

DNB Household Survey 2001 - Documentation - English

Version 2.0

CentERdata - August 2016

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1. Introduction

Since 1993, CentER annually collects economic data through a panel that consists of some two 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*).

Participating respondents do not necessarily have to have their own computer with Internet. If a household does not have access to Internet, CentERdata provides a so-called set-top box with built-in Internet connection and, if necessary a television set as well, so that the households can fill in the questionnaires via the television set.

The 2001 wave (the ninth wave) of the CentER Savings Survey was conducted over the period April-August 2001.

1.1 Six questionnaires

The CentER Savings Survey of 2001 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 of this wave were answered by 2138 households. Within each household, all persons aged 16 or over were interviewed. The response rate of each questionnaire is presented in table 1 below. The section General Information on the Household includes *all* members of the household (also those under 16 years of age), and mainly consists of derived variables. The questions from this section are not presented to the respondents but are derived from other variables. For example, the province where the respondent lives is derived from the zip code.

1.2 Eight data sets

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

Table 1. Response rates of the data sets

	data set	subject	number of persons	number of households
1.	hhi01en.por	general information on the household	5210	2138
2.	wrk01en.por	household and work	1989	1446
3.	hse01en.por	accommodation and mortgages	1317	1317
4.	inc01en.por	health and income	2075	1555
5.	wth01en.por	assets and liabilities	1655	1267
6.	psy01en.por	economic and psychological concepts	2663	1942
7.	agi01en.por	aggregated data on income	2072	1553
8.	agw01en.por	aggregated data on assets, liabilities and mortgages	2089	1641

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

$$nohhold \times 100 + nomem$$

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

Table 2. Variables at the beginning of each data file

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

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 2001 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 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]
WAZ	Disability benefits for self-employed, their partner/free-lancers/clergymen etc. [gross]
WAJONG	Disability benefits for persons who were already disabled at the age of 17 and therefore could not work [gross]
WAO	Disability pension [gross]
IOAW	Benefits for elderly and partly disabled unemployed/self-employed [gross]
ABW	Social assistance (US: welfare)/benefits for self-employed [gross]
AOW	General old-age pension (US: social security payments) [gross]
AWW	General widows' and orphans' pension [gross]
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 *nohold* 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. In general this concerns the gross amounts as stated on the yearly income statement provided by the employer or institution, deducted by pension- and unemployment benefits, but including earnings transfer allowance (for historic reasons, employees and persons in receipt of most benefits, aged below 65, receive an earnings transfer allowance to compensate them for increases in employee contributions to peoples' insurance contributions) and employer's contribution towards health insurance c.q. employer's premiums for health insurance. If a respondent did not know the gross amount, he/she was asked to provide the net amount. In that case the net amount was converted into a gross amount. If a respondent has more than one employer, the variable *loon* is calculated by adding up the gross amounts of all employers. Total gross income is calculated as follows:

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

The total gross income is unknown (has a 'missing value') if (in the equation mentioned above) one of the income components from *loon* through *alim* is unknown. If one of the other components (from *winst* through *hwf*) is unknown, we consider this amount to be equal to zero in the calculation of the gross income. Note that negative alimony (paid alimony) is subtracted from the gross income, but that a negative profit (a loss) is not. Income tax *ib* is calculated on the basis of total gross income. In *ib* the premiums for social insurance policies are also included. 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. Paid premiums for medical insurance are not deducted from the net income.

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, and mortgage components. For each of these main components the total amount of money associated with the component was calculated. This has been done on an individual level (not on the household level).

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

Construction of new variables

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

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

The ‘A’ variable indicates the number of subcomponents that a respondent claims to have. For example, if a respondent claims to have four deposit books, then the ‘A’ variable for the main 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 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 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 amount

at all with respect to a certain subcomponent. We will refer to the value of the ‘C’ variable as the *missing value flag*. Its exact meaning will be explained below.

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 is, for example, 50,000 guilders or more. If the respondent does not select an answer from the bracketed answers, we consider his answer to be a *don’t know* answer.

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

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

Main asset, debt, and mortgage components

From the questionnaire ‘Assets and liabilities’ we obtain in total twenty-five main asset components (B1 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”.

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

Questionnaire Assets and Liabilities

B1	Checking accounts
B2	Employer-sponsored savings plans (1=Yes, 0=No)
B3	Savings or deposit accounts
B4	Deposit books
B6	Savings certificates
B7	Single-premium annuity insurance policies
B8	Savings or endowment insurance policies
B11	Growth funds
B12	Mutual funds and/or mutual fund accounts
B13	Bonds and/or mortgage bonds
B14	Stocks and shares
B15	Put-options bought (1=Yes, 0=No)
B16	Put-options written (1=Yes, 0=No)
B17	Call-options bought (1=Yes, 0=No)
B18	Call-options written (1=Yes, 0=No)
B19Og	Pieces of real estate, not being used for own accommodation
B19Hy	Mortgages on pieces of real estate, not being used for own accommodation
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
B28	Income received by shareholders owning more than 5% of the shares in a company
B29	Working capital free profession
B30	Working capital self-employed
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

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

1.5 Set-up of the documentation

The set-up of the documentation of the 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 (all the questions and answer texts, and the routing).

