KANS4 to people aged 70 thru 80, KANS5 to people aged 75 thru 85, and KANS6 to people aged 80 thru 90.

The following 1 or 2 questions concern your life-expectancy. Please indicate for each age mentioned below how big you think is the chance that you will attain (at least) that age. Please indicate your answer on a scale of 0 thru 10, where 0 means 'no chance at all' and 10 means 'absolutely certain'.

KANS1 How big do you think is the chance that you will attain (at least) the age of 75? KANS2

KANS2 How big do you think is the chance that you will attain (at least) the age of 80? KANS3

KANS3 How big do you think is the chance that you will attain (at least) the age of 85? KANS4

KANS4 How big do you think is the chance that you will attain (at least) the age of 90? KANS5

KANS5 How big do you think is the chance that you will attain (at least) the age of 95? KANS6

KANS6 How big do you think is the chance that you will attain (at least) the age of 100?.....IJ2

This was the last question concerning health.

End of section about Health

5.2 Income

INCOME THROUGH WORK

IJ2 How many employers did you have in 1996? 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 1996, type 0 (zero).
 number of employers: IJ301

Below, questions IJ31 thru IJ243 are presented. These 17 questions were presented to the respondents a maximum of 3 times. So, respondents could mention a maximum of 3 employers for the year 1996. For each employer, a maximum of three periods could be mentioned. The program operates as follows. First, the questions are asked. At that time, the answers are not yet stored in the data. Next, the respondents are shown an overview of their answers and they have the opportunity to correct their answers. The program also includes a number of checks, which e.g. make it impossible for respondents to enter a starting date which is LATER THAN the end date. As soon as the respondents have completed everything and confirmed that it is correct, the data are stored.

- IJ31 thru IJ33 name of the organization (string)
- IJ41 thru IJ43 starting day period 1
- IJ51 thru IJ53 starting month period 1
- IJ61 thru IJ63 last day period 1
- IJ71 thru IJ73 last month period 1
- IJ81 thru IJ83 starting day period 2
- IJ91 thru IJ93 starting month period 2
- IJ101 thru IJ103 last day period 2
- IJ111 thru IJ113 last month period 2
- IJ121 thru IJ123 starting day period 3
- IJ131 thru IJ133 starting month period 3
- IJ141 thru IJ143 last day period 3
- IJ151 thru IJ153 last month period 3
- IJ161 thru IJ163 gross salary employer x (according to annual statement by employer)
 Do not include in the gross salary: child allowance and pension premium paid for by the employer. Do include: withheld income tax and social security premiums [AOW/AWW (ANW)].
- IJ181 thru IJ183 net salary employer x (according to annual statement by employer)
- IJ201 thru IJ203 withheld income tax and premiums for social insurance policies (according to annual statement by employer) IJ241

IJ241 thru IJ243
 Which source did you use to fill in the data on your salary with [EMPLOYER IJ31-IJ33]?
 1 written annual statement
 2 other written source.....
 3 no written source
 if 1, 2 or 3 employers IZ1
 if more than 3 employers..... J16A

J16A With the previous question, you have mentioned the gross salaries that you received with your first three employers. How much was, in 1996, the total GROSS SALARY you received with your other employers? If you really don't know, type -9 (minus 9).
 -9 J16B
 amount: J16C

J16B Do you know the total NET amount that you received from your other employers? If you really don't know, type -9 (minus 9).

-9 J16B
amount:IZ1

J16C How much was, in 1996, the total amount that you paid on income tax and premiums for social security premiums? If you really don't know, type -9 (minus 9).
-9IZ1
amount:IZ1

INCOME SELF-EMPLOYED

This program operates in the same way as the program in INCOME THROUGH WORK. First, respondents are asked which periods in 1996 they have been self-employed. Next, they are asked what their income was while they were self-employed. After that, the respondents are shown an overview of their answers, and are asked whether the information recorded is correct. If they confirm that the information is correct, the data are stored. For the years 1996 and 1995 respondents could enter a maximum of 3 periods for self-employed work. If they had worked less than 3 periods as a self-employed, they could fill in 0.

The following questions concern your income as a self-employed over the year 1996.

- IZ1 Were you (also) SELF-EMPLOYED (or free profession/free lance) in 1996? Being the director of a public/private limited company is employment on a contractual basis.
 1 yes IZ2
 2 no ROUTING VARIABLE 2

Please indicate the month by a number (1=January, 2=February, etc.). If periods 2 and 3 are not applicable to you, please type ENTER and proceed to the next question. You can provide information about a maximum of 3 periods. If, in your situation, there are more than 3 periods, please record the 3 most important periods.

- IZ2 starting day period 1 1996
 IZ3 starting month period 1 1996
 IZ4 last day period 1 1996
 IZ5 last month period 1 1996
 IZ6 starting day period 2 1996
 IZ7 starting month period 2 1996
 IZ8 last day period 2 1996
 IZ9 last month period 2 1996
 IZ10 starting day period 3 1996
 IZ11 starting month period 3 1996
 IZ12 last day period 3 1996
 IZ13 last month period 3 1996..... IZ14

- IZ14 Do you know how much the fiscal profit (or loss) from your own business was over 1996? 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 1996 (be) a credit or a deficit balance?
 1 credit IZ16
 2 deficit IZ16

- IZ16 How much was the fiscal profit over 1996?
 Please give an estimation of the fiscal profit over 1996.
 Do not include compulsory premiums for retirement pensions paid at the expense of profit. If the amount is a deficit, there is no need to enter a minus. If you really don't know, type 0 (zero).
 amount: IZ18

- IZ18 Was there, in 1996, 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 1996?
Please give an estimation of the expected deduction due to work done by your spouse/partner. If you really don't know, type 0 (zero).
amount: IZ24

The following questions concern self-employed work in THE YEAR 1995.

IZ24 Were you (also) self-employed (or practicing a free profession) in 1995?
1 yes, all of 1995 (starting date and end date are now automatically given) IZ37
2 yes, part of 1995..... IZ25
3 no ROUTING VARIABLE 2

IZ25 starting day period 1 1995
IZ26 starting month period 1 1995
IZ27 last day period 1 1995
IZ28 last month period 1 1995
IZ29 starting day period 2 1995
IZ30 starting month period 2 1995
IZ31 last day period 2 1995
IZ32 last month period 2 1995
IZ33 starting day period 3 1995
IZ34 starting month period 3 1995
IZ35 last day period 3 1995
IZ36 last month period 3 1995..... IZ37

IZ37 Was the fiscal profit over 1995 a credit or a deficit balance?
1 credit IZ38
2 deficit IZ38

IZ38 How much was the (estimated) fiscal profit over 1995? Do not include compulsory premiums for retirement pensions paid at the expense of profit. If you really don't know, type 0 (zero).
amount: IZ40

IZ40 Was there, in 1995, a deduction due to work done by your spouse/partner in the business?
1 yes IZ41
2 no ROUTING VARIABLE 2

IZ41 How much was this deduction due to work done by your spouse/partner in 1995? If you really don't know, type 0 (zero).
amount: ROUTING VARIABLE 2

ROUTING VARIABLE 2
if GEBJAAR<1943 IP20 thru IP24
otherwise II20

INCOME THROUGH PENSIONS

This program operates in the same way as the program in INCOME THROUGH WORK. First, respondents are asked what kinds of income they received (up to a maximum of four kinds), in what periods (up to a maximum of three periods) they received it, and what amounts they received. The answers given by the respondents are shown to them on the screen, and they have the opportunity to correct their answers. As soon as the respondent has confirmed that the information shown on the screen is correct, the data are stored.

The following questions concern the amounts you received through early retirement pension [VUT], general old-age pension [AOW], annuities, and/or other pensions in 1996.

With question IP2., respondents can select more than 1 answer. This is recorded in the data set as follows: instead of one variable IP2., five variables IP20, IP21, IP22, IP23 and IP24 are recorded. The last number in the variable name indicates the answering option that it is about. Each variable can receive either value 1 (the option was selected) or value 2 (the option was not selected). If a respondent for example selects the answering options 1 and 3, variables IP21 and IP23 receive value 1, and variables IP20, IP22 and IP24 receive value 2 (not selected).

IP20 thru IP24

Which of the pension payments mentioned below did you receive in 1996? More than 1 answer is possible here.

- | | |
|---|------|
| 0 none of the above-mentioned | IP20 |
| 1 early retirement pension [VUT] | IP21 |
| 2 general old-age pension/social security [AOW] | IP22 |
| 3 other pensions | IP23 |
| 4 annuity..... | IP24 |

INP27A

Do you receive the general old-age pension/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] | INP27A |
| 2 both general old-age pension/social security payments and pension payments are paid out (at the same time) by my pension fund | INP27A |

The following questions concern the different sources of income through pensions mentioned by the respondent. This series of questions was presented to the respondents a maximum of four times. Therefore, the variables receive the numbers 1 thru 4 (last number in the variable name).

IP41 thru IP44

How much is the GROSS sum you received in 1996 through [SOURCE OF INCOME IP20 thru IP24] (according to annual statement). If you really don't know, type 0 (zero).

- | | |
|-------------|------|
| amount..... | |
| 0 | IP41 |
| > 0 | IP42 |

IP71 thru IP74

Perhaps you know the NET sum (approximately) you received in 1996 through [SOURCE OF INCOME]? If you really don't know, type 0 (zero).

- | | |
|---------------|------|
| amount: | IP71 |
|---------------|------|

IP101 thru IP104

How much was the total amount of withheld income tax (and premiums for social insurance policies) in

1996 on your [SOURCE OF INCOME]? If you really don't know, type 0 (zero).
 amount: IP121

Please indicate the month by a number (1=January, 2=February, etc.). If periods 2 and 3 are not applicable to you, please type ENTER and proceed to the next question. You can provide information about a maximum of 3 periods. If, in your situation, there are more than 3 periods, please record the 3 most important periods.

IP121 thru IP124	starting day period 1	
IP131 thru IP134	starting month period 1	
IP141 thru IP144	last day period 1	
IP151 thru IP154	last month period 1	
IP161 thru IP164	starting day period 2	
IP171 thru IP174	starting month period 2	
IP181 thru IP184	last day period 2	
IP191 thru IP194	last month period 2	
IP201 thru IP204	starting day period 3	
IP211 thru IP214	starting month period 3	
IP221 thru IP224	last day period 3	
IP231 thru IP234	last month period 3.....	IP271

IP271 thru IP274

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

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

SICKNESS BENEFITS

This program operates in the same way as the program in INCOME THROUGH WORK. First, respondents are asked what kinds of income they received (up to a maximum of four kinds), in what periods (up to a maximum of three periods) they received it, and what amounts they received. The answers given by the respondents are shown to them on the screen, and they have the opportunity to correct their answers if necessary. As soon as the respondent has confirmed that the information shown on the screen is correct, the data are stored.

The following questions concern the amounts you have received through the Sickness Benefits Act, Short-term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], continuation of [WW], and/or reduced pay scheme in 1996.

II20 thru II23

Which of the benefit payments mentioned below did you receive in 1996? More than 1 answer is possible here.

- | | |
|--|----------------|
| 1 Sickness Benefits Act | II41A |
| 2 Short-term Unemployment Insurance Act [WW], Unemployment Provisions act [WWV], continuation of [WW]..... | II41 |
| 3 reduced pay scheme..... | II41 |
| 0 none of the above-mentioned | IS20 thru IS28 |

II41A

Did you receive the sickness benefit payments from your employer(s) or from the industrial insurance board [bedrijfsvereniging]?

- | | |
|---|------|
| 1 from my employer(s) | II42 |
| 2 from the industrial insurance board [bedrijfsvereniging]..... | II41 |

The following questions concern the different sources of income through sickness or unemployment benefits mentioned by the respondent. This series of questions was presented to the respondents a maximum of three times. The variables involved are II41 thru II253. The last number of the variable name indicates whether it concerns the first, second or third time the series of questions was presented.

II41 thru II43

How much is the GROSS sum you received in 1996 through [BENEFIT MENTIONED BEFORE] (according to annual statement)? If you really don't know, type 0 (zero).

- | | |
|---------------|------|
| amount: | |
| 0 | II61 |
| > 0 | II81 |

II61 thru II63

Perhaps you know the NET sum you received in 1996 through [BENEFIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).

- | | |
|---------------|-------|
| amount: | II101 |
|---------------|-------|

II81 thru II83

How much was the total amount of withheld income tax and premiums for social insurance policies in 1996 on your [BENEFIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).

- | | |
|----------------|-------|
| amount : | II101 |
|----------------|-------|

Please indicate the month by a number (1=January, 2=February, etc.) If periods 2 and 3 are not applicable to you, please type ENTER and proceed to the next question. You can provide information about a maximum of 3 periods. If, in your situation, there are more than 3 periods, please record the 3 - to you- most important periods.

II101 thru II103	starting day period 1	
II111 thru II113	starting month period 1	
II121 thru II123	last day period 1	
II131 thru II133	last month period 1	
II141 thru II143	starting day period 2	
II151 thru II153	starting month period 2	
II161 thru II163	last day period 2	
II171 thru II173	last month period 2	
II181 thru II183	starting day period 3	
II191 thru II193	starting day period 3	
II201 thru II203	last day period 3	
II211 thru II213	last month period 3	II251

II251 thru II253

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

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

SOCIAL SECURITY BENEFITS

This program operates in the same way as the program in INCOME THROUGH WORK. First, respondents are asked what kinds of income they received (up to a maximum of eight kinds of social security benefits), in what periods (up to a maximum of three periods) they received it, and what amounts they received. The answers given by the respondents are shown to them on the screen, and they have the opportunity to correct their answers. As soon as the respondent has confirmed that the information shown on the screen is correct, the data are stored.

EXPLANATION OF ABBREVIATIONS USED

AWW/ANW = General Widows' and Orphans' Pensions Act

WAO = Disability Insurance Act

AAW = General Disability Benefits Act

RWW = Long-term Unemployment Insurance Act

ABW = General Social Assistance Act

BZ = benefits for self-employed

IOAW = benefits for elderly and partly disabled unemployed

IOAZ = benefits for elderly and partly disabled former self-employed

With question IS2., respondents can select more than 1 answer. This is recorded in the data set as follows: instead of one variable IS2., nine variables IS20, IS21, IS22, and IS23 thru IS28 are recorded. The last number in the variable name indicates the answering option that it is about. Each variable can receive either value 1 (the option was selected) or value 2 (the option was not selected). If a respondent for example selects the answering options 1 and 3, variables IS21 and IS23 receive value 1, and variables IS20, IS22 and IS24 thru IS28 receive value 2 (not selected).

IS20 thru IS28

Which of the benefits mentioned below did you receive in 1996? More than 1 answer is possible here.

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

The following questions concern the different sources of income through social security benefits mentioned by the respondent. This series of questions was presented to the respondents a maximum of eight times. The variables involved are IS41 thru IS258. The last number of the variable name indicates whether it concerns the first, second etc. time the series of questions was presented.

IS41 thru IS48

How much is the gross sum you received in 1996 through [BENEFIT MENTIONED BEFORE] (according to annual statement)? If you really don't know, type 0 (zero).

amount:	
0	IS61
> 0	IS81

IS61 thru IS68

Perhaps you know the net sum you received in 1996 through [BENEFIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).

amount:	IS101
---------------	-------

IS81 thru IS88

How much was the total amount of withheld income tax and premiums for social insurance policies in 1996 on your [BENEFIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).
 amount: IS101

Please indicate the month by a number (1=January, 2=February, etc.). If periods 2 and 3 are not applicable to you, please type ENTER and proceed to the next question. You can provide information about a maximum of 3 periods. If, in your situation, there are more than 3 periods, please record the 3 - to you- most important periods.

- IS101 thru IS108 starting day period 1
- IS111 thru IS118 starting month period 1
- IS121 thru IS128 last day period 1
- IS131 thru IS138 last month period 1
- IS141 thru IS148 starting day period 2
- IS151 thru IS158 starting month period 2
- IS161 thru IS168 last day period 2
- IS171 thru IS178 last month period 2
- IS181 thru IS188 starting day period 3
- IS191 thru IS198 starting month period 3
- IS201 thru IS208 last day period 3
- IS211 thru IS218 last month period 3

IS251 thru IS258

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

- 1 annual statement..... IO20 thru IO28
- 2 other statement IO20 thru IO28
- 3 no statement IO20 thru IO28

OTHER INCOME

Below, respondents can select eight different sources of income, and for each source they can enter a maximum of three periods for 1996.

With question IO2., respondents can select more than 1 answer. This is recorded in the data set as follows: instead of one variable IO2., nine variables IO20, IO21, IO22, and IO23 thru IO28 are recorded. The last number in the variable name indicates the answering option that it is about. Each variable can receive either value 1 (the option was selected) or value 2 (the option was not selected). If a respondent for example selects the answering options 1 and 3, variables IO21 and IO23 receive value 1, and variables IO20, IO22 and IO24 thru IO28 receive value 2 (not selected).

IO20 thru IO28

Which of the kinds of income mentioned below did you receive in 1996? More than 1 answer is possible here.

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

We would now like to ask you to give the total amount that you received in 1996 through the other sources of income you have indicated.

IO41 thru IO48

How much was, in 1996, the sum total that you received through [SOURCE OF INCOME MENTIONED EARLIER]? If you really don't know, type 0 (zero).

amount:IO48A

IO48A

Did you, in 1996, have any income through dividends from shares, stocks, investment accounts or investments funds?

1 yes.....	IO48B
2 no.....	IO48C

IO48B

How much was the total amount that you received in 1996 through dividends from shares, stocks, investment accounts or investment funds?

amount in guilders:IO48C

IO48C

Did you, in 1996, have any interest income from savings, loans, stocks, bonds, mortgage bonds or investment accounts?

1 yes.....	IO48D
2 no.....	IN11

IO48D

How much was the total amount of interest income from savings, loans, stocks, bonds, mortgage bonds or investment accounts that you received in 1996?

amount in guilders:IN11

IN11 Did you, in 1996, have any other sources of income not mentioned before in this questionnaire?
 1 yesIN12
 2 noIN15

IN12 How much is the total gross sum of these sources of income in 1996, not yet mentioned in this questionnaire? If you really don't know, type 0 (zero).
 gross sum in guilders:IN14

IN14 (string)
 What kind of income was this?IN15

Explanation about income tax codings 1996:

Income tax coding 1:
 Mainly MARRIED PEOPLE or PEOPLE SHARING A HOUSEHOLD who had an income of less than Dfl. 7003 in 1996, and who have transferred their tax-free sum to their spouse/partner.

Income tax coding 3:
 Mainly MARRIED PEOPLE or PEOPLE SHARING A HOUSEHOLD who use the tax-free sum that has been transferred to them by their spouse/partner. This means that their partner/spouse's income tax coding is 1, and therefore the spouse/partner had an income of less than Dfl. 7003 in 1996.

Income tax coding 5:
 SINGLE PARENTS who have a paid job and who have a child (under age 12) that is in their care.

Income tax coding 4:
 OTHER (that is, their income tax coding not being 5) SINGLE PARENTS who have one or more children in their care. To qualify for this income tax coding these children should be under age 7 on 31-12-96.

Income tax coding 2:
 People who are not in one of the other income tax codings, such as:
 - double-income couples, each of them earning over Dfl. 7003 per year;
 - single persons (unmarried);
 - single parents who don't qualify for codings 4 or 5.

IN15 What was your income tax coding on 31 December 1996?
 0 not applicableIN16
 1 income tax coding 1IN16
 2 income tax coding 2IN16
 3 income tax coding 3IN16
 4 income tax coding 4IN16
 5 income tax coding 5IN16

IN16 Did you fill in an income tax form for 1996?
 1 yesIN18
 2 noIN24

IN18 How much was your taxable income for 1996? Please use your tax records to answer this question. If you really don't know, type 0 (zero).
 0IN20
 amount:IN24

- IN20 Can you give an ESTIMATION of your taxable income for 1996? If you really don't know, type 0 (zero).
 0 don't knowIN22
 1 less than Dfl. 5000IN24
 2 between 5000 and 10000.....IN24
 3 between 10000 and 20000.....IN24
 4 between 20000 and 30000.....IN24
 5 between 30000 and 40000.....IN24
 6 between 40000 and 60000.....IN24
 7 between 60000 and 80000.....IN24
 8 between 80000 and 100000.....IN24
 9 between 100000 and 150000.....IN24
 10 more than 150000IN24
- IN22 It's unfortunate that you don't know your taxable income for 1996. Perhaps you know about how much your taxable income was for 1995? If you really don't know, type 0 (zero).
 amount:IN24
- IN24 Do you fill in a wealth tax form for 1996?
 1 yesIN25
 2 noIN25
- IN25 Did you receive any inheritances and/or gifts in 1996?
 1 yesIN26
 2 noIN29
- IN26 What was the total sum of these inheritances and/or gifts? If you really don't know, type 0 (zero).
 amount:IN28
- IN28 Have you mentioned these inheritances and/or gifts also under 'other income'?
 1 yesIN29A
 2 noIN29A
- IN29A Did you, in 1996, pay any interest on private loans, extended lines of credit, or other loans? Do not include mortgage loan payments here.
 1 yesIN29B
 2 noIN29
- IN29B How much was this interest that you paid on private loans, extended lines of credit, or other loans? Do not include mortgage loan payments here. If you really don't know, type 0 (zero).
 amount:IN29
- IN29 Did you, in 1996, pay alimony to your former wife/husband? Do NOT include transfers/child support/alimony for children here.
 1 yesIN30
 2 noIN32

- IN30 How much, in total over 1996, was this alimony to your former wife/husband? If you really don't know, type 0 (zero).
amount:IN32
- IN32 Did you, in 1996, make any payments/transfers to/on behalf of your children?
1 yesIN33
2 noIN35
- IN33 How much, in total over 1996, was the amount of these transfers to/on behalf of your children? If you really don't know, type 0 (zero).
amount:IN35
- IN35 Did you, in 1996, give parental support to your child(ren) being students and living away from home?
1 yesIN36
2 noIN38
- IN36 How much was this parental support in total over 1996? If you really don't know, type 0 (zero).
amount:IN38
- IN38 Did you, in 1996, 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 yesIN39
2 noIN41
- IN39 How much was/were this support/these gifts in total over 1996? If you really don't know, type 0 (zero).
amount:IN41
- IN41 What sort of medical insurance do you have at present?
1 no medical insurance.....IN45
2 National Health Service (compulsory), elderly people excludedIN45
3 National Health Service (compulsory), elderly peopleIN45
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 monthsIN43
4 year.....IN43
- IN43 How much do you pay for the premium on your medical insurance per [TIME UNIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).
amount:IN45
- IN45 Did you, in 1996, 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 POSITIE=1, 2 or 3.....IN49

otherwise PSY1
 3 not applicable (no employer)
 if POSITIE=1, 2 or 3.....IN49
 otherwise PSY1

Positie=1, 2 or 3 means: the respondent is head of the household, or spouse or partner of the head of the household.

IN46 How much was the listed value of this car? The listed value is the price when new in the year that the car was made. If you changed your car in 1996, take the listed value of the last car. If you really don't know, type 0 (zero).
 amount:IN48

IN48 For how many months in 1996 did you have this car provided by your employer? If you changed your car in 1996, take the total number of months of all cars.
 number of months:
 POSITIE=1, 2 or 3IN49
 otherwise PSY1

IN49 Do you know, APPROXIMATELY, how much the NET income of your household would amount to over 1996?
 1 yesIN50
 2 no PSY1

IN50 Please indicate about how much the TOTAL NET INCOME OF YOUR HOUSEHOLD was over the period 1 January 1996 through 31 December 1996.
 The total net income of the household means the sum of the net incomes of all household members. By net income we mean the income after deduction of taxes, but before making payments for things like rent, mortgages, and the like.
 1 less than Dfl. 17,500 PSY1
 2 Dfl. 17,500 - Dfl. 20,000..... PSY1
 3 Dfl. 20,000 - Dfl. 24,000..... PSY1
 4 Dfl. 24,000 - Dfl. 28,000..... PSY1
 5 Dfl. 28,000 - Dfl. 34,000..... PSY1
 6 Dfl. 34,000 - Dfl. 43,000..... PSY1
 7 Dfl. 43,000 - Dfl. 55,000..... PSY1
 8 Dfl. 55,000 - Dfl. 80,000..... PSY1
 9 Dfl. 80,000 - Dfl. 105,000..... PSY1
 10 Dfl. 105,000 - Dfl. 150,000..... PSY1
 11 Dfl. 150,000 or more..... PSY1

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

Which NET income of the household would you, IN YOUR SITUATION, find very bad, bad, insufficient, sufficient, good, very good? Please give a 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:.....LAAG

LAAG We would like to know a little bit more about what you expect will happen to the net income of your household in the next 12 months. What do you expect to be the LOWEST total net income your household may realize in the next 12 months? Please do fill in an amount; this is important for the next couple of questions.
amount: HOOG

HOOG What do you expect to be the HIGHEST total net income your household may realize in the next 12 months? Please do fill in an amount; this is important for the next couple of questions.
amount:
(HOOG-LAAG)>5..... PRO1
otherwise..... ANSWER

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

PRO1 What do you think is the probability that the total net income of your household will be less than Dfl. $[laag+((hoog-laag)*2)/10]$ in the next 12 months? Please fill in a number from 0 to 100.
percentage: PRO2

PRO2 What do you think is the probability that the total net income of your household will be less than Dfl. $[laag+((hoog-laag)*4)/10]$ in the next 12 months? Please fill in a number from 0 to 100.
percentage: PRO3

PRO3 What do you think is the probability that the total net income of your household will be less than Dfl. $[laag+((hoog-laag)*6)/10]$ in the next 12 months? Please fill in a number from 0 to 100.
percentage: PRO4

PRO4 What do you think is the probability that the total net income of your household will be less than Dfl. $[laag+((hoog-laag)*8)/10]$ in the next 12 months? Please fill in a number from 0 to 100.
percentage: ANSWER

ANSWER

Do you think your answers are (if you really don't know, type 0 (zero)):
0 WRONG0
1 (almost) ALL CORRECT HOWMANY
2 MOSTLY CORRECT HOWMANY
3 MOSTLY WRONG WRONG0
4 (almost) ALL WRONG..... WRONG0

WRONG0 t/m WRONG6
if ANSWER=3: Please indicate why you think most of your answers are wrong.

if ANSWER=4: Please indicate why you think all your answers are wrong.
More than 1 answer is possible here.

