

Documentation

CentER Savings Survey

1995

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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 1995 wave (the third wave) of the CentER Savings Survey was conducted over the period May-December 1995.

1.1 Six questionnaires

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

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

All questionnaires were presented to 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. 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 questionnaires

	data set	subject	number of persons	number of households
1.	hhi95en.por	general information on the household	7505	2773
2.	wrk95en.por	household and work	5029	2773
3.	hse95en.por	accommodation and mortgages	2761	2761
4.	inc95en.por	health and income	4854	2710
5.	wth95en.por	assets and liabilities	4396	2498
6.	psy95en.por	economic and psychological concepts	4055	2338
7.	agi95en.por	aggregated data on income	4847	2707
8.	agw95en.por	aggregated data on assets, liabilities, mortgages	4704	2764

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 1995 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 below in table 1. 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

Final 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. The appendices provide for each questionnaire a short description of the data set ('descriptive statistics').

The present documentation (1995) is different from the documentation of earlier waves (1993 and 1994). The new set-up is more compact because series of similar questions are no longer repeated. For example, the questions belonging to variables *bet61* ("For what particular purpose do you have your 1st checking account?"), *bet62* ("For what particular purpose do you have your 2nd checking account?"), *bet63* ("For what particular purpose do you have your 3rd checking account?"), *bet64* ("For what particular purpose do you have your 4th checking account?"), *bet65* ("For what particular purpose do you have your 5th checking account?") are now only presented once, by referring to questions *bet61* thru *bet65* ("For what particular purpose do you have your [1st thru 5th] checking account?"). In the new set-up the documentation has become a lot easier to use: compared to earlier waves the number of pages has been reduced by more than 50%. However, in the new set-up the frequencies of the answers of the respondents are no longer included in the documentation. 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 have been 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 1995 and 1994

In this section, the differences between the questionnaires of 1995 and 1994 will be reported. This will be done separately for each of the six questionnaires.

General information on the household

The variables *scholing* (“highest level of education”) and *diploma* (“highest level of education with certificate”) have been replaced by respectively *onderw* (“highest level of education attended”) and *scholing* (“highest level of education with certificate”).

Questionnaire Household and Work

There are no changes in this questionnaire.

Questionnaire Accommodation and mortgages

In this questionnaire, a question has been added about the period that the mortgage interest rate was fixed (see variables *hy71* through *hy95*). This question is also asked for the second house (see variables *hp71* through *hp95*).

Questionnaire Health and Income

The questions about health (*gez1* through *gez9*) have been moved from the questionnaire Economic and Psychological Concepts to the questionnaire Health and Income. In addition, a number of new questions concerning life expectancy (*kans1* through *kans6*) have been added to the health part of the questionnaire. The ‘old’ questions concerning life expectancy (*gemleef1* and *gemleef2*) are still included in the questionnaire Economic and Psychological Concepts. Furthermore, a number of questions have been added to the questionnaire in which respondents are asked to what degree they think they were able to answer the questions correctly (*answer*, *wrong0* through *wrong6*, *reason* and *howmany*).

Questionnaire Assets and Liabilities

A number of questions have been added to the part of the questionnaire concerning assets. With savings certificates it is now asked when the certificate was bought (*bri12a* and *bri12b*). The number of single-premium annuity insurance policies that can be reported has been increased from five to ten (*koo51*, *koo61* through *koo111* are renamed *koo501*, *koo601* through *koo1101*, and *koo506* through *koo1110* are new). The same holds for the number of shares that can be reported (*aan31*, *aan41* through *aan71* are renamed *aan301*, *aan401* through *aan701*, and *aan306* through *aan710* are new). Questions concerning the period that the interest rate is fixed have been added to the part of the questionnaire concerning mortgages on real estate that is not used for own accommodation (*on711* through *on755*, *on811* through *on855* and *on911* through *on955*). To the questions where respondents are asked if they are planning to take out a new checking out (*bez1*) or a new savings or deposit account (*bez2*), a question has been added where respondents are asked with which bank they are planning to take out the new account (*bez1a*, *bez1b*, *bez2a* and *bez2b*). In the part of the questionnaire concerning debts, we have left out the questions concerning the purpose for which loans were taken out (*per6*, *per71* through *per79*, *per8*, *doo7*, *doo81* through *doo89*, *doo9*, *fin5*, *fin61* through *fin67*, *fin7*, *ps4*, *ps51* through *ps56*, *ps6*, *fam4*, *fam51* through *fam59*, *fam6*, *and5*, and *and61* through *and69*).

Questionnaire Economic and Psychological Concepts

This questionnaire has undergone a large number of changes in 1995. Table 5 provides an overview of the questions that were added to the questionnaire, table 6 provides an overview of the questions that were left out of the questionnaire.

Table 5. Questions added to the questionnaire Economic and Psychological Concepts

▪ <i>inknorm</i>	Respondents are asked whether the total net income over the past year was unusually high or low compared with a regular year.
▪ <i>inkeven, inkaank en inksec</i>	Were the household expenditures over the past year higher than normal, and if so, what was the cause of this.
▪ <i>inkloon en inkvloed</i>	To what degree do respondents think they can influence their income.
▪ <i>spaargew</i>	Which statement gives the best description of the saving behavior of the respondent.
▪ <i>situat1 t/m situat6</i>	A number of questions about the situation of the respondent compared with the situation of other people.
▪ <i>spahan01 t/m spahan11</i>	Which acts does the respondent consider as saving.
▪ <i>tijd2a, tijd2b, tijd10a t/m tijd10d</i>	Six questions that were added to the eighteen questions concerning the way people value opportunities in the future compared with the present.
▪ <i>control en plannen</i>	Two new questions about being in control of one's investments and the proceeds of these investments, and about controlling one's expenditures.
▪ <i>bijhoud, zuinigou en finou</i>	A number of questions concerning the degree to which respondents keep track of their expenditures, whether the parents of the respondent were more economical than the average, and whether the respondent was involved in the financial decisions of his/her parents.
▪ <i>erfal en erfveel</i>	Has the respondent ever received an inheritance, and what was the value of this inheritance.
▪ <i>bank16</i>	Did the respondent have a bank or savings account before the age of 16.
▪ <i>teg1 t/m teg16</i>	Sixteen personal characteristics.
▪ <i>beslis en besteed</i>	Two questions about the way in which the household makes financial decisions.
▪ <i>kundig, advies, andadv en familie</i>	Four questions about how knowledgeable the respondent thinks he/she is concerning financial matters, and who does he/she consult when making important financial decisions.

Table 6. Questions left out of the questionnaire Economic and Psychological Concepts

▪ <i>opzij1 t/m opzij10</i>	What does the respondent consider to be 'saving' or 'putting money aside'.
▪ <i>stigsb01 t/m stigsb21</i>	Twenty-one statements about saving: does the respondent agree or disagree with the statement.
▪ <i>bonus1 t/m bonus3</i>	How would the respondent spend a monthly bonus of 400 guilders for one year.
▪ <i>bezaand, dividend en aandwaar</i>	To what degree does an increase in dividend income or an increase in the value of stock market investments affect consumer expenditures.
▪ <i>levtijd en duuraant</i>	Questions concerning planning the purchase of durable goods.
▪ <i>beheer en beheerou</i>	Questions about money management.
▪ <i>lotto1, lotto2, staatlot, wed1 t/m wed5, lot3, lot1, lot1a, lot3a en lot2</i>	A number of questions about taking risks, such as playing games with chance elements, playing in the lottery, betting.
▪ <i>teg1a t/m teg16a</i>	Sixteen personal characteristics.
▪ <i>koop01 t/m koop14</i>	Fourteen statements about buying behavior: to what degree does the statement apply to the respondent.
▪ <i>nbankt t/m op3</i>	The questionnaire about 'choice of banks' has not been presented to the respondents in 1995.
▪ <i>gez1 t/m gez9</i>	These questions were moved to the questionnaire Health and Income.

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 educationSCHOLING
 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/trainingSCHOLING
 -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 settlement.....JRBS
 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 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

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 > 0D1

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 child REDAF03

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..... LOOND
- 2 fulfilling military service or alternative national service BET
- 3 looking for a job after having lost my former job..... BET
- 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 expenses BET
- 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 volunteer BET
- 12 other BET

AFGEK (string)

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

VUT Did you use the early retirement arrangement?

- 1 yes RVUT
- 2 no BET

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

OOITW Have you ever had a paid job? Do not count fulfilling one's military service or alternative national service as 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 BEZIG1 and BET1 and OOITW=1, the respondent 'used to have a paid job'.

If you (used to) have more than one paid job, the following questions concern the job that you spend/spent most of your time on.

LOOND
 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 DIENSTV
 2 yes, employed by a private limited company DIENSTV
 3 yes, employed by another institution (public limited company, foundation, association, or cooperative society) DIENSTV
 4 no MAATS

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 ROUTING VARIABLE 1
 2 no ZELFST

ZELFST
 Are/were you self-employed or do/did you work in the family business?
 1 self-employed ROUTING VARIABLE 1
 2 work(ed) in the family business ROUTING VARIABLE 1

DIENSTV
 Are/were you employed on a permanent or on a temporary basis? In case you work(ed) on an hourly basis, please fill in temporary basis here.
 1 permanent
 2 temporary
 if employed by the government (LOOND= 1): SCHAAL1

OTHERWISE UREN2

SCHAAL1

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

1 yes, civil servant..... SCHAAL2

2 yes, professional soldier SCHAAL2

3 no ROUTING 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

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

I have a paid job now FUNCTIE

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 1994? (self-employed)
 How many days off (including holidays as a consequence of reduced working time) did you take with your employer in 1994? (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?
 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 1990MAANDW
 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?
 if LOOND=4 (self-employed)BERPENS
 if LOOND=2 (employed by private limited company)AANBV
 if LOOND=1 or 3 (employed by government, public limited company, foundation or cooperative society..)WPENS

BERPENS

Do/did you take part in 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 yes WBERPENS
 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-mentioned WBP 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?

- 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 yes APENSBV
 2 no WPENS

APENSBV

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

- 1 yes PFONDS1
 2 no BREUK

WPENS

Does your current/last job 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 Spoorwegpensioenfondsen.....	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 PTT.....	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

In which of the following pension funds do/did you participate through your current/last employer?

1 pension fund of a (big) company.....	NAAMPENS
2 pension fund of a branch of industry.....	NAAMBDRT
3 not entitled to a retirement pension through one of the above-mentioned pension funds.....	PVERZ

PVERZ Do/did you have retirement insurance with an insurance-company that is partly paid for by your employer?

1 yes.....	JAARV
2 no.....	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 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 month HPREMI

3 quarter HPREMI

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. HPREMI

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 BREUK

2 no 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 no HJPENS

HBREUK

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

number of times:.....JBREUK

JBREUK

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 retirement pension (including General Old Age Pension) 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 beforeHBIJB

3 no, no additional job or second paid jobZWERK

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

otherwisePLOON

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? RWEG

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

- | | |
|--|------|
| 1 marriage | ZOEK |
| 2 birth of child..... | ZOEK |
| 3 health, disablement..... | ZOEK |
| 4 studies | ZOEK |
| 5 military service, first training | ZOEK |
| 6 resigned for personal reasons | ZOEK |
| 7 sold my own business..... | ZOEK |
| 8 end of family business (business/company of 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 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 | 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 1 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:.....
 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?
 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 1 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 ask you something about the minimum pay you would accept in a new job. How much would 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 Housing and Mortgages

- 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 after 1990 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 3
 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 3
 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 3

- 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 GULDERS) 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?
 number of mortgages:.....BLOCK 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 BankHYP41 thru HYP45
 - 6 SNS BankHYP41 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 answer.....HYP41 thru HYP45

HYP41 thru HYP45

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

- 1 annuity mortgage.....HYP61 thru HYP65
- 2 traditional life-insurance mortgage.....HYP61 thru HYP65
- 3 improved traditional life-insurance mortgageHYP61 thru HYP65
- 4 linear mortgage.....HYP61 thru HYP65
- 5 endowment mortgageHYP61 thru HYP65
- 6 otherHYP51 thru HYP55

HYP51 thru HYP55 (string)

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

any answer.....HYP61 thru HYP65

HYP61 thru HYP65

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

any answer.....HY11 thru HY15

MORTGAGE LOAN: the amount of the loan when you took out the mortgage.
 REMAINING DEBT of the mortgage: the amount that is 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 answer.....HY21 thru HY25

HY21 thru HY25

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

any answer.....HY31 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 answer.....HY71 thru HY75

HY71 thru HY75

Does the [1st thru 5th] mortgage have a so-called fixed interest rate?

- 1 yesHY81 thru HY85
- 2 noHY41 thru HY45

HY81 thru HY85

For how many years is the interest of the [1st thru 5th] mortgage fixed the last time?
 any answer.....HY91 thru HY95

HY91 thru HY95

In what year is the interest of the [1st thru 5th] mortgage fixed?
 any answer.....HY41 thru HY45

HY41 thru HY45

What is the end date (which year) of the [1st thru 5th] MORTGAGE?
 any answer.....HY51 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

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
 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 GUILDERS) 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 you 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 GUILDERS, 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 WON73

WON73 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 GUILDERS, 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 WON83

WON83 (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 no END

- 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 WON91

- WON91 (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 no END

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.
- HP71 thru HP75 fixed rate of interest s.r.
- HP81 thru HP85 number of years fixed rate s.r. .
- HP91 thru HP95 year that interest was fixed s.r.
- HP41 thru HP45 end date (year) mortgage s.r.
- HP51 thru HP55 period pay mortgage expenses s.r.
- HP61 thru HP65 total mortgage expenses s.r.

End of Questionnaire Housing 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 and 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 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 Health

5.2. Income

INCOME THROUGH WORK

IJ2 How many employers did you have in 1994? Note: This question concerns paid jobs on a contractual basis. Do NOT include self-employed 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 1994, type 0 (zero).
 number of employers:.....IJ301

Below, questions IJ301 thru IJ2401 are presented. These 17 questions were presented to the respondents a maximum of 10 times. So, respondents could mention a maximum of 10 employers for the year 1994. 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.

IJ301 thru IJ310	name of the organization (string)
IJ401 thru IJ410	starting day period 1
IJ501 thru IJ510	starting month period 1
IJ601 thru IJ610	last day period 1
IJ701 thru IJ710	last month period 1
IJ801 thru IJ810	starting day period 2
IJ901 thru IJ910	starting month period 2
IJ1001 thru IJ1010	last day period 2
IJ1101 thru IJ1110	last month period 2
IJ1201 thru IJ1210	starting day period 3
IJ1301 thru IJ1310	starting month period 3
IJ1401 thru IJ1410	last day period 3
IJ1501 thru IJ1510	last month period 3
IJ1601 thru IJ1610	gross salary employer x
IJ1801 thru IJ1810	net salary employer x
IJ2001 thru IJ2010	income tax and premiums for social insurance policiesIJ2401

IJ2401 thru IJ2410
 Which source did you use to fill in the data on your salary with [EMPLOYER IJ301]?
 1 written annual statement..... IZ1
 2 other written source..... IZ1
 3 no written source..... 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 1994 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 1994 and 1993 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 1994.

- IZ1 Were you self-employed in 1994? Being the director of a public/private limited company is employment on a contractual basis.
 1 yes IZ2
 2 no ROUTING VARIABLE 4
- 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 1994
 IZ3 starting month period 1 1994
 IZ4 last day period 1 1994
 IZ5 last month period 1 1994
 IZ6 starting day period 2 1994
 IZ7 starting month period 2 1994
 IZ8 last day period 2 1994
 IZ9 last month period 2 1994
 IZ10 starting day period 3 1994
 IZ11 starting month period 3 1994
 IZ12 last day period 3 1994
 IZ13 last month period 3 1994..... IZ14
- IZ14 Do you know how much the fiscal profit (or loss) from your own business was over 1994? 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 1994 (be) a credit or a deficit balance?
 1 credit IZ16
 2 deficit IZ16
- IZ16 How much was the fiscal profit over 1994?
 Please give an estimation of the fiscal profit over 1994.
 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 1994, 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 1994?
 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 1993.

IZ24 Were you (also) self-employed in 1993?
 1 yes, all of 1993 (starting date and end date are now automatically given) IZ37
 2 yes, part of 1993..... IZ25
 3 no ROUTING VARIABLE 4

IZ25 starting day period 1 1993
 IZ26 starting month period 1 1993
 IZ27 last day period 1 1993
 IZ28 last month period 1 1993
 IZ29 starting day period 2 1993
 IZ30 starting month period 2 1993
 IZ31 last day period 2 1993
 IZ32 last month period 2 1993
 IZ33 starting day period 3 1993
 IZ34 starting month period 3 1993
 IZ35 last day period 3 1993
 IZ36 last month period 3 1993..... IZ37

IZ37 Was the fiscal profit over 1993 a credit or a deficit balance?
 1 credit IZ38
 2 deficit IZ38

IZ38 How much was the (estimated) fiscal profit over 1993? 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 1993, a deduction due to work done by your spouse/partner in the business?
 1 yes IZ41
 2 no BET10

IZ41 How much was this deduction due to work done by your spouse/partner in 1993? If you really don't know, type 0 (zero).
 amount:..... ROUTING VARIABLE 4

ROUTING VARIABLE 4
 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 1994.

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 1994? More than 1 answer is possible here.

- 0 none of the above-mentioned IP20
- 1 early retirement pension [VUT] IP41
- 2 general old-age pension [AOW]..... IP41
- 3 annuity..... IP41
- 4 other pensions IP41

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 1994 through [SOURCE OF INCOME IP20 thru IP24]. If you really don't know, type 0 (zero).

- amount.....
- 0 IP71
- > 0 IP101

IP71 thru IP74

Perhaps you know the NET sum you received in 1994 through [SOURCE OF INCOME]? If you really don't know, type 0 (zero).

- amount:..... IP121

IP101 thru IP104

How much was the total amount of withheld income tax and premiums for social insurance policies in 1994 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 1994.

II20 thru II24

Which of the benefit payments mentioned below did you receive in 1994? More than 1 answer is possible here.

- 1 Sickness Benefits Act II41
- 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

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 1994 through [BENEFIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).

- amount:
- 0 II81
- > 0 II61

II61 thru II63

Perhaps you know the NET sum you received in 1994 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 1994 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 = 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 1994? More than 1 answer is possible here.
- 1 General Widows' and Orphans' Pensions Act [AWW] 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 1994 through [BENEFIT MENTIONED BEFORE]? 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 1994 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 1994 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 1994.

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 1994? 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 through government scholarship scheme.....	IO41
4 interest-bearing loan through government scholarship scheme	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 1994 through the other sources of income you have indicated.

IO41 thru IO48

How much was, in 1994, the sum total that you received through [SOURCE OF INCOME MENTIONED EARLIER]? If you really don't know, type 0 (zero).

amount:.....IN11

IN11 Did you, in 1994, have any other sources of income not mentioned before in this questionnaire?

1 yes	IN12
2 no	IN15

IN12 How much is the total gross sum of these sources of income in 1994, 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 1994

Income tax coding 1: MARRIED PEOPLE or PEOPLE LIVING TOGETHER who have transferred their tax-free sum to their spouse/partner.

Income tax coding 3: MARRIED PEOPLE or PEOPLE LIVING TOGETHER who use the tax-free sum that has been transferred to them by their spouse/partner.

Income tax coding 4: OTHER SINGLE PARENTS who take care of a child (under age 27) living with them.

Income tax coding 5: SINGLE PARENTS who both have a paid job and take care of a child (under age 12) living with them.

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. 5925 per year who have not transferred their tax-free sum to their spouse/partner;
- single persons;
- single parents who don't qualify for codings 4 or 5.