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

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

BURGST

What is your marital status?

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

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

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

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

IJ161 thru IJ163 What was your total gross income over the year 2000 received from [NAME EMPLOYER]?
If you really don't know, use "don't know".
amount in guilders:IJ201 thru IJ203
don't know IJ181 thru IJ183

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

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

ARVUT (string)
What other reason was this? BET

1.6 Differences between the questionnaires of 2001 and 2000

General Information on the Household

No variables were deleted or added.

Questionnaire Household and Work

Deleted: RAWERK

Added: AFSTAND, AANV, RAWERK1 thru RAWERK11

Questionnaire Accommodation and Mortgages

No variables were deleted or added.

Questionnaire Health and Income

Deleted: ANSWER, WRONG0 thru WRONG6 and HOWMANY.

Questionnaire Assets and Liabilities

No variables were deleted or added.

Questionnaire Economic and Psychological Concepts

Remark: since the year 2000 the psychological questionnaire is split in two, so the variables psy1 and psy2 are added in 2000.

Deleted: INKZEK1 thru INKZEK7

Added: VRG2 thru VRG7, INTERN

2. General Information on the Household

GEBJAAR

Year of birth of the respondent
any answer GESLACHT

GESLACHT

Sex of the respondent
1 male POSITIE
2 female POSITIE

POSITIE

The respondent's position in the household
1 head of the household 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

ONDERW

Highest level of education attended
1 kindergarten/primary education SCHOLING
2 continued primary education [VGLO] or elementary secondary education [LAVO] SCHOLING
3 continued special (low-level) education [MLK , VSO, LOM], secondary education [MAVO/MULO] SCHOLING
4 pre-university education [HAVO, VWO, Atheneum, Gymnasium, HBS, MMS, Lyceum] SCHOLING
5 junior vocational training [e.g. LTS, LEAO, Lagere Land- en Tuinbouwschool] SCHOLING
6 senior vocational training [e.g. MTS, MEAO, Middelbare Land- en Tuinbouwschool] SCHOLING
7 vocational colleges [e.g. HTS, HEAO, opleidingen MO-akten] SCHOLING
8 vocational colleges 2nd tier [e.g. accountant NIVRA, actuaris, opleidingen MO-B-akten] SCHOLING
9 university education SCHOLING
10 special (low-level) education [speciaal onderwijs] SCHOLING
11 vocational training through apprentice system [leerlingwezen] SCHOLING
12 other sort of education/training SCHOLING
13 doesn't attend any education yet 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
13 doesn't attend any education yet BEZIGBEL

BEZIGBEL

Primary occupation of the respondent

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
13 doesn't have any occupation	AANTALHH

AANTALHH

Number of household members

1 one person.....	AANTALKI
2 two persons	AANTALKI
3-8.....	AANTALKI
9 nine persons or more	AANTALKI

AANTALKI

Number of children in the household

0 no children	STED
1 one child.....	STED
2-8.....	STED
9 nine children or more	STED

STED Degree of urbanization of the town/city of residence

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

REGIO Region

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

PROV Province

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

WOONVORM

Composition of the household. The respondent:

1 is living by himself/herself.....	ACCOUNT
2 is living together with partner, no 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.

0 somebody else	KOSTWIN
1 I	KOSTWIN

KOSTWIN

Who is the main wage earner of the household?
The main wage earner is the person with the highest income.

0 somebody else	PARTNER
1 I	PARTNER

PARTNER

Is there a partner present in the household?

0 no	END
1 yes.....	END

END General Information on the Household

3. Questionnaire Household and Work

Note: The following applies to all questions:

-7 = not applicable

-8 = won't tell

-9 = don't know

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

BURGST

What is your marital status?

1 married or registered partnership (including separated), having community of propertyJRBS

2 married or registered partnership (including separated), with a marriage settlementJRBS

3 divorced from spouseJRBS

4 living together with partner (not married).....JRBS

5 widowed.....JRBS

6 never marriedJRBS

JRBS [if married]

When (which year) did you get married or was your partnership registered? If you were married or had a registered partnership more than once, please give the date of the last marriage or registration MNDBS [if divorced]

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

[if living together with partner (not married)]

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

[if widowed]

When (which year) did you become widowed?.....MNDBS

MNDBS

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

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

KK Do you have any grandchildren?

1 yes HKK

2 no KIDOUT

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

KIDOUT

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

1 yesHKIDOUT

2 no BEZIG

HKIDOUT

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

if 0..... BEZIG

if > 0..... D1

The 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) BEZIG

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) BEZIG

D7 thru D30
The same procedure for the third, fourth, ... child BEZIG

The following questions concern paid jobs and pensions.

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;
- sheltered workshop;
- in training at a company or institution, receiving wage or salary;
- trainee/apprentice, receiving wage or salary.

BEZIG What do you consider to be your primary occupation?