- 0 none of the below-mentioned HOWMANY
- 1 the questionnaires did not suit my situation HOWMANY
- 2 it was not possible to correct mistakes once they were made HOWMANY
- 3 my answers were wrongly recorded by the computer HOWMANY
- 4 the questions were too complicated HOWMANY
- 5 the answers were too hard to remember/too much work to look them up HOWMANY
- 6 other reason REASON

REASON (string)

What other reason do you have in mind? HOWMANY

HOWMANY

With the last set of questions, how often have you used the possibility to correct your answer? Please enter a number between 1 and 5, where 1=NEVER and 5=VERY OFTENEND
If you really don't know, type 0 (zero).

End of Questionnaire Health and Income

6. Questionnaire Assets and Liabilities

6.1 Assets

This part of the 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.

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

- BZR1** Were you, in 1996, employed on a contractual basis by the government (national, provincial, municipal), by a foundation (cooperation), by a public or a private limited company, or were you self-employed, practicing a free profession, or working free lance?
- 1 yes, employed by the government BZ1
 2 yes, employed by a foundation or cooperation (not-for-profit) BZ1
 3 yes, employed by a public limited company..... BZ1
 4 yes, employed by a private limited company BZR1A
 5 yes, employed by a cooperation or another kind of business..... BZ1
 6 yes, participating in a partnership [maatschap/vennootschap onder firma] BZ1
 7 yes, self-employed or free lance BZ1
 8 no (declared unfit for work, unemployed, (early) retired, going to school, housewife/husband without other occupation) BZ1
- BZR1A** Were you, on 31 December 1995, director - main shareholder of a private limited company?
- 1 ja BZ1
 2 nee BZ1
- BZ1** Did you, on 31 December 1996, have one or more CHECKING ACCOUNTS (bank or giro accounts)? If applicable: do NOT include checking accounts that you also use for making payments and/or to receive income for your own business here.
- 1 yes.....BET2
 2 no BDR2
- BET2** How many CHECKING ACCOUNTS did you have on 31 December 1996?
- more than 5: BET3
 1 thru 5:.....BET91
- BET3** Did you (in total) have a credit or a deficit balance on your checking accounts on 31 December 1996?
- 1 creditBET4
 2 deficitBET4
- BET4** What was the total balance of your CHECKING ACCOUNTS on 31 December 1996? If the

balance is a deficit, just enter the amount without a minus (with the previous question you have already answered whether the balance of your CHECKING ACCOUNTS is a credit or a deficit balance). If you don't know the exact amount, type 0 (zero).

answer > 0: BET91
 answer = 0: BET5

BET5 Into which of the categories mentioned below does the total balance (either a credit or a deficit) of your checking accounts go?

- 1 less than Dfl. 100..... BET91
- 2 100 to 500.....BET91
- 3 500 to 1000.....BET91
- 4 1000 to 1500.....BET91
- 5 1500 to 2000.....BET91
- 6 2000 to 5000.....BET91
- 7 5000 to 10000.....BET91
- 8 10000 to 15000.....BET91
- 9 15000 to 20000.....BET91
- 10 20000 to 25000.....BET91
- 11 25000 to 30000.....BET91
- 12 30000 to 35000.....BET91
- 13 35000 to 40000.....BET91
- 14 40000 to 50000.....BET91
- 15 50000 or moreBET91
- 0 unknownBET91

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

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

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 nameBET111
- 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' nameBET111
- 5 otherBET101

BET101 thru BET105 (string)

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

any answer BET111

BET111 thru BET115

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

- 1 ABN AmroBET131
- 2 PostbankBET131
- 3 RabobankBET131
- 4 ING Bank (NMB)BET131
- 5 VSB BankBET131
- 6 SNS BankBET131
- 7 otherBET121

BET121 thru BET125 (string)

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

any answerBET131

BET131 thru BET135

Did you, on 31 December 1996, have a credit or a deficit balance on your [1st thru 5th] CHECKING ACCOUNT?

1 creditBET141

2 deficitBET141

BET141 thru BET145

What was the balance of your [1st thru 5th] CHECKING ACCOUNT on 31 December 1996? If you don't know the amount, type 0 (zero).

answer = 0BET151

answer >0 BDR2

BET151 thru BET155

Into which of the categories mentioned below does the balance (either a credit or a deficit) go?

- 1 less than Dfl. 100.....
- 2 100 to 500.....
- 3 500 to 1000.....
- 4 1000 to 1500.....
- 5 1500 to 2000.....
- 6 2000 to 5000.....
- 7 5000 to 10000.....
- 8 10000 to 15000.....
- 9 15000 to 20000.....
- 10 20000 to 25000.....
- 11 25000 to 30000.....
- 12 30000 to 35000.....
- 13 35000 to 40000.....
- 14 40000 to 50000.....
- 15 50000 or more
- 0 unknown.....
- if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2. BDR2 if employed by a public or a private limited company (BZR1=3 of BZR1=4) BDR2A
- if employed by a cooperation or another kind of business (BZR1=5)BDR2B
- otherwise (BZR1=6, 7 of 8) BZ3

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 (Dfl. 1615 for 1996) 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 (last-mentioned) 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.

Through an ARRANGEMENT TO SHARE IN THE COMPANY'S PROFIT the employed are granted extra pay. How much extra pay they get depends on the profit made by the employer. If this extra pay (up to a certain maximum per year: Dfl. 1615 for 1996) is deposited onto a separate account and is not made available to the employed for a period of four years, the so-saved sum is tax free and no social insurance premiums have to be paid on it.

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 (Dfl. 1615 for 1996).

BDR2

Did your employer, in 1996, offer you the opportunity to participate in a save-as-you-earn deduction 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

BDR2A

Did your employer, in 1996, 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

BDR2B

Did your employer, in 1996, offer you the opportunity to participate in a save-as-you-earn deduction arrangement or an arrangement to share in the company's profit?

1 yes BDR3
2 no BDR9

BDR3

Did you, in 1996, take the opportunity to participate in a
[if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)]
save-as-you-earn deduction arrangement?
[if employed by public or a private limited company (BZR1=3 of BZR1=4)]
an arrangement to share in the company's profit?
[if employed by a cooperation or another kind of business (BZR1=5)]
a shares-option arrangement?

1 yes
2 no
1 yes BDR4
2 no BDR9

BDR4

[if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)]
How much money have you deposited onto your save-as-you-earn deduction account?
[if employed by a cooperation or another kind of business (BZR1=5)]
How much money have you deposited onto your save-as-you-earn deduction account and/or your
account to share in the company's profit?

[if employed by public or a private limited company (BZR1=3 of BZR1=4)]
How much money have you deposited onto your save-as-you-earn deduction account and/or your
account to share in the company's profit?

If you participate in the shares-option arrangement, please include the value of the options that you had received through this arrangement in 1996.

[all]

In 1996, a maximum amount of Dfl. 1615 could be saved tax free through the save-as-you-earn deduction arrangement. The same holds for the arrangement to share in the company's profit and for the shares-option arrangement. If you really don't know, please type 0 (zero).

amount..... BDR50

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

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).

BDR50 t/m BDR54

[if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)]
 Did you, in 1996, 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 a cooperation or another kind of business (BZR1=5)]
 Did you, in 1996, use (part of) 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?

[if employed by public or a private limited company (BZR1=3 of BZR1=4)]
 Did you, in 1996, use (part of) 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?

More than 1 answer is possible here.

- 0 no BDR6
- 1 purchase a house BDR6
- 2 stocks (shares, bonds) BDR6
- 3 annuity insurance BDR6
- 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 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?

[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?

- year..... BDR7
- don't know (0)..... 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 1996?

[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 1996?

[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 1996 (if you participate in the shares-option arrangement, please also include the value of the stock options?)

If you really don't know, type 0 (zero).

amount..... BDR9
 don't know (0)..... BDR8

BDR8

Into which of the categories mentioned below did the (total) balance go on 31 December 1996?

- 1 less than Dfl. 100 BDR9
- 2 100 to 1000 BDR9
- 3 1000 to 3000 BDR9
- 4 3000 to 5000 BDR9
- 5 5000 to 10000 BDR9
- 6 10000 to 15000 BDR9
- 7 15000 to 20000 BDR9
- 8 20000 to 25000 BDR9
- 9 25000 to 30000 BDR9
- 10 30000 to 35000 BDR9
- 11 35000 to 40000 BDR9
- 12 40000 to 45000 BDR9
- 13 45000 to 50000 BDR9
- 14 50000 or more BDR9
- 0 unknown 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 if the total sum saved is frozen for four years and if the premium granted by the employer does not exceed a certain maximum per year (Dfl. 1077 in 1996).

BDR9

Did you participate in the PREMIUM SAVINGS ARRANGEMENT in 1996?

- 1 yes BDR10
- 2 no BZ3

BDR10

How much have you saved yourself, that is, which part of your net salary has been withheld to the credit of your premium savings account in 1996 (please check your pay slip if necessary)? (this question concerns the total sum that you had saved in 1996). If you really don't know, type 0 (zero).

amount..... BDR11
 don't know (0)..... BDR11

BDR11

Did you, in 1996, receive a premium from your employer through the premium savings arrangement that was equal to the sum that you had saved yourself?

- 1 yes BDR140
- 2 no BDR12

BDR12

Did you, in 1996, receive the premium from your employer through the premium savings arrangement per month, per year, or otherwise?

- 1 per month BDR13
- 2 per year..... BDR13
- 3 otherwise BDR12A

BDR12A (string)

Per what period did you, in 1996, receive the premium from your employer through the premium savings arrangement?

any answer BDR13

BDR13

How much was the premium granted by your employer through the premium savings arrangement in 1996? If you really don't know, type 0 (zero).

amount..... BDR140
 don't know (0)..... BDR140

BDR140 thru BDR144

Did you, in 1996, use the money that you had saved in your premium savings 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 BDR15
- 1 purchase a house BDR15
- 2 stocks (shares, bonds) BDR15
- 3 annuity insurance BDR15
- 4 endowment insurance..... BDR15

BDR15

Since when (which year) do you participate in the premium savings arrangement? If you really don't know, type 0 (zero).

year..... BDR16
 don't know (0)..... BDR16

BDR16

What was the balance on your premium savings account on 31 December 1996? If you really don't know, type 0 (zero).

amount..... BZ3
 don't know (0)..... BDR17

BDR17

Into which of the categories mentioned below did the (total) balance go on 31 December 1996?

- 1 less than Dfl. 100 BZ3
- 2 100 to 1000 BZ3
- 3 1000 to 3000 BZ3
- 4 3000 to 5000 BZ3
- 5 5000 to 10000 BZ3
- 6 10000 to 15000 BZ3
- 7 15000 to 20000 BZ3
- 8 20000 to 25000 BZ3
- 9 25000 to 30000 BZ3
- 10 30000 to 35000 BZ3

11	35000 to 40000	BZ3
12	40000 to 45000	BZ3
13	45000 to 50000	BZ3
14	50000 or more	BZ3
0	unknown	BZ3

The Postbank offers a number of SAVINGS ARRANGEMENTS that are LINKED to a POSTBANK ACCOUNT (giro bank account). With these arrangements money is transferred and withdrawn by giro bank transfer forms. These savings accounts are called [Rente-, Plus-, Ster-, Leeuw-, en Kapitaalrekening]. Do NOT include growth funds or investment funds of the Postbank here.

BZ3	Did you, on 31 December 1996, have one or more SAVINGS ACCOUNTS linked to a checking account with the Postbank?	
1	yes	POS2
2	no	BZ5

POS2	How many of these SAVINGS ACCOUNTS linked to a checking account with the Postbank did you have on 31 December 1996?	
answer > 3	.....	POS3
answer < 4	.....	POS61

POS3	What was the total balance of your [answer POS2] SAVINGS ACCOUNTS (linked to a checking account with the Postbank) on 31 December 1996? If you don't know the exact amount, type 0 (zero).	
answer = 0	.....	POS4
answer > 0	.....	POS61

POS4	Into which of the categories mentioned below did the total balance of your savings go on 31 December 1996?	
1	less than Dfl. 100.....	POS61
2	100 to 500.....	POS61
3	500 to 1000.....	POS61
4	1000 to 1500.....	POS61
5	1500 to 2000.....	POS61
6	2000 to 5000.....	POS61
7	5000 to 10000.....	POS61
8	10000 to 15000.....	POS61
9	15000 to 20000.....	POS61
10	20000 to 25000.....	POS61
11	25000 to 30000.....	POS61
12	30000 to 35000.....	POS61
13	35000 to 40000.....	POS61
14	40000 to 50000.....	POS61
15	50000 or more	POS61
0	unknown	POS61

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

POS61 t/m POS63

Who is the account holder of your [1st thru 3rd] savings account (linked to a checking account with the Postbank)?

1	the account is registered in my own name	POS81
---	--	-------

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

POS71 t/m POS73 (string)

So who is the account holder of your [1st thru 3rd] savings account? If you don't know, type a question mark.

any answer POS81

POS81 thru POS83

What kind of account is your [1st thru 3rd] savings account?

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

POS91 thru POS93 (string)

What kind of account is your [1st thru 3rd] savings account? If you don't know, type a question mark.

any answer POS101

POS101 thru POS103

What was the balance of your [1st thru 3rd] savings account (linked to a checking account with the Postbank) on 31 December 1996? If you don't know the amount, type 0 (zero).

answer = 0 POS111
 answer > 0

POS111 thru POS113

Into which of the categories mentioned below did the balance of your savings go on 31 December 1996?

- 1 less than Dfl. 100..... BZ5
- 2 100 to 500..... BZ5
- 3 500 to 1000..... BZ5
- 4 1000 to 1500..... BZ5
- 5 1500 to 2000..... BZ5
- 6 2000 to 5000..... BZ5
- 7 5000 to 10000..... BZ5
- 8 10000 to 15000..... BZ5
- 9 15000 to 20000..... BZ5
- 10 20000 to 25000..... BZ5
- 11 25000 to 30000..... BZ5
- 12 30000 to 35000..... BZ5
- 13 35000 to 40000..... BZ5
- 14 40000 to 50000..... BZ5
- 15 50000 or more BZ5
- 0 unknown BZ5

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

the deposit account.

- BZ5 Did you, on 31 December 1996, have one or more SAVINGS OR DEPOSIT ACCOUNTS? Do NOT include savings accounts linked to a checking account with the Postbank here.
- 1 yes SPA2
2 no BZ4

- SPA2 How many of these SAVINGS OR DEPOSIT ACCOUNTS did you have on 31 December 1996? Do NOT include savings accounts linked to a giro bank account with the Postbank here.
- answer > 4 SPA3
answer < 5 SPA71

- SPA3 What was the total balance of your [NUMBER SPA2] SAVINGS OR DEPOSIT ACCOUNTS on 31 December 1996? If you don't know the exact amount type 0 (zero).
- answer = 0 SPA5
answer > 0

- SPA5 Into which of the categories mentioned below did the total balance of your savings go on 31 December 1996?
- 1 less than Dfl. 500 SPA71
2 500 to 1000 SPA71
3 1000 to 20000 SPA71
4 2000 to 5000 SPA71
5 5000 to 10000 SPA71
6 10000 to 15000 SPA71
7 15000 to 20000 SPA71
8 20000 to 25000 SPA71
9 25000 to 30000 SPA71
10 30000 to 40000 SPA71
11 40000 to 50000 SPA71
12 50000 to 100000 SPA71
13 100000 to 150000 SPA71
14 150000 to 200000 SPA71
15 200000 to 300000 SPA71
0 unknown SPA71

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

SPA71 thru SPA74

Who is the account holder of your [1st thru 4th] savings 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 SPA84 (string)

Who is the account holder of your [1st thru 4th] savings account? If you don't know, type a question mark.

- any answer SPA91

SPA91 thru SPA94

With which bank or financial institution is your [1st thru 4th] account registered?

- 1 ABN Amro SPA131
- 2 Postbank SPA131
- 3 Rabobank SPA131
- 4 ING Bank (NMB) SPA131
- 5 VSB Bank SPA131
- 6 SNS Bank SPA131
- 7 other SPA101

SPA101 thru SPA104 (string)

With which bank or financial institution is your [1st thru 4th] account registered? If you don't know, type a question mark.

- any answer SPA131

SPA131 thru SPA134

What was the balance of your [1st thru 4th] account on 31 December 1996? If you don't know the exact amount, type 0 (zero).

- answer = 0 SPA141
- answer > 0 BZ4

SPA141 thru SPA144

Into which of the categories mentioned below did the balance of your account go on 31 December 1996?

- 1 less than Dfl. 500 BZ4
- 2 500 to 1000 BZ4
- 3 1000 to 20000 BZ4
- 4 2000 to 5000 BZ4
- 5 5000 to 10000 BZ4
- 6 10000 to 15000 BZ4
- 7 15000 to 20000 BZ4
- 8 20000 to 25000 BZ4
- 9 25000 to 30000 BZ4
- 10 30000 to 40000 BZ4
- 11 40000 to 50000 BZ4
- 12 50000 to 100000 BZ4
- 13 100000 to 150000 BZ4
- 14 150000 to 200000 BZ4
- 15 200000 to 300000 BZ4
- 0 unknown BZ4

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 1996, have one or more DEPOSIT BOOKS?

- 1 yes BO2
- 2 no BZ6

BOE2

How many of these DEPOSIT BOOKS did you have on 31 December 1996? Do NOT include SAVINGS ACCOUNTS or SAVINGS ACCOUNTS LINKED to a giro bank account with the Postbank here.

- answer >3 BOE3
- answer <4 BOE51

BOE3

What was the (total) balance of your DEPOSIT BOOK(S) on 31 December 1996? If you don't

know the exact amount, type 0 (zero).

answer = 0 BOE4
 answer > 0 BOE51

- BO5 Into which of the categories mentioned below did the balance of your savings go on 31-12-96?
- 1 less than Dfl. 100..... BOE51
 - 2 100 to 500..... BOE51
 - 3 500 to 1000..... BOE51
 - 4 1000 to 1500..... BOE51
 - 5 1500 to 2000..... BOE51
 - 6 2000 to 5000..... BOE51
 - 7 5000 to 10000..... BOE51
 - 8 10000 to 15000..... BOE51
 - 9 15000 to 20000..... BOE51
 - 10 20000 to 25000..... BOE51
 - 11 25000 to 30000..... BOE51
 - 12 30000 to 35000..... BOE51
 - 13 35000 to 40000..... BOE51
 - 14 40000 to 50000..... BOE51
 - 15 50000 or more BOE51
 - 0 unknown BOE51

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

- BOE51 thru BOE53
- Who is the holder of your [1st thru 3rd] deposit book?
- 1 the deposit book is registered in my own name BOE71
 - 2 the deposit book is registered in my partner's/spouse's name BOE71
 - 3 the deposit book is registered jointly in my own name and someone else's name (e.g. partner/spouse) BOE71
 - 4 the deposit book is registered in (one of) my parents' name BOE71
 - 5 other BOE61

- BOE61 thru BOE61 (string)
- Who is the holder of your [1st thru 3rd] deposit book? If you don't know, type a question mark.
 any answer BOE71

- BOE71 thru BOE73
- With which bank or financial institution is your [1st thru 3rd] deposit book registered?
- 1 ABN Amro BOE91
 - 2 Postbank BOE91
 - 3 Rabobank BOE91
 - 4 ING Bank (NMB) BOE91
 - 5 VSB Bank BOE91
 - 6 SNS Bank BOE91
 - 7 other BOE81

- BOE81 thru BOE83 (string)
- With which bank or financial institution is your [1st thru 3rd] deposit book registered? If you don't know, type a question mark.
 any answer BOE91

BOE91 thru BOE93

What was the balance of your [1st thru 3rd] deposit book on 31 December 1996? If you don't know the exact amount, type 0 (zero).

answer = 0 BOE101
 answer > 0 BZ6

BOE101 thru BOE103

Into which of the categories mentioned below did the balance of your savings go on 31-12-96?

- 1 less than Dfl. 100 BZ6
- 2 100 to 500 BZ6
- 3 500 to 1000 BZ6
- 4 1000 to 1500 BZ6
- 5 1500 to 2000 BZ6
- 6 2000 to 5000 BZ6
- 7 5000 to 10000 BZ6
- 8 10000 to 15000 BZ6
- 9 15000 to 20000 BZ6
- 10 20000 to 25000 BZ6
- 11 25000 to 30000 BZ6
- 12 30000 to 35000 BZ6
- 13 35000 to 40000 BZ6
- 14 40000 to 50000 BZ6
- 15 50000 or more BZ6
- 0 unknown BZ6

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

BZ6 Did you, on 31 December 1996, have one or more SAVINGS CERTIFICATES?
 1 yes BRI2
 2 no BZ7

BRI2 How many SAVINGS CERTIFICATES did you have on 31 December 1996?
 answer > 5 BRI3
 answer < 6 BRI5

BRI3 How much (in total) did you pay for the [NUMBER BRI2] SAVINGS CERTIFICATES that you had on 31 December 1996? If you don't know the exact amount, type 0 (zero).
 answer = 0 BRI4
 answer > 0 BRI5

BRI4 Into which of the categories mentioned below did the total sum that you paid for your savings certificates go on 31-12-96?
 1 less than Dfl. 1000 BRI5
 2 1000 to 3000 BRI5
 3 3000 to 5000 BRI5
 4 5000 to 10000 BRI5
 5 10000 to 15000 BRI5
 6 15000 to 20000 BRI5
 7 20000 to 25000 BRI5
 8 25000 to 30000 BRI5
 9 30000 to 40000 BRI5
 10 40000 to 50000 BRI5
 11 50000 to 100000 BRI5
 12 100000 to 150000 BRI5
 13 150000 to 200000 BRI5

- 14 200000 or moreBRI5
- 0 unknownBRI5

BRI5 How much (in total) is to be repaid to you for the [NUMBER BRI2] SAVINGS CERTIFICATES that you had on 31 December 1996? If you don't know the exact amount, type 0 (zero).
 answer = 0BRI6
 answer > 0BRI71

BRI6 Into which of the categories mentioned below did the total sum that you are to be repaid for your savings certificates go on 31-12-96?
 1 less than Dfl. 1000BRI71
 2 1000 to 3000BRI71
 3 3000 to 5000BRI71
 4 5000 to 10000BRI71
 5 10000 to 15000BRI71
 6 15000 to 20000BRI71
 7 20000 to 25000BRI71
 8 25000 to 30000BRI71
 9 30000 to 40000BRI71
 10 40000 to 50000BRI71
 11 50000 to 100000BRI71
 12 100000 to 150000BRI71
 13 150000 to 200000BRI71
 14 200000 or moreBRI71
 0 unknownBRI71

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

BRI71 thru BRI75

With which bank or financial institution is your [1st thru 5th] SAVINGS CERTIFICATE registered?
 1 ABN AMROBRI91
 2 PostbankBRI91
 3 RabobankBRI91
 4 ING Bank (NMB)BRI91
 5 VSB BankBRI91
 6 SNS BankBRI91
 7 otherBRI81

BRI81 thru BRI85 (string)

With which bank or financial institution is your [1st thru 5th] SAVINGS CERTIFICATE registered? If you don't know, type a question mark.
 any answerBRI91

BRI91 thru BRI95

How much did you PAY for your [1st thru 5th] SAVINGS CERTIFICATE? If you don't know the exact amount, type 0 (zero).
 answer = 0BRI101
 answer > 0BRI111

BRI101 thru BRI105

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

SAVINGS CERTIFICATE go on 31 December 1996?

1	less than Dfl. 1000	BRI111
2	1000 to 3000	BRI111
3	3000 to 5000	BRI111
4	5000 to 10000	BRI111
5	10000 to 15000	BRI111
6	15000 to 20000	BRI111
7	20000 to 25000	BRI111
8	25000 to 30000	BRI111
9	30000 to 40000	BRI111
10	40000 to 50000	BRI111
11	50000 to 100000	BRI111
12	100000 to 150000	BRI111
13	150000 to 200000	BRI111
14	200000 or more	BRI111
0	unknown	BRI111

BRI111 thru BRI115

How much is to be REPAID to you for your [1st thru 5th] SAVINGS CERTIFICATE? If you don't know the exact amount, type 0 (zero).

answer = 0	BRI121
answer > 0	BRI12A1

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 on 31-12-96?

1	less than Dfl. 1000	BRI12A1
2	1000 to 3000	BRI12A1
3	3000 to 5000	BRI12A1
4	5000 to 10000	BRI12A1
5	10000 to 15000	BRI12A1
6	15000 to 20000	BRI12A1
7	20000 to 25000	BRI12A1
8	25000 to 30000	BRI12A1
9	30000 to 40000	BRI12A1
10	40000 to 50000	BRI12A1
11	50000 to 100000	BRI12A1
12	100000 to 150000	BRI12A1
13	150000 to 200000	BRI12A1
14	200000 or more	BRI12A1
0	unknown	BRI12A1

BRI12A1 thru BRI12A5

When (which year) did you buy your [1st thru 5th] SAVINGS CERTIFICATE? If you really don't know, type 0 (zero).

year	BRI12B1
------	---------

BRI12B1 thru BRI12B5

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

1	January	BRI131
2	February	BRI131
3	March	BRI131
4	April	BRI131
5	May	BRI131
6	June	BRI131
7	July	BRI131

- 8 AugustBRI131
- 9 September.....BRI131
- 10 OctoberBRI131
- 11 November.....BRI131
- 12 December.....BRI131
- 0 unknownBRI131

BRI131 thru BRI135

How many months is the (total) term of your [1st thru 5th] SAVINGS CERTIFICATE?
 number of months:BRI141

BRI141 thru BRI145

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

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

BZ7

Did you, in or before 1996, take out SINGLE-PREMIUM INSURANCE and/or ANNUITY INSURANCE (pension insurance), which was still in effect on 31 December 1996?
 Note 1: do NOT include annuity insurance that you have taken out by using money from your employer-sponsored savings plan.
 Note 2: do NOT include pension arrangements provided by your employer or professional pension plans here.
 1 yesKOO2
 2 no BZ8

KOO2

How many SINGLE-PREMIUM INSURANCE POLICIES and/or ANNUITIES, which were still in effect on 31 December 1996, did you take out in or before 1996?
 answer > 10KOO3
 answer < 11KOO501

KOO3

How much is the total sum you paid in premiums for your [NUMBER KOO2] single-premium insurance policies or annuities? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).
 any answerKOO4

KOO4

When (which year) did you for the first time take out a single-premium insurance policy or annuity?
 any answerKOO5

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

The following questions concern your (10 most important) SINGLE-PREMIUM INSURANCE

POLICIES OR ANNUITIES.