IN15	What was your income tax coding on 31 December 1994? Press F3 for more information.	
	0 not applicable	IN16
	1 income tax coding 1	IN16
	2 income tax coding 2	IN16
	3 income tax coding 3	IN16
	4 income tax coding 4	IN16
	5 income tax coding 5	IN16
IN16	Did you fill in an income tax form for 1994?	
	1 yes	IN17
	2 no	IN24
IN17	Do you know how much your taxable income was for 1994?	
	1 yes	IN18
	2 no	IN20
IN18	How much was your taxable income for 1994?	
	amount:	IN24
IN20	Can you give an ESTIMATION of your taxable income for 1994? If you really don't know, type 0 (zero).	
	amount:	IN22
IN22	It's unfortunate that you don't know your taxable income for 1994. Perhaps you know (about) how much your taxable income was for 1993? If you really don't know, type 0 (zero).	
	amount:.....	IN24
IN24	Do you fill in a wealth tax form for 1994?	
	1 yes	IN25
	2 no	IN25
IN25	Did you receive any inheritances and/or gifts in 1994?	
	1 yes	IN26
	2 no	IN29
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 yes	IN29
	2 no	IN29
IN29	Did you, in 1994, pay alimony to your former wife/husband? Do NOT include transfers/child support/alimony for children here.	
	1 yes	IN30
	2 no	IN32
IN30	How much, in total over 1994, was this alimony to your former wife/husband? If you really don't know, type 0 (zero).	
	amount:	IN32
IN32	Did you, in 1994, make any payments/transfers to/on behalf of your children?	
	1 yes	IN33
	2 no	IN35
IN33	How much, in total over 1994, 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 1994, give parental support to your child(ren) being students and living away from home?	
	1 yes	IN36
	2 no	IN38
IN36	How much was this parental support in total over 1994? If you really don't know, type 0 (zero).	
	amount:	IN38
IN38	Did you, in 1994, (regularly) support any members of your family in any other way, or give money to your child(ren) being students and living away from home, or to other people?	
	1 yes	IN39
	2 no	IN41
IN39	How much was/were this support/these gifts in total over 1994? 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 excluded	IN45
	3 National Health Service (compulsory), elderly people.....	IN45
	4 insurance for civil servants ([IZA, IZR, DGVP]).....	IN45
	5 private medical insurance.....	IN42
IN42	Do you pay the premium on your medical insurance per:	
	1 month	IN43
	2 quarter	IN43
	3 six months	IN43
	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 1994, 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 1992, 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 1994 did you have this car provided by your employer? If you changed your car in 1992, 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 1994?
1 yesIN50
2 no PSY1
- IN50 On the next screen you will be asked how much, approximately, the TOTAL NET INCOME OF YOUR HOUSEHOLD AS A WHOLE has been over the period 1 January 1994 through 31 December 1994. 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. Please indicate about how much the TOTAL NET INCOME OF YOUR HOUSEHOLD was over the period 1 January 1994 through 31 December 1994.
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 MONTH'S income.

- PSY1 very bad if the income would be about..... PSY2
- PSY2 bad if the income would be about: PSY3
- PSY3 insufficient if the income would be about PSY4
- PSY4 sufficient if the income would be about PSY5
- PSY5 good if the income would be about PSY6
- PSY6 very good if the 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

This part of the research project on savings 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.

- BZ1 Did you, on 31 December 1994, have one or more CHECKING 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 BZ2
- BET2 How many CHECKING ACCOUNTS did you have on 31 December 1994?
- more than 5:BET3
1 thru 5:.....BET61
- BET3 Did you (in total) have a credit or a deficit balance on your checking accounts on 31 December 1994?
- 1 creditBET4
2 deficitBET4
- BET4 What was the total balance of your CHECKING ACCOUNTS on 31 December 1994? 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:BET61
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. 100BET61
2 between 100 and 1000BET61
3 between 1000 and 3000BET61
4 between 3000 and 5000BET61
5 between 5000 and 10000BET61
6 between 10000 and 15000BET61
7 between 15000 and 20000BET61
8 between 20000 and 25000BET61
9 between 25000 and 30000BET61
10 between 30000 and 35000BET61
11 between 35000 and 40000BET61
12 between 40000 and 45000BET61
13 between 45000 and 50000BET61

- 14 50000 or moreBET61
- 0 unknownBET61

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.

BET61 thru BET65

Because we cannot ask you to give the number of your account we would like you to indicate the (main) purpose of your account. Our main reason for doing this is to be able to distinguish between different checking accounts.

What is the main purpose of your [1st thru 5th] CHECKING ACCOUNT?

- 1 to make all sorts of paymentsBET91
- 2 particular purposeBET71

By a salary account we mean an account to which regular income (such as salary, benefit payments, pension) is transferred. By a household account we mean an account which is used for paying recurring expenses (such as rent, gas and electricity costs, subscriptions, household expenses, etc.).

BET71 thru BET75

For what particular purpose do you have your [1st thru 5th] CHECKING ACCOUNT?

- 1 salary accountBET91
- 2 household accountBET91
- 3 government scholarship schemeBET91
- 4 otherBET81

BET81 thru BET85 (string)

So, for what particular purpose do you have your [1st thru 5th] CHECKING ACCOUNT? If you don't know, type a question mark.

- any answerBET91

BET91 thru BET95

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

- 1 the account is registered in my own nameBET111
- 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 answerBET111

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 1994, 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 1994? If you don't know the amount, type 0 (zero).

- answer = 0BET151
- answer >0BET161

BET151 thru BET155

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

- 1 less than Dfl. 100BET161
- 2 between 100 and 1000BET161
- 3 between 1000 and 3000BET161
- 4 between 3000 and 5000BET161
- 5 between 5000 and 10000BET161
- 6 between 10000 and 15000BET161
- 7 between 15000 and 20000BET161
- 8 between 20000 and 25000BET161
- 9 between 25000 and 30000BET161
- 10 between 30000 and 35000BET161
- 11 between 35000 and 40000BET161
- 12 between 40000 and 45000BET161
- 13 between 45000 and 50000BET161
- 14 50000 or moreBET161
- 0 unknownBET161

BET161 thru BET165

Do you have an agreement with your bank with respect to the maximum sum you are allowed to be in the red on your [1st thru 5th] CHECKING ACCOUNT?

- 1 yes, there is an agreement BZ2
- 2 no, no agreement BZ2

An EMPLOYER-SPONSORED SAVINGS PLAN is an arrangement through which a part of your salary is withheld and saved, and your employer grants you a premium on the so-saved sum.

BZ2

Were you, on 31 December 1994, participating in a so-called EMPLOYER-SPONSORED SAVINGS PLAN, a PREMIUM-SAVINGS ARRANGEMENT, an ARRANGEMENT TO SHARE IN THE COMPANY'S PROFIT, or a SAVE-AS-YOU-EARN DEDUCTION ARRANGEMENT?

- 1 yes BED2
- 2 no BZ3

BED2 How much were your total savings in this EMPLOYER-SPONSORED SAVINGS PLAN, PREMIUM-SAVINGS ARRANGEMENT, ARRANGEMENT TO SHARE IN THE COMPANY-S PROFIT, or SAVE-AS-YOU-EARN DEDUCTION ARRANGEMENT on 31 December 1994? If you don't know the exact amount, type 0 (zero).
 answer = 0 BED3
 answer > 0 BZ3

BED3 Into which of the categories mentioned below does the total amount of your savings go?
 1 less than Dfl. 100 BZ3
 2 between 100 and 1000 BZ3
 3 between 1000 and 3000 BZ3
 4 between 3000 and 5000 BZ3
 5 between 5000 and 10000 BZ3
 6 between 10000 and 15000 BZ3
 7 between 15000 and 20000 BZ3
 8 between 20000 and 25000 BZ3
 9 between 25000 and 30000 BZ3
 10 between 30000 and 35000 BZ3
 11 between 35000 and 40000 BZ3
 12 between 40000 and 45000 BZ3
 13 between 45000 and 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].

BZ3 Did you, on 31 December 1994, have one or more SAVINGS ACCOUNTS linked to a checking account with the Postbank?
 1 yes POS2
 2 no BZ4

POS2 How many of these SAVINGS ACCOUNTS linked to a checking account with the Postbank did you have on 31 December 1994?
 answer > 5 POS3
 answer < 6 POS61

POS3 What was the total balance of your [answer POS2] SAVINGS ACCOUNTS (linked to a checking account with the Postbank) on 31 December 1994? If you don't know the exact amount, type 0 (zero).
 answer = 0 POS4
 answer > 0 POS5

POS4 Into which of the categories mentioned below did the total balance of your savings go on 31 December 1994?
 1 less than Dfl. 100 POS5
 2 between 100 and 1000 POS5
 3 between 1000 and 3000 POS5
 4 between 3000 and 5000 POS5
 5 between 5000 and 10000 POS5

- 6 between 10000 and 15000 POS5
- 7 between 15000 and 20000 POS5
- 8 between 20000 and 25000 POS5
- 9 between 25000 and 30000 POS5
- 10 between 30000 and 35000 POS5
- 11 between 35000 and 40000 POS5
- 12 between 40000 and 45000 POS5
- 13 between 45000 and 50000 POS5
- 14 50000 or more POS5
- 0 unknown POS5

POS5 How much (in total) was the interest you received on your [answer POS2] SAVINGS ACCOUNTS (linked to a checking account with the Postbank) over the period 1 January 1994 thru 31 December 1994? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).
 any answer POS61

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

POS61 thru POS65

Who is the account holder of your [1st thru 5th] 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 thru POS75 (string)

So who is the account holder of your [1st thru 5th] savings account? If you don't know, type a question mark.
 any answer POS81

POS81 thru POS85 (numerical)

What kind of account is your [1st thru 5th] savings account?

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

POS91 thru POS95 (string)

What kind of account is your [1st thru 5th] savings account? If you don't know, type a question mark.
 any answer POS101

POS101 thru POS105

What was the balance of your [1st thru 5th] savings account (linked to a checking account with the

Postbank) on 31 December 1994? If you don't know the amount, type 0 (zero).

answer = 0 POS111
 answer > 0 POS121

POS111 thru POS115

Into which of the categories mentioned below did the balance of your savings go on 31 December 1994?

1 less than Dfl. 100 POS121
 2 between 100 and 1000 POS121
 3 between 1000 and 3000 POS121
 4 between 3000 and 5000 POS121
 5 between 5000 and 10000 POS121
 6 between 10000 and 15000 POS121
 7 between 15000 and 20000 POS121
 8 between 20000 and 25000 POS121
 9 between 25000 and 30000 POS121
 10 between 30000 and 35000 POS121
 11 between 35000 and 40000 POS121
 12 between 40000 and 45000 POS121
 13 between 45000 and 50000 POS121
 14 50000 or more POS121
 0 unknown POS121

POS121 thru POS125

How much was the interest you received on your [1st thru 5th] savings account over the period 1 January 1994 thru 31 December 1994? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).

any answer BZ4

A DEPOSIT BOOK is a little book in which savings deposits and savings interests are recorded.

BZ4 Did you, on 31 December 1994, have one or more DEPOSIT BOOKS?

1 yes BOE2
 2 no BZ5

BOE2 How many of these DEPOSIT BOOKS did you have on 31 December 1994?

answer >5 BOE3
 answer <6 BOE51

BOE3 What was the (total) balance of your DEPOSIT BOOK(S) on 31 December 1994? If you don't know the exact amount, type 0 (zero).

answer = 0 BOE4
 answer > 0 BOE51

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

1 less than Dfl. 100 BOE5
 2 between 100 and 1000 BOE5
 3 between 1000 and 3000 BOE5
 4 between 3000 and 5000 BOE5
 5 between 5000 and 10000 BOE5
 6 between 10000 and 15000 BOE5
 7 between 15000 and 20000 BOE5

- 8 between 20000 and 25000 BOE5
- 9 between 25000 and 30000 BOE5
- 10 between 30000 and 35000 BOE5
- 11 between 35000 and 40000 BOE5
- 12 between 40000 and 45000 BOE5
- 13 between 45000 and 50000 BOE5
- 14 50000 or more BOE5
- 0 unknown BOE5

BOE5 How much (in total) was the interest you received on your DEPOSIT BOOK(S) over the period 1 January 1994 thru 31 December 1994? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).
 any answer BOE51

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

BOE51 thru BOE55

Who is the holder of your [1st thru 5th] 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 BOE65 (string)

Who is the holder of your [1st thru 5th] deposit book? If you don't know, type a question mark.

any answer BOE71

BOE71 thru BOE75

With which bank or financial institution is your [1st thru 5th] 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 BOE85 (string)

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

any answer BOE91

BOE91 thru BOE95

What was the balance of your [1st thru 5th] deposit book on 31 December 1994? If you don't know the exact amount, type 0 (zero).

- answer = 0 BOE101
- answer > 0 BOE111

BOE101 thru BOE105

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

- 1 less than Dfl. 100 BOE111
- 2 between 100 and 1000 BOE111
- 3 between 1000 and 3000 BOE111
- 4 between 3000 and 5000 BOE111
- 5 between 5000 and 10000 BOE111
- 6 between 10000 and 15000 BOE111
- 7 between 15000 and 20000 BOE111
- 8 between 20000 and 25000 BOE111
- 9 between 25000 and 30000 BOE111
- 10 between 30000 and 35000 BOE111
- 11 between 35000 and 40000 BOE111
- 12 between 40000 and 45000 BOE111
- 13 between 45000 and 50000 BOE111
- 14 50000 or more BOE111
- 0 unknown BOE111

BOE111 thru BOE115

How much was the interest you received on your [1st thru 5th] deposit book over the period 1 January 1994 thru 31 December 1994? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).

any answer BZ5

Questions BOE51 thru BOE111 are repeated a maximum of 5 times, once for each deposit book.

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 1994, 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 BZ6

SPA2 How many of these SAVINGS OR DEPOSIT ACCOUNTS did you have on 31 December 1994? Do NOT include savings accounts linked to a checking account with the Postbank here.

answer > 10 SPA3
 answer < 11 SPA71

SPA3 What was the total balance of your [NUMBER SPA2] SAVINGS OR DEPOSIT ACCOUNTS on 31 December 1994? If you don't know the exact amount type 0 (zero).

answer = 0 SPA4
 answer > 0 SPA5

SPA4 Into which of the categories mentioned below did the total balance of your savings go on 31 December 1994?

- 1 less than Dfl. 2000 SPA5
- 2 2000 to 5000 SPA5
- 3 5000 to 10000 SPA5
- 4 10000 to 15000 SPA5
- 5 15000 to 20000 SPA5
- 6 20000 to 25000 SPA5
- 7 25000 to 30000 SPA5
- 8 30000 to 40000 SPA5

9	40000 to 50000	SPA5
10	50000 to 100000	SPA5
11	100000 to 150000	SPA5
12	150000 to 200000	SPA5
13	200000 to 300000	SPA5
14	300000 or more	SPA5
0	unknown	SPA5

SPA5 How much (in total) was the interest you received on your [NUMBER SPA2] savings or deposit accounts over the period 1 January 1994 thru 31 December 1994? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).
any answer SPA701

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

SPA701 thru SPA710

Who is the account holder of your [1st thru 10th] savings account?

- | | | |
|---|--|--------|
| 1 | the account is registered in my own name | SPA901 |
| 2 | the account is registered in my partner's/spouse's name | SPA901 |
| 3 | the account is registered jointly in my own name and someone else's name
(e.g. partner/spouse)..... | SPA901 |
| 4 | the account is registered in (one of) my parents' name | SPA901 |
| 5 | other | SPA801 |

SPA801 thru SPA810 (string)

Who is the account holder of your [1st thru 10th] savings account? If you don't know, type a question mark.

any answer SPA901

SPA901 thru SPA910

With which bank or financial institution is your [1st thru 10th] account registered?

- | | | |
|---|----------------------|---------|
| 1 | ABN Amro | SPA1101 |
| 2 | Postbank | SPA1101 |
| 3 | Rabobank | SPA1101 |
| 4 | ING Bank (NMB) | SPA1101 |
| 5 | VSB Bank | SPA1101 |
| 6 | SNS Bank | SPA1101 |
| 7 | other | SPA1001 |

SPA1001 thru SPA1010 (string)

With which bank or financial institution is your [1st thru 10th] account registered? If you don't know, type a question mark.

any answer SPA1101

SPA1101 thru SPA1110

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

SPA9.=1

- | | | |
|---|---------------------------|---------|
| 1 | Prima Spaarrekening | SPA1301 |
| 2 | Rentespaarrekening | SPA1301 |
| 3 | Groei-spaarrekening | SPA1301 |
| 4 | Riant spaarrekening | SPA1301 |

5	Excellent spaarrekening	SPA1301
6	Geldmarkt-rekening	SPA1301
7	Kapitaalmarkt spaarrekening	SPA1301
8	Vermogensrekening	SPA1301
9	Flexibel Deposito	SPA1301
10	Spaardeposito (maandrente)	SPA1301
11	Spaardeposito (jaarrente)	SPA1301
12	Spaardeposito (vaste looptijd)	SPA1301
13	Vaste looptijd rekening	SPA1301
14	Verzekerd spaarplan	SPA1301

SPA9.=3

15	Spaar-Vrij-Rekening	SPA1301
16	Spaar-Groei-Rekening	SPA1301
17	Spaar-Plan-Rekening	SPA1301
18	Kapitaalmarkt Renterekening	SPA1301
19	Rendement Rekening	SPA1301
20	Beleggersrekening	SPA1301
21	Spaar-vast-rekening(jaarrente)	SPA1301
22	Spaardeposito (terugbetalingsoptie)	SPA1301
23	Spaar-vast-rekening(maandrente)	SPA1301

SPA9.=4

24	Spaar-Direct-Rekening	SPA1301
25	Spaarpremierekening	SPA1301
26	Girospaarrekening	SPA1301
27	Bonus spaarrekening	SPA1301
28	Superbonus spaarrekening	SPA1301
29	Resultaatrekening	SPA1301
30	Kapitaalmarkt renterekening	SPA1301
31	Vermogensrekening	SPA1301
32	Vaste termijn spaarrekening	SPA1301
33	Vaste termijnrek. (maandrente)	SPA1301
34	Spaardeposito	SPA1301
35	Maatwerksparen	SPA1301

SPA9.=5

36	Gewone Rekening	SPA1301
37	Salaris Spaarrekening	SPA1301
38	Perfekt Rekening	SPA1301
39	Spaar Actief Rekening	SPA1301
40	Spaarselectrekening	SPA1301
41	Spaarselect Extra	SPA1301
42	Patentspaarrekening	SPA1301
43	Girospaarrekening	SPA1301
44	Giro Speciaalrekening	SPA1301
45	Giro Selectrekening	SPA1301
46	Geldmarkt Rekening	SPA1301
47	Eminent Rekening	SPA1301
48	Spaardeposito-Rekening	SPA1301
49	Termijnsparrekening	SPA1301
50	Maandrente-rekening	SPA1301
51	Vaste Termijn Rekening	SPA1301
52	Depot Termijn Plan	SPA1301
53	Rente Vast Spaarplan	SPA1301
54	Korte Termijn Deposito's	SPA1301

SPA9.=6

55	SNS Basisrekening	SPA1301
----	-------------------------	---------

56 Gewone Dienstrekening	SPA1301
57 Patentrekening	SPA1301
58 SNS Momentrekening	SPA1301
59 Spaarselectrekening	SPA1301
60 Spaarselect Extra Rekening	SPA1301
61 Content Rekening	SPA1301
62 Ideaal Rekening	SPA1301
63 Girospaarrekening	SPA1301
64 Senior Spaarrekening	SPA1301
65 Perfekt Rekening	SPA1301
66 Selekt Rekening	SPA1301
67 Prominentrekening	SPA1301
68 Garantrekening	SPA1301
69 Vermogensrekening	SPA1301
70 Girospciaalrekening	SPA1301
71 Spaardepositorekening	SPA1301
72 Maandrente Depositorekening	SPA1301
73 SNS Keuzedeposito	SPA1301

SPA9. =1, 3, 4, 5, of 6

74 other SPA1201

SPA1201 thru SPA1210 (string)

What kind of account is your [1st thru 10th] account? If you don't know, type a question mark.

any answer SPA1301

SPA1301 thru SPA1310

What was the balance of your [1st thru 10th] account on 31 December 1994? If you don't know the exact amount, type 0 (zero).

answer = 0 SPA1401

answer > 0 SPA1501

SPA1401 thru SPA1410

Into which of the categories mentioned below did the balance of your account go on 31 December 1994?

1 less than Dfl. 2000 SPA1501

2 2000 to 5000 SPA1501

3 5000 to 10000 SPA1501

4 10000 to 15000 SPA1501

5 15000 to 20000 SPA1501

6 20000 to 25000 SPA1501

7 25000 to 30000 SPA1501

8 30000 to 40000 SPA1501

9 40000 to 50000 SPA1501

10 50000 to 100000 SPA1501

11 100000 to 150000 SPA1501

12 150000 to 200000 SPA1501

13 200000 to 300000 SPA1501

14 300000 or more SPA1501

0 unknown SPA1501

SPA1501 thru SPA1510

How much was the interest you received on your [1st thru 10th] savings account over the period 1 January 1994 thru 31 December 1994? If you don't know the exact amount, please give an estimate. If you really don't know, type 0 (zero).

any answer BZ6

Questions SPA701 thru SPA1501 are repeated a maximum of 10 times, once for each savings account. The last number in the variable name indicates the number of the savings account (e.g. SPA710 concerns the 10th savings account).