1 paid job LOOND2

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 yesRVUT

2 no BET

RVUT Why did you use the early retirement arrangement?

1 bad health BET

2 reorganization of company/organization BET

3 because I wanted to and it was possible BET

4 other reason ARVUT

ARVUT (string)

What other reason was this? BET

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

1 yesLOOND2

2 no OOITW

OOITW Have you ever had a paid job?

1 yesLOOND2

2 no ZOEK

For routing purposes, please note the following: if BEZIG=1 or BET=1, the respondent 'has a paid job now'. If BEZIG=0 and BET=0 and OOITW=1, the respondent 'used to have a paid job'. Depending on whether the respondent has paid work now or used to have paid work, the questions are adjusted.

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

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

LOOND2

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

1 employed on a permanent basisLOOND3

2 employed on a temporary basisLOOND3

3 stand-by workROUTING VARIABLE 1

4 tempingROUTING VARIABLE 1

5 self-employed/working in the family business/free lance/free professionMAATS

LOOND3

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

1 yes, employed by the governmentSCHAAL1

2 yes, employed by a private limited company FUNCTIE

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

MAATS

Do/did you participate in a partnership [maatschap of vennootschap onder firma]? In general, general practitioners, notaries, and farmers take part in a [maatschap], whereas production companies generally take part in a [vennootschap onder firma].
 1 yes [maatschap].....ROUTING VARIABLE 1
 2 yes [vennootschap onder firma].....ROUTING VARIABLE 1
 3 noZELFST

ZELFST

Are/were you self-employed or do/did you work in the family business or free lance?
 1 self-employed.....ROUTING VARIABLE 1
 2 work(ed) in the family businessROUTING VARIABLE 1
 3 free lance.....ROUTING VARIABLE 1

SCHAAL1

Do/did you work as a civil servant or professional soldier?
 1 yes, civil servantSCHAAL2
 2 yes, professional soldier.....SCHAAL2
 3 noFUNCTIE

SCHAAL2 (string)

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

FUNCTIE (string)

What position or occupation did you have with your last employer?ROUTING VARIABLE 1

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

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

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

number of hours:UURWERK

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

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

UURWERK

How many hours per week do/did you on average IN FACT spend on your (last) (most important) job?
 For this question it doesn't make any difference whether overtime work is/was paid for or not.
 number of hours:
 if paid job NOW VAKAN
 if USED TO HAVE a paid job VAKVERL

VAKAN

if LOOND2=1,2 (employed on a permanent or temporary basis):
 How many days off (including holidays as a consequence of reduced working time) did you take with your employer in 2000?
 if LOOND=3,4 or 5 (self-employed):
 How many days off did you take in 2000?
 Note: People who are not free to determine the number of their holidays and when to take them (e.g. teachers), should give the number of holidays that they actually had.
 number of days: MWERK

VAKVERL

On average, how many days off (including holidays as a consequence of reduced working time) did you take per year?
 Note: People who are not free to determine the number of their holidays and when to take them (e.g. teachers), should give the average number of holidays that they had.
 number of days: MWERK

MWERK

Did you have other jobs before your current/last job? Note: only include jobs you had BEFORE your retirement.
 1 yes EWERK
 2 no JFULL

EWERK

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

JFULL

if LOOND2=1,2 (employed on a permanent or temporary basis):
 For how many years in total have you worked AT LEAST 32 HOURS PER WEEK according to your contract?
 if LOOND2=3,4 or 5:
 For how many years in total have you worked AT LEAST 32 HOURS PER WEEK?
 number of years: JPART
 Round off the years to a whole number. If you have worked less than 6 months in one year, this does not count. If you have worked more than 6 months in one year, this counts as 1 year. Thus, 6 and a half years count as 7.

JPART

if LOOND2=1,2 (employed on a permanent or temporary basis):
 For how many years in total have you worked LESS THAN 32 HOURS PER WEEK according to your contract?
 If LOOND2=3,4 or 5:
 For how many years in total have you worked LESS THAN 32 HOURS PER WEEK?
 Round off the years to a whole number. If you have worked less than 6 months in one year, this does not count. If you have worked more than 6 months in one year, this counts as 1 year. Thus, 6 and a half years count as 7.
 number of years:
 if paid job NOW JAARW
 if USED TO HAVE a paid job JWERKL

JAARW

Which year did you start work at your current job?
 year MAANDW

MAANDW

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

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

Please give the number of minutes for the single distance.

minutes AFSTAND

AFSTAND

How many kilometers does it normally take to get from HOME to WORK?