KOO501 thru KOO510

With which insurance company did you take out your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY OR ANNUITY?

1 Aegon	KOO701
2 Amev	KOO701
3 Amersfoortse	KOO701
4 Avero	KOO701
5 Centraal Beheer	KOO701
6 Delta Lloyd	KOO701
7 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? If you don't know, type a question mark.

any answer KOO701

KOO701 thru KOO710

When (which year) did you take out your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY OR ANNUITY?

any answer KOO801

KOO801 thru KOO810

What is the term (in years) of your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY OR ANNUITY?

number of years: 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.....	KOO1001
2 periodic payments.....	KOO10A01

KOO10A01 thru KOO10A10

Did you pay the premium for the annuity insurance per year, per month or per quarter?

1 per year	KOO1001
2 per month	KOO1001
3 per quarter	KOO1001

KOO1001 thru KOO1010

[if periodic payments]

How much was the annual/monthly/quarterly premium for the annuity insurance in 1996?

[if single deposit]

How much was the premium for your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY?
 If you really don't know, type 0 (zero).
 amount:

KOO1101

KOO1101 thru KOO1110

How much is the guaranteed minimum final payment of your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY OR ANNUITY? If you don't know the exact amount, type 0 (zero).
 0 KOO1201
 > 0 BZ8

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 31-12-1996?
 1 less than Dfl. 2000 BZ8
 2 2000 to 5000 BZ8
 3 5000 to 10000 BZ8
 4 10000 to 15000 BZ8
 5 15000 to 20000 BZ8
 6 20000 to 25000 BZ8
 7 25000 to 30000 BZ8
 8 30000 to 40000 BZ8
 9 40000 to 50000 BZ8
 10 50000 to 100000 BZ8
 11 100000 to 150000 BZ8
 12 150000 to 200000 BZ8
 13 200000 to 300000 BZ8
 14 300000 or more BZ8
 0 unknown BZ8

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).

BZ8

Did you, on 31 December 1996, 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 yes KAP2
 2 no BZ11

KAP2

How many SAVINGS OR ENDOWMENT INSURANCE POLICIES did you have on 31 December 1996?
 answer > 5 KAP3
 answer < 6 KAP51

KAP3

How much was the total sum that you had saved through your [NUMBER KAP2] SAVINGS OR ENDOWMENT INSURANCE POLICIES on 31 December 1996? If you don't know the exact amount, type 0 (zero).
 answer = 0 KAP4
 answer > 0 KAP51

KAP4 Into which of the categories mentioned below did your total savings go on 31 December 1996?

1	less than Dfl. 2000	KAP51
2	2000 to 5000	KAP51
3	5000 to 10000	KAP51
4	10000 to 15000	KAP51
5	15000 to 20000	KAP51
6	20000 to 25000	KAP5f1
7	25000 to 30000	KAP51
8	30000 to 40000	KAP51
9	40000 to 50000	KAP51
10	50000 to 100000	KAP51
11	100000 to 150000	KAP51
12	150000 to 200000	KAP51
13	200000 to 300000	KAP51
14	300000 or more	KAP51
0	unknown	KAP51

If you had more than five SAVINGS OR ENDOWMENT INSURANCE POLICIES on 31 December 1996, please keep in mind the five - to you - most important policies when answering the following questions.

The following questions concern your (five most important) SAVINGS OR ENDOWMENT INSURANCE POLICIES.

KAP51 thru KAP55

With which financial institution have you taken out your [1st thru 5th] SAVINGS OR ENDOWMENT INSURANCE POLICY?

1	Aegon	KAP71
2	Amev	KAP71
3	Amersfoortse	KAP71
4	Avero	KAP71
5	Centraal Beheer	KAP71
6	Delta Lloyd	KAP71
7	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? If you don't know, please type a question mark.

any answer

KAP71

KAP71 thru KAP75

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

any answer

KAP81

KAP81 thru KAP85

Did you, in 1996, pay the premium on your [1st thru 5th] SAVINGS OR ENDOWMENT INSURANCE POLICY per:

- 1 month KAP91
 2 quarter KAP91
 3 six months KAP91
 4 year KAP91

KAP91 thru KAP95

How much was, in 1996, the premium that you paid on your [1st thru 5th] SAVINGS OR ENDOWMENT INSURANCE POLICY per month/quarter/six months/year? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).

any answer KAP101

KAP101 thru KAP105

How much was the total sum that you had saved through your [1st thru 5th] SAVINGS OR ENDOWMENT INSURANCE POLICY? If you don't know the exact amount, type 0 (zero).

answer = 0 KAP111

answer > 0 BZ11

KAP111 thru KAP115

Into which of the categories mentioned below did the sum that you had saved through your [1st thru 5th] SAVINGS OR ENDOWMENT INSURANCE POLICY go on 31 December 1996?

- 1 less than Dfl. 2000 BZ11
 2 2000 to 5000 BZ11
 3 5000 to 10000 BZ11
 4 10000 to 15000 BZ11
 5 15000 to 20000 BZ11
 6 20000 to 25000 BZ11
 7 25000 to 30000 BZ11
 8 30000 to 40000 BZ11
 9 40000 to 50000 BZ11
 10 50000 to 100000 BZ11
 11 100000 to 150000 BZ11
 12 150000 to 200000 BZ11
 13 200000 to 300000 BZ11
 14 300000 or more..... BZ11
 0 unknown 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. Well-known growth funds are Florentefonds of Robeco or Vermogensgroefonds of the Postbank.

BZ11 Did you, on 31 December 1996, have any money invested in GROWTH FUNDS?

1 yes GRO2

2 no BZ12

GRO2 With how many growth funds did you have investments on 31 December 1996?

answer > 5 GRO3

answer < 6 GRO41

GRO3 What was the estimated total market value of your investments in growth funds on 31 December 1996? If you really don't know, type 0 (zero).

0 GRO3A

> 0 GRO41

GRO3A

Into which of the categories mentioned below did the total estimated value of your investments in growth funds go on 31 December 1996?

- | | | |
|----|---------------------|-------|
| 1 | less than Dfl. 2000 | GRO41 |
| 2 | 2000 to 5000 | GRO41 |
| 3 | 5000 to 10000 | GRO41 |
| 4 | 10000 to 15000 | GRO41 |
| 5 | 15000 to 20000 | GRO41 |
| 6 | 20000 to 25000 | GRO41 |
| 7 | 25000 to 30000 | GRO41 |
| 8 | 30000 to 40000 | GRO41 |
| 9 | 40000 to 50000 | GRO41 |
| 10 | 50000 to 100000 | GRO41 |
| 11 | 100000 to 150000 | GRO41 |
| 12 | 150000 to 200000 | GRO41 |
| 13 | 200000 to 300000 | GRO41 |
| 14 | 300000 or more | GRO41 |
| 0 | unknown | GRO41 |

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

GRO41 thru GRO45

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

- | | | |
|----|------------------------------|-------|
| 1 | ABN Amro | GRO61 |
| 2 | Generale Bank | GRO61 |
| 3 | ING Bank | GRO61 |
| 4 | Mees & Hope Pierson Heldring | GRO61 |
| 5 | Postbank | GRO61 |
| 6 | Van Lanschot | GRO61 |
| 7 | VSB Bank | GRO61 |
| 8 | Robeco | GRO61 |
| 9 | Delta Lloyd Bank | GRO61 |
| 10 | EMF | GRO61 |
| 11 | Orco Bank | GRO61 |
| 12 | other | GRO51 |

GRO51 thru GRO55 (string)

With which bank or financial institution did you make the investment with your [1st thru 5th] GROWTH FUND? If you don't know, type a question mark.

- | | |
|------------|-------|
| any answer | GRO61 |
|------------|-------|

GRO61 thru GRO65

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

- | | | |
|----|-------------------------------------|-------|
| 1 | ABN AMRO Liquiditeiten Groeifonds | GRO81 |
| 2 | ABN AMRO Obligatie Groeifonds | GRO81 |
| 3 | Generale Bank Obligatie Waardefonds | GRO81 |
| 4 | ING Bank Rente Groeifonds | GRO81 |
| 5 | EMS Growth Fund | GRO81 |
| 6 | Pierson Rente Groeifonds | GRO81 |
| 7 | Postbank Vermogens Groeifonds | GRO81 |
| 8 | Rentalent | GRO81 |
| 9 | Rentotaal | GRO81 |
| 10 | VSB Obligatie Groeifonds | GRO81 |

- 11 Robeco Florente Fund GRO81
- 12 Cantrade Rendements Fonds GRO81
- 13 Equity and Mortgage Fund GRO81
- 14 OAMF Rentefonds GRO81
- 15 ABN AMRO Interest Growth Fund GRO81
- 16 All Dollar Bond Fund GRO81
- 17 Alrenta GRO81
- 18 EMS Offshore Fund GRO81
- 19 Rorento GRO81
- 20 other GRO71

GRO71 thru GRO75 (string)

What is the name of your [1st thru 5th] GROWTH FUND? If you don't know, type a question mark.

- any answer GRO81

GRO81 thru GRO85

How much was the value of the investment with your [1st thru 5th] GROWTH FUND on 31 December 1996? If you don't know the exact amount, type 0 (zero).

- answer = 0 GRO91
- answer > 0 BZ12

GRO91 thru GRO95

Into which of the categories mentioned below does the value of the investment with your [1st thru 5th] GROWTH FUND go?

- 1 less than Dfl. 2000 BZ12
- 2 2000 to 5000 BZ12
- 3 5000 to 10000 BZ12
- 4 10000 to 15000 BZ12
- 5 15000 to 20000 BZ12
- 6 20000 to 25000 BZ12
- 7 25000 to 30000 BZ12
- 8 30000 to 40000 BZ12
- 9 40000 to 50000 BZ12
- 10 50000 to 100000 BZ12
- 11 100000 to 150000 BZ12
- 12 150000 to 200000 BZ12
- 13 200000 to 300000 BZ12
- 14 300000 or more BZ12
- 0 unknown BZ12

MUTUAL FUNDS are created by institutions that invest money from individual savers in joint programs. Thus it is possible, even with small investments, to take advantage of the joint investments (especially by spreading the investments). There are all kinds of mutual funds. The most common are 'shares-funds', 'bonds-funds', and 'click-funds'. You can participate in a mutual fund through a MUTUAL FUND ACCOUNT.

BZ12

Did you, on 31 December 1996, have investments with MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS? 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 BEL2
- 2 no BZ13

BEL2

With how many of these MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS did you have investments on 31 December 1996?

answer > 5BEL3
 answer < 6BEL61

BEL3 How much was the total value of your investments with MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS on 31 December 1996? If you don't know the exact amount, type 0 (zero).
 answer = 0BEL5
 answer > 0BEL61

BEL5 Into which of the categories mentioned below did the total value of your investments go on 31 December 1996?
 1 less than Dfl. 2000BEL61
 2 2000 to 5000BEL61
 3 5000 to 10000BEL61
 4 10000 to 15000BEL61
 5 15000 to 20000BEL61
 6 20000 to 25000BEL61
 7 25000 to 30000BEL61
 8 30000 to 40000BEL61
 9 40000 to 50000BEL61
 10 50000 to 100000BEL61
 11 100000 to 150000BEL61
 12 150000 to 200000BEL61
 13 200000 to 300000BEL61
 14 300000 or moreBEL61
 0 unknownBEL61

The following questions are repeated for a maximum of five MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS. When answering these questions, please keep in mind the five - to you - most important funds/accounts.

The following questions concern your (5 most important) MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS.

BEL61 thru BEL65
 With which bank or financial institution did you invest through your [1st thru 5th] MUTUAL FUND and/or MUTUAL FUND ACCOUNT?
 1 Robeco GroepBEL81
 2 ABN AmroBEL81
 3 Mees & Hope, Pierson, HeldringBEL81
 4 ING BankBEL81
 5 PostbankBEL81
 6 VIBBEL81
 7 WereldhaveBEL81
 8 AegonBEL81
 9 otherBEL71

BEL71 thru BEL75 (string)
 With which bank or financial institution did you invest through your [1st thru 5th] MUTUAL FUND and/or MUTUAL FUND ACCOUNT? If you don't know, type a question mark.
 any answerBEL81

BEL81 thru BEL85
 What is the name of your [1st thru 5th] MUTUAL FUND and/or MUTUAL FUND ACCOUNT?
 BEL6.=1:
 1 Money Plus FundBEL101

2	Divirente Fund	BEL101
3	Florente Fund	BEL101
4	Rorente	BEL101
5	Robeco	BEL101

BEL91 thru BEL95 (string)

What is the name of your [1st thru 5th] MUTUAL FUND and/or MUTUAL FUND ACCOUNT? If you don't know, type a question mark.

any answer BEL101

BEL101 thru BEL105

How much was the value of your investments with your [1st thru 5th] MUTUAL FUND and/or MUTUAL FUND ACCOUNT on 31 December 1996? If you really don't know, type 0 (zero).

0 BZ121
> 0 BZ13

BEL121 thru BEL125

Into which of the categories mentioned below did the total value of your investments go on 31 December 1996?

1	less than Dfl. 2000	BZ13
2	2000 to 5000	BZ13
3	5000 to 10000	BZ13
4	10000 to 15000	BZ13
5	15000 to 20000	BZ13
6	20000 to 25000	BZ13
7	25000 to 30000	BZ13
8	30000 to 40000	BZ13
9	40000 to 50000	BZ13
10	50000 to 100000	BZ13
11	100000 to 150000	BZ13
12	150000 to 200000	BZ13
13	200000 to 300000	BZ13
14	300000 or more	BZ13
0	unknown	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 1996, have any BONDS and/or MORTGAGE BONDS? Do NOT include bonds through mutual funds here. These have already been reported on.

1 yes OBL2
2 no BZ14

OBL2 With how many companies or institutions did you have these (MORTGAGE) BONDS on 31 December 1996? Count having bonds with the government as having bonds with one institution.

1	one company	OBL3
2	two companies	OBL3
3	three companies	OBL3
4	four companies	OBL3
5	five or more companies	OBL3

OBL3 How much was the total market value of all your (MORTGAGE) BONDS with this/these

companies on 31 December 1996? If you really don't know, type 0 (zero).

0 OBL5
 > 0 BZ14

OBL5

Into which of the categories mentioned below did the total value of your investments go on 31 December 1996?

1 less than Dfl. 2000 BZ14
 2 2000 to 5000 BZ14
 3 5000 to 10000 BZ14
 4 10000 to 15000 BZ14
 5 15000 to 20000 BZ14
 6 20000 to 25000 BZ14
 7 25000 to 30000 BZ14
 8 30000 to 40000 BZ14
 9 40000 to 50000 BZ14
 10 50000 to 100000 BZ14
 11 100000 to 150000 BZ14
 12 150000 to 200000 BZ14
 13 200000 to 300000 BZ14
 14 300000 or more BZ14
 0 unknown 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 1996, own any SHARES? If relevant: do NOT include shares of your own private limited company here. Also, do NOT include bonds through MUTUAL FUNDS here. These have already been reported.

1 yes AAN2
 2 no BZ15

AAN2

With how many Dutch and/or foreign companies did you have SHARES on 31 December 1996? If relevant: do NOT include shares of your own private limited company here. Also, do NOT include bonds through MUTUAL FUNDS here. These have already been reported.

answer > 10 AAN2A
 answer < 11 AAN301

AAN2A

How much was the total estimated market value of all your SHARES with [NUMBER AAN2] companies on 31 December 1996? If you really don't know, type 0 (zero).

0 AAN2D
 > 0 AAN301

AAN2D

Into which of the categories mentioned below did the total value of your shares go on 31 December 1996?

1 less than Dfl. 2000 AAN301
 2 2000 to 5000 AAN301
 3 5000 to 10000 AAN301
 4 10000 to 15000 AAN301
 5 15000 to 20000 AAN301
 6 20000 to 25000 AAN301
 7 25000 to 30000 AAN301
 8 30000 to 40000 AAN301

9	40000 to 50000	AAN301
10	50000 to 100000	AAN301
11	100000 to 150000	AAN301
12	150000 to 200000	AAN301
13	200000 to 300000	AAN301
14	300000 or more	AAN301
0	unknown	AAN301

The following questions are repeated for a maximum of ten investments in shares. When answering these questions, please keep in mind the ten - to you - most important INVESTMENTS.

The following questions concern your (most important) investments in SHARES.

AAN301 thru AAN310

What is the name of the [1st thru 10th] company with which you had SHARES on 31 December 1996?

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

AAN401 thru AAN410 (string)

What is the name of the [1st thru 10th] company with which you had SHARES on 31 December 1996? If you don't know, type a question mark.

any answer AAN501

AAN501 thru AAN510

How many shares did you have on 31 December 1996 with [NAME OF COMPANY MENTIONED WITH AAN301 THRU AAN310]?

any answer AAN601

AAN601 thru AAN610

How much was the TOTAL market value of these shares with [NAME OF COMPANY MENTIONED WITH AAN301 THRU AAN310] on 31 December 1996? If you really don't know, type 0 (zero).

0 AAN81
> 0 BZ15

AAN801 thru AAN810

Into which of the categories mentioned below did the value of your shares with [NAME OF COMPANY MENTIONED WITH AAN301 THRU AAN310] go on 31 December 1996?

1 less than Dfl. 2000 BZ15

2	2000 to 5000	BZ15
3	5000 to 10000	BZ15
4	10000 to 15000	BZ15
5	15000 to 20000	BZ15
6	20000 to 25000	BZ15
7	25000 to 30000	BZ15
8	30000 to 40000	BZ15
9	40000 to 50000	BZ15
10	50000 to 100000	BZ15
11	100000 to 150000	BZ15
12	150000 to 200000	BZ15
13	200000 to 300000	BZ15
14	300000 or more	BZ15
0	unknown	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 of such an option.

BZ15 Had you, on 31 December 1996, BOUGHT one or more PUT-OPTIONS?
 1 yes OPT2
 2 no BZ16

OTP2 How much was, on 31 December 1996, the total sum that you had paid for your PUT-OPTIONS? If you really don't know, type 0 (zero).
 0 OPT2A
 > 0 BZ16

OPT2A Into which of the categories mentioned below did the total sum that you had paid for your PUT-OPTIONS go on 31 December 1996?
 1 less than Dfl. 2000 BZ16
 2 2000 to 5000 BZ16
 3 5000 to 10000 BZ16
 4 10000 to 15000 BZ16
 5 15000 to 20000 BZ16
 6 20000 to 25000 BZ16
 7 25000 to 30000 BZ16
 8 30000 to 40000 BZ16
 9 40000 to 50000 BZ16
 10 50000 to 100000 BZ16
 11 100000 to 150000 BZ16
 12 150000 to 200000 BZ16
 13 200000 to 300000 BZ16
 14 300000 or more BZ16
 0 unknown BZ16

BZ16 Had you, on 31 December 1996, WRITTEN one or more PUT-OPTIONS?
 1 yes OPT4
 2 no BZ17

OPT4 How much was, on 31 December 1996, the total market value of your PUT-OPTIONS? If you really don't know, type 0 (zero).
 0 OPT4A

> 0 BZ17

OPT4A

Into which of the categories mentioned below did the total market value of your PUT-OPTIONS go on 31 December 1996?

- 1 less than Dfl. 2000 BZ17
- 2 2000 to 5000 BZ17
- 3 5000 to 10000 BZ17
- 4 10000 to 15000 BZ17
- 5 15000 to 20000 BZ17
- 6 20000 to 25000 BZ17
- 7 25000 to 30000 BZ17
- 8 30000 to 40000 BZ17
- 9 40000 to 50000 BZ17
- 10 50000 to 100000 BZ17
- 11 100000 to 150000 BZ17
- 12 150000 to 200000 BZ17
- 13 200000 to 300000 BZ17
- 14 300000 or more BZ17
- 0 unknown 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 1996, BOUGHT one or more CALL-OPTIONS, FALCONS, or WARRANTS?

- 1 yes OPT6
- 2 no BZ18

OPT6 How much was, on 31 December 1996, the total sum that you had paid for the CALL-OPTIONS, FALCONS, or WARRANTS that you had bought? If you really don't know, type 0 (zero).

- 0 OPT6A
- > 0 BZ18

OPT6A

Into which of the categories mentioned below did the total sum that you had paid for the CALL-OPTIONS, FALCONS, or WARRANTS that you had bought go on 31 December 1996?

- 1 less than Dfl. 2000 BZ18
- 2 2000 to 5000 BZ18
- 3 5000 to 10000 BZ18
- 4 10000 to 15000 BZ18
- 5 15000 to 20000 BZ18
- 6 20000 to 25000 BZ18
- 7 25000 to 30000 BZ18
- 8 30000 to 40000 BZ18
- 9 40000 to 50000 BZ18
- 10 50000 to 100000 BZ18
- 11 100000 to 150000 BZ18
- 12 150000 to 200000 BZ18
- 13 200000 to 300000 BZ18
- 14 300000 or more BZ18
- 0 unknown BZ18

- BZ18 Had you, on 31 December 1996, WRITTEN one or more CALL-OPTIONS, FALCONS, or WARRANTS?
 1 yes.....OPT8
 2 noBEZ4
- OPT8 How much was, on 31 December 1996, the total market value of the CALL-OPTIONS, FALCONS, or WARRANTS that you had written? If you really don't know, type 0 (zero).
 0OPT8A
 > 0BEZ4
- 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 1996?
 1 less than Dfl. 2000BEZ4
 2 2000 to 5000BEZ4
 3 5000 to 10000BEZ4
 4 10000 to 15000BEZ4
 5 15000 to 20000BEZ4
 6 20000 to 25000BEZ4
 7 25000 to 30000BEZ4
 8 30000 to 40000BEZ4
 9 40000 to 50000BEZ4
 10 50000 to 100000BEZ4
 11 100000 to 150000BEZ4
 12 150000 to 200000BEZ4
 13 200000 to 300000BEZ4
 14 300000 or moreBEZ4
 0 unknownBEZ4
- BEZ4 Please indicate what is true for you. On 31 December 1995:
 0 none of the below-mentionedROUTING VARIABLE 3
 1 I was the director or (main) shareholder of a private limited companyEXT1
 2 I participated in a partnership or firmEXT1
 3 I was self-employed.....EXT1
- EXT1 Is it correct that, on 31 December 1995, you were the director or a (main) shareholder of a private limited company?
 1 yesEXT2
 2 noEXT9
- EXT2 On 31 December 1995, did the private limited company of which you are the director or a (main) shareholder have a PENSION COMPANY?
 1 yesEXT3
 2 noEXT5
- EXT3 How big was, in the financial year 1995, your share (percentage) in this PENSION COMPANY? If you really don't know, type 0 (zero). If the percentage is 1% or less, type 1.
 any answerEXT4
- EXT4 How much was the equity capital in this PENSION COMPANY on 31 December 1996? If you really don't know, type 0 (zero).
 0EXT4A

> 0EXT5

EXT4A

Into which of the categories mentioned below did the equity capital in this PENSION COMPANY go on 31 December 1995?

1 less than Dfl. 100,000EXT5
 2 100,000 to 200,000EXT5
 3 200,000 to 300,000EXT5
 4 300,000 to 400,000EXT5
 5 400,000 to 500,000EXT5
 6 500,000 to 750,000EXT5
 7 750,000 to 1000,000EXT5
 8 1000,000 to 2000,000EXT5
 9 2000,000 to 5000,000EXT5
 10 5000,000 or moreEXT5
 0 unknownEXT5

EXT5

How big was, in the financial year 1995, your share (in percentages) in the private limited company of which you are a (main) shareholder? If you really don't know, type 0 (zero). If the percentage is 1% or less, type 1.

any answerEXT6

EXT6

How much was the equity capital in this private limited company on 31 December 1995? If you really don't know, type 0 (zero).

0EXT6A
 > 0EXT7

EXT6A

Into which of the categories mentioned below did the equity capital in this private limited company go on 31 December 1995?

1 less than Dfl. 100,000EXT7
 2 100,000 to 200,000EXT7
 3 200,000 to 300,000EXT7
 4 300,000 to 400,000EXT7
 5 400,000 to 500,000EXT7
 6 500,000 to 750,000EXT7
 7 750,000 to 1000,000EXT7
 8 1000,000 to 2000,000EXT7
 9 2000,000 to 5000,000EXT7
 10 5000,000 or moreEXT7
 0 unknownEXT7

EXT7

Did you, on 31 December 1996, have any money lent to the private limited company of which you are a (main) shareholder?

1 yesEXT8
 2 noEXT9

EXT8

How much had you lent to the company at that time? If you really don't know, type 0 (zero).

any answerEXT9

EXT9

Is it correct that, on 31 December 1995, you participated in a partnership or firm?