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 1994, have one or more SAVINGS CERTIFICATES?
 1 yesBRI2
 2 no BZ7
- BRI2 How many SAVINGS CERTIFICATES did you have on 31 December 1994?
 answer > 5BRI3
 answer < 6BRI7
- BRI3 How much (in total) did you pay for the [NUMBER BRI2] SAVINGS CERTIFICATES that you had on 31 December 1994? If you don't know the exact amount, type 0 (zero).
 answer = 0BRI4
 answer > 0BRI5
- BRI4 Into which of the categories mentioned below does the total sum that you paid for your savings certificates go?
 1 less than Dfl. 2000BRI5
 2 2000 to 5000BRI5
 3 5000 to 10000BRI5
 4 10000 to 15000BRI5
 5 15000 to 20000BRI5
 6 20000 to 25000BRI5
 7 25000 to 30000BRI5
 8 30000 to 40000BRI5
 9 40000 to 50000BRI5
 10 50000 to 100000BRI5
 11 100000 to 150000BRI5
 12 150000 to 200000BRI5
 13 200000 to 300000BRI5
 14 300000 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 1994? If you don't know the exact amount, type 0 (zero).
 answer = 0BRI6
 answer > 0BRI7
- BRI6 Into which of the categories mentioned below does the total sum that you are to be repaid for your savings certificates go?
 1 less than Dfl. 2000BRI7
 2 2000 to 5000BRI7
 3 5000 to 10000BRI7
 4 10000 to 15000BRI7
 5 15000 to 20000BRI7
 6 20000 to 25000BRI7
 7 25000 to 30000BRI7

8	30000 to 40000	BRI7
9	40000 to 50000	BRI7
10	50000 to 100000	BRI7
11	100000 to 150000	BRI7
12	150000 to 200000	BRI7
13	200000 to 300000	BRI7
14	300000 or more	BRI7
0	unknown	BRI7

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 AMRO	BRI91
2	Postbank	BRI91
3	Rabobank	BRI91
4	ING Bank (NMB)	BRI91
5	VSB Bank	BRI91
6	SNS Bank	BRI91
7	other	BRI81

BRI81 thru BRI85 (string)

With which bank or financial institution is your [1st thru 5th] SAVINGS CERTIFICATE registered? 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 does the sum that you PAID for your [1st thru 5th] SAVINGS CERTIFICATE go?

1	less than Dfl. 2000	BRI111
2	2000 to 5000	BRI111
3	5000 to 10000	BRI111
4	10000 to 15000	BRI111
5	15000 to 20000	BRI111
6	20000 to 25000	BRI111
7	25000 to 30000	BRI111
8	30000 to 40000	BRI111
9	40000 to 50000	BRI111
10	50000 to 100000	BRI111
11	100000 to 150000	BRI111
12	150000 to 200000	BRI111
13	200000 to 300000	BRI111
14	300000 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 does the sum that you are to be REPAID for your [1st thru 5th] SAVINGS CERTIFICATE go?

- 1 less than Dfl. 2000 BRI12A1
- 2 2000 to 5000 BRI12A1
- 3 5000 to 10000 BRI12A1
- 4 10000 to 15000 BRI12A1
- 5 15000 to 20000 BRI12A1
- 6 20000 to 25000 BRI12A1
- 7 25000 to 30000 BRI12A1
- 8 30000 to 40000 BRI12A1
- 9 40000 to 50000 BRI12A1
- 10 50000 to 100000 BRI12A1
- 11 100000 to 150000 BRI12A1
- 12 150000 to 200000 BRI12A1
- 13 200000 to 300000 BRI12A1
- 14 300000 or more BRI12A1
- 0 unknown BRI12A1

BRI12A1 thru BRI12A5

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 August..... BRI131
- 9 September BRI131
- 10 October BRI131
- 11 November..... BRI131
- 12 December..... BRI131
- 0 unknown BRI131

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 (percentage) that you receive on your [1st thru 5th] SAVINGS CERTIFICATE? If you really don't know, type 0.00.

interest rate (percentage): BZ7

Questions BRI71 thru BRI141 are repeated a maximum of 5 times. Once for each certificate.

A SINGLE-PREMIUM ANNUITY INSURANCE POLICY is a life insurance policy taken out by paying a single premium. At the maturity of the insurance, you may, for example, buy an annuity from the capital you have built up. With SINGLE-PREMIUM ANNUITY INSURANCE, the premium can be deducted (up to a certain maximum) from the taxable income; the payment (an ANNUITY), however, is taxable. An ANNUITY entitles you to periodic payments that end with your death, at the latest. This annuity is obtained through, for example, paying a premium.

- BZ7 Have you taken out any so-called SINGLE-PREMIUM ANNUITY INSURANCE POLICIES that were still in effect on 31 December 1994?
 1 yes KOO2
 2 no BZ8
- KOO2 How many of these SINGLE-PRMEMIUM INSURANCE POLICIES and/or ANNUITIES, which were still in effect on 31 December 1994, have you taken out?
 answer > 10 KOO3
 answer < 11 KOO5
- 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 answer KOO4
- KOO4 When (which year) did you for the first time take out a single-premium insurance policy or annuity?
 any answer KOO5

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 Equity & Law KOO701
 8 FBTO KOO701
 9 't Hooge Huys KOO701
 10 Interpolis KOO701
 11 Nationale Nederlanden KOO701
 12 Nieuw Rotterdam KOO701
 13 Ohra KOO701
 14 OLM KOO701
 15 OVVM KOO701
 16 Reaal KOO701

17 other KOO501

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: KOO901

KOO901 thru KOO910

Does/did your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY OR ANNUITY involve a single or an annual deposit?

1 single deposit KOO1001

2 annual deposit KOO1001

KOO1001 thru KOO1010

if KOO9.=1: How much is the premium that you paid on your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY?

if KOO9.=2: How much is the premium that you pay every year on your [1st thru 10th] SINGLE-PREMIUM INSURANCE POLICY?

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

any answer KOO1101

KOO1101 thru KOO1110

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

any answer BZ8

Questions KOO701 thru KOO1101 are repeated a maximum of 10 times. Once for each single-premium insurance policy or annuity.

A SAVINGS OR ENDOWMENT INSURANCE POLICY is a life insurance policy that pays out an agreed sum at the maturity of the insurance (a date set with taking out the insurance) or at the time of death when this is earlier than the maturity of the insurance. With savings or endowment insurance, the paid premiums cannot be deducted from the taxable income; the single payment, however, is tax free, as long as this payment does not exceed the tax-free sum, and premiums are paid annually for at least 12, 15, or 20 years.

BZ8

Did you, on 31 December 1994, have one or more SAVINGS OR ENDOWMENT INSURANCE POLICIES? Do NOT include improved or traditional life-insurance mortgages here. They will be reported later.

1 yes KAP2

2 no BZ9

KAP2

How many SAVINGS OR ENDOWMENT INSURANCE POLICIES did you have on 31 December 1994?

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 1994? 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 1994?
 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 KAP51
 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 1994, 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 Equity & Law KAP71
 8 FBTO KAP71
 9 't Hooge Huys KAP71
 11 Nationale Nederlanden KAP71
 12 Nieuw 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 1994, 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 1994, 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 BZ9

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 1994?
 1 less than Dfl. 2000 BZ9
 2 2000 to 5000 BZ9
 3 5000 to 10000 BZ9
 4 10000 to 15000 BZ9
 5 15000 to 20000 BZ9
 6 20000 to 25000 BZ9
 7 25000 to 30000 BZ9
 8 30000 to 40000 BZ9
 9 40000 to 50000 BZ9
 10 50000 to 100000 BZ9
 11 100000 to 150000 BZ9
 12 150000 to 200000 BZ9
 13 200000 to 300000 BZ9
 14 300000 or more BZ9
 0 unknown BZ9

Questions KAP51 thru KAP111 Are repeated a maximum of 5 times, once for each savings or endowment insurance policy.

A COMBINED LIFE INSURANCE POLICY is a life insurance that pays out at the time of death or when the policy-holder has reached a certain age. Do NOT include life insurance policies that pay out only at the time of death here.

BZ9 Have you taken out one or more COMBINED LIFE INSURANCE POLICIES that were still in

effect on 31 December 1994?

- 1 yesLEV2
 2 no BZ10

- LEV2 How many COMBINED LIFE INSURANCE POLICIES that are still in effect have you taken out (before 1 January 1995)?
 answer > 5LEV31
 answer < 6LEV31

The following questions are repeated for a maximum of five COMBINED LIFE INSURANCE POLICIES. When answering these questions, please keep in mind the five - to you - most important policies.

The following questions concern your (5 most important) COMBINED LIFE INSURANCE POLICIES.

LEV31 thru LEV35

With which financial institution did you take out your [1st thru 5th] COMBINED LIFE INSURANCE POLICY?

- 1 AegonLEV51
 2 AmevLEV51
 3 AmersfoortseLEV51
 4 AveroLEV51
 5 Centraal BeheerLEV51
 6 Delta LloydLEV51
 7 Equity & LawLEV51
 8 FBTOLEV51
 9 't Hooge HuysLEV51
 10 InterpolisLEV51
 11 Nationale NederlandenLEV51
 12 Nieuw RotterdamLEV51
 13 OhraLEV51
 14 OLMLEV51
 15 OVVMLEV51
 16 ReaalLEV51
 17 otherLEV41

LEV41 thru LEV45 (string)

With which financial institution did you take out your [1st thru 5th] COMBINED LIFE INSURANCE POLICY? If you don't know, type a question mark.

- any answerLEV51

LEV51 thru LEV55

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

- any answerLEV61

LEV61 thru LEV65

How often did you pay premium on your [1st thru 5th] COMBINED LIFE INSURANCE POLICY?

- 1 per weekLEV71
 2 per monthLEV71
 3 per quarterLEV71
 4 per six monthsLEV71
 5 per yearLEV71

LEV71 thru LEV75

How much is the premium that you pay per WEEK/MONTH/ETC. for your [1st thru 5th] COMBINED LIFE INSURANCE POLICY? If you really don't know, type 0 (zero).

any answerLEV81

LEV81 thru LEV85

How much was the amount that you had saved through your [1st thru 5th] COMBINED LIFE INSURANCE POLICY on 31 December 1994? If you don't know the exact amount, type 0 (zero).

answer = 0LEV91

answer > 0 BZ10

LEV91 thru LEV95

Into which of the categories mentioned below does the sum that you had saved through your [1st thru 5th] COMBINED LIFE INSURANCE POLICY go?

- 1 less than Dfl. 2000 BZ10
- 2 2000 to 5000 BZ10
- 3 5000 to 10000 BZ10
- 4 10000 to 15000 BZ10
- 5 15000 to 20000 BZ10
- 6 20000 to 25000 BZ10
- 7 25000 to 30000 BZ10
- 8 30000 to 40000 BZ10
- 9 40000 to 50000 BZ10
- 10 50000 to 100000 BZ10
- 11 100000 to 150000 BZ10
- 12 150000 to 200000 BZ10
- 13 200000 to 300000 BZ10
- 14 300000 or more BZ10
- 0 unknown BZ10

Questions LEV31 thru LEV91 are repeated a maximum of 5 times, once for each life insurance policy.

BZ10

Have you taken out an individual PENSION SCHEME with an insurance company that is NOT partly paid for by your employer?

1 yesPEN1

2 no BZ11

PEN1

With which insurance company did you take out your INDIVIDUAL PENSION SCHEME?

- 1 AegonPEN3
- 2 AmevPEN3
- 3 AmersfoortsePEN3
- 4 AveroPEN3
- 5 Centraal BeheerPEN3
- 6 Delta LloydPEN3
- 7 Equity & LawPEN3
- 8 FBTOPEN3
- 9 't Hooge HuysPEN3
- 10 InterpolisPEN3
- 11 Nationale NederlandenPEN3
- 12 Nieuw RotterdamPEN3
- 13 OhraPEN3
- 14 OLMPEN3

- 15 OVVMPEN3
- 16 ReaalPEN3
- 17 otherPEN2

PEN2 (string)

With which insurance company did you take out your INDIVIDUAL PENSION SCHEME? If you don't know, type a question mark.
any answerPEN3

PEN3

When (which year) did you take out your INDIVIDUAL PENSION SCHEME?
any answerPEN4

PEN4

How often do you pay premium on your INDIVIDUAL PENSION SCHEME?
1 per weekPEN5
2 per monthPEN5
3 per quarterPEN5
4 per six monthsPEN5
5 per yearPEN5

PEN5

How much is the premium that you pay per WEEK, MONTH, ETC. on your INDIVIDUAL PENSION SCHEME? If you really don't know, type 0 (zero).
any answer BZ11

GROWTH FUNDS are investment funds that do not pay out interest or dividends, but invest their returns in the fund itself. The result of this is a (tax-free) rise of shares.

BZ11

Did you, on 31 December 1994, have any (participating preference) shares in GROWTH FUNDS?
1 yesGRO2
2 no BZ12

GRO2

With how many growth funds did you have investments on 31 December 1994?
answer > 5GRO3
answer < 6GRO41

GRO3

What was the estimated total market value of your investments in growth funds on 31 December 1994? If you really don't know, type 0 (zero).
any answerGRO41

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.

The following questions concern your (5 most important) investments in 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 AmroGRO61
2 Credit LyonnaisGRO61
3 ING BankGRO61
4 Mees & Hope Pierson HeldringGRO61
5 PostbankGRO61

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	CLN 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 1994? 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 sum invested. You can participate in a mutual fund through a MUTUAL FUND ACCOUNT. This means that you make investments without deciding yourself which investments, and without running a large risk.

BZ12	Did you, on 31 December 1994, have investments with MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS? Do NOT include investments in growth funds or investments in companies 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 1994?	
	answer > 5	BEL3
	answer < 6	BEL61

BEL3	How much was the total value of your investments with MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS on 31 December 1994? If you don't know the exact amount, type 0 (zero).	
	answer = 0	BEL5
	answer > 0	BEL61

BEL5	Into which of the categories mentioned below did the total value of your investments go, on 31 December 1994?	
1	less than Dfl. 2000	BEL4
2	2000 to 5000	BEL4
3	5000 to 10000	BEL4
4	10000 to 15000	BEL4
5	15000 to 20000	BEL4
6	20000 to 25000	BEL4
7	25000 to 30000	BEL4
8	30000 to 40000	BEL4
9	40000 to 50000	BEL4
10	50000 to 100000	BEL4
11	100000 to 150000	BEL4
12	150000 to 200000	BEL4
13	200000 to 300000	BEL4
14	300000 or more	BEL4
0	unknown	BEL4

BEL4	How much in dividends and/or interest did you receive from these MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS over the period 1 January 1994 thru 31 December 1994? If you really don't know, type 0 (zero).	
	any answer	BEL61

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 Groep | BEL81 |
| 2 ABN Amro | BEL81 |
| 3 Mees & Hope, Pierson, Heldring | BEL81 |
| 4 ING Bank | BEL81 |
| 5 Postbank | BEL81 |
| 6 VIB | BEL81 |
| 7 Wereldhave | BEL81 |
| 8 Aegon | BEL81 |
| 9 other | BEL71 |

BEL71 thru BEL75 (string)

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

any answer BEL81

BEL81 thru BEL85

What is the name of your [1st thru 5th] MUTUAL FUND and/or MUTUAL FUND ACCOUNT?

(if BEL61 thru BEL65=1):

- | | |
|---|--------|
| 1 Money Plus Fund | BEL101 |
| 2 Divirente Fund | BEL101 |
| 3 Florente Fund | BEL101 |
| 4 Rorente | BEL101 |
| 5 Robeco | BEL101 |
| 6 Rolinco..... | BEL101 |
| 7 Europe Fund..... | BEL101 |
| 8 America Fund..... | BEL101 |
| 9 Pacific Fund | BEL101 |
| 10 Rodamco | BEL101 |
| 11 Strategisch Portefeuille Groen | BEL101 |
| 12 Strategisch Portefeuille Blauw | BEL101 |
| 13 Strategisch Portefeuille Geel..... | BEL101 |

(if BEL61 thru BEL65=2):

- | | |
|-----------------------------------|--------|
| 14 All Dollar Bond Fund | BEL101 |
| 15 Interest Growth Fund | BEL101 |
| 16 Rente Dividend Fonds..... | BEL101 |
| 17 Obligatie Groeifonds..... | BEL101 |
| 18 Alrenta | BEL101 |
| 19 Liquiditeiten Groeifonds | BEL101 |
| 20 Aandelen Fonds | BEL101 |
| 21 Europa Fund..... | BEL101 |
| 22 America Fund..... | BEL101 |
| 23 Far East Fund | BEL101 |
| 24 Netherlands Funds..... | BEL101 |
| 25 North America Fund | BEL101 |

26 Asian Selection Fund	BEL101
27 Asian Tigers Fund.....	BEL101
28 Trans Europe Fund.....	BEL101
29 All in Fund	BEL101
30 Albefo	BEL101
(if BEL61 thru BEL65=3):	
31 Asia Pacific Growth Fund.....	BEL101
32 Mees Obligatie Dividend Fonds	BEL101
33 Rentotaal	BEL101
34 Rentalent	BEL101
35 Pierson Rentegroefonds	BEL101
(if BEL61 thru BEL65=4):	
36 Currency Management Fund.....	BEL101
37 Spaardividend Fonds.....	BEL101
38 Obligatie Fonds	BEL101
39 Rente Groefonds	BEL101
40 Geldmarkt Fonds.....	BEL101
41 Global Fund	BEL101
42 Dutch Fund.....	BEL101
43 Vast Goed Fonds.....	BEL101
(if BEL61 thru BEL65=5):	
44 Postbank Vermogens Groefonds.....	BEL101
45 Postbank Aandelen Fonds	BEL101
46 Postbank Beleggingsfonds	BEL101
(if BEL61 thru BEL65=6):	
47 VIB	BEL101
(if BEL61 thru BEL65=7):	
48 Wereld Have	BEL101
(if BEL61 thru BEL65=8):	
49 Aandelen Fonds	BEL101
50 Rente Fund	BEL101
51 Aandelen Fund Spaarplus	BEL101
52 Mix Fund.....	BEL101
53 Internationaal Vastgoed Fund	BEL101
55 otherwise	BEL91

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 1994? If you really don't know, type 0 (zero).
any answer

BEL111

BEL111 thru BEL115

How much was the interest you received through your [1st thru 5th] MUTUAL FUND and/or MUTUAL FUND ACCOUNT over the period 1 January 1994 through 31 December 1994? If you

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

any answer BZ13

A company that needs money can take out a loan with private or other institutions through BONDS. So, by having BONDS you participate in loans to the government, companies, or institutions. Bonds yield interest through a fixed interest rate. A MORTGAGE BOND is an obligation/debenture issued by a mortgage bank.

BZ13 Did you, on 31 December 1994, 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 1994? 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 1994? If you really don't know, type 0 (zero).
 any answer OBL4

OBL4 How much was the interest you received through these (MORTGAGE) BONDS over the period 1 January 1994 thru 31 December 1994? If you really don't know, type 0 (zero).
 any answer 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 1994, 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 these SHARES on 31 December 1994? 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 AAN3

AAN2A How much was the total estimated market value of all your SHARES with [NUMBER AAN2] companies on 31 December 1994?
 any answer AAN2B

AAN2B Did you receive any dividends from these shares over the period 1 January 1994 thru 31 December

- 1994?
 1 yes..... AAN2C
 2 noAAN3

AAN2C How much was the total sum that you received in dividends from all your shares with [NUMBER AAN2] companies over the period 1 January 1994 thru 31 December 1994?
 any answer 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 in a company/10 companies.

AAN301 thru AAN310

What is the name of the [1st thru 10th] company with which you had SHARES on 31 December 1994?

- 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 1994? If you don't know, type a question mark.

any answer AAN501

AAN501 thru AAN510

How many shares did you have on 31 December 1994 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 1994? If you really don't know, type 0 (zero).

any answer AAN7A01

AAN7A01 thru AAN7A10

Did you receive any dividends from your shares with [NAME OF COMPANY MENTIONED

WITH AAN301 THRU AAN310] over the period 1 January 1994 thru 31 December 1994?