Please give the number of kilometers for the single distance. Round off to the nearest kilometer.

kilometers POB

*Now follow some questions about pensions. The routing is too complex to be (completely) stated here.
 This routing depends on one's employment history and one's current job status.*

POB

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

1 employed on a contractual basis POC

2 self-employed/free lance/working in the family business BERPENS

3 free profession BERPENS

POC

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

1 yes, employed by the government WPENS

2 yes, employed by a private limited company AANBV

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

BERPENS

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

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

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

1 yes WBERPENS

2 no WPENS

WBERPENS

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

1 lawyers WPENS

2 pharmacists WPENS

3 doctors (GPs and specialists) WPENS

4 veterinarians WPENS

5 physiotherapists WPENS

6 (junior) notaries WPENS

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

8 midwives WPENS

9 independent consulting actuaries WPENS

10 exchange brokers WPENS

11 none of the above-mentioned WBPAN

WBPDAN (string)

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

AANBV

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

1 yes RPENSBV

2 no WPENS

RPENSBV

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

1 yes APENSBV

2 no WPENS

APENSBV

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

1 yes WPENS

2 no WPENS

WPENS

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

1 yes PFONDS

2 no P23AA

PFONDS

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

1 ABP P23AA

2 TNO P23AA

3 PGGM P23AA

4 Metaalnijverheid AANV

5 Bouwnijverheid AANV

6 Metaalindustrie AANV

7 Spoorwegpensioenfonds AANV

8 Grafische bedrijven AANV

9 Landbouw AANV

10 Vervoer en havenbedrijf AANV

11 Detailhandel AANV

12 Beroepsvervoer over de weg AANV

13 Schildersbedrijven AANV

14 Woningcorporaties AANV

15 KPN P23AA

16 Philips (A+B) P23AA

17 Shell P23AA

18 KLM P23AA

19 ABN-Amro P23AA

20 Hoogovens P23AA

21 ING bank + Postbank P23AA

22 Progress (Unilever) P23AA

23 AKZO P23AA

24 PVM (DSM) P23AA

25 Rabobank organisatie P23AA

26 Stork P23AA

27 Ahold P23AA

28 none of the above-mentioned SPFONDS

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.

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

- 1 arrangement through a pension fund of a (big) companyNAAMPENS
- 2 arrangement through a pension fund of a branch of industry..... NAAMBDRT
- 3 retirement insurance, taken out with an insurance company, partly paid for by my employerJAARV
- don't knowP23AA

NAAMPENS (string)

What is/was the name of this pension fund?P23AA

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? INDEX

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 yesJAARV
- 2 no INDEX

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

year:EIGEN

EIGEN Do/did you have to pay part of the premium for this additional retirement insurance yourself?

- 1 yes EIGPERC
- 2 no INDEX

EIGPERC

What part of this premium do/did you have to pay for yourself?

percentage:HPREMI

HPREMI

How much is/was the premium for this additional retirement insurance that you have/had to pay for per week/4 weeks/month/year? Do NOT include the part of the premium paid for by your employer.

answer:WPREMI

WPREMI

Do you have to pay for the premium for this insurance per:

- 1 week INDEX
- 2 4 weeks INDEX
- 3 month INDEX
- 4 year INDEX

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

- 1 yes P23AA
 2 no P23AA
 3 unknown P23AA

P23AA

Did the pension fund that you are associated with through your current/last job, in 2000, send you an overview of the pension rights that you have built up?

- 1 yes P23AB
 2 no P23AC

P23AB

According to this overview, how much pension had you built up until 1 January 2000 through your current/last employer?

Explanation: suppose you would have your current marital status. Do not include general old-age pension. If you really don't know, use "don't know"

- amount in guilders: P23AC
 don't know P23AC

P23AC

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

- 1 yes P23AD
 2 no HJPENS

P23AD

Did those other pension funds, in 2000, send you an overview of your pension rights?

- 1 yes P23AE
 2 no BREUK

P23AE

According to this/these overview(s), how much pension had you built up until 1 January 2000 with those other pension funds?

Explanation: suppose you would have your current marital status. Do not include general old-age pension. If you really don't know, use "don't know"

- amount in guilders: BREUK
 don't know 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

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

HJPENS

For how many years in total have you been building up entitlement to a (retirement) pension?
 number of years:
 if paid job NOW, GEBJAAR<1950 and BEZIG <>7 and BEZIG <> 8LFTPENS
 otherwise.....BIJBAAN
 if USED TO HAVE a paid job, GEBJAAR<1950 and BEZIG <> 7 and BEZIG <> 8...PERCPENS
 otherwise.....JWERKL
 otherwise.....ZOEK

LFTPENS

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

PERCPENS

How much do you expect your net retirement pension (including general old-age pension) to be (in percentages) in relation to the net income you will have just before you retire?
 If you really don't know, use "don't know"
 PERCENTAGE of net income just before retirement
 if paid job NOW:BIJBAAN
 if USED TO HAVE a paid job.....JWERKL
 otherwise.....ZOEK

End of set of questions on Pensions.