1 yesEXT10
 2 noEXY14

EXT10 At that time, did the financial year of your partnership/firm run parallel to the calendar year?
 1 yesEXT11
 2 noEXT11

EXT11 How much was, in the financial year (1995) (1995/1996), your share in the equity capital of the firm, according to the fiscal balance (on the closing date of the financial year)? If you really don't know, type 0 (zero).
 0EXT11A
 > 0EXT12

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 Dfl. 100,000EXT12
 2 100,000 to 200,000EXT12
 3 200,000 to 300,000EXT12
 4 300,000 to 400,000EXT12
 5 400,000 to 500,000EXT12
 6 500,000 to 750,000EXT12
 7 750,000 to 1000,000EXT12
 8 1000,000 to 2000,000EXT12
 9 2000,000 to 5000,000EXT12
 10 5000,000 or moreEXT12
 0 unknownEXT12

EXT12 Did you, on 31 December 1995, have any [buitenvennootschappelijk] capital in the firm?
 1 yesEXT13
 2 noEXT14

EXT13 How much was this capital in the financial year (1995) (1995/1996) on the closing date of the financial year? If you really don't know, type 0 (zero).
 0EX13A
 > 0EXT14

EX13A Into which of the categories mentioned below did this [buitenvennootschappelijk] capital go on the closing date of the financial year?
 1 less than Dfl. 100,000EXT14
 2 100,000 to 200,000EXT14
 3 200,000 to 300,000EXT14
 4 300,000 to 400,000EXT14
 5 400,000 to 500,000EXT14
 6 500,000 to 750,000EXT14
 7 750,000 to 1000,000EXT14
 8 1000,000 to 2000,000EXT14
 9 2000,000 to 5000,000EXT14
 10 5000,000 or moreEXT14
 0 unknownEXT14

EXT14 Is it correct that, on 31 December 1995, you were self-employed?
 1 yesEXT15
 2 noROUTING VARIABLE 3

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

EXT16 How much was, in the financial year (1995) (1995/1996), your equity capital in the firm, according to the fiscal balance (on the closing date of the financial year)? If you really don't know, type 0 (zero).
 0EXT16A
 > 0EXT17B

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 Dfl. 100,000EXT17B
 2 100,000 to 200,000EXT17B
 3 200,000 to 300,000EXT17B
 4 300,000 to 400,000EXT17B
 5 400,000 to 500,000EXT17B
 6 500,000 to 750,000EXT17B
 7 750,000 to 1000,000EXT17B
 8 1000,000 to 2000,000EXT17B
 9 2000,000 to 5000,000EXT17B
 10 5000,000 or moreEXT17B
 0 unknownEXT17B

EXT17B Have you built up a 'fiscal private pension allowance' [fiscale oudedagsreserve] up to 31 December 1995?
 1 yesEXT17
 2 noROUTING VARIABLE 3

EXT17 How much was this fiscal private pension allowance [fiscale oudedagsreserve] at the end of 1995? Please check your income tax assessment. If you really don't know, type 0 (zero).
 0EXT18A
 > 0ROUTING VARIABLE 3

EXT18A Into which of the categories mentioned below did the fiscal private pension allowance [fiscale oudedagsreserve] go at the end of 1995?
 1 less than Dfl. 100,000ROUTING VARIABLE 3
 2 100,000 to 200,000ROUTING VARIABLE 3
 3 200,000 to 300,000ROUTING VARIABLE 3
 4 300,000 to 400,000ROUTING VARIABLE 3
 5 400,000 to 500,000ROUTING VARIABLE 3
 6 500,000 to 750,000ROUTING VARIABLE 3
 7 750,000 to 1000,000ROUTING VARIABLE 3
 8 1000,000 to 2000,000ROUTING VARIABLE 3
 9 2000,000 to 5000,000ROUTING VARIABLE 3
 10 5000,000 or moreROUTING VARIABLE 3
 0 unknownROUTING VARIABLE 3

ROUTING VARIABLE 3

Are you the member of the household who is responsible for paying bills etc.?

- 1 yes BZ19
- 2 no BZ20

By REAL ESTATE we mean land and the buildings on that land, including goods that by their use belong to it (e.g. machinery in factories), and the rights to those goods.

- BZ19 Did you, on 31 December 1996, have any REAL ESTATE NOT being used for your own accommodation? If relevant: do NOT report your second house here. Do NOT report REAL ESTATE belonging to your firm/business here. This will be reported later.
- 1 yes ONR2
 - 2 no BZ20

- ONR2 How many pieces of REAL ESTATE did you have on 31 December 1996? Do NOT include REAL ESTATE used for your own accommodation (e.g. second residence), or REAL ESTATE belonging to your firm/business here.
- answer > 5 ONR31
 - answer < 6 ONR31

If you have more than five pieces of real estate, please keep in mind the five - to you - most important pieces of real estate when answering the following questions.

The following questions concern your (five most important) PIECE(S) OF REAL ESTATE.

- ONR31 thru ONR35 What sort of real estate is your [1st thru 5th] piece of REAL ESTATE (primarily)?
- 1 house ONR51
 - 2 apartment ONR51
 - 3 arable land ONR51
 - 4 factory building ONR51
 - 5 land ONR51
 - 6 farm ONR51
 - 7 office building ONR51
 - 8 shop ONR51
 - 9 allotment garden ONR51
 - 10 other ONR41

- ONR41 thru ONR45 (string) What sort of real estate is your [1st thru 5th] piece of REAL ESTATE?
- any answer ONR51

- ONR51 thru ONR55 How much was the estimated market value of your [STRING ONR3.] on 31 December 1996?
- any answer ONR61

- ONR61 thru ONR65 How many mortgages were there on your [STRING ONR3.] on 31 December 1996? If there are no mortgages on your [STRING ONR3.], type 0 (zero).
- answer = 0 BZ20
 - answer > 0 O111

The following questions are repeated for each mortgage.

The variables below concern the mortgages respondents may have on their pieces of real estate. For each piece of real estate a maximum of 5 mortgages could be recorded. The variable names all end in three 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 5th); e.g. variable O123 records the answer of the respondent to the first question, about the third mortgage on his second piece of real estate.

O111 thru O115, thru, O151 thru O155

Do you have a municipal or national mortgage guarantee for your [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?

- 1 yesO211
2 noO211

O211 thru O215, thru, O251 thru O255

With which financial institution did you take out the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?

- 1 ABN AmroO411
2 PostbankO411
3 RabobankO411
4 ING Bank (NMB)O411
5 VSB BankO411
6 SNS BankO411
7 Nationale NederlandenO411
8 AEGONO411
9 AMEVO411
10 Bouwfonds der Nederlandse Gemeenten.O411
11 ABPO411
12 other financial institutionO311
49 unknownO411

5O311 thru O315, thru, O351 thru O355 (string)

With which financial institution did you take out the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]? If you don't know, type a question mark.

- any answerO411

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 compared with the costs of an annuity mortgage.

TRADITIONAL LIFE-INSURANCE MORTGAGE: This sort of mortgage consists of a loan and a life-insurance policy. In principle, there is no repayment during the term of the mortgage. You only pay interest on the loan, and you pay for 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 traditional life-insurance mortgage, where there is a relation between those two interest rates).

IMPROVED TRADITIONAL 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. You only pay interest on the loan, and you pay for a premium for the life-insurance policy. At the moment that you take out the improved life-

insurance mortgage, it is guaranteed that at the end of the term you will have saved exactly the amount needed to pay off the mortgage.

INVESTMENT MORTGAGE: This is a new version of the (traditional) life-insurance mortgage. As with other life-insurance mortgages, with most investment mortgages the mortgage loan is paid off at the maturity of the mortgage by a payment from a 'connected' life-insurance. The difference with traditional or improved life-insurance mortgage is that in the case of investment mortgage, the payment of the life-insurance is based on investments.

MORTGAGE WITH ANNUITY: In this case, the mortgage is combined with an annuity insurance. There is no obligation to use the annuity insurance to pay off the mortgage at the maturity of the insurance. The annuity insurance may be used as a supplementary pension insurance.

'NO-REPAYMENT MORTGAGE': With this kind of mortgage you only pay interest during the term of the mortgage. There is no repayment.

'LIFE-TIME' MORTGAGE WITH LIFE-INSURANCE: This is a version of the 'no-repayment mortgage'. The mortgage does not have a maturity date. To make sure that the loan will be paid off no later than the time of death of the person who has taken out the mortgage, a life-insurance is connected to the 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.

O411 thru O415, thru, O451 thru O455

On 31 December 1996, what sort of mortgage was the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?

- 1 annuity mortgageO611
- 2 traditional life-insurance mortgageO611
- 3 improved traditional life-insurance mortgageO611
- 4 linear mortgageO611
- 5 endowment mortgageO611
- 6 investment mortgage.....O611
- 7 'no repayment' mortgage.....O611
- 8 mortgage with annuity.....O611
- 9 'life-time' mortgage with life-insurance.....O611
- 10 other kind of mortgageO511

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

On 31 December 1996, what sort of mortgage was the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?

- any answerO611

O611 thru O615, thru, O651 thru O655

When (which year) was the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE] taken out?

- any answerON111

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

REMAINING DEBT of the mortgage: the amount that is still to be paid off.

ON111 thru ON115, thru, ON151 thru ON155

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

- any answerON211

ON211 thru ON215, thru, ON251 thru ON255
 How much of the loan of the [1st thru 5th] MORTGAGE on your [1st thru 5th PIECE OF REAL ESTATE] is left at present? With (improved) traditional life-insurance mortgage or investment mortgage, the mortgage loan doesn't change as a result of premium payments to the life-insurance. If you really don't know, type 0 (zero).
 any answerON311

ON311 thru ON315, thru, ON351 thru ON355
 What is the current interest rate of the [1st thru 5th] MORTGAGE on your [1st thru 5th PIECE OF REAL ESTATE]? If you really don't know, type 0.00.
 any answerON711

ON711 thru ON715, thru, ON751 thru ON755
 Does the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE] involve a period with a fixed interest rate?
 1 yesON811
 2 noOR351

ON811 thru ON815, thru, ON851 thru ON855
 The last time the interest rate was fixed, it was fixed for how many years? If you really don't know, type 0 (zero).
 any answerON911

ON911 thru ON915, thru, ON951 thru ON955
 When (which year) was the last time that the interest rate belonging to the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE] was fixed?
 any answerON411

ON411 thru ON415, thru, ON451 thru ON455
 What is the term of the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?
 1 30 yearsON511
 2 25 yearsON511
 3 20 yearsON511
 4 otherON411

ON411 thru ON415, thru, ON451 thru ON455
 So, what is the term of the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?
 number of years:ON511

ON511 thru ON515, thru, ON551 thru ON555
 How often do you pay mortgage expenses for the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?
 1 per monthON611
 2 per quarterON611
 3 per six monthsON611
 4 per yearON611

ON611 thru ON615, thru, ON651 thru ON655
 Total MORTGAGE EXPENSES include interest, repayment, and premiums (if any).
 How much do you currently pay on all mortgage expenses for the [1st thru 5th] MORTGAGE on

your [1st thru 5th PIECE OF REAL ESTATE] per month/quarter/six months/year? Please give the gross amount, that is, do not take into account the fact that interest payments are tax-deductible. If you really don't know, type 0 (zero).

any answer BZ20

BZ20 Did you, on 31 December 1996, own one or more CAR(S)? Do NOT mention car provided by employer or leased car here.

1 yes AUT2

2 no BZ21

AUT2

How many CARS did you own on 31 December 1996? Do not mention car provided by employer or leased car here.

any answer AUT301

The following questions concern your CAR(S).

AUT301 thru AUT315

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

any answer AUT401

AUT401 thru AUT415

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

1 Audi AUT601

2 BMW AUT601

3 Citroën AUT601

4 Fiat AUT601

5 Ford AUT601

6 Mazda AUT601

7 Mercedes-Benz AUT601

8 Mitsubishi AUT601

9 Nissan AUT601

10 Opel AUT601

11 Peugeot AUT601

12 Renault AUT601

13 Saab AUT601

14 Toyota AUT601

15 Volkswagen AUT601

16 Volvo AUT601

17 other AUT501

AUT501 thru AUT515 (string)

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

any answer AUT601

AUT601 thru AUT615 (string)

And what is the type of your [STRING AUT501 thru AUT515]? This question concerns the [1st thru 15th] car you have mentioned.

any answer AUT701

AUT701 thru AUT715

What was the purchase price of your [STRING AUT501 and AUT615]? The purchase price is the sum that you paid to buy the [1st thru 15th] car you have mentioned. If you really don't know, type

0 (zero).
 any answer AUT801

AUT801 thru AUT815

How much was the estimated market value of the [1st thru 15th] CAR you have mentioned, on 31 December 1996? If you really don't know, type 0 (zero).
 any answer BZ21

BZ21

Did you, on 31 December 1996, own one or more MOTORBIKE(S)?
 1 yesMOT2
 2 no BZ22

MOT2

How many motorbikes did you own on 31 Decmeber 1996?
 any answerMOT301

MOT301 thru MOT315

What is the year of construction of the [1st thru 15th] MOTORBIKE you have mentioned?
 any answerMOT401

MOT401 thru MOT415

What is the make of the [1st thru 15th] MOTORBIKE you have mentioned?
 1 BenelliMOT601
 2 BMWMOT601
 3 CagivaMOT601
 4 DucatiMOT601
 5 FanticMOT601
 6 Harley-DavidsonMOT601
 7 HondaMOT601
 8 KawasakiMOT601
 9 YamahaMOT601
 10 TriumphMOT601
 11 Moto-GuzziMOT601
 12 MZMOT601
 13 SuzukiMOT601
 14 VespaMOT601
 15 otherMOT501

MOT501 thru MOT515 (string)

What is the make of the [1st thru 15th] MOTORBIKE you have mentioned?
 any answerMOT601

MOT601 thru MOT615 (string)

And what is the type of your [STRING MOT501 thru MOT515]? This question concerns the [1st thru 15th] motorbike you have mentioned.
 any answerMOT701

MOT701 thru MOT715

What was the purchase price of your [STRING MOT501 thru MOT515]? The purchase price is the sum that you paid to buy the [1st thru 15th] motorbike you have mentioned. If you don't know, type 0 (zero).
 any answerMOT801

MOT801 thru MOT815

How much was the estimated market value of the [1st thru 15th] motorbike you have mentioned, on 31 December 1996? If you really don't know, type 0 (zero).
any answer BZ22

BZ22

Did you, on 31 December 1996, 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 1996? Do not include: rowboats, canoes, rubber boats and the like.
any answer BOO301

The following questions concern your BOAT(S).

BOO301 thru BOO315

What is the year of construction of the [1st thru 15th] BOAT you have mentioned?
any answer BOO401

BOO401 thru BOO415

What is the make of the [1st thru 15th] BOAT you have mentioned?
any answer BOO501

BOO501 thru BOO515

What was the purchase price of the [1st thru 15th] BOAT you have mentioned? The purchase price is the sum that you paid to buy the [1st thru 15th] boat you have mentioned. If you really don't know, type 0 (zero).
any answer BOO701

BOO601 thru BOO615

How much was the estimated market value of the [1st thru 15th] BOAT you have mentioned, on 31 December 1996? If you don't know, type 0 (zero).
any answer BZ23

BZ23

Did you, on 31 December 1996, own one or more (SITE-)CARAVANS?
1 yes CAR2
2 no BZ24

CAR2

How many (SITE-)CARAVANS did you own on 31 December 1996?
any answer CAR3

CAR3

What was the purchase price of your (SITE-)CARAVAN(S)? The purchase price is the sum that you paid to buy it/them. If you really don't know, type 0 (zero).
any answer CAR4

CAR4

How much was the total estimated market value of your [NUMBER CAR2] (SITE-) CARAVAN(S) on 31 December 1996? If you really don't know, type 0 (zero).
any answer BZ24

BZ24 Did you, on 31 December 1996, have any money LENT OUT to family or friends?
 1 yesUIT2
 2 no BZ25

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

UIT3 Did you charge any interest for the money that you had lent to family or friends on 31 December 1996?
 1 yes BZ25
 2 no BZ25

BZ25 Did you, on 31 December 1996, have any money saved or invested IN A WAY NOT MENTIONED BEFORE in this questionnaire? If relevant: do NOT include assets belonging to your own business here.
 1 yes OVE2
 2 no SP421

OVE2 How many of these INVESTMENTS NOT MENTIONED BEFORE in this questionnaire did you have on 31 December 1996?
 answer > 5 OVE31
 answer < 6 OVE31

The following questions are repeated for a maximum of five investments not mentioned before in this questionnaire. When answering these questions, please keep in mind the five - to you - most important investments.

The following questions concern your (5 most important) INVESTMENTS NOT MENTIONED BEFORE in this questionnaire.

OVE31 thru OVE35
 With which bank or financial institution did you make your [1st thru 5th] INVESTMENT?
 0 NOT APPLICABLE OVE71
 1 ABN Amro OVE71
 2 Postbank OVE71
 3 Rabobank..... OVE71
 4 ING Bank (NMB) OVE71
 5 VSB Bank OVE71
 6 SNS Bank OVE71
 7 other OVE41

OVE41 thru OVE45 (string)
 With which bank or financial institution did you make your [1st thru 5th] INVESTMENT? If you don't know, type a question mark.
 any answer OVE71

OVE71 thru OVE75
 How much was the value of your [1st thru 5th] INVESTMENT on 31 December 1996? If you really don't know, type 0 (zero).
 any answerOV61

OVE81 thru OVE85

How much did you receive on interest/dividends through your [1st thru 5th] INVESTMENT over the period 1 January 1996 thru 31 December 1996? If this question is not applicable or if you really don't know, type 0 (zero).

any answerOV81

OVE51 thru OVE55 (string)

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

any answer

6.2 Liabilities

The following questions concern your own LIABILITIES.

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

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

- private loans;
- extended lines of credit;
- outstanding debts with mail-order firms;
- loans from family or friends;
- study loans;
- debts ('to be in the red') thru credit cards;
- other loans.

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

PERS1 Did you, on 31 December 1996, have one or more PRIVATE loans? With a private loan, the whole sum is made available (to the person taking out the loan) at one time.

1 yes.....PERS2

2 noDOOR1

PERS2 HOW MANY PRIVATE LOANS did you have on 31 December 1996?

number of loans:PER101

PER101 thru PER110

With which bank or financial institution did you take out your [1st thru 10th] PRIVATE LOAN?

1 ABN AmroPER301

2 PostbankPER301

3 RabobankPER301

4 ING Bank (NMB)PER301

5 VSB BankPER301

6 SNS BankPER301

7 otherPER201

PER201 thru PER210 (string)

With which bank or financial institution did you take out your [1st thru 10th] PRIVATE LOAN? If you don't know, type a question mark.

any answerPER301

PER301 thru PER310

How much was the remaining debt of your [1st thru 10th] PRIVATE LOAN on 31 December 1996? If you don't know the exact amount, type 0 (zero).

any answer PER401

PER401 thru PER410

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

- 1 less than Dfl. 100 DOOR1
- 2 between 100 and 1000 DOOR1
- 3 between 1000 and 3000 DOOR1
- 4 between 3000 and 5000 DOOR1
- 5 between 5000 and 10000 DOOR1
- 6 between 10000 and 15000 DOOR1
- 7 between 15000 and 20000 DOOR1
- 8 between 20000 and 25000 DOOR1
- 9 between 25000 and 30000 DOOR1
- 10 between 30000 and 35000 DOOR1
- 11 between 35000 and 40000 DOOR1
- 12 between 40000 and 45000 DOOR1
- 13 between 45000 and 50000 DOOR1
- 14 50000 or more DOOR1
- 0 unknown DOOR1

DOOR1

Did you, on 31 December 1996, 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 1996?

number: DOO101

DOO101 thru DOO110

With which financial institution did you take out your [1st thru 10th] EXTENDED LINE OF CREDIT?

- 1 ABN Amro DOO301
- 2 Postbank DOO301
- 3 Rabobank DOO301
- 4 ING Bank (NMB) DOO301
- 5 VSB Bank DOO301
- 6 SNS Bank DOO301
- 7 other DOO201

DOO201 thru DOO210 (string)

With which financial institution did you take out your [1st thru 10th] EXTENDED LINE OF CREDIT? If you don't know, type a question mark.

any answer DOO301

DOO301 thru DOO310

How much was the remaining debt of your [1st thru 10th] EXTENDED LINE OF CREDIT on 31 December 1996? If you don't know the exact amount, type 0 (zero).

any answer DOO401

DOO401 thru DOO410

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

- 1 less than Dfl. 100DOO501
- 2 between 100 and 1000DOO501
- 3 between 1000 and 3000DOO501
- 4 between 3000 and 5000DOO501
- 5 between 5000 and 10000DOO501
- 6 between 10000 and 15000DOO501
- 7 between 15000 and 20000DOO501
- 8 between 20000 and 25000DOO501
- 9 between 25000 and 30000DOO501
- 10 between 30000 and 35000DOO501
- 11 between 35000 and 40000DOO501
- 12 between 40000 and 45000DOO501
- 13 between 45000 and 50000DOO501
- 14 50000 or moreDOO501
- 0 unknownDOO501

DOO501 thru DOO510

What is the maximum credit of your [1st thru 10th] extended line of credit?

- any answer FINA1

DEBT BASED ON PAYMENT BY INSTALLMENT: With debts based on payment by installment you do not receive any money, but just the object you bought. The object is your property from the moment you make the deal. You pay a monthly amount on interest and repayment. This sort of credit is common with mail-order firms, for example.

OUTSTANDING DEBT FROM A HIRE-PURCHASE CONTRACT: The situation is the same as with a debt based on payment by installment, with one difference: with hire-purchase the object only becomes your property after the whole sum has been paid off. This sort of arrangement is common with cardealers and audio-visual equipment shops.

EQUITY-BASED LOAN: With this sort of debt, (the paid-off) part of a house (or, e.g., stocks) is given in pledge. The interest rate is usually the same as the mortgage interest rate.

FINA1 Did you, on 31 December 1996, have any OUTSTANDING DEBTS from a HIRE-PURCHASE CONTRACT, or a DEBT BASED ON PAYMENT BY INSTALLMENT, and/or an EQUITY-BASED LOAN?

- 1 yes FINA2
- 2 no POST1

FINA2 HOW MANY of these DEBTS/LOANS did you have on 31 December 1996? This question concerns outstanding debts from a hire-purchase contract, and/or debts based on payment by installment, and/or equity-based loans.

number of debts/loans: FIN101

FIN101 thru FIN110

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

- 1 payment by installment FIN201
- 2 hire-purchase FIN201
- 3 equity-based FIN201

FIN201 thru FIN210

How much was the remaining debt of your [1st thru 10th] outstanding debt based on hire-purchase or payment by installment, or equity-based loan, on 31 December 1996? If you don't know the

exact amount, type 0 (zero).

answer > 0 FIN401
 answer = 0 FIN301

FIN301 thru FIN310

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

1 less than Dfl. 100 FIN401
 2 between 100 and 1000 FIN401
 3 between 1000 and 3000 FIN401
 4 between 3000 and 5000 FIN401
 5 between 5000 and 10000 FIN401
 6 between 10000 and 15000 FIN401
 7 between 15000 and 20000 FIN401
 8 between 20000 and 25000 FIN401
 9 between 25000 and 30000 FIN401
 10 between 30000 and 35000 FIN401
 11 between 35000 and 40000 FIN401
 12 between 40000 and 45000 FIN401
 13 between 45000 and 50000 FIN401
 14 50000 or more FIN401
 0 unknown FIN401

FIN401 thru FIN410

How much (in total) did you pay on interest because of your [1st thru 10th] outstanding debt based on hire-purchase or payment by installment, or equity-based loan over the period 1 January 1996 thru 31 December 1996? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.

any answer POST1

POST1

Did you, on 31 December 1996, have one or more outstanding debts NOT MENTIONED BEFORE IN THIS QUESTIONNAIRE with a mail-order firm, shop(s), or other sort of retail business (e.g. a debt from a 'client-card')?

1 yes..... POST2
 2 no..... FAMIL1

POST2

HOW MANY of these outstanding debts NOT MENTIONED BEFORE IN THIS QUESTIONNAIRE did you have on 31 December 1996? This question concerns debts with a mail-order firm, shop(s), or other sort of retail business, e.g. a debt from a 'client-card'.

number of debts: PS101

PS101 thru PS110

How much was the remaining debt of your [1st thru 10th] outstanding debt with a mail-order firm, shop, or other sort of retail business, on 31 December 1996? If you don't know the exact amount, type 0 (zero).

answer > 0 FAMI1
 answer = 0 PS201

PS201 thru PS210

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

1 less than Dfl. 100..... FAMI1
 2 between 100 and 1000 FAMI1
 3 between 1000 and 3000 FAMI1
 4 between 3000 and 5000 FAMI1
 5 between 5000 and 10000 FAMI1

6	between 10000 and 15000	FAMI1
7	between 15000 and 20000	FAMI1
8	between 20000 and 25000	FAMI1
9	between 25000 and 30000	FAMI1
10	between 30000 and 35000	FAMI1
11	between 35000 and 40000	FAMI1
12	between 40000 and 45000	FAMI1
13	between 45000 and 50000	FAMI1
14	50000 or more	FAMI1
0	unknown	FAMI1

FAMI1 Did you, on 31 December 1996, have a LOAN FROM FAMILY OR FRIENDS?
 1 yes..... FAMI2
 2 noSTUD1

FAMI2 HOW MANY of these loans from family or friends did you have on 31 December 1996?
 number of loans:FAM101

FAM101 thru FAM110
 How much was the remaining debt of your [1st thru 10th] loan from family or friends on 31 December 1996? If you don't know the exact amount, type 0 (zero).
 answer > 0STUD1
 answer = 0FAM201

FAM201 thru FAM210
 Into which of the categories mentioned below did the remaining debt go?
 1 less than Dfl. 100STUD1
 2 between 100 and 1000STUD1
 3 between 1000 and 3000STUD1
 4 between 3000 and 5000STUD1
 5 between 5000 and 10000STUD1
 6 between 10000 and 15000STUD1
 7 between 15000 and 20000STUD1
 8 between 20000 and 25000STUD1
 9 between 25000 and 30000STUD1
 10 between 30000 and 35000STUD1
 11 between 35000 and 40000STUD1
 12 between 40000 and 45000STUD1
 13 between 45000 and 50000STUD1
 14 50000 or moreSTUD1
 0 unknownSTUD1

STUD1 Did you, on 31 December 1996, have a STUDY LOAN?
 1 yes.....STUD2
 2 noCRED1

STUD2 HOW MANY STUDY LOANS did you have on 31 December 1996?
 number of study loans:STU101

STU101 thru STU110
 How much was the remaining debt of your [1st thru 10th] study loan on 31 December 1996? If you don't know the exact amount, type 0 (zero).
 answer > 0CRED1

answer = 0STU201

STU201 thru STU210

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

1 less than Dfl. 100CRED1
 2 between 100 and 1000CRED1
 3 between 1000 and 3000CRED1
 4 between 3000 and 5000CRED1
 5 between 5000 and 10000CRED1
 6 between 10000 and 15000CRED1
 7 between 15000 and 20000CRED1
 8 between 20000 and 25000CRED1
 9 between 25000 and 30000CRED1
 10 between 30000 and 35000CRED1
 11 between 35000 and 40000CRED1
 12 between 40000 and 45000CRED1
 13 between 45000 and 50000CRED1
 14 50000 or moreCRED1
 0 unknownCRED1

CRED1 Did you, on 31 December 1996, have any CREDIT CARD DEBTS (that is, were you in the red with one or more of your credit cards)? If you really don't know, type 0 (zero).