- 1 yes.....AAN701
- 2 no..... BZ15

AAN701 thru AAN710

How much was the TOTAL SUM that you received in DIVIDENDS from these SHARES with [NAME OF COMPANY MENTIONED WITH AAN301 THRU AAN310] over the period 1 January 1994 thru 31 December 1994? If you really don't know, type 0 (zero).

any answer BZ15

An OPTION is a right (with a limited period of validity) to buy shares or to make other investments. The price of buying and selling these options is set in advance by the option-selling institution. A PUT-OPTION yields the right (not the obligation) to sell a certain underlying value by the exercise price, to one of the writers of such an option.

- BZ15 Had you BOUGHT, on 31 December 1994, one or more PUT-OPTIONS?
 - 1 yesOPT2
 - 2 no BZ16

- OPT2 How much was, on 31 December 1994, the total sum that you had paid for your PUT-OPTIONS? If you really don't know, type 0 (zero).

any answer BZ16

- BZ16 Had you WRITTEN, on 31 December 1994, one or more PUT-OPTIONS?
 - 1 yesOPT4
 - 2 no BZ17

- OPT4 How much was, on 31 December 1994, the total market value of your PUT-OPTIONS? If you really don't know, type 0 (zero).

any answer BZ18

A CALL-OPTION yields the right (not the obligation) to (during a certain period) buy a standard number of the underlying value of that option by a fixed exercise price. Falcons and warrants are comparable to call-options.

- BZ17 Had you BOUGHT, on 31 December 1994, one or more CALL-OPTIONS, FALCONS, or WARRANTS?
 - 1 yesOPT6
 - 2 no BZ18

- OPT6 How much was, on 31 December 1994, the total sum that you had paid for your CALL-OPTIONS, FALCONS, or WARRANTS? If you really don't know, type 0 (zero).

any answer BZ18

- BZ18 Had you WRITTEN, on 31 December 1994, one or more CALL-OPTIONS, FALCONS, or WARRANTS?
 - 1 yes.....OPT8
 - 2 no BEZ4

- OPT8 How much was, on 31 December 1994, the total market value of your CALL-OPTIONS, FALCONS, or WARRANTS? If you really don't know, type 0 (zero).

- any answer BEZ4
- BEZ4 Please indicate what is true for you. On 31 December 1993:
 0 none of the below-mentioned.....ROUTING VARIABLE 5
 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-employedEXT1
- EXT1 You have indicated earlier in this questionnaire that, on 31 December 1993, you were the director or a (main) shareholder of a private limited company. Is this correct?
 1 yesEXT2
 2 noEXT9
- EXT2 On 31 December 1993, 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 1993, 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 1994? If you really don't know, type 0 (zero).
 any answerEXT5
- EXT5 How big was, in the financial year 1993, 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 1993? If you really don't know, type 0 (zero).
 any answerEXT7
- EXT7 Did you, on 31 December 1994, 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 You have indicated earlier in this questionnaire that, on 31 December 1993, you participated in a partnership or firm. Is this correct?
 1 yesEXT10
 2 noEXT14

- 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 (1993) (1993/1994), 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).
 any answerEXT12
- EXT12 Did you, on 31 December 1993, have any [buitenvennootschappelijk] capital in the firm?
 1 yesEXT13
 2 noEXT14
- EXT13 How much was this capital in the financial year (1993) (1993/1994)? If you really don't know, type 0 (zero).
 any answerEXT14
- EXT14 You have indicated earlier in this questionnaire that, on 31 December 1993, you were self-employed. Is this correct?
 1 yesEXT15
 2 noROUTING VARIABLE 5
- 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 (1993) (1993/1994), 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).
 any answerEXT17
- EXT17 How much was the fiscal private pension allowance [fiscale oudedagsreserve] at the end of 1993? Check your income tax assessment. If you really don't know, type 0 (zero).
 any answerROUTING VARIABLE 5
- ROUTING VARIABLE 5
 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 1994, 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 1994? 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 1994?

any answer ONR61

ONR61 thru ONR65

How many mortgages were there on your [STRING ONR3.] on 31 December 1994? If there are no mortgages on your [STRING ONR3.], type 0 (zero).

answer = 0 BZ20

answer > 0 O1

The following questions are repeated for each mortgage.

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.

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 numbers. The first number in each variable name indicates the number of the question, the second number indicates the number of the piece of real estate (1st thru 5th), and the third number 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 mortgage guarantee for your [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?

- | | | |
|---|-----------|------|
| 1 | yes | O211 |
| 2 | no | O211 |

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 Amro | O411 |
| 2 | Postbank | O411 |
| 3 | Rabobank | O411 |
| 4 | ING Bank (NMB) | O411 |
| 5 | VS Bank | O411 |
| 6 | SNS Bank | O411 |
| 7 | Westland-Utrecht Hypotheekbank | O411 |
| 8 | Friesch Groningse Hypotheekbank | O411 |
| 9 | Bouwfonds Nederlandse Gemeenten | O411 |
| 10 | Hypoth.fonds N.Brabantse Gem. | O411 |
| 11 | Bouwfonds Limburgse Gemeente | O411 |
| 12 | VS Bank | O411 |
| 13 | SNS Bank | O411 |
| 14 | other | O311 |

O311 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 answer | O411 |
|--|------------------|------|

O411 thru O415, thru, O451 thru O455

On 31 December 1994, what sort of mortgage was the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE]?

- | | | |
|---|--|------|
| 1 | annuity mortgage | O611 |
| 2 | traditional life-insurance mortgage | O611 |
| 3 | improved traditional life-insurance mortgage | O611 |
| 4 | linear mortgage | O611 |

- 5 endowment mortgageO611
- 6 otherO511

O511 thru O515, thru, O551 thru O555 (string).....
 On 31 December 1994, 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
 if O4.. <> 2 AND O4.. <> 3: 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, 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 answerON411

ON411 thru ON415, thru, ON451 thru ON455
 What is the end date (which year) of the [1st thru 5th] MORTGAGE on your [1st thru 5th PIECE
 OF REAL ESTATE]?
 any answerON511

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 pay now on all mortgage expenses for the [1st thru 5th] MORTGAGE on your
 [1st thru 5th PIECE OF REAL ESTATE] month/quarter/six months/year? If you really don't know,
 type 0 (zero).
 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?

- 1 yesON811
- 2 no BZ20

ON811 thru ON815, thru, ON851 thru ON855

The last time the interest was fixed, for what period (how many years) was it fixed? If you really don't know, type 0 (zero).

any answer.....ON911

ON911 thru ON915, thru, ON951 thru ON955

When (which year) was the last time that the interest belonging to the [1st thru 5th] mortgage on your [1st thru 5th PIECE OF REAL ESTATE] was fixed?

any answer BZ20

BZ20

Did you, on 31 December 1994, 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 1994? 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 AUT5. and AUT6.]? 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 1994? If you really don't know, type 0 (zero).
 any answer BZ21

BZ21 Did you, on 31 December 1994, own one or more MOTORBIKES(S)?
 1 yesMOT2
 2 no BZ22

MOT2 How many motorbikes did you own on 31 Decmeber 1994?
 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 1994? If you really don't know, type 0 (zero).

any answer BZ22

BZ22

Did you, on 31 December 1994, 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 1994? 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 BOO601

BOO601 thru BOO615

How much was the estimated market value of the [1st thru 15th] BOAT you have mentioned, on 31 December 1994? If you don't know, type 0 (zero).

any answer BZ23

BZ23

Did you, on 31 December 1994, own one or more (SITE-)CARAVANS?

1 yes CAR2

- 2 no BZ24
- CAR2 How many (SITE-)CARAVANS did you own on 31 December 1994?
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 1994? If you really don't know, type 0 (zero).
any answer BZ24
- BZ24 Did you, on 31 December 1994, have any money LENT OUT to family or friends?
1 yes UIT2
2 no BZ25
- UIT2 How much had you lent out at that time? If you really don't know, type 0 (zero).
any answer UIT3
- UIT3 Did you charge any interest for the money that you had lent to family or friends on 31 December
1994?
1 yes UIT4
2 no BZ25
- UIT4 How much interest did you receive from the loan of this money in total in 1994? If you really don't
know, type 0 (zero).
any answer BZ25
- BZ25 Did you, on 31 December 1994, 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 1994?
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 1994? If you really don't know, type 0 (zero).

any answer OVE81

OVE81 thru OVE85

How much did you receive on interest/dividends through your [1st thru 5th] INVESTMENT over the period 1 January 1994 thru 31 December 1994? If this question is not applicable or if you really don't know, type 0 (zero).

any answer OVE51

OVE51 thru OVE55

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

any answer SP421

SPA421 thru SPA424

Do you have any REGULAR SAVING ARRANGEMENTS, e.g. through a permanent deduction of your salary, or through an automatic transfer system? More than one answer is possible here (1=yes, 2=no).

1	permanent deduction of salary.....	BEZ1
2	automatic transfer system	BEZ1
3	way of automatic saving	BEZ1
4	no such arrangements.....	BEZ1

BEZ1

Are you planning to open a (new) checking account in the next 12 months?

1	yes	BEZ1A
2	no	BEZ2

BEZ1A

With which bank are you planning to open a (new) checking account?

1	ABN AMRO.....	BEZ2
2	Postbank	BEZ2
3	Rabobank.....	BEZ2
4	ING Bank	BEZ2
5	VSB Bank.....	BEZ2
6	SNS Bank	BEZ2
7	other financial institution	BEZ1B

BEZ1B (string)

With which bank are you planning to open a (new) checking account?

any answer BEZ2

BEZ2 Are you planning to open a (new) savings or deposit account in the next 12 months?
 1 yes..... BEZ2A
 2 no PERS1

BEZ2A With which bank are you planning to open a (new) savings or deposit account?
 1 ABN AMRO..... BEZ3
 2 Postbank BEZ3
 3 Rabobank..... BEZ3
 4 ING Bank BEZ3
 5 VSB Bank..... BEZ3
 6 SNS Bank BEZ3
 7 other financial institution BEZ2B

BEZ2B (string)
 With which bank are you planning to open a (new) savings or deposit account?
 any answerROUTING VARIABLE 6

ROUTING VARIABLE 6
 IF ONE OF BZ11 thru BZ16 =2 OR BZ17 AND BZ18 =2, WHICH MEANS:
 THE RESPONDENT DOES NOT HAVE invested in a growth fund, mutual fund/mutual fund
 account, (mortgage) bonds, shares, options, or has not bought AND written call-options, falcons or
 warrants BEZ30
 OTHERWISE PERS1

BEZ30 thru BEZ36
 Below, a number of different ways of investing money are mentioned, in which you had not
 invested on 31 December 1994. Are you planning to invest money in one or more of these ways?
 More than one answer is possible here.
 VARIABLES BEZ31 thru BEZ36 can receive values 1 or 2 (1=yes and 2=no).
 1 growth funds PERS1
 2 investments in mutual funds/mutual fund accounts..... PERS1
 3 (mortgage) bonds..... PERS1
 4 shares PERS1
 5 put-options PERS1
 6 call-options PERS1
 0 none of the above-mentioned..... PERS1

6.2 Liabilities

The following questions concern your own LIABILITIES.

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

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

- private loans;
- extended lines of credit;
- outstanding debts with mail-order firms;

- loans from family 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 1994, 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 no DOOR1

PERS2 HOW MANY PRIVATE LOANS did you have on 31 December 1994?
 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 Amro PER301
 2 Postbank PER301
 3 Rabobank PER301
 4 ING Bank (NMB) PER301
 5 VSB Bank PER301
 6 SNS Bank PER301
 7 other PER201

PER201 thru PER210 (string)

With which bank or financial institution did you take out your [1st thru 10th] PRIVATE LOAN? If you don't know, type a question mark.
 any answer PER301

PER301 thru PER310

How much was the remaining debt of your [1st thru 10th] PRIVATE LOAN on 31 December 1994? 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 PER501
 2 between 100 and 1000 PER501
 3 between 1000 and 3000 PER501
 4 between 3000 and 5000 PER501
 5 between 5000 and 10000 PER501
 6 between 10000 and 15000 PER501
 7 between 15000 and 20000 PER501
 8 between 20000 and 25000 PER501
 9 between 25000 and 30000 PER501
 10 between 30000 and 35000 PER501
 11 between 35000 and 40000 PER501
 12 between 40000 and 45000 PER501
 13 between 45000 and 50000 PER501
 14 50000 or more PER501
 0 unknown PER501

PER501 thru PER510

How much (in total) did you pay on interest because of your [1st thru 10th] private loan over the period 1 January 1994 thru 31 December 1994? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.

any answer DOOR1

DOOR1 Did you, on 31 December 1994, 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 1994?

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 1994? If you don't know the exact amount, type 0 (zero).

any answer DOO401

DOO401 thru DOO410

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

1 less than Dfl. 100 DOO501

2 between 100 and 1000 DOO501

3 between 1000 and 3000 DOO501

4 between 3000 and 5000 DOO501

5 between 5000 and 10000 DOO501

6 between 10000 and 15000 DOO501

7 between 15000 and 20000 DOO501

8 between 20000 and 25000 DOO501

9 between 25000 and 30000 DOO501

10 between 30000 and 35000 DOO501

11 between 35000 and 40000 DOO501

12 between 40000 and 45000 DOO501

13 between 45000 and 50000 DOO501

14 50000 or more DOO501

0 unknown DOO501

DOO501 thru DOO510

What is the maximum credit of your [1st thru 10th] extended line of credit?
any answerDOO601

DOO601 thru DOO610

How much (in total) did you pay on interest for you [1st thru 10th] extended line of credit over the period 1 January 1994 thru 31 December 1994? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.

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 1994, 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 noPOST1

FINA2 HOW MANY of these DEBTS/LOANS did you have on 31 December 1994? 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 1994? 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 does 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 1994 thru 31 December 1994? 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 1994, 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 1994? 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 1994? If you don't know the exact amount, type 0 (zero).

answer > 0 PS301

answer = 0 PS201

PS201 thru PS210

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

1 less than Dfl. 100..... PS301

2 between 100 and 1000 PS301

3 between 1000 and 3000 PS301

4 between 3000 and 5000 PS301

5 between 5000 and 10000 PS301

6 between 10000 and 15000 PS301

7 between 15000 and 20000 PS301

8 between 20000 and 25000 PS301

9 between 25000 and 30000 PS301

10 between 30000 and 35000 PS301

11 between 35000 and 40000 PS301

12 between 40000 and 45000 PS301

13 between 45000 and 50000 PS301

14 50000 or more PS301

0 unknown PS301

PS301 thru PS310

How much (in total) did you pay on interest because of your [1st thru 10th] outstanding debt with a mail-order firm, shop, or other sort of retail business over the period 1 January 1994 thru 31 December 1994? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.

any answerFAMI1

FAMI1 Did you, on 31 December 1994, 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 1994?

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 1994? If you don't know the exact amount, type 0 (zero).

answer > 0FAM301

answer = 0FAM201

FAM201 thru FAM210

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

1 less than Dfl. 100FAM301

2 between 100 and 1000FAM301

3 between 1000 and 3000FAM301

4 between 3000 and 5000FAM301

5 between 5000 and 10000FAM301

6 between 10000 and 15000FAM301

7 between 15000 and 20000FAM301

8 between 20000 and 25000FAM301

9 between 25000 and 30000FAM301

10 between 30000 and 35000FAM301

11 between 35000 and 40000FAM301

12 between 40000 and 45000FAM301

13 between 45000 and 50000FAM301

14 50000 or moreFAM301

0 unknownFAM301

FAM301 thru FAM310

How much (in total) did you pay on interest because of your [1st thru 10th] loan from family or friends over the period 1 January 1994 thru 31 December 1994? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.

any answerSTUD1

STUD1 Did you, on 31 December 1994, have a STUDY LOAN?

1 yes.....STUD2

2 noCRED1

STUD2 HOW MANY STUDY LOANS did you have on 31 December 1994?

number of study loans:STU101

STU101 thru STU110

How much was the remaining debt of your [1st thru 10th] study loan on 31 December 1994? If you don't know the exact amount, type 0 (zero).

answer > 0STU301
 answer = 0STU201

STU201 thru STU210

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

1 less than Dfl. 100STU301
 2 between 100 and 1000STU301
 3 between 1000 and 3000STU301
 4 between 3000 and 5000STU301
 5 between 5000 and 10000STU301
 6 between 10000 and 15000STU301
 7 between 15000 and 20000STU301
 8 between 20000 and 25000STU301
 9 between 25000 and 30000STU301
 10 between 30000 and 35000STU301
 11 between 35000 and 40000STU301
 12 between 40000 and 45000STU301
 13 between 45000 and 50000STU301
 14 50000 or moreSTU301
 0 unknownSTU301

STU301 thru STU310

How much (in total) did you pay on interest because of your [1st thru 10th] study loan over the period 1 January 1994 thru 31 December 1994? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.

any answerCRED1

CRED1

Did you, on 31 December 1994, 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 1994?

amount:ANDE1

ANDE1

Did you, on 31 December 1994, 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 1994?

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 = 0 AND301
 answer > 0 AND401

AND301 thru AND310

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

1 less than Dfl. 100 AND401
 2 between 100 and 1000 AND401
 3 between 1000 and 3000 AND401
 4 between 3000 and 5000 AND401
 5 between 5000 and 10000 AND401
 6 between 10000 and 15000 AND401
 7 between 15000 and 20000 AND401
 8 between 20000 and 25000 AND401
 9 between 25000 and 30000 AND401
 10 between 30000 and 35000 AND401
 11 between 35000 and 40000 AND401
 12 between 40000 and 45000 AND401
 13 between 45000 and 50000 AND401
 14 50000 or more AND401
 0 unknown AND401

AND401 thru AND410

How much (in total) did you pay on interest because of your [1st thru 10th] LOAN (not mentioned before in this questionnaire) over the period 1 January 1994 thru 31 December 1994? If you really don't know, type 0 (zero). If the amount is 1 guilder or less, please type 1.

any answer AFLOS1

AFLOS1 Did you, in 1994, FULLY PAY OFF one or more loans?

1 yes AFLOS2
 2 no REK0

AFLOS2 How much was, over the period 1 January 1994 thru 31 December 1994, the total amount that you paid on interest on this/these loan(s)? If you really don't know, type 0 (zero). If the interest paid is 1 guilder or less, please type 1.

amount: REK0

REK0 thru REK3

Did you, on 31 December 1994, 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 1994? 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 1994? If you really don't know, type 0 (zero).
 amount:
 if REK3=1REKOVER
 otherwise HEBBEN

REKOVER How much was the TOTAL sum on OTHER ARREARS on 31 December 1994? 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 7

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, taken as the sum total over the past 12 months. Can you estimate the total net income of your household OVER 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 very hardFINSITU
2 hardFINSITU
3 neither hard nor easyFINSITU
4 easyFINSITU
5 very easyFINSITU

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, 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 het 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, 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..... INKZEK1
- 2 rather certain INKZEK1
- 3 not very certain..... INKZEK1
- 4 not at all certain..... INKZEK1

With the next few questions, you will be asked to choose a number between 1 and 7.

highly unlikely							highly 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 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 incomeSPAARM01
- 2 I do not save, usually all the income is spentSPAARM01
- 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 pensionSPAARM06
- 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') educationSPAARM08
- SPAARM08

- to buy durable goods such as furniture, electric appliances, or bicycles in the futureSPAARM09
SPAARM09
- to generate income from interests or dividendsSPAARM10
SPAARM10
- to buy a house in the futureSPAARM11
SPAARM11
- to set up my own businessSPAARM12
SPAARM12
- as a reserve to cover unforeseen expensesSPAARM13
SPAARM13
- to have enough money in my bank account to be sure I will be able to meet my
financial liabilitiesSITUAT1

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 ISITUAT4
- 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 ..ROUTING VARIABLE 8

ROUTING VARIABLE 8

- Is the total net income of the household equal to or more than Dfl. 20,000?
- 1 yes SPAAR1
- 2 no SPAHAN01

The following questions concern money, saving, and investments.