BIJBAAN

At the moment do you have an additional job (second paid job) or do you otherwise earn extra money?
 1 yes, an additional job (second paid job).....HBIJB
 2 yes, through own business or firm, not mentioned 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.
 number of hours:ZWERK

ZWERK

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

JWERKL

When (which year) did you stop working?
 year:MWERKL

MWERKL

And which month? (1=January, 2=February etc.)
 if LOOND2=5 (self-employed)ZOEK
 otherwisePLOON

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

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

LASTLOON

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

amount in guilders: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 parents/spouse)	ZOEK
9 dismissal because the company was closed or due to reorganization	ZOEK
10 dismissal for another reason.....	ZOEK
11 early retirement, mandatory retirement.....	ZOEK
12 retired, started living off interest-yielding investments.....	ZOEK
13 other reason.....	ZOEK
14 don't know	ZOEK

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

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

RNZOEK

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

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

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

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

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

MLON1
 TAKE-HOME PAY IN GUILDERS:MLONP1

MLONP1
 Per:
 1 = week DON1
 2 = 4 weeks DON1
 3 = month DON1
 4 = year DON1

DON1 Would you accept that other job under the same circumstances?
 1 I would accept that job EINDE
 2 I would never do that EINDE

RAWERK1 thru RAWERK11 (*dummies for 11 possible answers*)
 For what reasons are you looking for another job? More than 1 answer is possible here.
 1 (probably) lose my current job JAWERK
 2 consider my current job as preliminary JAWERK
 3 want to earn more JAWERK
 4 want to work in a better work environment JAWERK
 5 want an additional job, want to earn something extra JAWERK
 6 want to work fewer hours JAWERK
 7 want to work more hours JAWERK
 8 don't like my current job JAWERK
 9 want a job that gives more security JAWERK
 10 changed circumstances at home JAWERK
 11 other reason ARAWERK

ARAWERK (string)
 What other reason do you have in mind? JAWERK

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

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

HZOEK1 thru HZOEK9 (*dummies for 9 possible answers*)

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

- 1 answered advertisements HSOL
- 2 placed advertisements myself HSOL
- 3 asked around with employers HSOL
- 4 asked friends and other relations HSOL
- 5 through a job center HSOL
- 6 through a temporary employment agency HSOL
- 7 reading advertisements HSOL
- 8 other HSOL
- 9 haven't started looking for a job yet HSOL

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

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

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

PERLOON
 Per:
 1 = week MLOON1
 2 = 4 weeks MLOON1
 3 = month MLOON1
 4 = year MLOON1

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

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

MLOON1
 TAKE-HOME PAY IN GUILDERS: MLOONP1

MLOONP1
 Per:
 1 = week DOEN1
 2 = 4 weeks DOEN1
 3 = month DOEN1
 4 = year DOEN1

DOEN1 Would you accept that other job?

- 1 I would accept thatEINDE
 2 I would never do thatEINDE

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

LOONM

NET INCOME IN GUILDERS:PERLOONM

PERLOONM

Per:

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

HLOONV

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

amount in guilders:LOONVP

LOONVP

Per:

- 1 = week END
 2 = 4 weeks END
 3 = month END
 4 = year END

END of questionnaire Household and Work

4. Questionnaire Accommodation and Mortgages

4.1 Accommodation

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

- WO2 What kind of house do you live in? If you live in more than one house, please report the most important one.
- | | |
|--|------|
| 1 single-family-house, detached | WO4 |
| 2 single-family-house, end terrace house (corner of row of houses) | WO4 |
| 3 single-family-house, semi-detached (duplex) | WO4 |
| 4 single-family-house, terrace house (rowhouse) | WO4 |
| 5 apartment, (upstairs or ground-floor) flat..... | WO4 |
| 6 farm or gardener's house | WO4 |
| 7 dwelling with shop or workshop..... | WO4 |
| 8 other dwelling on business premises..... | WO4 |
| 9 rent a room | WO4 |
| 10 other sort of accommodation..... | WON2 |
- WON2 (string)
What other sort of accommodation is that?..... WO4
- WO4 In which of the periods mentioned below was the house that you live in built (indicate the year that it was finished)?
- | | |
|--------------------------------|-----|
| 1 before 1945 | WO5 |
| 2 between 1945 and 1955 | WO5 |
| 3 between 1955 and 1965 | WO5 |
| 4 between 1960 and 1965 | WO5 |
| 5 between 1965 and 1970 | WO5 |
| 6 between 1970 and 1975 | WO5 |
| 7 between 1975 and 1980 | WO5 |
| 8 between 1980 and 1985 | WO5 |
| 9 between 1985 and 1990 | WO5 |
| 10 between 1990 and 1995 | WO5 |
| 11 after 1995 | WO5 |
- WO5 Since when (which year) have you (has your household) been living at the present address? If not all household members have been living at this address as of the same moment, then report the earliest date a member of the household moved in.
year: WO7
- WO7 How many ROOMS does your accommodation include (not including those belonging to the business part of your house)? Do include: bedroom, hobby room, study, living room. Do not include: kitchen, bathroom, toilet, open attic, hall, corridor, storeroom.
number of rooms: WO8
- WO8 What is the area of your living room? If you have an open kitchen, don't include that area in this measurement. 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 WO11
- 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: WO11
- 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 WO15
 2 subtenant WO15
 3 owner WO33
 4 otherwise, e.g. rent free 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 [ANSWER WO15] according to the (written or oral) contract; if any, include charges for service, gas, electricity, central antenna system etc. for your accommodation (excluding the business part of your house). If you really don't know, use "don't know"
 amount rounded off to the nearest guilder: WO16A
 don't know WO16A
- WO16A Does this rent include charges for water, electricity, gas, heating and energy, and/or other service charges?
 1 yes WO18
 2 no WO20
- WO18 How much are these charges for water, electricity, gas, heating and energy, and/or other service charges, THAT ARE INCLUDED IN THE RENT, in total? If you really don't know, use "don't know".
 amount in guilders: WO20
 don't know WO20
- WO20 Do you receive a rent allowance?
 1 yes WO21
 2 no WO25