1 yes.....CRED2
 2 noANDE1

CRED2 How much was the TOTAL DEBT through these CREDIT CARDS on 31 December 1996?

amount:ANDE1

ANDE1 Did you, on 31 December 1996, have any other loans not mentioned above?

1 yes.....ANDE2
 2 noAFLOS1

ANDE2 How many of these other loans not mentioned earlier did you have on 31 December 1996?

number of loans:AND101

AND101 thru AND110 (string)

What kind of loan is your [1st thru 10th] loan that has not yet been mentioned in this questionnaire?
 If you don't know, type a question mark.

any answerAND201

AND201 thru AND210

How much was the remaining debt of your [1st thru 10th] loan not mentioned earlier in this questionnaire? If you don't know the exact amount, type 0 (zero).

answer = 0AND301

answer > 0AFLOS1

AND301 thru AND310

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

1 less than Dfl. 100AFLOS1
 2 between 100 and 1000AFLOS1
 3 between 1000 and 3000AFLOS1
 4 between 3000 and 5000AFLOS1

5	between 5000 and 10000	AFLOS1
6	between 10000 and 15000	AFLOS1
7	between 15000 and 20000	AFLOS1
8	between 20000 and 25000	AFLOS1
9	between 25000 and 30000	AFLOS1
10	between 30000 and 35000	AFLOS1
11	between 35000 and 40000	AFLOS1
12	between 40000 and 45000	AFLOS1
13	between 45000 and 50000	AFLOS1
14	50000 or more	AFLOS1
0	unknown	AFLOS1

AFLOS1	Did you, in 1996, FULLY PAY OFF one or more loans?	
1	yes.....	REK0
2	no	REK0

REK0 thru REK3

Did you, on 31 December 1996, 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 1996? If you really don't know, type 0 (zero). amount:	
	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 1996? If you really don't know, type 0 (zero). amount:	
	if REK3=1	REKOVER
	otherwise	HEBBEN

REKOVER	How much was the TOTAL sum on OTHER ARREARS on 31 December 1996? If you really don't know, type 0 (zero). amount:	HEBBEN
---------	--	--------

HEBBEN	Would you, at present, like to spend more money than you have available (e.g. through income)? In other words, would you like to have more money to spend now, but which you would have to pay back later?	
1	yes.....	LENEN
2	no	LENEN

LENEN	Are you currently in a position to borrow a substantial sum of money from family or friends?	
1	yes	KREDIET0
2	no	KREDIET0
-9	don't know	KREDIET0

KREDIET0 thru KREDIET4

Which of the ways to get a credit mentioned below did you APPLY FOR (irrespective of the application being accepted) over the past two years? More than one answer is possible here (1=yes, 2=no).

- 0 NOT applied for any loanNOKRED
 1 mortgage AFGEZIEN
 2 private loan AFGEZIEN
 3 extended line of credit AFGEZIEN
 4 other sort of loan ANDKRED

ANDKRED (string)

What other sort of loan did you apply for over the past two years?

- any answerNOKRED

NOKRED1 thru NOKRED3

In the past 2 years, has a request you (or your partner) made for credit been turned down, or were you not given as much credit as you applied for? More than 1 answer is possible here (1=yes, 2=no).

- 1 yes, request for credit turned down AFGEZIEN
 2 yes, not given as much credit as I applied for AFGEZIEN
 3 no AFGEZIEN

AFGEZIEN Was there any time in the past two years that you (or your partner) thought of applying for credit, but changed your mind because you thought you might be turned down?

- 1 yes VERWKRED
 2 no VERWKRED

VERWKRED

If you would need credit now, would you expect your application to be accepted?

- 1 yes END
 2 no END

End of Questionnaire Assets and Liabilities

7. Questionnaire Economic and Psychological Concepts

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

ROUTING VARIABLE 5

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

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

INKHH The TOTAL NET INCOME OF YOUR HOUSEHOLD consists of the income of all members of the household, after deduction of taxes and premiums for social insurance policies, taken as the sum total 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? If you really don't know, type 0 (zero).

- 0 don't know.....INKROND
- 1 less than Dfl. 20,000.....INKNORM
- 2 20,000 - 28,000.....INKNORM
- 3 28,000 - 43,000.....INKNORM
- 4 43,000 - 80,000.....INKNORM
- 5 80,000 - 150,000.....INKNORM
- 6 150,000 or moreINKNORM

INKNORM

Is this income (the net income of your household that you have just mentioned) unusually high or low compared to the income you would expect in a 'regular' year, or is it regular?

- 1 unusually lowINKROND
- 2 regularINKROND
- 3 unusually highINKROND
- 4 don't knowINKROND

INKROND

How well can you manage on the total income of your household (as mentioned in the second from last question)?

- 1 it is very hardFINSITU
- 2 it is hard.....FINSITU
- 3 it is neither hard nor easyFINSITU
- 4 it is easy.....FINSITU
- 5 it is very easy.....FINSITU

FINSITU

How is the financial situation of your household at the moment?

- 1 I am/we are in debt..... INKEVEN
- 2 I am/we are drawing upon our savings..... INKEVEN
- 3 I can/we can just about manage..... INKEVEN
- 4 I can/we can save some money INKEVEN
- 5 I can/we can save a lot of money INKEVEN

INKEVEN

Over the past 12 months, would you say the expenditures of your household were higher than the income of the household, about equal to the income of the household, or lower than the income of the household?

- 1 the expenditures were higher than the income INKAANK
- 2 the expenditures were about equal to the income..... INKVER
- 3 the expenditures were lower than the income INKVER

INKAANK

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

- 1 yes INKSEC
- 2 no INKVER

INKSEC

When you ignore the purchase of a house or car, or other (big) investments, would you say the expenditures of your household, over the past 12 months, were higher than the income of the household, about equal to the income of the household, or lower than the income of the household?

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

INKVER

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, taken as the sum total over the past 12 months. Compared to about one year ago, did the total net income of your household increase, remain about the same, or decrease?

- 1 increased INKHO
- 2 remained about the same GEBEUR0
- 3 decreased..... INKLA

INKHO By what PERCENTAGE (approximately) has the total net income of your household increased?

percentage: GEBEUR0

INKLA By what PERCENTAGE (approximately) has the total net income of your household decreased?

percentage: GEBEUR0

GEBEUR0 thru GEBEUR7

As a consequence of what changes (listed below) do you expect the total net income of your household to change in THE NEXT 12 MONTHS? More than 1 answer is possible here.

a member of the household

- 1 who currently has a job, will stop working INKTOE
- 2 who is currently out of work, will start working INKTOE
- 3 will get a promotion INKTOE

social security (welfare) benefits (if any) that we are now receiving.....

- 4 will significantly go up..... INKTOE
- 5 will significantly go down..... INKTOE

6 other changes..... ANDVER

7 I don't expect any significant changes IN THE NEXT 12 MONTHS INKTOE

0 don't know INKTOE

ANDVER (string)

What OTHER changes do you have in mind? INKTOE

INKTOE

The TOTAL NET INCOME OF YOUR HOUSEHOLD consists of the income of all members of the household, after deduction of taxes and premiums for social insurance policies, taken as the sum total

over the past 12 months. Do you think, taking into account possible changes within the household, the total net income of your household will increase, remain the same, or decrease, IN THE NEXT 12 MONTHS?

- 1 increase INKTOEHO
- 2 remain the same INKZEKER
- 3 decrease..... INKTOELA

INKTOEHO

By what PERCENTAGE do you think the total net income of your household will increase IN THE NEXT 12 MONTHS?

percentage: INKZEKER

INKTOELA

By what PERCENTAGE do you think the total net income of your household will decrease IN THE NEXT 12 MONTHS?

percentage: INKZEKER

INKZEKER

How certain do you feel about this change of income?

- 1 very certain..... INK25A
- 2 rather certain INK25A
- 3 not very certain..... INK25A
- 4 not at all certain..... INK25A

INK25A

When you think of the NEXT 12 months, 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 income..... INK25B
- 3 the expenditures will be lower than the income INK25B

INK25B

Do these expenditures include the purchase of a house or car, or other (big) investments?

- 1 yes INK25C
- 2 no INKZEK1

INK25C

If you ignore the purchase of a house or car, or other (big) investments, 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 INKZEK1
- 2 the expenditures will be about the same as the income..... INKZEK1
- 3 the expenditures will be lower than the income INKZEK1

With the next few questions, you will be asked to choose a number between 1 and 7.

highly							highly
unlikely							likely
1	2	3	4	5	6	7	

We would like to know a bit more about your expectations of the next 12 months. Below we have presented a number of possible changes in income. Please indicate with any of those changes, how

likely you think it is that the total income of your household will change by that percentage IN THE NEXT 12 MONTHS. If you don't know, type 0 (zero).

- INKZEK1
rise in income of more than 15% INKZEK2
- INKZEK2
rise in income between 10 and 15% INKZEK3
- INKZEK3
rise in income between 5 and 10% INKZEK4
- INKZEK4
no significant change in income (change smaller than 5%) INKZEK5
- INKZEK5
drop in income between 5 and 10% INKZEK6
- INKZEK6
drop in income between 10 and 15% INKZEK7
- INKZEK7
drop in income of more than 15% INK5

- INK5 Do you think the total net income of your household will increase, remain the same, or decrease, in the NEXT FIVE YEARS?
1 increase INK5HO
2 remain about the same INK5ZEK
3 decrease INK5LA

- INK5HO
By what PERCENTAGE do you think the TOTAL net income of your household will increase in THE NEXT FIVE YEARS?
percentage: INK5ZEK

- INK5LA
By what PERCENTAGE do you think the TOTAL net income of your household will decrease in THE NEXT FIVE YEARS?
percentage: INK5ZEK

- INK5ZEK
How certain do you feel about this change in income?
1 very certain INKLOON
2 rather certain INKLOON
3 not very certain INKLOON
4 not at all certain INKLOON

- INKLOON
Do you have a paid job?
1 yes INKVLOED
2 no PRIJZEN

- INKVLOED
Please indicate to what degree you are able to influence your income.
1 I cannot influence the number of working hours in my regular job, neither can I take a job in addition to my regular job PRIJZEN
2 I cannot influence the number of working hours in my regular job, but I can take a job in addition to my regular job PRIJZEN
3 in my regular job, I can do paid overtime work, but I cannot take a job in addition to my regular job....
..... PRIJZEN

4 in my regular job, I can do paid overtime work, and I can also take a job in addition to my regular job.
 PRIJZEN

PRIJZEN

Do you expect prices IN GENERAL to rise, to remain the same, or to go down, in THE NEXT 12 MONTHS?

- 1 go down..... PRIJZEN5
- 2 remain the same PRIJZEN5
- 3 rise.....HOEVPRS

HOEVPRS

By what PERCENTAGE do you expect prices in general to rise in THE NEXT 12 MONTHS?
 percentage: PRIJZEN5

PRIJZEN5

Do you expect prices in general to rise, to remain the same, or to go down, in THE NEXT FIVE YEARS?

- 1 go down..... ZINVOL
- 2 remain the same ZINVOL
- 3 rise.....HOEVPRS5

HOEVPRS5

By what percentage do you expect prices IN TOTAL to have risen after FIVE YEARS?
 percentage: ZINVOL

The following questions concern saving.

ZINVOL

Do you think it makes sense to save money, considering the current general economic situation?

- 1 yes, certainly OPZIJ
- 2 yes, perhaps..... OPZIJ
- 3 probably not OPZIJ
- 4 certainly not OPZIJ
- 5 don't know OPZIJ

OPZIJ Did you put any money aside IN THE PAST 12 MONTHS?

- 1 yes BESTEM01
- 2 no OPZIJ12

BESTEM01 thru BESTEM11

What do you have in mind that you want to spend this money on, or where have you already spent it on? More than 1 answer is possible here. I want to spend it on:

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

ANDSTEM (string)

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

HOEVOPZY

About how much money has your household put aside IN THE PAST 12 MONTHS? If you really don't know, type 0 (zero).

- 1 less than Dfl. 3,000 OPZIJ12
- 2 3,000 - 10,000 OPZIJ12
- 3 10,000 - 25,000 OPZIJ12
- 4 25,000 - 40,000 OPZIJ12
- 5 40,000 - 75,000 OPZIJ12
- 6 75,000 - 150,000 OPZIJ12
- 7 150,000 or more OPZIJ12

OPZIJ12

Are you planning to put money aside IN THE NEXT 12 MONTHS?

- 1 yes, certainly STEM1201
- 2 yes, perhaps STEM1201
- 3 probably not SPAARGEW
- 4 certainly not SPAARGEW

STEM1201 thru STEM1211

What do you have in mind that you want to spend this money on? More than 1 answer is possible here. I want to spend it on:

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

ANDSTM12 (string)

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

SPAARGEW

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

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

We would now like to ask you some questions about your personal opinion about saving. People have many different reasons for saving money for a short or for a long time. Please indicate your opinion

about each statement mentioned below. Is it to you personally of much or of little importance? If you really don't know, type 0 (zero).

very unimportant								very important
1	2	3	4	5	6			7

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

The following statements concern saving. Please indicate for each statement to what extent you agree or disagree.

EXAMPLE

totally disagree								totally agree
1	2	3	4	5	6			7

Imagine you are asked to what extent you agree with the following statement: 'every Saturday night I go out to meet people'. If you totally agree with this statement, please type 7. If you totally disagree with the statement, please type 1. You can also select a number somewhere in between 1 and 7; 4 is neutral. If you cannot make a choice, type 0.

- STIGSB01 I save because it gives me a larger freedom of choice and because it gives me independence..... STIGSB02
- STIGSB02 I always try to choose those savings plans that yield high profitsSTIGSB03
- STIGSB03 in general, it is a good idea to be able to buy a car on the installment planSTIGSB04
- STIGSB04 being careful with money is an important character traitSTIGSB05

- STIGSBO5 I tend to listen carefully to advice by family or friends with respect to financial affairsSTIGSBO6
- STIGSBO6 to me, the service of a bank is very important.....STIGSBO7
- STIGSBO7 banks are only made for people who have much money.....STIGSBO8
- STIGSBO8 it is important to always save as much as possible, and only to spend money on things that are strictly necessarySTIGSBO9
- STIGSBO9 I try to have enough money in the bank to make sure I will be able to meet my financial liabilitiesSTIGSB10
- STIGSB10 it is important to have some money left by the end of the monthSTIGSB11
- STIGSB11 people who buy things on installment are wastersSTIGSB12
- STIGSB12 I am very interested in financial matters (insurance, investments, etc.)STIGSB13
- STIGSB13 it is not right to borrow money to pay for a holiday.....STIGSB14
- STIGSB14 I reserve part of my salary to save.....STIGSB15
- STIGSB15 I always keep some money in reserve because my income varies during the yearSTIGSB16
- STIGSB16 saving should be encouraged in today's societySTIGSB17
- STIGSB17 people who are successful in saving are also successful in life.....STIGSB18
- STIGSB18 if I compare myself with my friends, I think in general I am (financially) better offSTIGSB19
- STIGSB19 there is no need for me to save because my income will rise significantly in the futureSTIGSB20
- STIGSB20 most people in my environment are savingSTIGSB21
- STIGSB21 because of the welfare system in our country, there is no need to save money SITUAT1

The following statements concern your own situation compared to that of others. Please indicate for each statement to what extent you agree or disagree. If you really don't know, type 0 (zero).

totally disagree							totally agree
1	2	3	4	5	6	7	

- SITUAT1 compared to others in my environment, I am better offSITUAT2
- SITUAT2 I think I have more assets than others in my environmentSITUAT3
- 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 offSITUAT5
- SITUAT5 most people in my environment are saving moneySITUAT6
- 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 6

ROUTING VARIABLE 6

Is the total net income of the household equal to or more than Dfl. 20,000?

- 1 yes SPAAR1
- 2 no TOEK01

The following questions concern money, saving, and investments.

The following statements concern saving and taking risks. Please indicate for each statement to what extent you agree or disagree, on the basis of your personal opinion or experience.

totally disagree							totally agree
1	2	3	4	5	6		7

SPAAR1

I think it is more important to have safe investments and guaranteed returns, than to take a risk to have a chance to get the highest possible returns. SPAAR2

SPAAR2

I would never consider investments in shares because I find this too risky SPAAR3

SPAAR3

if I think an investment will be profitable, I am prepared to borrow money to make this investment SPAAR4

SPAAR4

I want to be certain that my investments are safe..... SPAAR5

SPAAR5

I get more and more convinced that I should take greater financial risks to improve my financial position..... SPAAR6

SPAAR6

I am prepared to take the risk to lose money, when there is also a chance to gain money..... BESCHRYF

BESCHRYF

What would you say was the risk factor that you have taken with investments over the past few years?

If you haven't made any investments, select answer 6.

- 1 I have taken no risk at all TOEK01
- 2 I have taken small risks every now and then..... TOEK01
- 3 I have taken some risks TOEK01
- 4 I have sometimes taken great risks..... TOEK01
- 5 I have often taken great risks..... TOEK01
- 6 not applicable TOEK01
- 0 don't know TOEK01

To what extent do you agree or disagree with the following statements. If you really don't know, type 0 (zero).

totally disagree							totally agree
1	2	3	4	5	6		7

TOEK01

I think about how things can change in the future, and try to influence those things in my everyday life. TOEK02

TOEK02

I often work on things that will only pay off in a couple of years. TOEK03

TOEK03

I am only concerned about the present, because I trust that things will work themselves out in the future.

-TOEK04
- TOEK04
With everything I do, I am only concerned about the immediate consequences (say a period of a couple of days or weeks).TOEK05
- TOEK05
Whether something is convenient for me or not, to a large extent determines the decisions that I take or the actions that I undertake.TOEK06
- TOEK06
I am ready to sacrifice my well-being in the present to achieve certain results in the future.TOEK07
- TOEK07
I think it is important to take warnings about negative consequences of my acts seriously, even if these negative consequences would only occur in the distant future.TOEK08
- TOEK08
I think it is more important to work on things that have important consequences in the future, than to work on things that have immediate but less important consequences.TOEK09
- TOEK09
In general, I ignore warnings about future problems because I think these problems will be solved before they get critical.TOEK10
- TOEK10
I think there is no need to sacrifice things now for problems that lie in the future, because it will always be possible to solve these future problems later.TOEK11
- TOEK11
I only respond to urgent problems, trusting that problems that come up later can be solved in a later stage. TIJD1N

TIJD1N
Imagine you win a prize of Dfl. 1000 in the National Lottery. The prize is to paid out today. Imagine, however, that the lottery asks if you are prepared to wait THREE MONTHS before you get the prize. There is no risk involved in this wait.

How much extra money would you ask to receive AT LEAST to compensate for the waiting term of three months? If you agree on the waiting term without the need to receive extra money for that, please type 0 (zero).

AT LEAST a compensation of Dfl. TIJD2N

TIJD2N
Now imagine that the National Lottery asks if you are prepared to wait A YEAR before you get the prize of Dfl. 1000. There is no risk involved in this wait.

How much extra money would you ask to receive AT LEAST to compensate for the waiting term of a year? If you agree on the waiting term without the need to receive extra money for that, please type 0 (zero).

AT LEAST a compensation of Dfl. TIJD3N

TIJD3N
Now imagine that the prize you win in the National Lottery is worth Dfl. 100,000. The prize is to be paid out today. Imagine, again, that the lottery asks if you are prepared to wait THREE MONTHS before you get the prize. There is no risk involved in this wait.

How much extra money would you ask to receive AT LEAST to compensate for the waiting term of three months? If you agree on the waiting term without the need to receive extra money for that, please type 0 (zero).

AT LEAST a compensation of Dfl. TIJD4N

TIJD4N

Now imagine that the National Lottery asks if you are prepared to wait A YEAR before you get the prize of Dfl. 100,000. There is no risk involved in this wait.

How much extra money would you ask to receive AT LEAST to compensate for the waiting term of a year? If you agree on the waiting term without the need to receive extra money for that, please type 0 (zero).

AT LEAST a compensation of Dfl. TIJD5N

TIJD5N

Imagine you have to pay a tax assessment of Dfl. 1000 today. Suppose that you could wait THREE MONTHS with settling the tax assessment.

How much extra money would you be prepared to pay AT MOST to get the extension of payment of THREE MONTHS? If you are not interested in getting an extension of payment or if you are not prepared to pay more for the extension of payment, please type 0 (zero).

AT MOST Dfl. extra. TIJD6N

TIJD6N

Imagine again that you have to pay a tax assessment of Dfl. 1000 today. Suppose that you could wait A YEAR with settling the tax assessment.

How much extra money would you be prepared to pay AT MOST to get the extension of payment of A YEAR? If you are not interested in getting an extension of payment or if you are not prepared to pay more for the extension of payment, please type 0 (zero).

AT MOST Dfl. extra. TIJD7N

TIJD7N

Imagine you receive an assessment for tax arrears of Dfl. 100,000. Suppose that you could wait THREE MONTHS with settling the tax assessment.

How much extra money would you be prepared to pay AT MOST to get the extension of payment of THREE MONTHS? If you are not interested in getting an extension of payment or if you are not prepared to pay more for the extension of payment, please type 0 (zero).

AT MOST Dfl. extra. TIJD8N

TIJD8N

Imagine again that you receive an assessment for tax arrears of Dfl. 100,000. Suppose that you could wait A YEAR with settling the tax assessment.

How much extra money would you be prepared to pay AT MOST to get the extension of payment of A YEAR? If you are not interested in getting an extension of payment or if you are not prepared to pay more for the extension of payment, please type 0 (zero).

AT MOST Dfl. extra. TIJD9N

TIJD9N

Imagine you receive notice from the National Lottery that you have won a prize worth Dfl. 1000. The money will be paid out after THREE MONTHS. The money can be paid out at once, but in that case you receive less than Dfl. 1000.

How much LESS money would you be prepared to receive AT MOST if you would get the money at once instead of after three months? If you are not interested in receiving the money earlier or if you are not prepared to receive less for getting the money earlier, please type 0 (zero).

AT MOST Dfl. LESS. TIJD10N

TIJD10N

Imagine again that you receive notice from the National Lottery that you have won a prize worth Dfl. 1000. The money will be paid out after A YEAR. The money can be paid out at once, but in that case you receive less than Dfl. 1000.

How much LESS money would you be prepared to receive AT MOST if you would get the money at once instead of after a year? If you are not interested in receiving the money earlier or if you are not prepared to receive less for getting the money earlier, please type 0 (zero).

AT MOST Dfl. LESS. TIJD11N

TIJD11N

Imagine you receive notice from the National Lottery that you have won a prize worth Dfl. 100,000. The money will be paid out after THREE MONTHS. The money can be paid out at once, but in that case you receive less than Dfl. 100,000.

How much LESS money would you be prepared to receive AT MOST if you would get the money at once instead of after three months? If you are not interested in receiving the money earlier or if you are not prepared to receive less for getting the money earlier, please type 0 (zero).

AT MOST Dfl. LESS. TIJD12N

TIJD12N

Imagine again you receive notice from the National Lottery that you have won a prize worth Dfl. 100,000. The money will be paid out after A YEAR. The money can be paid out at once, but in that case you receive less than Dfl. 100,000.

How much LESS money would you be prepared to receive AT MOST if you would get the money at once instead of after a year? If you are not interested in receiving the money earlier or if you are not prepared to receive less for getting the money earlier, please type 0 (zero).

AT MOST Dfl. LESS. TIJD13N

TIJD13N

Imagine you receive a tax assessment of Dfl. 1000. The assessment has to be settled within THREE MONTHS. It is, however, possible to settle the assessment now, and in that case you will get a REDUCTION.

How much REDUCTION would you like to get AT LEAST for settling the assessment now instead of after three months? If you are not interested in getting a reduction for paying early or if you think there is no need to get a reduction for paying early, please type 0 (zero).

AT LEAST a reduction of Dfl. TIJD14N

TIJD14N

Imagine again that you receive a tax assessment of Dfl. 1000. The assessment has to be settled within A YEAR. It is, however, possible to settle the assessment now, and in that case you will get a REDUCTION.

How much REDUCTION would you like to get AT LEAST for settling the assessment now instead of after a year? If you are not interested in getting a reduction for paying early or if you think there is no need to get a reduction for paying early, please type 0 (zero).

AT LEAST a reduction of Dfl. TIJD15N

TIJD15N

Imagine you receive a tax assessment of Dfl. 100,000. The assessment has to be settled within THREE MONTHS. It is, however, possible to settle the assessment now, and in that case you will get a REDUCTION.

How much REDUCTION would you like to get AT LEAST for settling the assessment now instead of after three months? If you are not interested in getting a reduction for paying early or if you think there is no need to get a reduction for paying early, please type 0 (zero).

AT LEAST a reduction of Dfl. TIJD16N

TIJD16N

Imagine you receive a tax assessment of Dfl. 100,000. The assessment has to be settled within A YEAR. It is, however, possible to settle the assessment now, and in that case you will get a REDUCTION.

How much REDUCTION would you like to get AT LEAST for settling the assessment now instead of after a year? If you are not interested in getting a reduction for paying early or if you think there is no need to get a reduction for paying early, please type 0 (zero).

AT LEAST a reduction of Dfl. ROUTING VARIABLE 7

ROUTING VARIABLE 7

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

- 1 yes UITGEVEN
- 2 no TEG1

People have different opinions about planning financial affairs. Some people find it important to plan in advance, other people manage without much planning. The following questions concern planning financial affairs.

UITGEVEN

Some people spend all their income immediately. Others save some money in order to have something to fall back on. Please indicate what you do with money that is left over after having paid for food, rent, and other necessities. Are you the sort of person that likes to spend his/her money immediately, or are you the sort of person that tries to save as much as possible, or are you somewhere in between those two extremes? If you really don't know, type 0 (zero).