The following statements concern saving and risk. Please indicate for each statement to what extent you agree or disagree, on the basis of 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 SPAHAN01
- 2 I have taken small risks every now and then SPAHAN01
- 3 I have taken some risks SPAHAN01
- 4 I have sometimes taken great risks SPAHAN01
- 5 I have often taken great risks..... SPAHAN01
- 6 not applicable SPAHAN01
- 0 don't know SPAHAN01

To what extent do you consider the following actions a way of saving? If you really don't know, type 0
 (zero).

has nothing to do with saving							a proper way of saving
1	2	3	4	5	6	7	

- SPAHAN01 to deposit money onto a savings account SPAHAN02
- SPAHAN02 to deposit money onto a checking account..... SPAHAN03
- SPAHAN03 to buy stocks..... SPAHAN04
- SPAHAN04 to open a fixed-period deposit..... SPAHAN05
- SPAHAN05 to put money in a piggy bank SPAHAN06
- SPAHAN06 to buy shares..... SPAHAN07
- SPAHAN07 to buy bonds..... SPAHAN08
- SPAHAN08 to participate in investment funds..... SPAHAN09
- SPAHAN09 to speculate in money..... SPAHAN10
- SPAHAN10 to take out a mortgage SPAHAN11
- SPAHAN11 to consume less than your income.....TIJD1

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

TIJD1 Imagine you win a cash prize in a lottery. The prize is worth Dfl. 1,000 and can be paid out AT ONCE.
 Imagine the lottery, which is a financially trustworthy organization, asks if you are prepared to wait 3

months before you get the prize. Would you agree on that proposal, or would you ask for more money if you had to wait for 3 months?

- 1 I would agree on the waiting term of 3 months without the need to receive extra money for that. So, after 3 months I receive Dfl. 1,000TIJD2A
 2 I would agree on the waiting term of 3 months, but I want to receive extra money for that.TIJD2

TIJD2 How much EXTRA money (in guilders) do you want to receive AT LEAST, in addition to the Dfl. 1,000, to compensate for the waiting term of 3 months?
 number of guilders:TIJD2A

TIJD2A Imagine the lottery asks if you are prepared to wait a YEAR before collecting the prize of Dfl. 1,000. What would you prefer:
 1 I would agree on the waiting term of a year without the need to receive extra money for that. So, after a year I receive Dfl. 1,000.TIJD3
 2 I would agree on the waiting term of a year, but I want to receive extra money for that.TIJD2B

TIJD2B How much EXTRA money (in guilders) do you want to receive AT LEAST, in addition to the Dfl. 1,000, to compensate for the waiting term of a year?
 number of guilders:TIJD3

TIJD3 Imagine the cash prize that you win in the lottery is worth Dfl. 100,000. The lottery asks if you are prepared to wait 3 MONTHS before you get the prize. What would you prefer?
 1 I would agree on the waiting term of 3 months without the need to receive extra money for that. So, after 3 months I receive Dfl. 100,000.TIJD5
 2 I would agree on the waiting term of 3 months, but I want to receive extra money for that.TIJD4

TIJD4 How much EXTRA money (in guilders) do you want to receive AT LEAST, in addition to the Dfl. 100,000, to compensate for the waiting term of 3 months?
 number of guilders:TIJD5

TIJD5 Imagine the lottery asks if you are prepared to wait a YEAR before collecting the prize of Dfl. 100,000. What would you prefer:
 1 I would agree on the waiting term of a year without the need to receive extra money for that. So, after a year I receive Dfl. 100,000.TIJD7
 2 I would agree on the waiting term of a year, but I want to receive extra money for that.TIJD6

TIJD6 How much EXTRA money (in guilders) do you want to receive AT LEAST, in addition to the Dfl. 100,000, to compensate for the waiting term of a year?
 number of guilders:TIJD7

TIJD7 Imagine you receive an assessment for tax arrears. To settle the payment, you have two options. One option is paying Dfl. 1,000 NOW. The other option is paying LATER, but in that case you have to pay MORE. What would you prefer?
 1 I would pay Dfl. 1,000 now.TIJD9
 2 I pay 3 months later, and I am prepared to pay more for that.TIJD8

TIJD8 How much EXTRA money (in guilders) would you be prepared to pay AT MOST, in addition to the Dfl. 1,000, to get the extension of payment of 3 months?
 number of guilders:TIJD9

- TIJD9 Imagine you could wait a YEAR with settling the tax assessment of Dfl. 1,000. What would you prefer?
 1 I would pay Dfl. 1,000 now.TIJD10A
 2 I pay a year later, and I am prepared to pay more for that.TIJD10

- TIJD10 How much EXTRA money (in guilders) would you be prepared to pay AT MOST, in addition to the Dfl. 1,000, to get the extension of payment of a YEAR?
 number of guilders:TIJD10A

TIJD10A

Now imagine the tax assessment amounts to Dfl. 100,000. Again, the assessment can be settled NOW or AFTER 3 months, but in the latter case you have to pay MORE. What would you prefer?

- 1 I would pay Dfl. 100,000 now.TIJD10C
 2 I pay 3 months later, and I am prepared to pay more for that.TIJD10B

TIJD10B

How much EXTRA money (in guilders) would you be prepared to pay AT MOST, in addition to the Dfl. 100,000, to get the extension of payment of 3 months?

- number of guilders:TIJD10C

TIJD10C

Imagine you could wait a YEAR with settling the tax assessment of Dfl. 100,000. What would you prefer?

- 1 I would pay Dfl. 100,000 now.TIJD11
 2 I pay a year later, and I am prepared to pay more for that.TIJD10D

TIJD10D

How much EXTRA money (in guilders) would you be prepared to pay AT MOST, in addition to the Dfl. 100,000, to get the extension of payment of year? Number of guilders:TIJD11

The following questions are similar to the questions above, but now the question is how much LESS you would be prepared to receive, if you receive something at once compared to receiving it later.

- TIJD11 Imagine the cash prize that you win in the lottery is worth Dfl. 1,000, but is paid out only after 3 MONTHS. The lottery, however, offers to pay out at once, but in that case you will receive less. What would you prefer:
 1 I would wait 3 months, and receive Dfl. 1,000.TIJD13
 2 I would like to have the money now, and receive less.TIJD12

- TIJD12 How much LESS money (in guilders) would you be prepared to receive AT MOST, if you would get the money at once instead of Dfl. 1,000 after 3 MONTHS?
 number of guilders:TIJD13

TIJD13 Now imagine the prize is paid out only after A YEAR. What would you prefer?

- 1 I would wait a year, and receive Dfl. 1,000.TIJD15
 2 I would like to have the money now, and receive less.TIJD14

- TIJD14 How much LESS money (in guilders) would you be prepared to receive AT MOST, if you would get the money at once instead of Dfl. 1,000 after A YEAR?
 number of guilders:TIJD15

TIJD15 Imagine the prize is worth Dfl. 100,000, but is only paid out after 3 MONTHS. What would you prefer?
 1 I would wait 3 months, and receive Dfl. 100,000.TIJD17
 2 I would like to have the money now, and receive less.TIJD16

TIJD16 How much LESS money (in guilders) would you be prepared to receive AT MOST, if you would get the money at once instead of Dfl. 100,000 after 3 MONTHS?
 number of guilders:TIJD17

TIJD17 Imagine the prize is worth Dfl. 100,000, but is only paid out after A YEAR. What would you prefer?
 1 I would wait a year, and receive Dfl. 100,000.ROUTING VARIABLE 9
 2 I would like to have the money now, and receive less.TIJD18

TIJD18 How much LESS money (in guilders) would you be prepared to receive AT MOST, if you would get the money at once instead of Dfl. 100,000 after A YEAR?
 number of guilders:ROUTING VARIABLE 9

ROUTING VARIABLE 9

Are you (the partner of) the head of the household?
 1 yesUITGEVEN
 2 noTEG1

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	7CONTROL
--	----------------------------	--	----------------

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	1 2 3 4 5 6	totally agree	7 PLANNEN
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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, 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.....	UITG1
2 rarely	UITG1
3 sometimes.....	UITG1
4 often	UITG1
5 always.....	UITG1
0 don't know or not applicable.....	UITG1

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..... POTJES0

I use the bank card with PIN code:

- 1 very rarely POTJES0
- 2 every now and then POTJES0
- 3 often POTJES0
- 4 very often POTJES0

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 no GEMLEEF1
- 1 separate bank or giro accounts GEMLEEF1
- 2 separate envelopes or jars/boxes, or in another way in your own house GEMLEEF1
- 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 longer.....ERFENIS
- 5 no idea.....ERFENIS

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 amount.....ERFVORM1
- 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 houseERFAL
- 2 antiques, pieces of art, other goodsERFAL
- 3 payment of a life insurance.....ERFAL
- 4 money.....ERFAL
- 5 otherWVORM

WVORM (string)

What other sort of asset do you have in mind?.....ERFAL

ERFAL Have you ever been left an inheritance?

- 1 yesERFVEEL
- 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 no BABY

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 yes ERFWIE1
- 2 no ERFWIE1

ERFWIE1 thru ERFWIE6

To whom or what would you like to bequeath? More than 1 answer is possible here.

- 1 partner ERFNA1
- 2 children ERFNA1
- 3 parents ERFNA1
- 4 family, friends, or acquaintances..... ERFNA1
- 5 to charitable institutions or other associations/institutions ERFNA1
- 6 other ANDWIE

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. Please round off the amount to the nearest guilder. number of guilders 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 yes ROUTING VARIABLE 10
- 2 no ROUTING VARIABLE 10

ROUTING VARIABLE 10

With questions TIENER1 and TIENER2, have you answered 'yes' at least once?

- 1 yes SPAARDL
- 2 no BANK16

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 yes KID1
- 2 no KID1

KID1 Do you currently have one or more teenage children (13 through 19 years old)?

- 1 yes KID3
- 2 no KID2

KID2 Have you ever had teenage children (13 through 19 years old)?

1 yes KID3
 2 no TEG1

KID3 Do/did you have 1 teenage child, or more than 1?
 1 1 teenage child KIND1
 2 more than 1 teenage child..... KIND1

The following questions concern your child(ren).

KIND1 Do/did you regularly give money to your teenage child(ren)?
 1 yes KIND2
 2 no KIND2

KIND2 Does/did your child(ren) regularly earn money themselves (by working for it)?
 1 yes SPRKND1
 2 no SPRKND1

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 peopleTEG2		
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 11

ROUTING VARIABLE 11

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?

- BESTEED
- 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:

VROUWUR

VROUWUR

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 adviserFAMILIE
- 5 advertisements on TV, in the papers, or in other mediaFAMILIE
- 6 professional financial advisersFAMILIE
- 7 financial computer programs.....FAMILIE
- 8 otherANDADV

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 yesEND
- 2 noEND
- 3 don't knowEND

End of Questionnaire About Economic and Psychological Concepts

Appendix B1. Descriptive Statistics General Information on the Household

variable	N	Minimum	Maximum
NOHHOLD	7505	1	10487
NOMEM	7505	1	9
PANEL	7505	1.00	2.00
GEBJAAR	7505	1903	1995
GESLACHT	7505	1	2
POSITIE	7505	1	7
ONDERW	7505	0	13
SCHOLING	7351	0	13
BEZIGBEL	7477	1	13
BEZIG1	7505	1.00	2.00
BEZIG2	7505	1.00	2.00
BEZIG3	7505	1.00	2.00
BEZIG4	7505	1.00	2.00
BEZIG5	7505	1.00	2.00
BEZIG6	7505	1.00	2.00
BEZIG7	7505	1.00	2.00
BEZIG8	7505	1.00	2.00
BEZIG9	7505	1.00	2.00
BEZIG10	7505	1.00	2.00
BEZIG11	7505	1.00	2.00
BEZIG12	7505	1.00	2.00
AANTALHH	7505	1.00	9.00
AANTALKI	7505	.00	7.00
STED	7505	1	5
REGIO	7505	1	5
PROV	7505	1	12
URB	7505	12	35
WOONVORM	7505	1	5
ACCOUNT	7454	1.00	2.00
KOSTWIN	7454	1.00	2.00
PARTNER	7505	1.00	2.00

Appendix B2. Descriptive Statistics Household and Work

Variable	N	Min	Max				
NOHHOLD	5029	1.00	10487.00	GESL10	1	1	1
NOMEM	5029	1	6	REDAF10	1	1	1
MONTH	5029	2	12	GESL11	0		
DAY	5029	1	31	REDAF11	0		
BHOUR	5029	0	23	BEZIG	5029	1	12
BMIN	5029	0	59	VUT	386	1	2
EHOUR	5029	0	23	RVUT	317	1	3
EMIN	5029	0	59	BET	2227	1	2
NOQUEST	5029	9518.00	9549.00	OOITW	1750	1	2
BURGST	5029	1	6	LOOND	4688	1	4
JRBS	4197	1900.00	1995.00	MAATS	690	1	2
MNDBS	4197	1	12	ZELFST	530	1	2
KK	1648	1	2	DIENSTV	3998	1	2
HKK	537	0	29	SCHAAL1	982	1	3
KIDOUT	2651	1	2	BEDR	1409	100.00	9999.00
HKIDOUT	997	0	10	UREN	1409	-9	80
D1	988	1	31	DIGITS	4688	.00	9999.00
D2	988	1	12	UREN2	3279	-9	80
D3	988	1900.00	1995.00	UURWERK	3998	-9.00	100.00
D4	767	1	31	VAKAN	3279	.00	132.00
D5	767	1	12	VAKVERL	1409	.00	100.00
D6	767	1911.00	1993.00	MWERK	4688	1	2
D7	343	1	31	EWERK	2954	1924.00	1995.00
D8	343	1	12	JFULL	4688	0	70
D9	343	1900.00	1991.00	JPART	4688	0	70
D10	158	1	31	JAARW	3279	1924.00	1995.00
D11	158	1	12	MAANDW	1128	1	12
D12	158	1900.00	1991.00	REIS	3279	.00	2000.00
D13	70	1	30	BERPENS	690	1	2
D14	70	1	12	WBERPENS	118	1	11
D15	70	1944.00	1995.00	AANBV	1571	1	2
D16	34	3	31	RPENSBV	132	1	2
D17	34	2	12	APENSBV	115	1	2
D18	34	1946.00	1974.00	WPENS	3883	1	2
D19	16	5	27	PFONDS1	2989	1	15
D20	16	1	12	PFONDS2	1027	12	22
D21	16	1949.00	1967.00	PFONDS3	827	22	28
D22	6	1	31	SPFONDS	731	1	3
D23	6	3	12	PVERZ	318	1	2
D24	6	1955.00	1967.00	JAARV	358	1920.00	1995.00
D25	1	7	7	EIGEN	358	1	2
D26	1	4	4	EIGPERC	198	-9.00	100.00
D27	1	1959.00	1959.00	WPREMI	198	1	4
D28	1	11	11	HPREMI	198	-9.00	2000.00
D29	1	10	10	INDEX	995	-9	2
D30	1	1961.00	1961.00	BREUK	4688	1	2
D31	0			HBREUK	941	-9	9
D32	0			JBREUK	941	1900.00	1995.00
D33	0			HJPENS	4688	0	60
GESL01	988	1	2	LFTPENS	386	25	85
REDAF01	988	1	7	PERCPENS	874	.00	100.00
GESL02	767	1	2	BIJBAAN	3279	1	3
REDAF02	767	1	7	HBIJB	315	0	60
GESL03	343	1	2	ZWERK	3279	0	80
REDAF03	343	1	7	JWERKL	1409	1950.00	1995.00
GESL04	158	1	2	MWERKL	419	-9	12
REDAF04	158	1	7	PLOON	1194	1	4
GESL05	70	1	2	LASTLOON	1194	-9.00	70000.00
REDAF05	70	1	7	RWEG	1409	1	14
GESL06	34	1	2	ZOEK	5029	1	4
REDAF06	34	1	2	RNZOEK	57	1	7
GESL07	16	1	2	MLON1	2686	-9.00	300000.00
REDAF07	16	1	1	MLONP1	2686	-9	4
GESL08	6	1	2	DON1	2686	0	1
REDAF08	6	1	1	RAWERK	593	1	11
GESL09	1	2	2	JAWERK	812	1960.00	1995.00
REDAF09	1	1	1	MAWERK	594	-9	12
				HZOEK1	812	1	2

HZOEK2	812	1	2
HZOEK3	812	1	2
HZOEK4	812	1	2
HZOEK5	812	1	2
HZOEK6	812	1	2
HZOEK7	812	1	2
HZOEK8	812	1	2
HZOEK9	812	1	2
HSOL	812	0	77
AUUR	812	0	80
NETLOON	593	-9.00	170000.00
PERLOON	593	1	4
MLOON1	593	-9.00	180000.00
MLOONP1	593	-9	4
DOEN1	593	0	1
LOONM	219	-9.00	320000.00
PERLOONM	219	1	4
HLOONV	219	-9.00	500000.00
LOONV	219	1	4

Appendix B3. Descriptive Statistics Accommodation and Mortgages

Variable	N	Min	Max				
NOHHOLD	2761	1.00	10487.00	HY32	266	-9.00	1050.00
NOMEM	2761	1.00	6.00	HY42	266	1995.00	2050.00
MONTH	2761	2.00	12.00	HY52	266	1.00	4.00
DAY	2761	1.00	31.00	HY62	266	-9.00	12500.00
BHOUR	2761	.00	23.00	HY72	266	1.00	2.00
BMIN	2761	.00	59.00	HY82	205	-9.00	30.00
EHOUR	2761	.00	23.00	HY92	205	1977.00	1995.00
EMIN	2761	.00	59.00	HYP13	17	1.00	2.00
NOQUEST	2761	9518.00	9548.00	HYP23	17	1.00	99.00
WO1	2761	1.00	4.00	HYP43	17	1.00	99.00
WO2	2761	1.00	10.00	HYP63	17	1960.00	1995.00
WO4	2761	1.00	10.00	HY13	17	-9.00	200000.00
WO5	2761	1927.00	1995.00	HY23	17	-9.00	185000.00
WO7	2761	1.00	14.00	HY33	17	-9.00	960.00
WO8	2761	-9.00	100.00	HY43	17	2000.00	2050.00
WO9	2761	1.00	2.00	HY53	17	1.00	4.00
WO10	2761	1.00	2.00	HY63	17	-9.00	5600.00
WO11	2315	-9.00	55000.00	HY73	17	1.00	2.00
WO15	812	1.00	4.00	HY83	13	-9.00	25.00
WO16	812	-9.00	13333.00	HY93	13	1975.00	1995.00
WO16A	812	1.00	2.00	WO53	2761	1.00	7.00
WO18	286	-9.00	450.00	WO54	75	1.00	2.00
WO20	812	1.00	2.00	WO55	5	-9.00	100000.00
WO21	133	1.00	4.00	WO561	403	1.00	2.00
WO22	133	-9.00	3500.00	WO562	403	1.00	2.00
WO24	133	1.00	2.00	WO563	403	1.00	2.00
WO25	812	2.00	2.00	WO564	403	1.00	2.00
WO26	0			WO565	403	1.00	2.00
WO30	676	1.00	2.00	WO566	403	1.00	2.00
WO31	53	-9.00	105000.00	WO567	403	1.00	2.00
WO31A	53	1987.00	1994.00	WO568	403	1.00	2.00
WO32	1921	1.00	2.00	WO581	47	1.00	2.00
WO33	1921	1.00	2.00	WO582	47	1.00	2.00
WO34	1921	-9.00	1200000.00	WO583	47	1.00	2.00
WO34A	1921	1.00	3.00	WO584	47	1.00	2.00
WO41	1921	-9.00	1800000.00	WO585	47	1.00	2.00
WO42	133	1.00	2.00	WO586	47	1.00	2.00
WO43	103	1.00	4.00	WO591	62	1.00	2.00
WO44	103	25.00	4400.00	WO592	62	1.00	2.00
WO45	1921	1.00	4.00	WO593	62	1.00	2.00
WO46	52	1.00	4.00	WO594	62	1.00	2.00
WO47	52	-9.00	1750.00	WO595	62	1.00	2.00
WO48	1921	1.00	3.00	WO601	204	1.00	2.00
WO49	1609	-9.00	3.00	WO602	204	1.00	2.00
HYP11	1605	1.00	2.00	WO603	204	1.00	2.00
HYP21	1605	1.00	99.00	WO604	204	1.00	2.00
HYP41	1605	1.00	99.00	WO605	204	1.00	2.00
HYP61	1605	1952.00	1995.00	WO606	204	1.00	2.00
HY11	1605	-9.00	900000.00	WO611	67	1.00	2.00
HY21	1605	-9.00	900000.00	WO612	67	1.00	2.00
HY31	1605	-9.00	1070.00	WO613	67	1.00	2.00
HY41	1605	1995.00	2050.00	WO614	67	1.00	2.00
HY51	1605	1.00	4.00	WO615	67	1.00	2.00
HY61	1605	-9.00	45000.00	WO616	67	1.00	2.00
HY71	1605	1.00	2.00	WO68	403	.00	100.00
HY81	1322	-9.00	50.00	WO691	403	1.00	2.00
HY91	1322	1967.00	1995.00	WO692	403	1.00	2.00
HYP12	266	1.00	2.00	WO693	403	1.00	2.00
HYP22	266	1.00	99.00	WO694	403	1.00	2.00
HYP42	266	1.00	99.00	WO695	403	1.00	2.00
HYP62	266	1975.00	1995.00	WO696	403	1.00	2.00
HY12	266	-9.00	525000.00	WO697	403	1.00	2.00
HY22	266	-9.00	525000.00	WO698	403	1.00	2.00
				WO699	403	1.00	2.00