- WO21 Do you receive this rent allowance per:
- 1 month WO22
- 2 quarter WO22
- 3 six months WO22
- 4 year WO22
- WO22 How much is this rent allowance per [ANSWER WO21]? If you really don't know, use "don't know".
- amount in guilders: WO24
- don't know 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, use "don't know".
- amount in guilders: WO53
- don't know WO53
- 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 CURRENT 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 180,000 is 180.....
- purchase price (x 1000):..... WO34A
- WO34A Under which conditions did you buy your CURRENT 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 WO35
- WO35 (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)? PLEASE GIVE THE AMOUNT IN THOUSANDS OF GUILDERS, so 180,000 is 180.If you really don't know, use "don't know"
- selling value (x 1000): WO42
- if WO2=5 WO42
- otherwise WO45
- don't know 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 [ANSWER WO43]?
 amount in guilders: 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, is it let on a long lease, or was the lease paid off when you bought the house?
 1 own property ROUTING VARIABLE3
 2 let on a long lease WO46
 3 lease paid off with the sale ROUTING VARIABLE3
 4 unknown ROUTING VARIABLE3
- 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 [ANSWER WO46]? If you really don't know, use "don't know".
 amount in guilders: ROUTING VARIABLE3
 don't know ROUTING VARIABLE3
- ROUTING VARIABLE 3
 WO5: *Since when (which year) have you (has your household) lived at the present address?*
 since 1990 or later (WO5>1989) WO30
 since 1989 or before (WO5<1990) WO32
- WO30 Have you received a gift from your parents (in law) (or other relatives) to help finance the purchase or interior of your CURRENT accommodation?
 1 yes WO31
 2 no WO32
- WO31 How much (IN GUILDERS) did you receive from your parents (in law) (or other relatives) to help finance (the interior of) your CURRENT accommodation? If you really don't know, use "don't know".
 amount in guilders: WO31A
 don't know WO31A
- WO31A
 When (which year) did you receive that money for your CURRENT accommodation?
 year: WO32

- WO32 Would you have chosen to buy a more expensive house if you had been able to receive a larger mortgage loan on the basis of your income at that time?
 1 yes WO48
 2 no WO48
- WO48 Are there one or more mortgages on this accommodation? Loans, e.g. from parents (in law) will be reported later.
 1 yes WO49
 2 no WO53
 3 unknown WO53
- WO49 How many mortgages are there on this accommodation? There is more than one mortgage on your accommodation if you have taken out a second mortgage, or if you have taken out a mortgage consisting of different kinds of mortgages (e.g. a combination of an improved life-insurance mortgage and a no-repayment mortgage).
 number of mortgages:HYP11

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.

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

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

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

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

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

HYP11 thru HYP15

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

- 1 yes HYP21 thru HYP25
 2 no HYP21 thru HYP25

HYP21 thru HYP25

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

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

HYP31 thru HYP35 (string)

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

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

HYP41 thru HYP45

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

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

HYP51 thru HYP55 (string)

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

- any answer HYP61 thru HYP65

HYP61 thru HYP65

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

any answerHY11 thru HY15

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

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

HY11 thru HY15

How much was the loan at the time you took out the [1st thru 5th] MORTGAGE? If you really don't know, use "don't know".

any answerHY21 thru HY25

don't knowHY21 thru HY25

HY21 thru HY25

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

any answerHY31 thru HY35

don't knowHY31 thru HY35

HY31 thru HY35

What is the current interest rate of the [1st thru 5th] MORTGAGE? You may use a "comma" to indicate decimal points. For example, seven per cent is 7, five and a quarter per cent is 5,25. If you really don't know, use "don't know".

any answerHY71 thru HY75

don't knowHY71 thru HY75

HY71 thru HY75

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

1 yesHY81 thru HY85

2 noHY41 thru HY45

HY81 thru HY85

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

any answerHY91 thru HY95

HY91 thru HY95

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

any answerHY41 thru HY45

HY41 thru HY45

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

any answerHY51 thru HY55

HY51 thru HY55

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

1 monthHY61 thru HY65

2 quarterHY61 thru HY65

3 six monthsHY61 thru HY65

4 yearHY61 thru HY65

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

HY61 thru HY65

How much do you pay now on all mortgage expenses for the [1st thru 5th] MORTGAGE per [ANSWER HY5]? If you really don't know, use "don't know".

amount in guilders: WO53
 don't know WO53

End of set of questions on Mortgages.