I like to spend all my money immediately	1 2 3 4 5 6	I want to save as much as possible	7 CONTROL
--	----------------------------	--	-----------------

CONTROL

Please indicate to what extent you agree or disagree with the following statement. If you really don't know, type 0 (zero).

I have good control of my investments and their returns.

totally disagree							totally agree
1	2	3	4	5	6	7	..... PLANNEN

PLANNEN

Many people find it difficult to plan or control their expenditures. Do you find it difficult to control your expenditures? If you really don't know, type 0 (zero).

no, very easy							yes, very difficult
1	2	3	4	5	6	7	..... PERIODE1

PERIODE1

People use different time-horizons when they decide about what part of the income to spend, and what part to save. Which of the time-horizons mentioned below is in your household MOST important with regard to planning expenditures and savings?

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

PERIODE2

Which time-horizon is LEAST important to you?

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

BIJHOUD

How well do you keep track of your (household) expenditures?

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

ZUINIGOU

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

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

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

1 never.....	UITG10
2 rarely	UITG10
3 sometimes	UITG10

- 4 often UITG10
- 5 always UITG10
- 0 don't know or not applicable..... UITG10

UITG10 thru UITG15

Many people find it difficult to plan or control their expenditures. There are many ways to keep track of your expenditures, or to prevent spending more than you were planning to. Please indicate whether you sometimes use one or more of the below-mentioned ways to plan or control your expenditures. More than 1 answer is possible here.

- 1 I keep a housekeeping book..... UITG20
- 2 I don't have any credit cards or cheques UITG20
- 3 I try to pay that much on taxes during the year, so that I will more probably get a return of payment then an additional assessment at the final assessment at the end of the year..... UITG20
- 4 I always make sure I have a limited amount of money on me..... UITG20
- 5 I withdraw a certain amount from my bank account at the beginning of each month (or week), to keep track of how fast I am running out of money UITG20
- 0 none of the above-mentioned/not applicable UITG20

UITG20 thru UITG24

Do you use one or more of the ways mentioned below? More than 1 answer is possible here.

- 1 every month an amount of money is automatically transferred to my savings account PIN
- 2 if I have bought something impulsively, and I regret having bought it later, I take it back to the shop... PIN
- 3 when at first I plan to go shopping, I sometimes change my mind and I don't go..... PIN
- 4 I do other things to plan my expenditures WMAN
- 0 none of the above-mentioned/not applicable..... PIN

WMAN (string)

What ways do you use to plan your expenditures? PIN

PIN

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

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

I use the bank card with PIN code:

- 1 very rarely AUTOM
- 2 every now and then AUTOM
- 3 often AUTOM
- 4 very often AUTOM

AUTOM

Do you prefer to get your money from an ATM or do you prefer to go to the counter of a bank?

- 0 I don't knowFOON
- 1 I prefer to use the ATM.....FOON
- 2 I prefer to go into the bankFOON
- 3 I have no particular preference.....FOON

FOON

Nowadays, a number of banks offer the possibility to arrange your banking affairs through the phone, without the mediation of 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. This kind of facility is sometimes called [saldofoon] or [girofoon]. Do you use such a facility?

- 0 don't knowPOTJES0
- 1 noPOTJES0
- 2 yes, very rarely.....POTJES0

- 3 yes, every now and thenPOTJES0
- 4 yes, oftenPOTJES0
- 5 yes, very oftenPOTJES0

POTJES0 thru POTJES3

Do you put money aside for particular purposes (holidays, clothes, rent, etc.) frequently, in order to reserve separate amounts for different expenditures? For example, by depositing money into separate bank or giro accounts, or by putting money in separate envelopes or jars.

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

APOT (string)

What other ways do you have in mind?GEMLEEF1

The following questions concern life-expectancy and bequests.

GEMLEEF1

For people of your age and sex there is an average life-expectancy. Do you have any idea what age people of your age and sex reach on average?

- 1 yesGEMLEEF2
- 2 noERFENIS

GEMLEEF2

What age do you think people of your age and sex reach on average?

age in years:GEMLEEF3

GEMLEEF3

You answered that you think people of your age and sex on average reach an age of -the answer to GEMLEEF2-. If you consider your situation and your current health condition, do you expect to live shorter, about the same, or (much) longer than the average person of your age and sex?

- 1 shorterERFENIS
- 2 about the same as the average personERFENIS
- 3 longerERFENIS
- 4 much longerERFENIS
- 5 no ideaERFENIS

ERFENIS

Do you expect to be left a substantial inheritance in the future, or do you expect to receive a substantial gift in the future?

- 1 yesERFGELD
- 2 noERFAL
- 0 don't knowERFAL

ERFGELD

Will these inheritances and/or gifts in total be worth a great amount of money, an average amount, or a small amount?

- 1 great amountERFVORM1
- 2 average amountERFVORM1
- 3 small amountERFVORM1

ERFVORM1 thru ERFVORM5

What sort of asset do you think these inheritances and/or gifts will consist of? More than 1 answer is possible here.

- 1 a house ERFAL
- 2 antiques, pieces of art, other goods ERFAL
- 3 payment of a life insurance ERFAL
- 4 money..... ERFAL
- 5 other WVORM

WVORM (string)

What other sort of asset do you have in mind? ERFAL

ERFAL Have you ever been left an inheritance?

- 1 yes ERFVEEL
- 2 noERFDENK

ERFVEEL

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

- 1 smallERFDENK
- 2 averageERFDENK
- 3 largeERFDENK
- 0 don't knowERFDENK

ERFDENK

Have you ever thought about leaving a bequest?

- 1 yes ERFBEL
- 2 noBABY

ERFBEL

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

- 1 very important TESTA
- 2 important TESTA
- 3 neither important nor unimportant TESTA
- 4 unimportant TESTA
- 5 very unimportant TESTA

TESTA Have you made a will?

- 1 yesERFWIE1
- 2 noERFWIE1

ERFWIE1 thru ERFWIE6

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

- 1 partnerERFNA1
- 2 childrenERFNA1
- 3 parentsERFNA1
- 4 family, friends, or acquaintances.....ERFNA1
- 5 to charitable institutions or other associations/institutions.....ERFNA1
- 6 otherANDWIE

ANDWIE (string)

To whom or what would you like to bequeath?ERFNA1

ERFNA1 thru ERFNA5

What sort of asset would your bequest consist of? More than 1 answer is possible here.

- 1 a house ERFBEDR
- 2 antiques, pieces of art, other goods ERFBEDR
- 3 payment of a life insurance ERFBEDR
- 4 money ERFBEDR
- 5 other ANDVORM

ANDVORM (string)

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

ERFBEDR

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

amount: 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 yes PLAN0
- 2 no TIENER1

PLAN0 thru PLAN3

Do you give substantial amounts of money to your children in order to transfer part of your capital to them, or are you planning to do so in the future, e.g. every year? More than 1 answer is possible here.

- 0 no UITSPR
- 1 yes, I give already substantial amounts now UITSPR
- 2 yes, I am planning to give substantial amounts in the future UITSPR
- 3 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..... TIENER1
- 2 we would like to leave our children a considerable bequest, irrespective of the way they will take care of us when we are old..... TIENER1
- 3 we have no preconceived plans about leaving a bequest to our children because we want to enjoy our own lives. TIENER1
- 4 we don't intend to leave a bequest to our children, because we don't want to do that. TIENER1
- 0 NONE of the above-mentioned statements TIENER1

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

TIENER1

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

- 1 yes TIENER2
- 2 no TIENER2

TIENER2

When you were a teenager, did you regularly earn money (by working for it)?.....
 1 yesROUTING VARIABLE 8
 2 noROUTING VARIABLE 8

ROUTING VARIABLE 8

With questions TIENER1 and TIENER2, have you answered 'yes' at least once?
 1 yesSPAARDL
 2 noBANK16

SPAARDL

Which part (in percentages) of the money that you were given or earned as a teenager did you spend immediately?
 percentage:BANK16

BANK16

Did you have a bank or savings account, a deposit book, shares or bonds when you were under 16 years old?
 1 yesKID1
 2 noKID1

KID1 Do you currently have one or more teenage children (13 through 19 years old)?

1 yesKID3
 2 noKID2

KID2 Have you ever had teenage children (13 through 19 years old)?

1 yesKID3
 2 noTEG1

KID3 Do/did you have 1 teenage child, or more than 1?

1 1 teenage childKIND1
 2 more than 1 teenage childKIND1

The following questions concern your child(ren).

KIND1 Do/did you regularly give money to your teenage child(ren)?

1 yesKIND2
 2 noKIND2

KIND2 Does/did your child(ren) regularly earn money themselves (by working for it)?

1 yesSPRKND1
 2 noSPRKND1

SPRKND1

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

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

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

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

[if KID2=1 and if KID3=2] Which part (in percentages) of the money your first CHILD was given, did he/she spend immediately?
 percentage: SPRKND2

SPRKND2

Which part (in percentages) of the money your second CHILD is/was given, does/did he/she spend immediately?
 percentage: TEG1

Now we would like to know how you would describe your personality. Below we have mentioned a number of personal qualities in pairs. The qualities are not always opposites. Please indicate for each pair of qualities which number would best describe your personality. If you think your personality is equally well characterized by the quality on the left as it is by the quality on the right, please choose number 4. If you really don't know, type 0 (zero).

TEG1	1	2	3	4	5	6	7
	oriented towards things						oriented towards people .....TEG2
TEG2	1	2	3	4	5	6	7
	slow thinker						quick thinker TEG3
TEG3	1	2	3	4	5	6	7
	easily get worried						not easily get worried..... TEG4
TEG4	1	2	3	4	5	6	7
	flexible, ready to adapt myself						stubborn, persistent TEG5
TEG5	1	2	3	4	5	6	7
	quiet, calm						vivid, vivacious TEG6
TEG6	1	2	3	4	5	6	7
	carefree						meticulous TEG7
TEG7	1	2	3	4	5	6	7
	shy						dominant TEG8
TEG8	1	2	3	4	5	6	7
	not easily hurt/offended						sensitive, easily hurt/offended..... TEG9
TEG9	1	2	3	4	5	6	7
	trusting, credulous						suspicious TEG10
TEG10	1	2	3	4	5	6	7
	oriented towards reality						dreamer TEG11
TEG11	1	2	3	4	5	6	7
	direct, straightforward						diplomatic, tactful TEG12
TEG12	1	2	3	4	5	6	7
	happy with myself						doubts about myself TEG13
TEG13	1	2	3	4	5	6	7
	creature of habit						open to changes..... TEG14
TEG14	1	2	3	4	5	6	7
	need to be supported						independent, self-reliant..... TEG15
TEG15	1	2	3	4	5	6	7

little self-control disciplined TEG16

TEG16 1 2 3 4 5 6 7

well-balanced, stable irritable, quick-tempered

..... ROUTING VARIABLE 9

ROUTING VARIABLE 9

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

1 yes HHRELA

2 no GELUKKIG

HHRELA

How would you, generally, characterize your own household?

1 very good relationships between the members of the household BESLIS

2 good relationships between the members of the household BESLIS

3 neither particularly good nor particularly bad relationships between the members of the household BESLIS

4 bad relationships between the members of the household BESLIS

5 very bad relationships between the members of the household BESLIS

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

1 I always leave decisions about financial matters to my partner BESTEED

2 my partner has more influence on financial decisions than I BESTEED

3 my partner and I have equal influence on financial decisions..... BESTEED

4 I have more influence on financial decisions than my partner BESTEED

BESTEED

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

1 my partner and I (almost) always agree on how much money we want to spend GELUKKIG

2 my partner and I frequently disagree on how much money we want to spend..... GELUKKIG

3 both my partner and myself can independently decide about how much money we want to spend GELUKKIG

GELUKKIG

All in all, to what extent do you consider yourself a happy person?

1 very happy KENLTD

2 happy KENLTD

3 neither happy nor unhappy KENLTD

4 unhappy KENLTD

5 very unhappy KENLTD

6 don't know KENLTD

The following questions concern your circle of acquaintances, that is, the people with whom you associate frequently, such as friends, neighbors, acquaintances, or maybe people at work.

KENLTD

If you think of your circle of acquaintances, into which age category do MOST of these people go?

Please select the answer that is closest to reality.

age (in years) is mostly:

1 under 16 KENHH

2 16 - 20 KENHH

3	21 - 25	KENHH
4	26 - 30	KENHH
5	31 - 35	KENHH
6	36 - 40	KENHH
7	41 - 45	KENHH
8	46 - 50	KENHH
9	51 - 55	KENHH
10	56 - 60	KENHH
11	61 - 65	KENHH
12	66 - 70	KENHH
13	71 or over	KENHH

KENHH

The people in your circle of acquaintances may live alone or share a household with other people (for example with a partner and children). Of how many persons do MOST households of your acquaintances consist?

1	one person	KENINK
2	two persons	KENINK
3	three persons	KENINK
4	four persons.....	KENINK
5	five persons	KENINK
6	six persons or more	KENINK

KENINK

How much do you think is the AVERAGE total net income per year of those households?

1	less than Dfl. 17,500 per year.....	KENOPL
2	17,500 - 20,000	KENOPL
3	20,000 - 24,000	KENOPL
4	24,000 - 28,000	KENOPL
5	28,000 - 34,000	KENOPL
6	34,000 - 43,000	KENOPL
7	43,000 - 60,000	KENOPL
8	60,000 - 80,000	KENOPL
9	80,000 - 105,000	KENOPL
10	105,000 - 150,000	KENOPL
11	150,000 or more	KENOPL
0	don't know	KENOPL

KENOPL

Which level of education do MOST of your acquaintances have?

1	primary education	KENWERK
2	junior vocational training	KENWERK
3	lower secondary education.....	KENWERK
4	secondary education/pre-university education	KENWERK
5	senior vocational training.....	KENWERK
6	vocational colleges/first year university education	KENWERK
7	university education	KENWERK

KENWERK

What kind of employment do MOST of your acquaintances have?

1	self-employed.....	MANUUR
2	practicing a free profession	MANUUR
3	working in the family business.....	MANUUR
4	employed on a contractual basis.....	MANUUR
5	mostly no paid job.....	MANUUR

MANUUR

If you think of the MEN among your acquaintances, how many hours per week do they work on average? number of hours: VROUWUUR

VROUWUUR

If you think of the WOMEN among your acquaintances, how many hours per week do they work on average? number of hours: KUNDIG

The following questions concern the sources you use for financial information and advice.

KUNDIG

How knowledgeable do you consider yourself with respect to financial matters?

- | | |
|------------------------------------|--------|
| 1 not knowledgeable | ADVIES |
| 2 more or less knowledgeable | ADVIES |
| 3 knowledgeable | ADVIES |
| 4 very knowledgeable | ADVIES |

ADVIES

What is your most important source of advice when you have to make important financial decisions for the household?

- | | |
|--|---------|
| 1 parents, friends or acquaintances | FAMILIE |
| 2 information from the newspapers..... | FAMILIE |
| 3 financial magazines, guides, books | FAMILIE |
| 4 brochures from my bank or mortgage adviser..... | FAMILIE |
| 5 advertisements on TV, in the papers, or in other media | FAMILIE |
| 6 professional financial advisers | FAMILIE |
| 7 financial computer programs..... | FAMILIE |
| 8 other | ANDADV |

ANDADV

So, what is your most important source of advice when you have to make important financial decisions for the household?..... FAMILIE

FAMILIE

If you would need it, could you call on one of your relatives for financial advice?

- | | |
|--------------------|-----|
| 1 yes | END |
| 2 no | END |
| 3 don't know | END |

END

Appendix B1. Descriptive Statistics General Information on the Household

variable	N	Minimum	Maximum
NOHHOLD	6135	6	12088
NOMEM	6135	1.00	9.00
PANEL	6135	0	1
GEBJAAR	6135	1900	1998
GESLACHT	6135	0	2
POSITIE	6135	1	7
ONDERW	6134	0	13
SCHOLING	6129	0	13
BEZIGBEL	6129	1	13
BEZIG1	6129	0	1
BEZIG2	6129	0	1
BEZIG3	6129	0	0
BEZIG4	6129	0	1
BEZIG5	6129	0	1
BEZIG6	6129	0	1
BEZIG7	6129	0	1
BEZIG8	6129	0	1
BEZIG9	6129	0	1
BEZIG10	6129	0	1
BEZIG11	6129	0	1
BEZIG12	6129	0	1
AANTALHH	6135	1	9
AANTALKI	6135	0	5
STED	6131	1	5
REGIO	6131	1	5
PROV	6131	1	12
URB	6131	12	35
WOONVORM	6135	1	5
ACCOUNT	6087	0	1
KOSTWIN	6087	0	1
PARTNER	6135	0	1

Appendix B2. Descriptive Statistics Household and Work

Variable	N	Min	Max				
NOHHOLD	3899	6.00	12088.00	REDAF07	20	1	2
NOMEM	3899	1	9	GESL08	9	1	2
MONTH	3899	1	12	REDAF08	9	1	7
DAY	3899	1	31	GESL09	4	1	2
BHOUR	3899	0	23	REDAF09	4	1	7
BMIN	3899	0	59	GESL10	3	1	2
Ehour	3899	0	23	REDAF10	3	1	7
EMIN	3899	0	59	GESL11	1	2	2
NOQUEST	3899	9719.00	9809.00	REDAF11	1	1	1
BURGST	3899	1	6	BEZIG	3899	1	12
JRBS	3202	1928.00	1997.00	VUT	361	1	2
MNDBS	3202	1	12	RVUT	305	1	4
KK	1383	1	2	BET	1795	1	2
HKK	489	0	29	OOITW	1374	1	2
KIDOUT	2093	1	2	LOOND2	3671	1	5
HKIDOUT	849	0	12	LOOND3	3054	1	3
D1	846	1	31	MAATS	329	1	3
D2	846	1	12	ZELFST	246	1	3
D3	846	1900.00	1997.00	SCHAAL1	732	1	3
D4	660	1	31	BEDR	1146	100.00	9999.00
D5	660	1	12	UREN	1146	-9	80
D6	660	1940.00	1997.00	DIGITS	3671	.00	9999.00
D7	298	1	31	UREN2	2525	-9	80
D8	298	1	12	UURWERK	3054	-9.00	150.00
D9	298	1941.00	1992.00	VAKAN	2525	.00	132.00
D10	132	1	31	VAKVERL	1146	.00	100.00
D11	132	1	12	MWERK	3671	1	2
D12	132	1946.00	1991.00	EWERK	2336	1930.00	1997.00
D13	57	1	30	JFULL	3671	0	70
D14	57	1	12	JPART	3671	0	67
D15	57	1947.00	1978.00	JAARW	2525	1924.00	1997.00
D16	30	1	31	MAANDW	1154	1	12
D17	30	1	12	REIS	2525	.00	2000.00
D18	30	1949.00	1978.00	CATEG	3245	0	5
D19	20	1	27	POB	35	1	3
D20	20	1	12	POC	30	1	3
D21	20	1952.00	1979.00	BERPENS	146	1	2
D22	9	5	28	WBERPENS	16	1	11
D23	9	1	12	AANBV	1165	1	2
D24	9	1954.00	1980.00	RPENSBV	84	1	2
D25	4	2	22	APENSBV	74	1	2
D26	4	5	12	WPENS	3017	1	2
D27	4	1956.00	1981.00	PFONDS1	2385	1	15
D28	3	12	29	PFONDS2	823	12	22
D29	3	1	12	PFONDS3	646	22	28
D30	3	1958.00	1981.00	SPFONDS	582	1	4
D31	1	29	29	JAARV	133	50	99
D32	1	1	1	EIGEN	133	1	2
D33	1	1962.00	1962.00	EIGPERC	94	5.00	100.00
GESL01	846	1	2	WPREMI	94	1	4
REDAF01	846	1	7	HPREMI	94	-9.00	1615.00
GESL02	660	1	2	INDEX	784	-9	2
REDAF02	660	1	7	P23AA	2116	1	2
GESL03	298	1	2	P23AB	1567	-9.00	704165.00
REDAF03	298	1	7	P23AC	2116	1	2
GESL04	132	1	2	P23AD	552	1	2
REDAF04	132	1	7	P23AE	256	-9.00	63818.00
GESL05	57	1	2	BREUK	552	1	2
REDAF05	57	1	7	HBREUK	334	-9	12
GESL06	30	1	2	JBREUK	334	1900.00	1997.00
REDAF06	30	1	6	HJPENS	3245	0	60
GESL07	20	1	2	LFTPENS	391	25	85
				PERCPENS	682	.00	100.00

BIJBAAN	2525	1	3
HBIJB	263	0	60
ZWERK	2525	0	80
JWERKL	1146	1950.00	1997.00
MWERKL	473	-9	12
PLOON	1074	1	4
LASTLOON	1074	-9.00	83000.00
RWEG	1146	1	14
ZOEK	3899	1	4
RNZOEK	50	1	7
MLON1	2064	-9.00	275000.00
MLONP1	2064	-9	4
DON1	2064	0	1
RAWERK	461	1	11
JAWERK	634	1960.00	1997.00
MAWERK	481	-9	12
HZOEK1	634	1	2
HZOEK2	634	1	2
HZOEK3	634	1	2
HZOEK4	634	1	2
HZOEK5	634	1	2
HZOEK6	634	1	2
HZOEK7	634	1	2
HZOEK8	634	1	2
HZOEK9	634	1	2
HSOL	634	0	80
AUUR	634	0	80
NETLOON	461	-9.00	500000.00
PERLOON	461	1	4
MLOON1	461	-9.00	100000.00
MLOONP1	461	-9	4
DOEN1	461	0	1
LOONM	173	-9.00	100000.00
PERLOONM	173	1	4
HLOONV	173	-9.00	100000.00
LOONVP	173	1	4

Appendix B3. Descriptive Statistics Accommodation and Mortgages

Variable	N	Min	Max				
NOHHOLD	2174	6.00	12088.00	HY32	319	-9.00	1020.00
NOMEM	2174	1	5	HY42	319	-1	50
MONTH	2174	1	12	HY52	319	1	4
DAY	2174	1	31	HY62	319	-9.00	4600.00
BHOUR	2174	0	23	HY72	319	1	2
BMIN	2174	0	59	HY82	248	-9.00	30.00
Ehour	2174	0	23	HY92	248	1950.00	1997.00
EMIN	2174	0	59	HYP13	23	1	2
NOQUEST	2174	9720.00	9809.00	HYP23	23	1	49
WO1	2174	1	4	HYP43	23	1	18
WO2	2174	1	10	HYP63	23	1978.00	1997.00
WO4	2128	1	10	HY13	23	-9.00	200000.00
WO5	2174	1929.00	1997.00	HY23	23	-9.00	150000.00
WO7	2174	1	15	HY33	23	-9.00	900.00
WO8	2174	-9.00	100.00	HY43	23	-1	17
WO9	2174	1	2	HY53	23	1	4
WO10	2174	1	2	HY63	23	-9.00	4242.00
WO11	1799	-9.00	28000.00	HY73	23	1	2
WO15	664	1	4	HY83	19	-9.00	17.00
WO16	664	-9.00	12000.00	HY93	19	1990.00	1997.00
WO16A	664	1	2	HYP14	4	1	2
WO18	254	-9.00	1510.00	HYP24	4	1	14
WO20	664	1	2	HYP44	4	3	7
WO21	130	1	4	HYP64	4	1995.00	1997.00
WO22	130	-9.00	1140.00	HY14	4	-9.00	60000.00
WO24	130	1	2	HY24	4	-9.00	60000.00
WO25	664	1	2	HY34	4	-9.00	690.00
WO26	2	-9.00	4800.00	HY44	4	1	10
WO30	584	1	2	HY54	4	1	1
WO31	47	-9.00	150000.00	HY64	4	-9.00	345.00
WO31A	47	1988.00	1997.00	HY74	4	1	1
WO32	1498	1	2	HY84	4	-9.00	10.00
WO33	1498	1	2	HY94	4	1995.00	1997.00
WO34	1498	-9.00	8500000.00	WO53	2174	1	7
WO34A	1498	1	3	WO54	57	1	2
WO41	1498	-9.00	88888000.00	WO55	3	-9.00	50000.00
WO42	99	1	2	WO561	339	1	2
WO43	87	1	4	WO562	339	1	2
WO44	87	63.00	4300.00	WO563	339	1	2
WO45	1498	1	4	WO564	339	1	2
WO46	34	1	4	WO565	339	1	2
WO47	34	-9.00	3000.00	WO566	339	1	2
WO48	1498	1	3	WO567	339	1	2
WO49	1274	-9	4	WO568	339	1	2
HYP11	1267	1	2	WO581	49	1	2
HYP21	1267	1	99	WO582	49	1	2
HYP41	1267	1	49	WO583	49	1	2
HYP61	1267	1949.00	1997.00	WO584	49	1	2
HY11	1267	-9.00	2000000.00	WO585	49	1	2
HY21	1267	-9.00	2000000.00	WO586	49	1	2
HY31	1267	-9.00	1030.00	WO591	45	1	2
HY41	1267	-1	50	WO592	45	1	2
HY51	1267	1	4	WO593	45	1	2
HY61	1267	-9.00	21750.00	WO594	45	1	2
HY71	1267	1	2	WO595	45	1	2
HY81	1087	-9.00	40.00	WO601	179	1	2
HY91	1087	1950.00	1997.00	WO602	179	1	2
HYP12	319	1	2	WO603	179	1	2
HYP22	319	1	99	WO604	179	1	2
HYP42	319	1	49	WO605	179	1	2
HYP62	319	1977.00	1997.00	WO606	179	1	2
HY12	319	-9.00	400000.00	WO611	39	1	2
HY22	319	-9.00	560000.00	WO612	39	1	2
				WO613	39	1	2