WO71	1023	1.00	5.00
WO72	382	-9.00	8000000.00
WO73	382	1.00	3.00
WO75	382	1.00	2.00
WO76	281	-9.00	3600000.00
WO77	503	1.00	4.00
WO78	503	-9.00	16800.00
WO79	885	.00	180.00
WO831	885	1.00	2.00
WO832	885	1.00	2.00
WO833	885	1.00	2.00
WO834	885	1.00	2.00
WO835	885	1.00	2.00
WO836	885	1.00	2.00
WO837	885	1.00	2.00
WO838	885	1.00	2.00
WO851	114	1.00	2.00
WO852	114	1.00	2.00
WO853	114	1.00	2.00
WO854	114	1.00	2.00
WO855	114	1.00	2.00
WO856	114	1.00	2.00
WO861	152	1.00	2.00
WO862	152	1.00	2.00
WO863	152	1.00	2.00
WO864	152	1.00	2.00
WO865	152	1.00	2.00
WO871	444	1.00	2.00
WO872	444	1.00	2.00
WO873	444	1.00	2.00
WO874	444	1.00	2.00
WO875	444	1.00	2.00
WO876	444	1.00	2.00
WO881	88	1.00	2.00
WO882	88	1.00	2.00
WO883	88	1.00	2.00
WO884	88	1.00	2.00
WO885	88	1.00	2.00
WO886	88	1.00	2.00
WO89	2761	1.00	2.00
WO90	103	1.00	4.00
WO102	100	1.00	2.00
WO103	11	-9.00	180000.00
WO91	103	1.00	5.00
WO93	100	-9.00	650000.00
WO94	100	1.00	3.00
WO95	42	-9.00	2.00
HPO11	41	1.00	2.00
HPO21	41	1.00	99.00
HPO41	41	1.00	99.00
HPO61	41	1975.00	1995.00
HP11	41	25000.00	350000.00
HP21	41	-9.00	350000.00
HP31	41	-9.00	970.00
HP41	41	1995.00	2050.00
HP51	41	1.00	4.00
HP61	41	-9.00	18000.00
HP71	41	1.00	2.00
HP81	29	-9.00	15.00
HP91	29	1985.00	1995.00

Appendix B4. Descriptive Statistics Health and Income

Variable	N	Min	Max	IJ1502	4	7	12
NOHHOLD	4854	1.00	10487.00	IJ1602	245	-9.00	158000.00
NOMEM	4854	1	6	IJ1802	71	-9.00	22000.00
MONTH	4854	2	12	IJ2002	174	-9.00	74000.00
DAY	4854	1	31	IJ403	34	-9	29
BHOUR	4854	0	23	IJ503	34	-9	12
BMIN	4854	0	59	IJ603	34	-9	31
EHOURL	4854	0	23	IJ703	34	-9	12
EMIN	4854	0	59	IJ803	1	1	1
NOQUEST	4854	9518.00	9549.00	IJ903	1	1	1
GEZ1	4854	1.00	240.00	IJ1003	1	1	1
GEZ2	4854	1.00	185.00	IJ1103	1	6	6
GEZ3	4854	1	5	IJ1203	1	1	1
GEZ4	4854	1	5	IJ1303	1	1	1
GEZ5	4854	1	2	IJ1403	1	1	1
GEZ7	4854	1	3	IJ1503	1	6	6
GEZ8	1155	1	2	IJ1603	34	-9.00	27000.00
GEZ9	4854	1	2	IJ1803	8	-9.00	-9.00
ZIEK	4854	1	2	IJ2003	26	-9.00	8000.00
HZIEK	1218	.00	276.00	IJ404	7	-9	30
KANS1	4349	0	10	IJ504	7	-9	10
KANS2	4596	0	10	IJ604	7	-9	31
KANS3	399	0	10	IJ704	7	-9	12
KANS4	225	0	10	IJ804	0		
KANS5	99	0	8	IJ904	0		
KANS6	32	0	8	IJ1004	0		
IJ2	4854	0	50	IJ1104	0		
IJ2401	2922	1	3	IJ1204	0		
IJ2402	245	1	3	IJ1304	0		
IJ2403	34	1	3	IJ1404	0		
IJ2404	7	1	3	IJ1504	0		
IJ2405	5	1	3	IJ1604	7	-9.00	18977.00
IJ2406	1	1	1	IJ1804	2	-9.00	-9.00
IJ2407	1	1	1	IJ2004	5	-9.00	4755.00
IJ2408	1	1	1	IJ405	5	1	28
IJ2409	1	1	1	IJ505	5	1	11
IJ2410	1	1	1	IJ605	5	1	31
IJ401	2922	-9	31	IJ705	5	1	12
IJ501	2922	-9	12	IJ805	0		
IJ601	2922	-9	31	IJ905	0		
IJ701	2922	-9	12	IJ1005	0		
IJ801	94	1	29	IJ1105	0		
IJ901	94	1	12	IJ1205	0		
IJ1001	94	1	31	IJ1305	0		
IJ1101	94	1	12	IJ1405	0		
IJ1201	44	1	29	IJ1505	0		
IJ1301	44	1	12	IJ1605	5	-9.00	38700.00
IJ1401	44	1	31	IJ1805	1	-9.00	-9.00
IJ1501	44	1	12	IJ2005	4	-9.00	9432.00
IJ1601	2922	-9.00	500000.00	IJ406	1	1	1
IJ1801	473	-9.00	90000.00	IJ506	1	1	1
IJ2001	2449	-9.00	216000.00	IJ606	1	1	1
IJ402	245	-9	31	IJ706	1	11	11
IJ502	245	-9	12	IJ806	0		
IJ602	245	-9	31	IJ906	0		
IJ702	245	-9	12	IJ1006	0		
IJ802	18	1	25	IJ1106	0		
IJ902	18	1	11	IJ1206	0		
IJ1002	18	1	31	IJ1306	0		
IJ1102	18	3	12	IJ1406	0		
IJ1202	4	1	23	IJ1506	0		
IJ1302	4	1	12	IJ1606	1	-9.00	-9.00
IJ1402	4	9	31	IJ1806	1	-9.00	-9.00

IJ2006	0			IZ12	9	1	31
IJ407	1	1	1	IZ13	9	1	12
IJ507	1	1	1	IZ14	312	1	2
IJ607	1	1	1	IZ15	312	1	2
IJ707	1	1	1	IZ16	312	-9.00	620000.00
IJ807	0			IZ18	312	1	2
IJ907	0			IZ19	46	-9.00	70000.00
IJ1007	0			IZ24	187	1	3
IJ1107	0			IZ25	152	-9	25
IJ1207	0			IZ26	152	-9	9
IJ1307	0			IZ27	152	-9	31
IJ1407	0			IZ28	152	-9	12
IJ1507	0			IZ37	152	1	2
IJ1607	1	-9.00	-9.00	IZ38	152	-9.00	250000.00
IJ1807	1	-9.00	-9.00	IZ40	152	1	2
IJ2007	0			IZ41	21	-9.00	17500.00
IJ408	1	1	1	IP20	1342	1	2
IJ508	1	1	1	IP21	1342	1	2
IJ608	1	1	1	IP22	1342	1	2
IJ708	1	1	1	IP23	1342	1	2
IJ808	0			IP24	1342	1	2
IJ908	0			IP271	138	1	3
IJ1008	0			IP272	442	1	3
IJ1108	0			IP273	55	1	3
IJ1208	0			IP274	418	1	3
IJ1308	0			IP41	138	-9.00	190000.00
IJ1408	0			IP71	23	-9.00	144000.00
IJ1508	0			IP101	115	-9.00	630035.00
IJ1608	1	-9.00	-9.00	IP121	138	-9	16
IJ1808	1	-9.00	-9.00	IP131	138	-9	12
IJ2008	0			IP141	138	-9	31
IJ409	1	1	1	IP151	138	-9	12
IJ509	1	1	1	IP161	1	2	2
IJ609	1	1	1	IP171	1	2	2
IJ709	1	1	1	IP181	1	28	28
IJ809	0			IP191	1	2	2
IJ909	0			IP201	1	3	3
IJ1009	0			IP211	1	3	3
IJ1109	0			IP221	1	30	30
IJ1209	0			IP231	1	3	3
IJ1309	0			IP42	442	-9.00	2446952.00
IJ1409	0			IP72	90	-9.00	24000.00
IJ1509	0			IP102	352	-9.00	426412.00
IJ1609	1	-9.00	-9.00	IP122	442	-9	30
IJ1809	1	-9.00	-9.00	IP132	442	-9	12
IJ2009	0			IP142	442	-9	31
IJ410	1	1	1	IP152	442	-9	12
IJ510	1	11	11	IP162	16	1	30
IJ610	1	11	11	IP172	16	1	12
IJ710	1	11	11	IP182	16	1	31
IJ810	0			IP192	16	2	12
IJ910	0			IP202	16	1	30
IJ1010	0			IP212	16	1	12
IJ1110	0			IP222	16	1	31
IJ1210	0			IP232	16	3	12
IJ1310	0			IP43	55	-9.00	360000.00
IJ1410	0			IP73	3	-9.00	-9.00
IJ1510	0			IP103	52	-9.00	52142.00
IJ1610	1	-9.00	-9.00	IP123	55	-9	11
IJ1810	1	-9.00	-9.00	IP133	55	-9	9
IJ2010	0			IP143	55	-9	31
IZ1	4854	1	2	IP153	55	-9	12
IZ2	312	-9	25	IP163	3	1	1
IZ3	312	-9	11	IP173	3	1	5
IZ4	312	-9	31	IP183	3	30	31
IZ5	312	-9	12	IP193	3	6	12
IZ6	15	1	23	IP203	3	1	1
IZ7	15	1	9	IP213	3	1	8
IZ8	15	1	31	IP223	3	30	31
IZ9	15	1	12	IP233	3	9	12
IZ10	9	1	23	IP44	418	-9.00	980575.00
IZ11	9	1	5	IP74	65	-9.00	58895.00

IP104	353	-9.00	95620.00	IS27	4854	1	2
IP124	418	-9	30	IS28	4854	1	2
IP134	418	-9	12	IS251	70	1	3
IP144	418	-9	31	IS252	179	1	3
IP154	418	-9	12	IS253	28	1	3
IP164	17	1	30	IS254	69	1	3
IP174	17	1	12	IS255	47	1	3
IP184	17	1	31	IS256	40	1	3
IP194	17	1	12	IS257	3	3	3
IP204	11	1	30	IS258	11	1	3
IP214	11	1	12	IS41	70	-9.00	600000.00
IP224	11	1	31	IS61	30	-9.00	21000.00
IP234	11	1	12	IS81	40	-9.00	19820.00
II20	4854	1	2	IS101	70	-9	15
II21	4854	1	2	IS111	70	-9	12
II22	4854	1	2	IS121	70	-9	31
II23	4854	1	2	IS131	70	-9	12
II251	437	1	3	IS141	5	1	12
II252	207	1	3	IS151	5	1	6
II253	57	1	3	IS161	5	4	31
II41	437	-9.00	93498.00	IS171	5	5	12
II61	355	-9.00	30000.00	IS181	4	1	9
II81	82	-9.00	37585.00	IS191	4	1	10
III101	437	-9	31	IS201	4	5	31
III111	437	-9	12	IS211	4	12	12
III121	437	-9	31	IS42	179	-9.00	66667.00
III131	437	-9	12	IS62	71	-9.00	235000.00
III141	31	1	30	IS82	108	-9.00	25900.00
III151	31	1	12	IS102	179	-9	23
III161	31	1	31	IS112	179	-9	12
III171	31	1	12	IS122	179	-9	31
III181	8	1	31	IS132	179	-9	12
III191	8	1	12	IS142	9	1	1
II201	8	1	31	IS152	9	1	6
II211	8	1	12	IS162	9	1	31
II42	207	-9.00	80000.00	IS172	9	12	12
II62	74	-9.00	23500.00	IS182	9	1	13
II82	133	-9.00	800000.00	IS192	9	1	12
III102	207	-9	30	IS202	9	1	31
III112	207	-9	12	IS212	9	12	12
III122	207	-9	31	IS43	28	-9.00	48600.00
III132	207	-9	12	IS63	18	-9.00	14500.00
III142	21	1	30	IS83	10	690.00	17600.00
III152	21	1	12	IS103	28	1	27
III162	21	1	31	IS113	28	1	10
III172	21	3	12	IS123	28	1	31
III182	11	1	25	IS133	28	4	12
III192	11	1	12	IS143	2	1	1
II202	11	1	31	IS153	2	1	1
II212	11	4	12	IS163	2	31	31
II43	57	-9.00	111629.00	IS173	2	12	12
II63	16	-9.00	30000.00	IS183	2	1	1
II83	41	-9.00	37248.00	IS193	2	1	1
III103	57	-9	28	IS203	2	31	31
III113	57	-9	12	IS213	2	12	12
III123	57	-9	31	IS44	69	-9.00	25000.00
III133	57	-9	12	IS64	33	-9.00	19000.00
III143	3	1	6	IS84	36	-9.00	10000.00
III153	3	5	8	IS104	69	-9	29
III163	3	7	31	IS114	69	-9	12
III173	3	5	12	IS124	69	-9	31
III183	1	17	17	IS134	69	-9	12
III193	1	9	9	IS144	8	1	25
II203	1	18	18	IS154	8	1	12
II213	1	9	9	IS164	8	1	31
IS20	4854	1	2	IS174	8	6	12
IS21	4854	1	2	IS184	6	1	25
IS22	4854	1	2	IS194	6	1	12
IS23	4854	1	2	IS204	6	1	31
IS24	4854	1	2	IS214	6	8	12
IS25	4854	1	2	IS45	47	-9.00	360000.00
IS26	4854	1	2	IS65	13	-9.00	-9.00

IS85	34	-9.00	40775.00	IO46	24	-9.00	12000.00
IS105	47	-9	1	IO47	80	-9.00	9930.00
IS115	47	-9	1	IO48	76	-9.00	10000.00
IS125	47	-9	31	IN11	4854	1	2
IS135	47	-9	12	IN12	509	-9.00	10000000.00
IS145	1	1	1	IN15	4854	0	5
IS155	1	7	7	IN16	4854	1	2
IS165	1	31	31	IN17	2701	1	2
IS175	1	12	12	IN18	1706	-9.00	999999999.00
IS185	0			IN20	995	-9.00	800000.00
IS195	0			IN22	689	-9.00	171761.00
IS205	0			IN24	4854	1	2
IS215	0			IN25	4854	1	2
IS46	40	-9.00	28076.00	IN26	194	-9.00	600000.00
IS66	13	-9.00	9600.00	IN28	194	1	2
IS86	27	-9.00	7762.00	IN29	4854	1	2
IS106	40	1	26	IN30	58	-9.00	696000.00
IS116	40	1	12	IN32	4854	1	2
IS126	40	1	31	IN33	65	-9.00	36000.00
IS136	40	2	12	IN35	4854	1	2
IS146	2	1	1	IN36	299	-9.00	37000.00
IS156	2	3	12	IN38	4854	1	2
IS166	2	1	1	IN39	226	-9.00	82000.00
IS176	2	4	12	IN41	4854	1	5
IS186	2	1	1	IN42	2380	1	4
IS196	2	5	12	IN43	2380	-9.00	10000.00
IS206	2	1	1	IN45	4854	1	3
IS216	2	6	12	IN46	350	-9.00	122000.00
IS47	3	1500.00	10000.00	IN48	350	0	12
IS67	0			IN49	4339	1	2
IS87	3	-9.00	-9.00	IN50	2393	-9	11
IS107	3	1	1	PSY1	2393	-9.00	80000.00
IS117	3	1	1	PSY2	2393	-9.00	90000.00
IS127	3	30	31	PSY3	2393	-9.00	99999.00
IS137	3	11	12	PSY4	2393	-9.00	99999.00
IS147	0			PSY5	2393	-9.00	99999.00
IS157	0			PSY6	2393	-9.00	99999.00
IS167	0			LAAG	2393	-9.00	750000.00
IS177	0			HOOG	2393	-9.00	999999.00
IS187	0			PRO1	2014	.00	100.00
IS197	0			PRO2	2014	.00	100.00
IS207	0			PRO3	2014	.00	100.00
IS217	0			PRO4	2014	.00	100.00
IS48	11	-9.00	26998.00	ANSWER	4854	0	4
IS68	1	-9.00	-9.00	WRONG0	76	2	2
IS88	10	-9.00	7500.00	WRONG1	76	1	2
IS108	11	1	1	WRONG2	76	1	2
IS118	11	1	9	WRONG3	76	2	2
IS128	11	6	31	WRONG4	76	1	2
IS138	11	7	12	WRONG5	76	1	2
IS148	2	1	1	WRONG6	76	1	2
IS158	2	2	10	HOWMAN	4854	0	5
IS168	2	5	31				
IS178	2	6	11				
IS188	2	1	1				
IS198	2	3	11				
IS208	2	12	31				
IS218	2	4	12				
IO20	4854	1	2				
IO21	4854	1	2				
IO22	4854	1	2				
IO23	4854	1	2				
IO24	4854	1	2				
IO25	4854	1	2				
IO26	4854	1	2				
IO27	4854	1	2				
IO28	4854	1	2				
IO41	137	-9.00	400000.00				
IO42	99	-9.00	40000.00				
IO43	198	-9.00	17160.00				
IO44	23	-9.00	9000.00				
IO45	12	-9.00	53600.00				

Appendix B5. Descriptive Statistics Assets and Liabilities

Variable	N	Min	Max				
NOHOLD	4396	1.00	10486.00	POS111	293	-9.00	14.00
NOMEM	4396	1	6	POS121	1150	-9.00	16927.00
MONTH	4396	2	12	POS62	364	1	11
DAY	4396	1	31	POS82	364	1	99
BHOUR	4396	0	23	POS102	364	-9.00	282836.00
BMIN	4396	0	59	POS112	69	-9.00	9.00
Ehour	4396	0	23	POS122	364	-9.00	11836.00
EMIN	4396	0	59	POS63	93	1	11
NOQUEST	4396	9523.00	9549.00	POS83	93	1	6
BZ1	4396	1	2	POS103	93	-9.00	163000.00
BET2	4396	0	19	POS113	21	-9.00	12.00
BET3	5	1	2	POS123	93	-9.00	7700.00
BET4	5	-9.00	11450.00	POS64	27	1	11
BET5	3	-9	5	POS84	27	1	6
BET61	3288	1	2	POS104	27	-9.00	45000.00
BET71	2293	1	99	POS114	12	-9.00	5.00
BET91	3288	1	11	POS124	27	-9.00	1651.00
BET111	3288	1	99	POS65	10	1	11
BET131	3288	1	2	POS85	10	1	6
BET141	3288	-9.00	170000.00	POS105	10	-9.00	1000.00
BET151	1122	-9	14	POS115	8	-9.00	2.00
BET161	3288	1	2	POS125	10	-9.00	1174.00
BET62	1451	1	2	BZ4	4396	1	2
BET72	1292	1	99	BOE2	4396	0	11
BET92	1451	1	11	BOE3	6	-9.00	31665.00
BET112	1451	1	99	BOE4	1	3	3
BET132	1451	1	2	BOE5	6	-9.00	2673.00
BET142	1451	-9.00	40000.00	BOE51	1001	1	11
BET152	432	-9	14	BOE71	1001	1	99
BET162	1451	1	2	BOE91	1001	-9.00	404820.00
BET63	310	1	2	BOE101	346	-9	14
BET73	275	1	99	BOE111	1001	-9.00	12680.00
BET93	310	1	11	BOE52	262	1	11
BET113	310	1	99	BOE72	262	1	17
BET133	310	1	2	BOE92	262	-9.00	433741.00
BET143	310	-9.00	46404.00	BOE102	89	-9	14
BET153	81	-9	4	BOE112	262	-9.00	13075.00
BET163	310	1	2	BOE53	77	1	11
BET64	74	1	2	BOE73	77	1	18
BET74	62	2	9	BOE93	77	-9.00	100000.00
BET94	74	1	11	BOE103	30	-9	9
BET114	74	1	99	BOE113	77	-9.00	6700.00
BET134	74	1	2	BOE54	26	1	11
BET144	74	-9.00	140000.00	BOE74	26	1	99
BET154	15	-9	6	BOE94	26	-9.00	40000.00
BET164	74	1	2	BOE104	12	-9	3
BET65	14	1	2	BOE114	26	-9.00	130.00
BET75	4	9	9	BOE55	9	1	11
BET95	14	1	11	BOE75	9	1	6
BET115	14	1	20	BOE95	9	-9.00	3561.00
BET135	14	1	2	BOE105	2	2	2
BET145	14	-9.00	18000.00	BOE115	9	-9.00	80.00
BET155	3	-9	2	BZ5	4396	1	2
BET165	14	1	2	SPA2	4396	0	49
BZ2	4396	1	2	SPA3	1	-9.00	-9.00
BED2	1188	-9.00	100000.00	SPA4	1	-9	-9
BED3	280	-9	11	SPA5	1	-9.00	-9.00
BZ3	4396	1	2	SPA701	1371	1	99
POS2	4396	0	20	SPA901	1371	1	99
POS3	3	-9.00	15322.00	SPA1101	1371	1	99
POS4	2	-9	3	SPA1301	1371	-9.00	390000.00
POS5	3	-9.00	548.00	SPA1401	376	-9	13
POS61	1150	1	99	SPA1501	1371	-9.00	42893.00
POS81	1150	1	99	SPA702	345	1	11
POS101	1150	-9.00	300834.00	SPA902	345	1	99
				SPA1102	345	1	99