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

- WO53 Are you, at the moment, looking for other accommodation (purchased or rental)?
- 1 yes, actively looking for other accommodation, either to buy or to rent WO54
 2 yes, actively looking for other accommodation to buy WO54
 3 yes, actively looking for other accommodation to rent WO561 thru WO568
 4 yes, considering buying other accommodation WO561 thru WO568
 5 yes, considering renting other accommodation WO561 thru WO568
 6 no, have already found other accommodation, but have yet to move there WO68
 7 no, not looking for other accommodation
 if WO5>1999 WO71
 if WO5<=1999 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 thru WO568
- 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, use "don't know".
- amount in guilders: WO561 thru WO568
 don't know 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 WO68
 4 current accommodation is soon to be pulled down or renovated
 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? More than 1 answer is possible here.

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 reason 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? More than 1 answer is possible here.

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 If WO53=6 (have already found other accommodation, but have yet to move there):

For how long have you been actively looking for other accommodation?

if WO53<>6:

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>1999	WO71
otherwise	WO89
2 registered with housing corporation	
if WO5>1999	WO71
otherwise	WO89
3 contacted owner or landlord	
if WO5>1999	WO71
otherwise	WO89
4 had regular contacts with real estate agent	
if WO5>1999	WO71
otherwise	WO89
5 studied advertisements or looked on Internet	
if WO5>1999	WO71
otherwise	WO89
6 posted (an) advertisement(s) myself	
if WO5>1999	WO71
otherwise	WO89
7 inquired among family and friends	
if WO5>1999	WO71
otherwise	WO89
8 have done other things	WO70
9 have not (yet) done anything	
if WO5>1999	WO71
otherwise	WO89

WO70 (string)

What other things have you done?

if WO5>1999	WO71
otherwise	WO89

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

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

1 tenant	WO77
2 subtenant	WO77
3 owner	WO72
4 otherwise, e.g. rent-free accommodation	WO89

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

selling price (x 1000):	WO73
-------------------------------	------

WO73 And under which conditions did you sell it? Standard is costs to the buyer.

1 costs to the buyer	WO75
2 no costs to the buyer	WO75
3 other	WO74

WO74 (string)

What other conditions were those?	WO75
---	------

- WO75 Did you (still) have to pay off any mortgages from your FORMER accommodation? Loans, e.g. from parents (in law), will be reported later.
- 1 yes WO76
 2 no WO89
 3 don't know WO89
- WO76 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 180,000 is 180.
 remaining debt (x 1000): WO89
- WO77 Did you pay rent for your FORMER accommodation per:
- 1 month WO78
 2 quarter WO78
 3 six months WO78
 4 year WO78
- WO78 About how much was the rent per [ANSWER WO77] of your FORMER accommodation (not including costs for gas, water, and service charges)? If you really don't know, use "don't know".
 amount in guilders: WO79
 don't know WO79
- WO79 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
 At the time, what were the most important reasons that you wanted to move to your CURRENT accommodation? More than 1 answer is possible here.
- 1 wanted to move to another part of the country WO85
 2 composition of the household changed WO86
 3 health or old age WO89
 4 former accommodation was to be pulled down or renovated WO89
 5 wanted to improve living conditions WO87
 6 wanted to spend less or more on housing costs WO88
 7 new workplace WO89
 8 other reason WO84
- WO84 (string)
 What other reason do you have in mind? WO89
- WO851 thru WO856
 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 WO89

WO861 thru WO865

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

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

What were the most important reasons that you wanted to spend less or more on housing costs? More than 1 answer is possible here.

- 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 invested in former (own) house WO89
- 5 wanted to rent instead of buy WO89
- 6 other reason..... WO89

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

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

- 1 yes WO90
- 2 no END

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

- 1 tenant..... WO91
- 2 subtenant WO91
- 3 owner WO91
- 4 otherwise, e.g. rent free WO91

- WO91 What is the most important reason for you to have a SECOND residence?
 1 to spend the holidays and/or weekends there
 if WO90=3 (owner) WO93
 otherwise END
 2 at least one member of the household has a job elsewhere
 if WO90=3 (owner) WO93
 otherwise END
 3 my children (being students) are living in this second residence
 if WO90=3 (owner) WO93
 otherwise END
 4 wanted to invest more money in real estate
 if WO90=3 (owner) WO93
 otherwise END
 5 other reason WO92
- WO92 (string)
 What other reason is that?
 if WO90=3 (owner) WO93
 otherwise END
- WO93 About how much would you expect to get for your SECOND residence, if you sold it today (empty and not let)? Please give the amount IN THOUSANDS OF GUILDERS, so 180,000 is 180.
 selling price (x 1000): WO102
- WO102 Have you received a gift from your parents (in law) (or other relatives) to help finance the purchase or interior of your SECOND residence?
 1 yes WO103
 2 no WO94
- WO103 How much (IN GUILDERS) did you receive from your parents (in law) (or other relatives) to this purpose?
 amount in guilders: WO94
- WO94 Are there one or more mortgages on this second house? Loans, e.g. from parents (in law), will be reported later.
 1 yes WO95
 2 no END
 3 unknown END
- WO95 How many mortgages are there on this residence?
 number of mortgages: HPO11 thru HPO15