WO614	39	1	2	HP51	23	1	4
WO615	39	2	2	HP61	23	258.00	3300.00
WO616	39	1	2	HP71	23	1	2
WO68	339	.00	72.00	HP81	17	1.00	30.00
WO691	339	1	2	HP91	17	1993.00	1997.00
WO692	339	1	2	HPO12	3	2	2
WO693	339	1	2	HPO22	3	1	1
WO694	339	1	2	HPO42	3	1	7
WO695	339	1	2	HPO62	3	1995.00	1997.00
WO696	339	1	2	HP12	3	20000.00	100000.00
WO697	339	1	2	HP22	3	20000.00	100000.00
WO698	339	1	2	HP32	3	400.00	550.00
WO699	339	1	2	HP42	3	1	2
WO71	920	1	5	HP52	3	1	2
WO72	320	-9.00	2688000.00	HP62	3	200.00	519.00
WO73	320	1	3	HP72	3	1	2
WO75	320	1	2	HP82	2	2.00	3.00
WO76	255	-9.00	610000.00	HP92	2	1997.00	1997.00
WO77	462	1	2				
WO78	462	-9.00	1750.00				
WO79	782	.00	200.00				
WO831	782	1	2				
WO832	782	1	2				
WO833	782	1	2				
WO834	782	1	2				
WO835	782	1	2				
WO836	782	1	2				
WO837	782	1	2				
WO838	782	1	2				
WO851	76	2	2				
WO852	76	1	2				
WO853	76	1	2				
WO854	76	1	2				
WO855	76	1	2				
WO856	76	1	2				
WO861	165	1	2				
WO862	165	1	2				
WO863	165	1	2				
WO864	165	1	2				
WO865	165	1	2				
WO871	377	1	2				
WO872	377	1	2				
WO873	377	1	2				
WO874	377	1	2				
WO875	377	1	2				
WO876	377	1	2				
WO881	81	1	2				
WO882	81	1	2				
WO883	81	1	2				
WO884	81	1	2				
WO885	81	1	2				
WO886	81	1	2				
WO89	2174	1	2				
WO90	70	1	3				
WO102	66	1	2				
WO103	7	-9.00	725000.00				
WO91	71	1	5				
WO93	66	-9.00	800000.00				
WO94	66	1	2				
WO95	23	1.00	2.00				
HPO11	23	2	2				
HPO21	23	1	49				
HPO41	23	1	49				
HPO61	23	1971.00	1997.00				
HP11	23	40000.00	315000.00				
HP21	23	45.00	315000.00				
HP31	23	430.00	1000.00				
HP41	23	-1	50				

Appendix B4. Descriptive Statistics Health and Income

Variable	N	Min	Max	IJ83			
NOHHOLD	3513	6.00	12088.00	IJ93	2	1	12
NOMEM	3513	1	9	IJ103	2	3	5
MONTH	3513	1	12	IJ113	2	4	12
DAY	3513	1	31	IJ123	3	8	5
BHOUR	3513	0	23	IJ133	3	3	12
BMIN	3513	0	59	IJ143	3	12	12
EHOUR	3513	0	23	IJ153	3	4	31
EMIN	3513	0	59	IJ163	44	-9.00	12
NOQUEST	3513	9724.00	9809.00	IJ183	22	-9.00	39312.00
GEZ1	3513	1.00	210.00	IJ203	22	-9.00	800.00
GEZ2	3513	1.00	178.00	J16A	8	-9.00	10300.00
GEZ3	3513	1	5	J16B	4	-9.00	3853.00
GEZ4	3513	1	5	J16C	4	-9.00	-9.00
GEZ5	3513	1	2	IZ1	3512	1	1170.00
GEZ7	3512	1	3	IZ2	237	-9	2
GEZ8	897	1	2	IZ3	237	-9	22
GEZ9	3512	1	2	IZ4	237	-9	12
ZIEK	3512	1	2	IZ5	237	-9	31
HZIEK	837	.00	276.00	IZ6	7	1	12
KANS1	0			IZ7	7	1	6
KANS2	0			IZ8	7	1	9
KANS3	1	0	0	IZ9	7	2	31
KANS4	0			IZ10	6	1	12
KANS5	1	0	0	IZ11	6	1	21
KANS6	1	2	2	IZ12	6	14	10
IJ2	3513	0	6	IZ13	6	3	31
IJ241	1991	1	3	IZ14	237	1	12
IJ242	222	1	3	IZ15	237	1	2
IJ243	44	1	3	IZ16	237	-9.00	413000.00
IJ41	1991	-9	31	IZ18	237	1	2
IJ51	1991	-9	12	IZ19	37	-9.00	30000.00
IJ61	1991	-9	31	IZ24	128	1	3
IJ71	1991	-9	12	IZ25	99	1	2
IJ81	63	1	30	IZ26	99	1	10
IJ91	63	1	12	IZ27	99	1	31
IJ101	63	1	31	IZ28	99	3	12
IJ111	63	1	12	IZ29	99	0	1
IJ121	31	1	25	IZ30	99	0	4
IJ131	31	1	12	IZ31	99	0	29
IJ141	31	1	31	IZ32	99	0	7
IJ151	31	1	12	IZ33	99	0	1
IJ161	1991	-9.00	397810.00	IZ34	99	0	8
IJ181	402	-9.00	175000.00	IZ35	99	0	23
IJ201	1589	-9.00	179670.00	IZ36	99	0	10
IJ42	222	-9	31	IZ37	99	1	2
IJ52	222	-9	12	IZ38	99	-9.00	200000.00
IJ62	222	-9	31	IZ40	99	1	2
IJ72	222	-9	12	IZ41	16	-9.00	30000.00
IJ82	12	1	28	INP27A	205	1	2
IJ92	12	1	12	IP20	3512	1	2
IJ102	12	14	31	IP21	3512	1	2
IJ112	12	2	12	IP22	3512	1	2
IJ122	5	1	24	IP23	3512	1	2
IJ132	5	1	12	IP24	3512	1	2
IJ142	5	5	31	IP271	131	1	3
IJ152	5	3	12	IP272	320	1	3
IJ162	222	-9.00	113154.00	IP273	160	1	3
IJ182	75	-9.00	16000.00	IP274	38	1	3
IJ202	147	-9.00	41959.00	IP41	131	-9.00	200000.00
IJ43	44	-9	30	IP71	16	-9.00	28991.00
IJ53	44	-9	11	IP101	115	-9.00	95000.00
IJ63	44	-9	31	IP121	131	-9	-9
IJ73	44	-9	12	IP131	131	-9	-9

IP42	320	-9.00	134000.00	IS20	3512	1	2
IP72	52	-9.00	18000.00	IS21	3512	1	2
IP102	268	-9.00	48538.00	IS22	3512	1	2
IP122	320	-9	-9	IS23	3512	1	2
IP132	320	-9	-9	IS24	3512	1	2
IP43	253	-9.00	198523.00	IS25	3512	1	2
IP73	120	-9.00	53000.00	IS26	3512	1	2
IP103	133	-9.00	94155.00	IS27	3512	1	2
IP123	253	-9	-9	IS28	3512	1	2
IP133	253	-9	-9	IS251	62	1	3
IP44	38	-9.00	42710.00	IS252	155	1	3
IP74	6	-9.00	-9.00	IS253	30	1	3
IP104	32	-9.00	13014.00	IS254	35	1	3
IP124	38	-9	-9	IS255	32	1	3
IP134	38	-9	-9	IS256	45	1	3
II20	3512	1	2	IS257	1	3	3
II21	3512	1	2	IS258	9	1	3
II22	3512	1	2	IS41	62	-9.00	53055.00
II23	3512	1	2	IS61	20	-9.00	22500.00
II41A	176	1	2	IS81	42	-9.00	50259.00
II251	45	1	3	IS101	62	-9	22
II252	139	1	3	IS111	62	-9	7
II253	30	1	3	IS121	62	-9	31
II41	45	-9.00	34506.00	IS131	62	-9	12
II61	32	-9.00	16000.00	IS141	4	1	1
II81	13	-9.00	7615.00	IS151	4	1	1
II101	176	-9	30	IS161	4	1	31
II111	176	-9	12	IS171	4	11	12
II121	176	-9	31	IS181	4	1	1
II131	176	-9	12	IS191	4	1	1
II141	2	1	30	IS201	4	30	31
II151	2	9	12	IS211	4	11	12
II161	2	10	31	IS42	155	-9.00	62592.00
II171	2	9	12	IS62	60	-9.00	24000.00
II181	2	15	20	IS82	95	-9.00	22500.00
II191	2	11	11	IS102	155	-9	29
II201	2	26	30	IS112	155	-9	12
II211	2	11	11	IS122	155	-9	31
II42	139	-9.00	58716.00	IS132	155	-9	12
II62	44	-9.00	24000.00	IS142	5	1	15
II82	95	-9.00	22951.00	IS152	5	1	2
II102	139	-9	31	IS162	5	1	31
II112	139	-9	12	IS172	5	1	12
II122	139	-9	31	IS182	5	1	15
II132	139	-9	12	IS192	5	1	3
II142	9	1	22	IS202	5	1	31
II152	9	1	12	IS212	5	1	12
II162	9	1	31	IS43	30	-9.00	31623.00
II172	9	1	12	IS63	17	-9.00	15000.00
II182	4	1	14	IS83	13	-9.00	10381.00
II192	4	1	12	IS103	30	-9	11
II202	4	1	31	IS113	30	-9	4
II212	4	1	12	IS123	30	-9	31
II43	30	-9.00	108000.00	IS133	30	-9	12
II63	8	-9.00	26300.00	IS143	2	4	19
II83	22	-9.00	30000.00	IS153	2	3	4
II103	30	-9	18	IS163	2	8	19
II113	30	-9	7	IS173	2	4	10
II123	30	-9	31	IS183	2	11	19
II133	30	-9	12	IS193	2	5	5
II143	1	16	16	IS203	2	1	19
II153	1	7	7	IS213	2	6	10
II163	1	31	31	IS44	35	-9.00	58716.00
II173	1	12	12	IS64	14	-9.00	24000.00
II183	0			IS84	21	-9.00	22951.00
II193	0			IS104	35	-9	31
II203	0			IS114	35	-9	12
II213	0			IS124	35	-9	31

IS134	35	-9	12	IS218	0		
IS144	2	1	29	IO20	3512	1	2
IS154	2	1	6	IO21	3512	1	2
IS164	2	28	31	IO22	3512	1	2
IS174	2	7	12	IO23	3512	1	2
IS184	1	1	1	IO24	3512	1	2
IS194	1	1	1	IO25	3512	1	2
IS204	1	31	31	IO26	3512	1	2
IS214	1	12	12	IO27	3512	1	2
IS45	32	-9.00	99999.00	IO28	3512	1	2
IS65	2	-9.00	-9.00	IO41	77	-9.00	169077.00
IS85	30	-9.00	40453.00	IO42	71	-9.00	9600.00
IS105	32	1	1	IO43	101	-9.00	7300.00
IS115	32	1	1	IO44	10	-9.00	10000.00
IS125	32	12	31	IO45	12	-9.00	39996.00
IS135	32	12	12	IO46	17	-9.00	16500.00
IS145	0			IO47	45	-9.00	12000.00
IS155	0			IO48	47	-9.00	40000.00
IS165	0			IO48A	3512	1	2
IS175	0			IO48B	444	-9.00	200000.00
IS185	0			IO48C	3512	1	2
IS195	0			IO48D	989	-9.00	140786.00
IS205	0			IN11	3512	1	2
IS215	0			IN12	269	-9.00	124400.00
IS46	45	-9.00	28434.00	IN15	3512	0	5
IS66	14	-9.00	2000.00	IN16	3512	1	2
IS86	31	-9.00	7555.00	IN18	2096	-9.00	334464.00
IS106	45	-9	31	IN20	636	-9	10
IS116	45	-9	7	IN22	228	-9.00	78000.00
IS126	45	-9	31	IN24	3512	1	2
IS136	45	-9	12	IN25	3512	1	2
IS146	1	1	1	IN26	119	-9.00	400000.00
IS156	1	10	10	IN28	119	1	2
IS166	1	31	31	IN29A	3512	1	2
IS176	1	12	12	IN29B	636	-9.00	31200.00
IS186	0			IN29	3512	1	2
IS196	0			IN30	53	-9.00	55132.00
IS206	0			IN32	3512	1	2
IS216	0			IN33	49	-9.00	40000.00
IS47	1	-9.00	-9.00	IN35	3512	1	2
IS67	1	-9.00	-9.00	IN36	183	-9.00	40000.00
IS87	0			IN38	3512	1	2
IS107	1	1	1	IN39	148	-9.00	975000.00
IS117	1	1	1	IN41	3512	1	5
IS127	1	31	31	IN42	1579	1	4
IS137	1	12	12	IN43	1579	-9.00	9999.00
IS147	0			IN45	3512	1	3
IS157	0			IN46	189	-9.00	250000.00
IS167	0			IN48	189	0	12
IS177	0			IN49	3131	1	2
IS187	0			IN50	1669	-9	11
IS197	0			PSY1	1669	-9.00	500000.00
IS207	0			PSY2	1669	-9.00	550000.00
IS217	0			PSY3	1669	-9.00	5500055.00
IS48	9	-9.00	31296.00	PSY4	1669	-9.00	6000000.00
IS68	3	-9.00	-9.00	PSY5	1669	-9.00	3000040.00
IS88	6	-9.00	6012.00	PSY6	1669	-9.00	99999999.00
IS108	9	1	1	LAAG	3131	-9.00	100000000.00
IS118	9	1	1	HOOG	3131	-9.00	99999999.00
IS128	9	12	31	IN51	399	1	2
IS138	9	8	12	LAAG2	95	.00	120000.00
IS148	0			HOOG2	95	.00	410000.00
IS158	0			PRO1	2208	.00	100.00
IS168	0			PRO2	2208	.00	100.00
IS178	0			PRO3	2208	.00	100.00
IS188	0			PRO4	2209	.00	100.00
IS198	0			ANSWER	3513	0	4
IS208	0			WRONGO	161	2	2

WRONG1	161	1	2
WRONG2	161	1	2
WRONG3	161	1	2
WRONG4	161	1	2
WRONG5	161	1	2
WRONG6	161	1	2
HOWMANY	3512	0	5

Appendix B5. Descriptive Statistics Assets and Liabilities

Variable	N	Min	Max				
NOHHOLD	3033	6.00	12088.00	BDR143	328	1	2
NOMEM	3033	1	6	BDR144	328	1	2
MONTH	3033	1	12	BDR15	328	.00	1996.00
DAY	3033	1	31	BDR16	328	.00	55000.00
BHOUR	3033	0	23	BDR17	133	0	7
BMIN	3033	0	59	BZ3	3033	1	2
EHOUR	3033	0	23	POS2	3033	0	9
EMIN	3033	0	59	POS3	2	9589.00	36000.00
NOQUEST	3033	9729.00	9809.00	POS4	0		
BZR1	3033	1	8	POS61	813	1	11
BZR1A	638	1	2	POS81	813	1	99
BZ1	3033	1	2	POS101	813	-9.00	269345.00
BET2	3033	0	20	POS111	244	-9	15
BET3	8	1	2	POS62	256	1	11
BET4	8	1.00	99800.00	POS82	256	1	6
BET5	0			POS102	256	-9.00	100000.00
BET91	2356	1	99	POS112	66	-9	13
BET111	2356	1	99	POS63	71	1	11
BET131	2356	1	2	POS83	71	1	6
BET141	2356	-9.00	225000.00	POS103	71	-9.00	184285.00
BET151	846	-9	15	POS113	16	-9	15
BET92	1114	1	11	BZ5	3033	1	2
BET112	1114	1	20	SPA2	3033	0	50
BET132	1114	1	2	SPA3	22	-9.00	153000.00
BET142	1114	-9.00	91000.00	SPA4	8	-9	16
BET152	378	-9	10	SPA71	1201	1	99
BET93	249	1	11	SPA91	1201	1	99
BET113	249	1	20	SPA131	1201	-9.00	600000.00
BET133	249	1	2	SPA141	407	-9	16
BET143	249	-9.00	143818.00	SPA72	317	1	11
BET153	82	-9	15	SPA92	317	1	99
BET94	66	1	11	SPA132	317	-9.00	155346.00
BET114	66	1	20	SPA142	96	-9	13
BET134	66	1	2	SPA73	106	1	11
BET144	66	-9.00	57709.00	SPA93	106	1	20
BET154	17	-9	9	SPA133	106	-9.00	114984.00
BET95	18	1	11	SPA143	30	-9	11
BET115	18	1	20	SPA74	44	1	11
BET135	18	1	2	SPA94	44	1	20
BET145	18	-9.00	60800.00	SPA134	44	-9.00	42000.00
BET155	4	1	6	SPA144	11	-9	6
BDR2	685	1	2	BZ4	3033	1	2
BDR2A	801	1	2	BOE2	3033	0	12
BDR2B	111	1	2	BOE3	7	-9.00	100000.00
BDR3	1198	1	2	BOE4	2	-9	-9
BDR4	863	.00	45000.00	BOE51	483	1	99
BDR50	863	1	2	BOE71	483	1	99
BDR51	863	1	2	BOE91	483	-9.00	163000.00
BDR52	863	1	2	BOE101	214	-9	15
BDR53	863	1	2	BOE52	100	1	99
BDR54	863	1	2	BOE72	100	1	99
BDR6	863	.00	1996.00	BOE92	100	-9.00	52640.00
BDR7	863	.00	320865.00	BOE102	41	-9	14
BDR8	302	0	13	BOE53	30	1	11
AANTAL	3033	.00	1.00	BOE73	30	1	12
BDR9	1597	1	2	BOE93	30	-9.00	50601.00
BDR10	328	.00	12000.00	BOE103	8	-9	3
BDR11	328	1	2	BZ6	3033	1	2
BDR12	107	1	3	BRI2	3033	.00	48.00
BDR13	107	.00	8250.00	BRI3	13	-9.00	48000.00
BDR140	328	1	2	BRI4	4	1	6
BDR141	328	1	2	BRI5	13	-9.00	75000.00
BDR142	328	1	2	BRI6	5	1	11
				BRI71	98	1	99

BRI91	98	-9.00	20000.00	KOO10A03	12	1	2
BRI101	43	-9	9	KOO1003	80	-9.00	75000.00
BRI111	98	-9.00	35000.00	KOO1103	80	-9.00	290158.00
BRI121	56	-9	8	KOO1203	80	-9	12
BRI12A1	98	-9.00	1996.00	KOO504	51	1	99
BRI12B1	98	-9	12	KOO704	51	1983.00	1996.00
BRI131	98	-9.00	240.00	KOO804	51	1.00	30.00
BRI141	98	-9.00	5000.00	KOO904	51	1	2
BRI72	41	1	99	KOO10A04	5	1	2
BRI92	41	-9.00	10000.00	KOO1004	51	-9.00	23792.00
BRI102	14	-9	6	KOO1104	51	-9.00	202818.00
BRI112	41	-9.00	23400.00	KOO1204	51	-9	12
BRI122	23	-9	8	KOO505	32	1	37
BRI12A2	41	-9.00	1996.00	KOO705	32	1984.00	1996.00
BRI12B2	41	-9	12	KOO805	32	1.00	25.00
BRI132	41	-9.00	240.00	KOO905	32	1	2
BRI142	41	-9.00	5000.00	KOO10A05	1	1	1
BRI73	24	1	99	KOO1005	32	-9.00	50000.00
BRI93	24	-9.00	5000.00	KOO1105	32	-9.00	114000.00
BRI103	8	-9	5	KOO1205	32	-9	11
BRI113	24	-9.00	5000.00	KOO506	24	2	99
BRI123	13	-9	10	KOO706	24	1985.00	1996.00
BRI12A3	24	-9.00	1996.00	KOO806	24	4.00	20.00
BRI12B3	24	-9	12	KOO906	24	1	1
BRI133	24	-9.00	240.00	KOO10A06	0		
BRI143	24	-9.00	5000.00	KOO1006	24	-9.00	25516.00
BRI74	19	1	99	KOO1106	24	-9.00	84000.00
BRI94	19	-9.00	3750.00	KOO1206	24	-9	6
BRI104	6	-9	2	KOO507	20	2	37
BRI114	19	-9.00	5000.00	KOO707	20	1986.00	1996.00
BRI124	8	-9	2	KOO807	20	3.00	21.00
BRI12A4	19	-9.00	1996.00	KOO907	20	1	2
BRI12B4	19	-9	12	KOO10A07	1	1	1
BRI134	19	-9.00	120.00	KOO1007	20	-9.00	33706.00
BRI144	19	-9.00	5000.00	KOO1107	20	-9.00	129551.00
BRI75	17	1	99	KOO1207	20	-9	5
BRI95	17	-9.00	4000.00	KOO508	14	2	37
BRI105	4	-9	2	KOO708	14	1987.00	1996.00
BRI115	17	-9.00	5000.00	KOO808	14	2.00	16.00
BRI125	6	-9	2	KOO908	14	1	2
BRI12A5	17	-9.00	1996.00	KOO10A08	2	1	1
BRI12B5	17	-9	12	KOO1008	14	-9.00	59668.00
BRI135	17	-9.00	120.00	KOO1108	14	-9.00	170681.00
BRI145	17	-9.00	5000.00	KOO1208	14	-9	5
BZ7	3033	1	2	KOO509	9	5	37
KOO2	3033	0	16	KOO709	9	1988.00	1996.00
KOO3	2	-9.00	-9.00	KOO809	9	7.00	15.00
KOO4	2	1980.00	1989.00	KOO909	9	1	2
KOO501	372	1	99	KOO10A09	1	1	1
KOO701	372	1941.00	1996.00	KOO1009	9	-9.00	15500.00
KOO801	372	1.00	100.00	KOO1109	9	-9.00	38592.00
KOO901	372	1	2	KOO1209	9	-9	4
KOO10A01	159	1	3	KOO510	7	5	37
KOO1001	372	-9.00	71336.00	KOO710	7	1989.00	1995.00
KOO1101	372	-9.00	1534829.00	KOO810	7	6.00	14.00
KOO1201	372	-9	14	KOO910	7	1	2
KOO502	145	1	99	KOO10A10	2	1	1
KOO702	145	1971.00	1996.00	KOO1010	7	-9.00	22000.00
KOO802	145	1.00	40.00	KOO1110	7	-9.00	139994.00
KOO902	145	1	2	KOO1210	7	-9	-9
KOO10A02	36	1	3	BZ8	3033	1	2
KOO1002	145	-9.00	72228.00	KAP2	3033	0	12
KOO1102	145	-9.00	400000.00	KAP3	2	-9.00	1.00
KOO1202	145	-9	14	KAP4	1	-9	-9
KOO503	80	1	99	KAP51	211	1	99
KOO703	80	1982.00	1996.00	KAP71	211	1900.00	1996.00
KOO803	80	1.00	30.00	KAP81	211	1	4
KOO903	80	1	2	KAP91	211	-9.00	19503.00

KAP101	211	-9.00	600000.00	BEL84	30	1	55
KAP111	132	-9.00	14.00	BEL104	30	-9.00	70000.00
KAP52	49	1	37	BEL124	30	-9	-9
KAP72	49	1936.00	1996.00	BEL65	20	1	27
KAP82	49	1	4	BEL85	20	1	99
KAP92	49	-9.00	10000.00	BEL105	20	-9.00	48000.00
KAP102	49	-9.00	201517.00	BEL125	20	-9	-9
KAP112	24	-9.00	9.00	BZ13	3033	1	2
KAP53	11	1	99	OBL2	77	1	5
KAP73	11	1977.00	1996.00	OBL3	77	-9.00	398000.00
KAP83	11	1	4	OBL5	81	0	14
KAP93	11	-9.00	3000.00	BZ14	3033	1	2
KAP103	11	-9.00	11801.00	AAN2	3033	0	50
KAP113	7	-9.00	3.00	AAN2A	12	-9.00	3302500.00
KAP54	6	1	37	AAN2D	312	0	0
KAP74	6	1986.00	1996.00	AAN301	312	1	99
KAP84	6	1	4	AAN501	312	-9.00	9999.00
KAP94	6	-9.00	2000.00	AAN601	312	-9.00	2861000.00
KAP104	6	-9.00	16000.00	AAN801	312	0	14
KAP114	4	-9.00	4.00	AAN302	167	1	99
KAP55	3	1	27	AAN502	167	-9.00	9999.00
KAP75	3	1986.00	1996.00	AAN602	167	-9.00	600000.00
KAP85	3	1	4	AAN802	167	0	11
KAP95	3	-9.00	1127.00	AAN303	117	1	99
KAP105	3	-9.00	13230.00	AAN503	117	-9.00	9999.00
KAP115	2	-9.00	-9.00	AAN603	117	-9.00	400000.00
BZ11	3033	1	2	AAN803	117	0	13
GRO2	3033	.00	9.00	AAN304	91	1	99
GRO3	1	540000.	540000.00	AAN504	91	-9.00	4500.00
		00		AAN604	91	-9.00	165564.00
GRO3A	1	-9	-9	AAN804	91	0	13
GRO41	141	1	99	AAN305	67	1	99
GRO61	141	1	99	AAN505	67	-9.00	4586.00
GRO81	141	-9.00	460000.00	AAN605	67	-9.00	284332.00
GRO91	51	-9	13	AAN805	67	0	11
GRO42	45	1	99	AAN306	48	1	99
GRO62	45	1	99	AAN506	48	-9.00	1993.00
GRO82	45	-9.00	83555.00	AAN606	48	-9.00	272706.00
GRO92	15	-9	2	AAN806	48	0	14
GRO43	13	1	12	AAN307	32	1	99
GRO63	13	2	99	AAN507	32	-9.00	2400.00
GRO83	13	-9.00	78000.00	AAN607	32	-9.00	148000.00
GRO93	4	-9	-9	AAN807	32	0	14
GRO44	7	1	12	AAN308	26	1	99
GRO64	7	4	20	AAN508	26	-9.00	5590.00
GRO84	7	-9.00	119000.00	AAN608	26	-9.00	347700.00
GRO94	1	-9	-9	AAN808	26	0	13
GRO45	4	1	12	AAN309	22	1	99
GRO65	4	20	20	AAN509	22	-9.00	2000.00
GRO85	4	-9.00	116000.00	AAN609	22	-9.00	102053.00
GRO95	1	-9	-9	AAN809	22	0	10
BZ12	3033	1	2	AAN310	18	1	99
BEL2	3033	.00	57.00	AAN510	18	-9.00	1000.00
BEL3	11	4800.00	235000.00	AAN610	18	-9.00	284911.00
BEL5	0			AAN810	18	0	11
BEL61	348	1	99	BZ15	3033	1	2
BEL81	348	1	99	OPT2	20	-9.00	32614.00
BEL101	348	-9.00	203000.00	OPT2A	20	-9	0
BEL121	348	-9	13	BZ16	3033	1	2
BEL62	113	1	99	OPT4	21	-9.00	4000.00
BEL82	113	1	99	OPT4A	21	-9	0
BEL102	113	-9.00	75000.00	BZ17	3033	1	2
BEL122	113	-9	11	OPT6	49	-9.00	53000.00
BEL63	59	1	27	OPT6A	49	-9	0
BEL83	59	1	55	BZ18	3033	1	2
BEL103	59	-9.00	105000.00	OPT8	25	-9.00	19700.00
BEL123	59	-9	10	OPT8A	25	-9	0
BEL64	30	1	27	EXT1	23	1	1