SPA1302	345	-9.00	490680.00	BRI12B2	51	-9	12
SPA1402	63	-9	14	BRI132	51	-9.00	360.00
SPA1502	345	-9.00	26745.00	BRI142	51	-9.00	850.00
SPA703	100	1	11	BRI73	33	1	99
SPA903	100	1	99	BRI93	33	-9.00	10000.00
SPA1103	100	1	99	BRI103	9	-9	9
SPA1303	100	-9.00	300000.00	BRI113	33	-9.00	12475.00
SPA1403	23	-9	11	BRI123	18	-9	5
SPA1503	100	-9.00	7203.00	BRI12A3	33	-9.00	1994.00
SPA704	32	1	11	BRI12B3	33	-9	12
SPA904	32	1	99	BRI133	33	-9.00	360.00
SPA1104	32	1	99	BRI143	33	-9.00	860.00
SPA1304	32	-9.00	62000.00	BRI74	25	1	99
SPA1404	9	-9	4	BRI94	25	-9.00	16800.00
SPA1504	32	-9.00	3252.00	BRI104	6	-9	1
SPA705	11	1	11	BRI114	25	-9.00	32400.00
SPA905	11	1	99	BRI124	13	-9	2
SPA1105	11	1	99	BRI12A4	25	-9.00	1994.00
SPA1305	11	-9.00	5000.00	BRI12B4	25	-9	12
SPA1405	3	-9	-9	BRI134	25	-9.00	300.00
SPA1505	11	-9.00	400.00	BRI144	25	-9.00	1200.00
SPA706	8	1	11	BRI75	18	1	99
SPA906	8	1	99	BRI95	18	-9.00	17459.00
SPA1106	8	1	99	BRI105	6	-9	1
SPA1306	8	-9.00	10000.00	BRI115	18	-9.00	17459.00
SPA1406	2	-9	-9	BRI125	10	-9	3
SPA1506	8	-9.00	800.00	BRI12A5	18	-9.00	1993.00
SPA707	5	1	11	BRI12B5	18	-9	12
SPA907	5	1	99	BRI135	18	-9.00	180.00
SPA1107	5	1	99	BRI145	18	-9.00	860.00
SPA1307	5	-9.00	20000.00	BZ7	4396	1	2
SPA1407	2	-9	-9	KOO2	4396	0	13
SPA1507	5	-9.00	1400.00	KOO3	4	-9.00	165735.00
SPA708	4	1	2	KOO4	4	1978.00	1983.00
SPA908	4	1	5	KOO501	527	1	99
SPA1108	4	1	74	KOO701	527	1954.00	1995.00
SPA1308	4	-9.00	28109.00	KOO801	527	1.00	100.00
SPA1408	2	-9	-9	KOO901	527	1	2
SPA1508	4	-9.00	1484.00	KOO1001	527	-9.00	600000.00
SPA709	3	1	99	KOO1101	527	-9.00	2000000.00
SPA909	3	1	99	KOO502	197	1	99
SPA1109	3	1	99	KOO702	197	1956.00	1995.00
SPA1309	3	-9.00	5270.00	KOO802	197	1.00	41.00
SPA1409	2	-9	-9	KOO902	197	1	2
SPA1509	3	-9.00	282.00	KOO1002	197	-9.00	98460.00
SPA710	3	1	1	KOO1102	197	-9.00	163399.00
SPA910	3	1	20	KOO503	112	1	99
SPA1110	3	1	74	KOO703	112	1958.00	1995.00
SPA1310	3	-9.00	13147.00	KOO803	112	2.00	39.00
SPA1410	2	-9	14	KOO903	112	1	2
SPA1510	3	-9.00	855.00	KOO1003	112	-9.00	25074.00
BZ6	4396	1	2	KOO1103	112	-9.00	300000.00
BRI2	4396	.00	100.00	KOO504	63	1	99
BRI3	16	-9.00	72000.00	KOO704	63	1961.00	1995.00
BRI4	4	-9	10	KOO804	63	1.00	100.00
BRI5	16	-9.00	72000.00	KOO904	63	1	2
BRI6	11	-9	13	KOO1004	63	-9.00	22000.00
BRI71	131	1	99	KOO1104	63	-9.00	202000.00
BRI91	131	-9.00	25000.00	KOO505	46	1	37
BRI101	57	-9	6	KOO705	46	1964.00	1995.00
BRI111	131	-9.00	23000.00	KOO805	46	4.00	100.00
BRI121	77	-9	10	KOO905	46	1	2
BRI12A1	131	-9.00	1995.00	KOO1005	46	-9.00	50000.00
BRI12B1	131	-9	12	KOO1105	46	-9.00	280000.00
BRI131	131	-9.00	420.00	KOO506	27	1	37
BRI141	131	-9.00	900.00	KOO706	27	1984.00	1995.00
BRI72	51	1	99	KOO806	27	5.00	28.00
BRI92	51	-9.00	15000.00	KOO906	27	1	1
BRI102	14	-9	6	KOO1006	27	-9.00	20076.00
BRI112	51	-9.00	20000.00	KOO1106	27	-9.00	70000.00
BRI122	31	-9	4	KOO507	24	1	37
BRI12A2	51	-9.00	1994.00	KOO707	24	1985.00	1995.00

KOO807	24	3.00	23.00	LEV63	16	1	5
KOO907	24	1	1	LEV73	16	-9.00	7347.00
KOO1007	24	-9.00	29321.00	LEV83	16	-9.00	179621.00
KOO1107	24	-9.00	56171.00	LEV93	9	-9	8
KOO508	16	1	37	LEV34	6	1	18
KOO708	16	1986.00	1995.00	LEV54	6	1982.00	1994.00
KOO808	16	3.00	24.00	LEV64	6	2	4
KOO908	16	1	2	LEV74	6	-9.00	179.00
KOO1008	16	-9.00	33706.00	LEV84	6	-9.00	-9.00
KOO1108	16	-9.00	70000.00	LEV94	6	-9	4
KOO509	10	1	37	LEV35	2	4	11
KOO709	10	1986.00	1995.00	LEV55	2	1992.00	1994.00
KOO809	10	2.00	18.00	LEV65	2	1	2
KOO909	10	1	2	LEV75	2	-9.00	60.00
KOO1009	10	5.00	17459.00	LEV85	2	-9.00	-9.00
KOO1109	10	-9.00	230560.00	LEV95	2	-9	3
KOO510	8	1	37	BZ10	4396	1	2
KOO710	8	1989.00	1995.00	PEN1	126	1	99
KOO810	8	5.00	14.00	PEN3	126	1900.00	1995.00
KOO910	8	1	2	PEN4	126	1	5
KOO1010	8	5.00	60000.00	PEN5	126	-9.00	16812.00
KOO1110	8	-9.00	24794.00	BZ11	4396	1	2
BZ8	4396	1	2	GRO2	4396	.00	5.00
KAP2	4396	0	20	GRO3	0		
KAP3	1	-9.00	-9.00	GRO41	193	1	99
KAP4	1	-9	-9	GRO61	193	1	99
KAP51	289	1	99	GRO81	193	-9.00	400000.00
KAP71	289	1900.00	1994.00	GRO91	59	-9	10
KAP81	289	1	4	GRO42	61	1	99
KAP91	289	-9.00	60000.00	GRO62	61	2	99
KAP101	289	-9.00	300000.00	GRO82	61	-9.00	400000.00
KAP111	186	-9.00	14.00	GRO92	12	-9	11
KAP52	58	1	37	GRO43	25	1	99
KAP72	58	1900.00	1994.00	GRO63	25	8	20
KAP82	58	1	4	GRO83	25	-9.00	219178.00
KAP92	58	-9.00	6000.00	GRO93	7	-9	9
KAP102	58	-9.00	100000.00	GRO44	12	1	99
KAP112	33	-9.00	12.00	GRO64	12	20	20
KAP53	13	1	37	GRO84	12	-9.00	110000.00
KAP73	13	1900.00	1994.00	GRO94	3	2	3
KAP83	13	1	4	GRO45	2	8	99
KAP93	13	-9.00	2400.00	GRO65	2	20	20
KAP103	13	-9.00	6000.00	GRO85	2	-9.00	120000.00
KAP113	9	-9.00	1.00	GRO95	1	5	5
KAP54	7	1	37	BZ12	4396	1	2
KAP74	7	1900.00	1994.00	BEL2	4396	.00	13.00
KAP84	7	1	4	BEL3	13	-9.00	415484.00
KAP94	7	-9.00	2400.00	BEL4	13	-9.00	3000.00
KAP104	7	-9.00	2400.00	BEL5	1	6	6
KAP114	6	-9.00	2.00	BEL61	413	1	99
KAP55	4	2	37	BEL81	413	1	99
KAP75	4	1900.00	1994.00	BEL101	413	-9.00	480000.00
KAP85	4	1	4	BEL111	413	-9.00	10000.00
KAP95	4	-9.00	132.00	BEL62	128	1	27
KAP105	4	-9.00	-9.00	BEL82	128	2	99
KAP115	4	-9.00	1.00	BEL102	128	-9.00	150000.00
BZ9	4396	1	2	BEL112	128	-9.00	2300.00
LEV2	4396	0	6	BEL63	60	1	27
LEV31	534	1	99	BEL83	60	2	55
LEV51	534	1900.00	1994.00	BEL103	60	-9.00	63920.00
LEV61	534	1	5	BEL113	60	-9.00	1280.00
LEV71	534	-9.00	70000.00	BEL64	35	1	27
LEV81	534	-9.00	450000.00	BEL84	35	2	55
LEV91	439	-9	14	BEL104	35	-9.00	171498.00
LEV32	75	1	37	BEL114	35	-9.00	840.00
LEV52	75	1957.00	1994.00	BEL65	18	1	27
LEV62	75	1	5	BEL85	18	2	55
LEV72	75	-9.00	4934.00	BEL105	18	-9.00	40130.00
LEV82	75	-9.00	205986.00	BEL115	18	-9.00	500.00
LEV92	55	-9	12	BZ13	4396	1	2
LEV33	16	1	99	OBL2	139	1	5
LEV53	16	1960.00	1994.00	OBL3	139	-9.00	500000.00

OBL4	139	-9.00	26500.00	EXT8	18	-9.00	444000.00
BZ14	4396	1	2	EXT9	69	1	2
AAN2	4396	0	40	EXT10	59	1	2
AAN2A	14	62972.0	1800000.00	EXT11	59	-9.00	600000.00
		0		EXT12	59	1	2
AAN2B	14	1	1	EXT13	7	-9.00	1000000.00
AAN2C	14	246.00	34000.00	EXT14	163	1	2
AAN301	349	1	99	EXT15	148	1	2
AAN501	349	-9.00	9999.00	EXT16	149	-9.00	100000000.
AAN601	349	-9.00	300000.00				00
AAN7A01	349	1	2	EXT17	149	-9.00	110422.00
AAN701	238	-9.00	13100.00	BZ19	4396	1	2
AAN302	148	1	32	ONR2	121	1	9
AAN502	148	-9.00	9999.00	ONR31	121	1	10
AAN602	148	-9.00	500000.00	ONR51	121	-9.00	2500000.00
AAN7A02	148	1	2	ONR61	121	0	2
AAN702	89	-9.00	3350.00	ONR32	33	1	10
AAN303	113	1	99	ONR52	33	-9.00	500000.00
AAN503	113	-9.00	5000.00	ONR62	33	0	2
AAN603	113	-9.00	210000.00	ONR33	11	1	8
AAN7A03	113	1	2	ONR53	11	-9.00	750000.00
AAN703	70	-9.00	3000.00	ONR63	11	0	1
AAN304	81	1	99	ONR34	7	1	10
AAN504	81	-9.00	3743.00	ONR54	7	50000.0	1100000.00
AAN604	81	-9.00	192390.00			0	
AAN7A04	81	1	2	ONR64	7	0	1
AAN704	45	-9.00	3480.00	ONR35	2	1	8
AAN305	64	1	32	ONR55	2	115000.	170000.00
AAN505	64	-9.00	2400.00			00	
AAN605	64	-9.00	139000.00	ONR65	2	0	1
AAN7A05	64	1	2	O111	51	1	2
AAN705	36	-9.00	3827.00	O211	51	1	49
AAN306	45	1	99	O411	51	1	49
AAN506	45	-9.00	2020.00	O611	51	1970.00	1994.00
AAN606	45	-9.00	150000.00	ON111	51	-9.00	850000.00
AAN7A06	45	1	2	ON211	51	-9.00	850000.00
AAN706	32	-9.00	1850.00	ON311	51	-9.00	1275.00
AAN307	31	1	99	ON411	51	1995.00	2050.00
AAN507	31	-9.00	2800.00	ON511	51	1	4
AAN607	31	-9.00	145600.00	ON611	51	-9.00	18650.00
AAN7A07	31	1	2	ON711	51	1	2
AAN707	19	-9.00	1650.00	ON811	41	1.00	30.00
AAN308	28	1	32	ON911	41	1970.00	1995.00
AAN508	28	-9.00	1277.00	O112	2	2	2
AAN608	28	-9.00	609500.00	O212	2	1	3
AAN7A08	28	1	2	O412	2	1	6
AAN708	14	-9.00	1120.00	O612	2	1988.00	1990.00
AAN309	22	1	99	ON112	2	15000.0	90000.00
AAN509	22	-9.00	2000.00			0	
AAN609	22	-9.00	61170.00	ON212	2	7415.00	88000.00
AAN7A09	22	1	2	ON312	2	690.00	730.00
AAN709	11	-9.00	1492.00	ON412	2	1998.00	2011.00
AAN310	20	3	99	ON512	2	1	1
AAN510	20	-9.00	1550.00	ON612	2	171.00	522.00
AAN610	20	-9.00	102000.00	ON712	2	1	2
AAN7A10	20	1	2	ON812	1	12.00	12.00
AAN710	9	-9.00	1452.00	ON912	1	1994.00	1994.00
BZ15	4396	1	2	O113	0		
OPT2	16	-9.00	10700.00	O213	0		
BZ16	4396	1	2	O413	0		
OPT4	16	-9.00	26800.00	O613	0		
BZ17	4396	1	2	ON113	0		
OPT6	39	-9.00	108000.00	ON213	0		
BZ18	4396	1	2	ON313	0		
OPT8	21	-9.00	130000.00	ON413	0		
EXT1	66	1	2	ON513	0		
EXT2	56	1	2	ON613	0		
EXT3	14	-9.00	100.00	ON713	0		
EXT4	14	-9.00	2757669.00	ON813	0		
EXT5	56	-9.00	100.00	ON913	0		
EXT6	56	-9.00	4200000.00	O121	11	1	2
EXT7	56	1	2	O221	11	1	7

O421	11	1	17	ON233	0		
O621	11	1980.00	1994.00	ON333	0		
ON121	11	-9.00	300000.00	ON433	0		
ON221	11	-9.00	275000.00	ON533	0		
ON321	11	680.00	930.00	ON633	0		
ON421	11	1996.00	2020.00	ON733	0		
ON521	11	1	3	ON833	0		
ON621	11	-9.00	2680.00	O141	2	2	2
ON721	11	1	2	O241	2	3	6
ON821	9	3.00	10.00	O441	2	5	6
ON921	9	1988.00	1995.00	O641	2	1992.00	1994.00
O122	1	2	2	ON141	2	20000.0	120000.00
O222	1	3	3			0	
O422	1	4	4	ON241	2	18000.0	120000.00
O622	1	1995.00	1995.00			0	
ON122	1	24000.0	24000.00	ON341	2	680.00	810.00
		0		ON441	2	2012.00	2014.00
ON222	1	59000.0	59000.00	ON541	2	1	1
		0		ON641	2	230.00	700.00
ON322	1	810.00	810.00	ON741	2	1	1
ON422	1	2020.00	2020.00	ON841	2	3.00	3.00
ON522	1	1	1	ON941	2	1994.00	1994.00
ON622	1	240.00	240.00	O151	1	2	2
ON722	1	2	2	O251	1	3	3
ON822	0			O451	1	5	5
ON922	0			O651	1	1992.00	1992.00
O123	0			ON151	1	20000.0	20000.00
O223	0					0	
O423	0			ON251	1	18000.0	18000.00
O623	0					0	
ON123	0			ON351	1	810.00	810.00
ON223	0			ON451	1	2012.00	2012.00
ON323	0			ON551	1	1	1
ON423	0			ON651	1	230.00	230.00
ON523	0			ON751	1	1	1
ON623	0			ON851	1	3.00	3.00
ON723	0			ON951	1	1994.00	1994.00
ON823	0			BZ20	4396	1	2
ON923	0			AUT2	4396	0	5
O131	3	2	2	AUT301	2161	1900.00	1994.00
O231	3	3	6	AUT401	2161	1	69
O431	3	4	6	AUT701	2161	-9.00	130000.00
O631	3	1992.00	1994.00	AUT801	2161	-9.00	100000.00
ON131	3	20000.0	120000.00	AUT302	284	1955.00	1994.00
		0		AUT402	284	1	69
ON231	3	18000.0	120000.00	AUT702	284	-9.00	76000.00
		0		AUT802	284	-9.00	41000.00
ON331	3	680.00	810.00	AUT303	12	1954.00	1994.00
ON431	3	2012.00	2019.00	AUT403	12	2	69
ON531	3	1	2	AUT703	12	750.00	70000.00
ON631	3	230.00	1500.00	AUT803	12	-9.00	50000.00
ON731	3	1	1	AUT304	3	1964.00	1983.00
ON831	3	3.00	5.00	AUT404	3	2	16
ON931	3	1994.00	1994.00	AUT704	3	4500.00	12000.00
O132	0			AUT804	3	1000.00	9000.00
O232	0			AUT305	1	1968.00	1968.00
O432	0			AUT405	1	38	38
O632	0			AUT705	1	4000.00	4000.00
ON132	0			AUT805	1	3400.00	3400.00
ON232	0			AUT306	0		
ON332	0			AUT406	0		
ON432	0			AUT706	0		
ON532	0			AUT806	0		
ON632	0			BZ21	4396	1	2
ON732	0			MOT2	4396	0	3
ON832	0			MOT301	140	1943.00	1994.00
ON932	0			MOT401	140	1	44
O133	0			MOT701	140	-9.00	47000.00
O233	0			MOT801	140	-9.00	45000.00
O433	0			MOT302	13	1960.00	1993.00
O633	0			MOT402	13	2	44
ON133	0			MOT702	13	-9.00	25300.00