EXT2	23	1	2	O113	0		
EXT3	4	-9.00	100.00	O213	0		
EXT4	4	-9.00	1.00	O413	0		
EXT4A	4	0	1	O613	0		
EXT5	23	-9.00	100.00	ON113	0		
EXT6	23	-9.00	2759000.00	ON213	0		
EXT6A	23	0	7	ON313	0		
EXT7	23	1	2	ON413	0		
EXT8	8	-9.00	319000.00	ON513	0		
EXT9	49	1	2	ON613	0		
EXT10	41	1	2	ON713	0		
EXT11	41	-9.00	350000.00	ON813	0		
EXT11A	41	0	7	ON913	0		
EXT12	41	1	2	O121	5	2	2
EXT13	6	-9.00	600000.00	O221	5	1	12
EXT13A	6	0	0	O421	5	1	7
EXT14	125	1	2	O621	5	1988.00	1996.00
EXT15	112	1	2	ON121	5	-9.00	996016.00
EXT16	113	-9.00	3500000.00	ON221	5	122000.	996016.00
EXT16A	113	0	9			00	
EXT17B	112	1	2	ON321	5	425.00	660.00
EXT17	41	-9.00	122000.00	ON421	5	1.00	99.00
EXT17A	41	0	6	ON521	5	1	3
BZ19	3033	1	2	ON621	5	483.00	25211.00
ONR2	84	1	11	ON721	5	1	2
ONR31	84	1	10	ON821	4	2.00	5.00
ONR51	84	-9.00	7000000.00	ON921	4	-1.00	1996.00
ONR61	84	0	2	O122	1	2	2
ONR32	16	1	10	O222	1	1	1
ONR52	16	-9.00	903054.00	O422	1	7	7
ONR62	16	0	2	O622	1	1996.00	1996.00
ONR33	4	1	10	ON122	1	145000.	145000.00
ONR53	4	-9.00	200000.00			00	
ONR63	4	0	3	ON222	1	145000.	145000.00
ONR34	3	2	10			00	
ONR54	3	-9.00	180000.00	ON322	1	600.00	600.00
ONR64	3	0	1	ON422	1	5.00	5.00
ONR35	2	2	10	ON522	1	1	1
ONR55	2	-9.00	165000.00	ON622	1	700.00	700.00
ONR65	2	0	1	ON722	1	1	1
O111	30	1	2	ON822	1	5.00	5.00
O211	30	1	12	ON922	1	-1.00	-1.00
O411	30	1	49	O123	0		
O611	30	1972.00	1996.00	O223	0		
ON111	30	-9.00	560000.00	O423	0		
ON211	30	-9.00	464807.00	O623	0		
ON311	30	-9.00	890.00	ON123	0		
ON411	30	1.00	99.00	ON223	0		
ON511	30	1	4	ON323	0		
ON611	30	-9.00	11765.00	ON423	0		
ON711	30	1	2	ON523	0		
ON811	24	.00	30.00	ON623	0		
ON911	24	-1.00	1996.00	ON723	0		
O112	2	1	1	ON823	0		
O212	2	1	1	ON923	0		
O412	2	1	3	O131	3	2	2
O612	2	1986.00	1996.00	O231	3	3	6
ON112	2	88000.0	255000.00	O431	3	1	5
		0		O631	3	1986.00	1994.00
ON212	2	66000.0	245000.00	ON131	3	122000.	270000.00
		0				00	
ON312	2	500.00	660.00	ON231	3	63800.0	254000.00
ON412	2	1.00	2.00			0	
ON512	2	1	1	ON331	3	540.00	660.00
ON612	2	415.00	1500.00	ON431	3	2.00	10.00
ON712	2	1	1	ON531	3	1	1
ON812	2	7.00	15.00	ON631	3	650.00	2156.00
ON912	2	1993.00	1996.00	ON731	3	1	2

ON831	2	5.00	5.00	AUT302	186	1956.00	1996.00
ON931	2	-1.00	1996.00	AUT402	186	1	69
O132	1	2	2	AUT702	186	-9.00	58000.00
O232	1	3	3	AUT802	186	-9.00	42000.00
O432	1	4	4	AUT303	16	1954.00	1995.00
O632	1	1986.00	1986.00	AUT403	16	2	69
ON132	1	100000.00	100000.00	AUT703	16	-9.00	43000.00
ON232	1	80000.00	80000.00	AUT803	16	-9.00	38000.00
ON332	1	540.00	540.00	AUT304	4	1966.00	1995.00
ON432	1	10.00	10.00	AUT404	4	15	69
ON532	1	1	1	AUT704	4	3500.00	65000.00
ON632	1	714.00	714.00	AUT804	4	-9.00	8000.00
ON732	1	2	2	AUT305	2	1963.00	1966.00
ON832	0			AUT405	2	16	16
ON932	0			AUT705	2	1500.00	3000.00
O133	1	2	2	AUT805	2	1800.00	18000.00
O233	1	3	3	AUT306	0		
O433	1	4	4	AUT406	0		
O633	1	1986.00	1986.00	AUT706	0		
ON133	1	110000.00	110000.00	AUT806	0		
ON233	1	77500.00	77500.00	BZ21	3033	1	2
ON333	1	540.00	540.00	MOT2	3033	0	3
ON433	1	10.00	10.00	MOT301	105	1956.00	1996.00
ON533	1	1	1	MOT401	105	1	40
ON633	1	360.00	360.00	MOT701	105	-9.00	30854.00
ON733	1	2	2	MOT801	105	-9.00	30854.00
ON833	0			MOT302	12	1961.00	1992.00
ON933	0			MOT402	12	6	14
O141	2	2	2	MOT702	12	-9.00	25000.00
O241	2	3	6	MOT802	12	-9.00	30000.00
O441	2	1	5	MOT303	1	1981.00	1981.00
O641	2	1994.00	1995.00	MOT403	1	7	7
ON141	2	122000.00	170000.00	MOT703	1	7500.00	7500.00
ON241	2	122000.00	164000.00	MOT803	1	7000.00	7000.00
ON341	2	520.00	660.00	BZ22	3033	1	2
ON441	2	2.00	3.00	BOO2	3033	0	1
ON541	2	1	1	BOO301	83	1800.00	1996.00
ON641	2	650.00	1036.00	BOO501	83	-9.00	110000.00
ON741	2	1	2	BOO601	83	-9.00	275000.00
ON841	1	5.00	5.00	BOO302	0		
ON941	1	1996.00	1996.00	BOO502	0		
O151	1	2	2	BOO602	0		
O251	1	6	6	BOO303	0		
O451	1	5	5	BOO503	0		
O651	1	1994.00	1994.00	BOO603	0		
ON151	1	122000.00	122000.00	BZ23	3033	1	2
ON251	1	122000.00	122000.00	CAR2	267	1	2
ON351	1	660.00	660.00	CAR3	267	-9.00	49000.00
ON451	1	3.00	3.00	CAR4	267	-9.00	35000.00
ON551	1	1	1	BZ24	3033	1	2
ON651	1	650.00	650.00	UIT2	203	-9.00	600000.00
ON751	1	1	1	UIT3	203	1	2
ON851	1	5.00	5.00	BZ25	3033	1	2
ON951	1	1996.00	1996.00	OVE2	3033	.00	99.00
BZ20	3033	1	2	OVE31	132	0	7
AUT2	3033	0	5	OVE71	132	-9.00	752280.00
AUT301	1623	1900.00	1996.00	OVE81	132	-9.00	34187.00
AUT401	1623	1	69	OVE32	27	0	7
AUT701	1623	-9.00	750000.00	OVE72	27	-9.00	116718.00
AUT801	1623	-9.00	150000.00	OVE82	27	-9.00	5680.00
				OVE33	10	0	7
				OVE73	10	-9.00	25000.00
				OVE83	10	-9.00	671.00
				OVE34	3	0	7
				OVE74	3	-9.00	-9.00
				OVE84	3	-9.00	-9.00
				OVE35	3	0	7
				OVE75	3	-9.00	-9.00

OVE85	3	-9.00	-9.00	AND201	51	-9.00	352000.00
BEZ4	3033	0	3	AND301	10	-9	14
PERS1	3033	1	2	AND202	2	-9.00	100000.00
PERS2	3033	0	2	AND302	1	-9	-9
PER101	134	1	99	AND203	0		
PER301	134	-9.00	1200000.00	AND303	0		
PER401	60	-9	14	AFLOS1	3033	1	2
PER102	6	1	20	REK0	3033	1	2
PER302	6	-9.00	19237.00	REK1	3033	1	2
PER402	2	-9	7	REK2	3033	1	2
PER103	0			REK3	3033	1	2
PER303	0			REKHUUR	10	-9.00	2500.00
PER403	0			REKGAS	8	-9.00	1321.00
DOOR1	3033	1	2	REKOVER	39	-9.00	50000.00
DOOR2	3033	0	10	HEBBEN	3033	-9	1
DOO101	469	1	99	LENEN	3033	-9	2
DOO301	469	-9.00	223000.00	KREDIET0	3033	1	2
DOO401	197	-9	13	KREDIET1	3033	1	2
DOO501	469	-9.00	300000.00	KREDIET2	3033	1	2
DOO102	23	1	99	KREDIET3	3033	1	2
DOO302	23	-9.00	25000.00	KREDIET4	3033	1	2
DOO402	15	-9	9	NOKRED1	530	1	2
DOO502	23	-9.00	45000.00	NOKRED2	530	1	2
DOO103	3	3	20	NOKRED3	530	1	2
DOO303	3	-9.00	-9.00	AFGEZIEN	3033	1	2
DOO403	3	-9	-9	VERWKRED	3033	1	2
DOO503	3	-9.00	-9.00				
FINA1	3033	1	2				
FINA2	3033	0	7				
FIN101	51	1	3				
FIN201	51	-9.00	223000.00				
FIN301	24	-9	14				
FIN102	5	1	3				
FIN202	5	-9.00	3000.00				
FIN302	2	-9	-9				
FIN103	2	1	3				
FIN203	2	-9.00	100.00				
FIN303	1	-9	-9				
POST1	3033	1	2				
POST2	3033	0	7				
PS101	69	-9.00	3799.00				
PS201	25	-9	4				
PS102	20	-9.00	3500.00				
PS202	11	-9	4				
PS103	5	-9.00	1600.00				
PS203	3	-9	2				
PS104	2	-9.00	-9.00				
PS204	2	-9	2				
PS105	2	-9.00	-9.00				
PS205	2	-9	1				
FAMI1	3033	1	2				
FAMI2	3033	0	2				
FAM101	89	-9.00	600000.00				
FAM201	16	-9	14				
FAM102	10	-9.00	64000.00				
FAM202	2	-9	2				
FAM103	0						
FAM203	0						
STUD1	3033	1	2				
STUD2	3033	0	2				
STU101	66	-9.00	40000.00				
STU201	24	-9	10				
STU102	2	-9.00	2200.00				
STU202	1	2	2				
CRED1	3033	1	2				
CRED2	3033	-9.00	20000.00				
ANDE1	3033	1	2				
ANDE2	3033	0	2				

Appendix B6. Descriptive Statistics Economic and Psychological Concepts

Variable	N	Min	Max				
NOHHOLD	2660	6.00	12038.00	BESTEM10	1661	1	2
NOMEM	2660	1	6	BESTEM11	1661	1	2
MONTH	2660	1	12	HOEVOPZY	1661	-9	7
DAY	2660	1	31	OPZIJ12	2417	1	4
BHOUR	2660	0	23	STEM1201	1939	1	2
BMIN	2660	0	59	STEM1202	1939	1	2
EHOUR	2660	0	23	STEM1203	1939	1	2
EMIN	2660	0	59	STEM1204	1939	1	2
NOQUEST	2660	9734.00	9803.00	STEM1205	1939	1	2
INKHH	2417	-9	6	STEM1206	1939	1	2
INKNORM	2217	1	4	STEM1207	1939	1	2
INKROND	2417	1	5	STEM1208	1939	1	2
FINSITU	2417	1	5	STEM1209	1939	1	2
INKEVEN	2417	1	3	STEM1210	1939	1	2
INKAANK	348	1	2	STEM1211	1939	1	2
INKSEC	162	1	3	SPAARGEW	2417	-9	6
INKVER	2417	1	3	SPAARM01	2417	-9	7
INKHO	522	-9.00	1000.00	SPAARM02	2417	-9	7
INKLA	203	-9.00	200.00	SPAARM03	2417	-9	7
GEBEUR0	2417	1	2	SPAARM04	2417	-9	7
GEBEUR1	2417	1	2	SPAARM05	2417	-9	7
GEBEUR2	2417	1	2	SPAARM06	2417	-9	7
GEBEUR3	2417	1	2	SPAARM07	2417	-9	7
GEBEUR4	2417	1	2	SPAARM08	2417	-9	7
GEBEUR5	2417	1	2	SPAARM09	2417	-9	7
GEBEUR6	2417	1	2	SPAARM10	2417	-9	7
GEBEUR7	2417	1	2	SPAARM11	2417	-9	7
INKTOE	2417	1	3	SPAARM12	2417	-9	7
INKTOEHO	332	-9.00	1000.00	SPAARM13	2417	-9	7
INKTOELA	219	-9.00	300.00	STIGSB01	2417	-9	7
INKZEKER	2417	1	4	STIGSB02	2417	-9	7
INK25A	2417	1	3	STIGSB03	2417	-9	7
INK25B	229	1	2	STIGSB04	2417	-9	7
INK25C	158	1	3	STIGSB05	2417	-9	7
INKZEK1	2417	-9	7	STIGSB06	2417	-9	7
INKZEK2	2417	-9	7	STIGSB07	2417	-9	7
INKZEK3	2417	-9	7	STIGSB08	2417	-9	7
INKZEK4	2417	-9	7	STIGSB09	2417	-9	7
INKZEK5	2417	-9	7	STIGSB10	2417	-9	7
INKZEK6	2417	-9	7	STIGSB11	2417	-9	7
INKZEK7	2417	-9	7	STIGSB12	2417	-9	7
INK5	2417	1	3	STIGSB13	2417	-9	7
INK5HO	710	-9.00	1000.00	STIGSB14	2417	-9	7
INK5LA	317	-9.00	115.00	STIGSB15	2417	-9	7
INK5ZEK	2417	1	4	STIGSB16	2417	-9	7
INKLOON	2417	1	2	STIGSB17	2417	-9	7
INKVLOED	1335	1	4	STIGSB18	2417	-9	7
PRIJZEN	2417	1	3	STIGSB19	2417	-9	7
HOEVPRS	1756	-9.00	70.00	STIGSB20	2417	-9	7
PRIJZEN5	2417	1	3	STIGSB21	2417	-9	7
HOEVPRS5	2144	-9.00	75.00	SITUAT1	2417	-9	7
ZINVOL	2417	1	5	SITUAT2	2417	-9	7
OPZIJ	2417	1	2	SITUAT3	2417	-9	7
BESTEM01	1661	1	2	SITUAT4	2417	-9	7
BESTEM02	1661	1	2	SITUAT5	2417	-9	7
BESTEM03	1661	1	2	SITUAT6	2417	-9	7
BESTEM04	1661	1	2	SITUAT7	2417	-9	7
BESTEM05	1661	1	2	SPAAR1	2141	-9	7
BESTEM06	1661	1	2	SPAAR2	2141	-9	7
BESTEM07	1661	1	2	SPAAR3	2141	-9	7
BESTEM08	1661	1	2	SPAAR4	2141	-9	7
BESTEM09	1661	1	2	SPAAR5	2141	-9	7
				SPAAR6	2141	-9	7

BESCHRYF	2141	-9	6	TESTA	805	1	2
TOEK01	2660	-9	7	ERFWIE1	805	1	2
TOEK02	2660	-9	7	ERFWIE2	805	1	2
TOEK03	2660	-9	7	ERFWIE3	805	1	2
TOEK04	2660	-9	7	ERFWIE4	805	1	2
TOEK05	2660	-9	7	ERFWIE5	805	1	2
TOEK06	2660	-9	7	ERFWIE6	805	1	2
TOEK07	2660	-9	7	ERFNA1	805	1	2
TOEK08	2660	-9	7	ERFNA2	805	1	2
TOEK09	2660	-9	7	ERFNA3	805	1	2
TOEK10	2660	-9	7	ERFNA4	805	1	2
TOEK11	2660	-9	7	ERFNA5	805	1	2
TIJD1N	2660	.00	70000.00	ERFBEDR	805	-9.00	10000000.00
TIJD2N	2660	.00	25000.00	BABY	1298	1	2
TIJD3N	2660	.00	1100000.00	PLAN0	1974	1	2
TIJD4N	2660	.00	1750000.00	PLAN1	1974	1	2
TIJD5N	2660	.00	1000000.00	PLAN2	1974	1	2
TIJD6N	2660	.00	1000000.00	PLAN3	1974	1	2
TIJD7N	2660	.00	1000000.00	UITSPR	1974	1	5
TIJD8N	2660	.00	1110000.00	TIENER1	2417	1	2
TIJD9N	2660	.00	1000000.00	TIENER2	2417	1	2
TIJD10N	2660	.00	1000000.00	SPAARDL	2010	.00	100.00
TIJD11N	2660	.00	1000000.00	BANK16	2417	1	2
TIJD12N	2660	.00	200000.00	KID1	2417	1	2
TIJD13N	2660	.00	100000.00	KID2	1926	1	2
TIJD14N	2660	.00	1000000.00	KID3	1493	1	2
TIJD15N	2660	.00	1000000.00	KIND1	1493	1	2
TIJD16N	2660	.00	1000000.00	KIND2	1493	1	2
UITGEVEN	2417	-9	7	SPRKND1	1437	.00	100.00
CONTROL	2417	-9	7	SPRKND2	1110	.00	100.00
PLANNEN	2417	-9	7	TEG1	2660	-9	7
PERIODE1	2417	1	5	TEG2	2660	-9	7
PERIODE2	2417	1	5	TEG3	2660	-9	7
BIJHOUD	2417	1	5	TEG4	2660	-9	7
ZUINIGOU	2417	-9	5	TEG5	2660	-9	7
FINOU	2417	-9	5	TEG6	2660	-9	7
UITG10	2417	1	2	TEG7	2660	-9	7
UITG11	2417	1	2	TEG8	2660	-9	7
UITG12	2417	1	2	TEG9	2660	-9	7
UITG13	2417	1	2	TEG10	2660	-9	7
UITG14	2417	1	2	TEG11	2660	-9	7
UITG15	2417	1	2	TEG12	2660	-9	7
UITG20	2417	1	2	TEG13	2660	-9	7
UITG21	2417	1	2	TEG14	2660	-9	7
UITG22	2417	1	2	TEG15	2660	-9	7
UITG23	2417	1	2	TEG16	2660	-9	7
UITG24	2417	1	2	HHRELA	2104	1	4
PIN	2417	1	5	BESLIS	2104	1	4
AUTOM	2267	0	3	BESTEED	2104	1	3
FOON	2417	0	5	GELUKKIG	2660	1	6
POTJES0	2417	1	2	KENLTD	2660	1	13
POTJES1	2417	1	2	KENHH	2660	1	6
POTJES2	2417	1	2	KENINK	2660	-9	11
POTJES3	2417	1	2	KENOPL	2660	1	7
GEMLEEF1	2417	1	2	KENWERK	2660	1	5
GEMLEEF2	1611	1.00	97.00	MANUUR	2660	0	80
GEMLEEF3	1611	1	5	VROUWUR	2660	0	80
ERFENIS	2417	-9	2	KUNDIG	2660	1	4
ERFGELD	240	1	3	ADVIES	2660	1	8
ERFVORM1	240	1	2	FAMILI	2660	1	3
ERFVORM2	240	1	2				
ERFVORM3	240	1	2				
ERFVORM4	240	1	2				
ERFVORM5	240	1	2				
ERFAL	2417	1	2				
ERFVEEL	861	-9	3				
ERFDENK	2417	1	2				
ERFBEL	805	1	5				

Appendix B7. Descriptive Statistics Aggregated data on income

Variable	N	Min	Max
NOHHOLD	3513	6.00	12088.00
NOMEM	3513	1.00	9.00
WINST	3419	-75000.00	401000.00
OG	3499	.00	169077.00
HPREM	3500	.00	9600.00
BEURS	3485	.00	7300.00
STUDLEN	3510	.00	10000.00
ALIM	3497	-55132.00	39996.00
ALIK	3511	.00	16500.00
OTOEL	3503	.00	12000.00
FTOEL	3501	.00	40000.00
RENTE	3462	.00	200000.00
ERF	3491	.00	400000.00
ZKP	1203	.00	119988.00
HS	3507	.00	5400.00
HG	3512	.00	4800.00
HWF	3409	.00	89600.00
HTR	3391	.00	72000.00
LOON	3160	.00	397810.00
VUT	3500	.00	200000.00
WG	3506	.00	108000.00
PENS	3394	.00	198523.00
WW	3475	.00	58716.00
ZW	3513	.00	34506.00
RWW	3505	.00	58716.00
AAW	3497	.00	31623.00
WAO	3459	.00	99999.00
IOAW	3510	.00	31296.00
ABW	3500	.00	28434.00
AOW	3474	.00	134000.00
AWW	3497	.00	53055.00
LB	2421	.00	179670.00
IB	2844	.00	244205.36
ZFP	3502	.00	4246.65
BTOT	2844	.00	463637.00
NTOT	2792	.00	488070.33

Appendix B8. Descriptive Statistics Aggregated data on assets, liabilities, and mortgages

Variable	N	Min	Max				
NOHHOLD	3396	6.00	12088.00	B19OGC	3036	.00	4.00
NOMEM	3396	1	6	B19HYA	3036	.00	5.00
B1A	3036	.00	20.00	B19HYB	3036	.00	1460823.00
B1B	3036	-224250	248497.00	B19HYC	3036	.00	2.00
B1C	3036	.00	10.00	B20A	3036	.00	5.00
B1D	3036	.00	10.00	B20B	3036	.00	502500.00
B2A	3036	.00	2.00	B20C	3036	.00	3.00
B2B	3036	.00	320865.00	B21A	3036	.00	3.00
B2C	3036	.00	2.00	B21B	3036	.00	30902.50
B3A	3036	.00	9.00	B21C	3036	.00	1.00
B3B	3036	.00	353754.00	B22A	3036	.00	1.00
B3C	3036	.00	10.00	B22B	3036	.00	275000.00
B4A	3036	.00	12.00	B22C	3036	.00	1.00
B4B	3036	.00	163000.00	B23A	3036	.00	1.00
B4C	3036	.00	10.00	B23B	3036	.00	50000.00
B5A	3036	.00	50.00	B23C	3036	.00	1.00
B5B	3036	.00	600000.00	B24A	3036	.00	1.00
B5C	3036	.00	10.00	B24B	3036	.00	600000.00
B6A	3036	.00	48.00	B24C	3036	.00	1.00
B6B	3036	.00	86500.00	B25A	3036	.00	99.00
B6C	3036	.00	5.00	B25B	3036	.00	868998.00
B7A	3036	.00	16.00	B25C	3036	.00	5.00
B7B	3036	.00	440335.57	S1A	3036	.00	2.00
B7C	3036	.00	10.00	S1B	3036	.00	1200000.00
B8A	3036	.00	12.00	S1C	3036	.00	10.00
B8B	3036	.00	750000.00	S2A	3036	.00	3.00
B8C	3036	.00	10.00	S2B	3036	.00	223000.00
B9A				S2C	3036	.00	3.00
B9B				S3A	3036	.00	7.00
B9C				S3B	3036	.00	6000.00
B10A				S3C	3036	.00	5.00
B10B				S4A	3036	.00	3.00
B10C				S4B	3036	.00	223000.00
B11A	3036	.00	9.00	S4C	3036	.00	10.00
B11B	3036	.00	540000.00	S5A	3036	.00	2.00
B11C	3036	.00	4.00	S5B	3036	.00	600000.00
B12A	3036	.00	57.00	S5C	3036	.00	10.00
B12B	3036	.00	250000.00	S6A	3036	.00	2.00
B12C	3036	.00	3.00	S6B	3036	.00	40000.00
B13A	3036	.00	1.00	S6C	3036	.00	1.00
B13B	3036	.00	398000.00	S7A	3036	.00	1.00
B13C	3036	.00	1.00	S7B	3036	.00	20000.00
B14A	3036	.00	50.00	S7C	3036	.00	1.00
B14B	3036	.00	2861000.00	S8A	3036	.00	2.00
B14C	3036	.00	20.00	S8B	3036	.00	352000.00
B15A	3036	.00	1.00	S8C	3036	.00	10.00
B15B	3036	.00	32614.00	B26OGA	2174	.00	1.00
B15C	3036	.00	1.00	B26OGB	2174	.00	88888000.00
B16A	3036	.00	1.00	B26OGC	2174	.00	1.00
B16B	3036	.00	4000.00	B26HYA	2174	.00	4.00
B16C	3036	.00	1.00	B26HYB	2174	.00	2030000.00
B17A	3036	.00	1.00	B26HYC	2174	.00	4.00
B17B	3036	.00	53000.00	B27OGA	2174	.00	1.00
B17C	3036	.00	1.00	B27OGB	2174	.00	800000.00
B18A	3036	.00	1.00	B27OGC	2174	.00	1.00
B18B	3036	.00	19700.00	B27HYA	2174	.00	2.00
B18C	3036	.00	1.00	B27HYB	2174	.00	315000.00
B19OGA	3036	.00	11.00	B27HYC	2174	.00	1.00
B19OGB	3036	.00	7080000.00				

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