MOT802	13	-9.00	22000.00	DOOR2	4396	0	4
MOT303	2	1977.00	1989.00	DOO101	555	1	20
MOT403	2	7	13	DOO301	555	-9.00	200000.00
MOT703	2	3750.00	8750.00	DOO401	207	-9	13
MOT803	2	2500.00	7000.00	DOO501	555	-9.00	350000.00
BZ22	4396	1	2	DOO601	555	-9.00	12373.00
BOO2	4396	0	2	DOO102	28	1	20
BOO301	117	1800.00	1994.00	DOO302	28	-9.00	37355.00
BOO501	117	-9.00	205000.00	DOO402	15	-9	2
BOO601	117	-9.00	234000.00	DOO502	28	-9.00	40000.00
BOO302	5	1976.00	1993.00	DOO602	28	-9.00	2799.00
BOO502	5	-9.00	26000.00	DOO103	3	1	3
BOO602	5	-9.00	2800.00	DOO303	3	-9.00	24000.00
BOO303	0			DOO403	1	-9	-9
BOO503	0			DOO503	3	-9.00	30000.00
BOO603	0			DOO603	3	-9.00	2950.00
BZ23	4396	1	2	FINA1	4396	1	2
CAR2	325	1	2	FINA2	4396	0	3
CAR3	325	-9.00	60000.00	FIN101	80	1	3
CAR4	325	-9.00	80000.00	FIN201	80	-9.00	213000.00
BZ24	4396	1	2	FIN301	23	-9	14
UIT2	258	-9.00	850000.00	FIN401	80	-9.00	12000.00
UIT3	258	1	2	FIN102	10	1	3
UIT4	64	-9.00	51000.00	FIN202	10	-9.00	19585.00
BZ25	4396	1	2	FIN302	3	-9	1
OVE2	4396	.00	4.00	FIN402	10	-9.00	1897.00
OVE31	131	0	7	FIN103	1	1	1
OVE71	131	-9.00	750000.00	FIN203	1	285.00	285.00
OVE81	131	-9.00	37000.00	FIN303	0		
OVE32	19	0	7	FIN403	1	147.00	147.00
OVE72	19	-9.00	90000.00	POST1	4396	1	2
OVE82	19	-9.00	8000.00	POST2	4396	0	5
OVE33	11	0	7	PS101	84	-9.00	4000.00
OVE73	11	-9.00	40000.00	PS201	32	-9	3
OVE83	11	-9.00	28.00	PS301	84	-9.00	600.00
OVE34	5	0	7	PS102	25	-9.00	3000.00
OVE74	5	-9.00	1200.00	PS202	14	-9	2
OVE84	5	-9.00	30.00	PS302	25	-9.00	600.00
OVE35	0			PS103	5	-9.00	2200.00
OVE75	0			PS203	2	1	1
OVE85	0			PS303	5	-9.00	1.00
SP421	4396	1	2	PS104	1	-9.00	-9.00
SP422	4396	1	2	PS204	1	1	1
SP423	4396	1	2	PS304	1	-9.00	-9.00
SP424	4396	1	2	PS105	1	-9.00	-9.00
BEZ4	4396	0	3	PS205	1	1	1
BEZ1	4396	1	2	PS305	1	-9.00	-9.00
BEZ1A	108	1	8	FAMI1	4396	1	2
BEZ2	4396	1	2	FAMI2	4396	0	5
BEZ2A	169	1	8	FAM101	125	-9.00	401606.00
BEZ30	4359	0	1	FAM201	22	-9	14
BEZ31	4359	0	1	FAM301	125	-9.00	28000.00
BEZ32	4359	0	1	FAM102	19	-9.00	100000.00
BEZ33	4359	0	1	FAM202	4	-9	14
BEZ34	4359	0	1	FAM302	19	-9.00	6000.00
BEZ35	4359	0	1	FAM103	5	-9.00	38000.00
BEZ36	4359	0	1	FAM203	1	-9	-9
PERS1	4396	1	2	FAM303	5	-9.00	1500.00
PERS2	4396	0	3	STUD1	4396	1	2
PER101	236	1	99	STUD2	4396	0	2
PER301	236	-9.00	200000.00	STU101	108	-9.00	28000.00
PER401	61	-9	14	STU201	28	-9	9
PER501	236	-9.00	22000.00	STU301	108	-9.00	1494.00
PER102	12	1	99	STU102	7	-9.00	22000.00
PER302	12	-9.00	120000.00	STU202	3	-9	4
PER402	4	-9	8	STU302	7	-9.00	1.00
PER502	12	-9.00	2970.00	CRED1	4396	1	2
PER103	2	2	20	CRED2	4396	-9.00	10000.00
PER303	2	6500.00	8658.00	ANDE1	4396	1	2
PER403	0			ANDE2	4396	0	2
PER503	2	102.00	940.00	AND201	80	-9.00	450000.00
DOOR1	4396	1	2	AND301	21	-9	14

AND401	80	-9.00	27720.00
AND202	3	26250.0	30000.00
		0	
AND302	0		
AND402	3	218.00	2280.00
AND203	0		
AND303	0		
AND403	0		
AFLOS1	4396	1	2
AFLOS2	249	-9.00	39000.00
REK0	4396	1	2
REK1	4396	1	2
REK2	4396	1	2
REK3	4396	1	2
REKHUUR	12	-9.00	1800.00
REKGAS	13	-9.00	1000.00
REKOVER	47	-9.00	130000.00
HEBBEN	4396	-9	1
LENEN	4396	-9	2
KREDIET0	4396	1	2
KREDIET1	4396	1	2
KREDIET2	4396	1	2
KREDIET3	4396	1	2
KREDIET4	4396	1	2
NOKRED1	671	1	2
NOKRED2	671	1	2
NOKRED3	671	1	2
AFGEZIEN	4396	1	2
VERWKRE	4396	1	2

Appendix B6. Descriptive Statistics Economic and Psychological Concepts

Variable	N	Min	Max				
NOHHOLD	4055	4.00	10486.00	STEM1202	3060	1	2
NOMEM	4055	1	6	STEM1203	3060	1	2
MONTH	4055	2	12	STEM1204	3060	1	2
DAY	4055	1	31	STEM1205	3060	1	2
BHOUR	4055	0	23	STEM1206	3060	1	2
BMIN	4055	0	59	STEM1207	3060	1	2
EHOURL	4055	0	23	STEM1208	3060	1	2
EMIN	4055	0	59	STEM1209	3060	1	2
NOQUEST	4055	9524.00	9549.00	STEM1210	3060	1	2
INKHH	3675	-9	6	STEM1211	3060	1	2
INKNORM	3372	1	4	SPAARGEW	3675	-9	6
INKROND	3675	1	5	SPAARM01	3675	-9	7
FINSITU	3675	1	5	SPAARM02	3675	-9	7
INKEVEN	3675	1	3	SPAARM03	3675	-9	7
INKAANK	397	1	2	SPAARM04	3675	-9	7
INKSEC	216	1	3	SPAARM05	3675	-9	7
INKVER	3675	1	3	SPAARM06	3675	-9	7
INKHO	718	-9.00	300.00	SPAARM07	3675	-9	7
INKLA	363	-9.00	500.00	SPAARM08	3675	-9	7
GEBEUR0	3675	1	2	SPAARM09	3675	-9	7
GEBEUR1	3675	1	2	SPAARM10	3675	-9	7
GEBEUR2	3675	1	2	SPAARM11	3675	-9	7
GEBEUR3	3675	1	2	SPAARM12	3675	-9	7
GEBEUR4	3675	1	2	SPAARM13	3675	-9	7
GEBEUR5	3675	1	2	SITUAT1	3675	-9	7
GEBEUR6	3675	1	2	SITUAT2	3675	-9	7
GEBEUR7	3675	1	2	SITUAT3	3675	-9	7
INKTOE	3675	1	3	SITUAT4	3675	-9	7
INKTOEHO	463	-9.00	5000.00	SITUAT5	3675	-9	7
INKTOELA	364	-9.00	500.00	SITUAT6	3675	-9	7
INKZEKER	3675	1	4	SPAAR1	3242	-9	7
INKZEK1	3675	-9	7	SPAAR2	3242	-9	7
INKZEK2	3675	-9	7	SPAAR3	3242	-9	7
INKZEK3	3675	-9	7	SPAAR4	3242	-9	7
INKZEK4	3675	-9	7	SPAAR5	3242	-9	7
INKZEK5	3675	-9	7	SPAAR6	3242	-9	7
INKZEK6	3675	-9	7	BESCHRYF	3242	-9	6
INKZEK7	3675	-9	7	SPAHAN01	3675	-9	7
INK5	3675	1	3	SPAHAN02	3675	-9	7
INK5HO	1183	-9.00	200.00	SPAHAN03	3675	-9	7
INK5LA	512	-9.00	200.00	SPAHAN04	3675	-9	7
INK5ZEK	3675	1	4	SPAHAN05	3675	-9	7
INKLOON	3675	1	2	SPAHAN06	3675	-9	7
INKVLOED	2171	1	4	SPAHAN07	3675	-9	7
PRIJZEN	3675	1	3	SPAHAN08	3675	-9	7
HOEVPRS	2677	-9.00	75.00	SPAHAN09	3675	-9	7
PRIJZEN5	3675	1	3	SPAHAN10	3675	-9	7
HOEVPRS5	3306	-9.00	80.00	SPAHAN11	3675	-9	7
ZINVOL	3675	1	5	TIJD1	4055	1	2
OPZIJ	3675	1	2	TIJD2	2774	-9.00	2000.00
BESTEM01	2672	1	2	TIJD2A	4055	1	2
BESTEM02	2672	1	2	TIJD2B	3540	-9.00	1000.00
BESTEM03	2672	1	2	TIJD3	4055	1	2
BESTEM04	2672	1	2	TIJD4	3169	-9.00	200000.00
BESTEM05	2672	1	2	TIJD5	4055	1	2
BESTEM06	2672	1	2	TIJD6	3615	-9.00	200000.00
BESTEM07	2672	1	2	TIJD7	4055	1	2
BESTEM08	2672	1	2	TIJD8	270	-9.00	1000.00
BESTEM09	2672	1	2	TIJD9	4055	1	2
BESTEM10	2672	1	2	TIJD10	474	-9.00	1111.00
BESTEM11	2672	1	2	TIJD10A	4055	1	2
HOEVOPZY	2672	-9	7	TIJD10B	1035	-9.00	100000.00
OPZIJ12	3675	1	4	TIJD10C	4055	1	2
STEM1201	3060	1	2	TIJD10D	1147	-9.00	50000.00
				TIJD11	4055	1	2

TIJD12	531	-9.00	1000.00	ERFNA2	1234	1	2
TIJD13	4055	1	2	ERFNA3	1234	1	2
TIJD14	1291	-9.00	1000.00	ERFNA4	1234	1	2
TIJD15	4055	1	2	ERFNA5	1234	1	2
TIJD16	826	-9.00	99500.00	ERFBEDR	1234	-9.00	5000000.00
TIJD17	4055	1	2	BABY	1993	1	2
TIJD18	1625	-9.00	99999.00	PLAN0	2823	1	2
UITGEVEN	3675	-9	7	PLAN1	2823	1	2
CONTROL	3675	-9	7	PLAN2	2823	1	2
PLANNEN	3675	-9	7	PLAN3	2823	1	2
PERIODE1	3675	1	5	UITSPR	2823	1	5
PERIODE2	3675	1	5	TIENER1	3675	1	2
BIJHOUD	3675	1	5	TIENER2	3675	1	2
ZUINIGOU	3675	-9	5	SPAARDL	3043	.00	100.00
FINOU	3675	-9	5	BANK16	3675	1	2
UITG10	3675	1	2	KID1	3675	1	2
UITG11	3675	1	2	KID2	2928	1	2
UITG12	3675	1	2	KID3	2055	1	2
UITG13	3675	1	2	KIND1	2055	1	2
UITG14	3675	1	2	KIND2	2055	1	2
UITG15	3675	1	2	SPRKND1	1995	.00	100.00
UITG20	3675	1	2	SPRKND2	1495	.00	100.00
UITG21	3675	1	2	TEG1	4055	-9	7
UITG22	3675	1	2	TEG2	4055	-9	7
UITG23	3675	1	2	TEG3	4055	-9	7
UITG24	3675	1	2	TEG4	4055	-9	7
PIN	3675	1	5	TEG5	4055	-9	7
POTJES0	3675	1	2	TEG6	4055	-9	7
POTJES1	3675	1	2	TEG7	4055	-9	7
POTJES2	3675	1	2	TEG8	4055	-9	7
POTJES3	3675	1	2	TEG9	4055	-9	7
GEMLEEF1	3675	1	2	TEG10	4055	-9	7
GEMLEEF2	2561	1.00	100.00	TEG11	4055	-9	7
GEMLEEF3	2561	1	5	TEG12	4055	-9	7
ERFENIS	3675	-9	2	TEG13	4055	-9	7
ERFGELD	384	1	3	TEG14	4055	-9	7
ERFVORM1	384	1	2	TEG15	4055	-9	7
ERFVORM2	384	1	2	TEG16	4055	-9	7
ERFVORM3	384	1	2	HHRELA	3241	1	5
ERFVORM4	384	1	2	BESLIS	3241	1	4
ERFVORM5	384	1	2	BESTEED	3241	1	3
ERFAL	3675	1	2	GELUKKIG	4055	1	6
ERFVEEL	1256	-9	3	KENLTD	4055	1	13
ERFDENK	3675	1	2	KENHH	4055	1	6
ERFBEL	1234	1	5	KENINK	4055	-9	11
TESTA	1234	1	2	KENOPL	4055	1	7
ERFWIE1	1234	1	2	KENWERK	4055	1	5
ERFWIE2	1234	1	2	MANUUR	4055	0	80
ERFWIE3	1234	1	2	VROUWUUR	4055	0	80
ERFWIE4	1234	1	2	KUNDIG	4055	1	4
ERFWIE5	1234	1	2	ADVIES	4055	1	8
ERFWIE6	1234	1	2	FAMILI	4055	1	3
ERFNA1	1234	1	2				

Appendix B7. Descriptive Statistics Derived Personal Income

Variable	N	Min	Max
NOHHOLD	4847	1.00	10487.00
NOMEM	4847	1	6
WINST	4729	-50000.00	620000.00
OG	4826	.00	400000.00
HPREM	4828	.00	40000.00
BEURS	4798	.00	17160.00
STUDLEN	4841	.00	9000.00
ALIM	4843	-75000.00	53600.00
ALIK	4845	.00	12000.00
OTOEL	4823	.00	9930.00
FTOEL	4835	.00	10000.00
RENTE	4772	.00	192507.00
ERF	4819	.00	600000.00
ZKP	1892	.00	57600.00
HS	4835	.00	4524.00
HG	4847	.00	.00
HWF	4782	.00	16800.00
HTR	4764	.00	77160.00
LOON	4446	.00	500000.00
VUT	4834	.00	304619.00
WG	4834	.00	111629.00
PENS	4794	.00	215580.00
WW	4787	.00	57212.00
ZW	4847	.00	93498.00
RWW	4823	.00	28675.00
AAW	4830	.00	48600.00
WAO	4781	.00	151076.00
IOAW	4846	.00	26998.00
ABW	4836	.00	28076.00
AOW	4769	.00	42681.00
AWW	4822	.00	49950.00
LB	3351	.00	216000.00
IB	4112	.00	339393.44
ZFP	4832	.00	3544.97
BTOT	4112	.00	634840.00
NTOT	4041	.00	394260.76

Appendix B8. Descriptive Statistics Derived Personal Wealth

Variable	N	Min	Max				
NOHHOLD	4704	1.00	10487.00	B20C	4396	.00	2.00
NOMEM	4704	1	6	B21A	4396	.00	3.00
B1A	4396	.00	19.00	B21B	4396	.00	50000.00
B1B	4396	-1709000	127500.00	B21C	4396	.00	2.00
B1C	4396	.00	11.00	B22A	4396	.00	2.00
B1D	4396	.00	10.00	B22B	4396	.00	235500.00
B2A	4396	.00	1.00	B22C	4396	.00	2.00
B2B	4396	.00	100000.00	B23A	4396	.00	1.00
B2C	4396	.00	1.00	B23B	4396	.00	80000.00
B3A	4396	.00	20.00	B23C	4396	.00	1.00
B3B	4396	.00	361291.00	B24A	4396	.00	1.00
B3C	4396	.00	10.00	B24B	4396	.00	850000.00
B4A	4396	.00	11.00	B24C	4396	.00	1.00
B4B	4396	.00	838561.00	B25A	4396	.00	4.00
B4C	4396	.00	11.00	B25B	4396	.00	840000.00
B5A	4396	.00	49.00	B25C	4396	.00	4.00
B5B	4396	.00	817160.00	S1A	4396	.00	3.00
B5C	4396	.00	19.00	S1B	4396	.00	200000.00
B6A	4396	.00	100.00	S1C	4396	.00	10.00
B6B	4396	.00	132500.00	S2A	4396	.00	3.00
B6C	4396	.00	4.00	S2B	4396	.00	200000.00
B7A	4396	.00	13.00	S2C	4396	.00	3.00
B7B	4396	.00	824975.81	S3A	4396	.00	5.00
B7C	4396	.00	6.00	S3B	4396	.00	6250.00
B8A	4396	.00	20.00	S3C	4396	.00	2.00
B8B	4396	.00	300000.00	S4A	4396	.00	3.00
B8C	4396	.00	10.00	S4B	4396	.00	213000.00
B9A	4396	.00	6.00	S4C	4396	.00	10.00
B9B	4396	.00	458353.00	S5A	4396	.00	5.00
B9C	4396	.00	10.00	S5B	4396	.00	401606.00
B10A	4396	.00	1.00	S5C	4396	.00	20.00
B10B	4396	.00	297600.00	S6A	4396	.00	2.00
B10C	4396	.00	1.00	S6B	4396	.00	28000.00
B11A	4396	.00	5.00	S6C	4396	.00	1.00
B11B	4396	.00	1130000.00	S7A	4396	.00	1.00
B11C	4396	.00	3.00	S7B	4396	.00	10000.00
B12A	4396	.00	13.00	S7C	4396	.00	1.00
B12B	4396	.00	480000.00	S8A	4396	.00	2.00
B12C	4396	.00	5.00	S8B	4396	.00	450000.00
B13A	4396	.00	1.00	S8C	4396	.00	10.00
B13B	4396	.00	500000.00	B26OGA	2762	.00	1.00
B13C	4396	.00	1.00	B26OGB	2762	.00	1800000.00
B14A	4396	.00	40.00	B26OGC	2762	.00	1.00
B14B	4396	.00	1196300.00	B26HYA	2762	.00	3.00
B14C	4396	.00	10.00	B26HYB	2762	.00	1265000.00
B15A	4396	.00	1.00	B26HYC	2762	.00	2.00
B15B	4396	.00	10700.00	B27OGA	2762	.00	1.00
B15C	4396	.00	1.00	B27OGB	2762	.00	650000.00
B16A	4396	.00	1.00	B27OGC	2762	.00	1.00
B16B	4396	.00	26800.00	B27HYA	2762	.00	1.00
B16C	4396	.00	1.00	B27HYB	2762	.00	350000.00
B17A	4396	.00	1.00	B27HY	2762	.00	1.00
B17B	4396	.00	108000.00				
B17C	4396	.00	1.00				
B18A	4396	.00	1.00				
B18B	4396	.00	130000.00				
B18C	4396	.00	1.00				
B19OGA	4396	.00	9.00				
B19OGB	4396	.00	4560000.00				
B19OGC	4396	.00	2.00				
B19HYA	4396	.00	5.00				
B19HYB	4396	.00	850000.00				
B19HYC	4396	.00	2.00				
B20A	4396	.00	5.00				
B20B	4396	.00	135000.00				

1. Introduction 3*1.1 Six questionnaires 3**1.2 Eight data sets 3**1.3 Aggregated data on income 4**1.4 Aggregated data on assets, liabilities and mortgages 6**1.5 Set-up of the documentation 9**1.6 Differences between the questionnaires of 1995 and 1994 10***2. General Information on the Household 13****3. Questionnaire Household and Work 17****4. Questionnaire Housing and Mortgages 31****5. Questionnaire Health and Income 44****6. Questionnaire Assets and Liabilities 61****7. Questionnaire Economic and Psychological Concepts 109****Appendix B1. Descriptive Statistics General Information on the Household 130****Appendix B2. Descriptive Statistics Household and Work 131****Appendix B3. Descriptive Statistics Accommodation and Mortgages 133****Appendix B4. Descriptive Statistics Health and Income 135****Appendix B5. Descriptive Statistics Assets and Liabilities 139****Appendix B6. Descriptive Statistics Economic and Psychological Concepts 146****Appendix B7. Descriptive Statistics Derived Personal Income 148****Appendix B8. Descriptive Statistics Derived Personal Wealth 149**