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

HPO11 thru HPO15	municipal mortgage guarantee second residence (s.r.)
HPO21 thru HPO25	financial institution s.r.
HPO31 thru HPO35	financial institution (string) s.r.
HPO41 thru HPO45	sort of mortgage s.r.
HPO51 thru HPO55	sort of mortgage (string) s.r.
HPO61 thru HPO65	year taken out mortgage s.r.
HP11 thru HP15	mortgage loan s.r.
HP21 thru HP25	remaining debt mortgage s.r.
HP31 thru HP35	interest rate mortgage s.r.
HP41 thru HP45	term of mortgage s.r.
HP51 thru HP55	period pay mortgage expenses s.r.
HP61 thru HP65	total mortgage expenses s.r.
HP71 thru HP75	fixed interest rate s.r.
HP81 thru HP85	number of years fixed interest rate s.r.
HP91 thru HP95	last year when interest rate was fixed s.r.

End of questionnaire Accommodation and Mortgages

5. Questionnaire Health and Income

The next questions concern two topics: health and income over 2000.

5.1 Health

- GEZ1 How tall are you?
 number of centimeters: GEZ2
- GEZ2 How much do you weigh, without clothes and shoes?
 number of kilograms: GEZ3
- GEZ3 In general, would you say your health is:
 1 excellent GEZ4
 2 good GEZ4
 3 fair GEZ4
 4 not so good GEZ4
 5 poor GEZ4
- GEZ4 Compared to one year ago, would you say your health is better now or worse?
 1 much better GEZ5
 2 somewhat better GEZ5
 3 about the same GEZ5
 4 somewhat worse GEZ5
 5 much worse GEZ5
- GEZ5 Do you suffer from a long illness, disorder, or handicap; or do you suffer from the consequences of an accident?
 1 yes GEZ6
 2 no GEZ7
- GEZ6 (string)
 Please give a short description 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 KANS1

ZIEK Have you been absent from work because of illness in the year 2000?
 1 yesHZIEK
 2 no (or not applicable)KANS1

HZIEK How many days were you absent from work because of illness in the year 2000?
 number of days:KANS1

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

Please indicate how big you think the chance is 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 How big do you think is the chance that you will attain (at least) the age of 80?

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

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

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

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

End of section about Health

5.2 Income

These were the questions on your health. We will now continue with questions on your income in the year 2000.

INCOME THROUGH WORK

- IJ2 How many employers did you have in 2000? Note: This question concerns paid jobs on a contractual basis. Do NOT include self-employed work (or work in a free profession/free lance work) here. Being the director of a public/private limited company is employment on a contractual basis. If you didn't have an employer in 2000, type 0 (zero).
 number of employers:IJ31

Below, questions IJ31 thru IJ243 are presented. These 17 questions were presented to the respondents a maximum of 3 times. So, respondents could mention a maximum of 3 employers for the year 2000. For each employer, a maximum of three periods could be mentioned. The program operates as follows. First, the questions are asked. At that time, the answers are not yet stored in the data. Next, the respondents are shown an overview of their answers and they have the opportunity to correct their answers. The program also includes a number of checks, which e.g. make it impossible for respondents to enter a starting date which is LATER THAN the end date. As soon as the respondents have completed everything and confirmed that it is correct, the data are stored.

IJ31 thru IJ33	name of the organization (string)
IJ41 thru IJ43	starting day period 1
IJ51 thru IJ53	starting month period 1
IJ61 thru IJ63	last day period 1
IJ71 thru IJ73	last month period 1
IJ81 thru IJ83	starting day period 2
IJ91 thru IJ93	starting month period 2
IJ101 thru IJ103	last day period 2
IJ111 thru IJ113	last month period 2
IJ121 thru IJ123	starting day period 3
IJ131 thru IJ133	starting month period 3
IJ141 thru IJ143	last day period 3
IJ151 thru IJ153	last month period 3

- IJ161 thru IJ163 What was your total gross income over the year 2000 received from [EMPLOYER IJ31-IJ33]? If you really don't know, use "don't know".
 amount in guilders:IJ201 thru IJ203
 don't know IJ181 thru IJ183

- IJ181 thru IJ183 Could you then give the net income over 2000 which you received from [EMPLOYER IJ31-IJ33]? If you really don't know, use "don't know".
 amount in guilders:.....IJ241 thru IJ243
 don't knowIJ241 thru IJ243

- IJ201 thru IJ203 What was the total amount withheld on income tax and premiums for social insurance policies (according to the annual statement by [EMPLOYER IJ31-IJ33])? If you really don't know, use "don't know".
 amount in guilders:.....IJ241 thru IJ243
 don't knowIJ241 thru IJ243

IJ241 thru IJ243 Which source did you use to fill in the data on your salary with [EMPLOYER IJ31-IJ33]?
 1 written annual statement
 2 other written source.....
 3 no written source
 if IJ2 <= 3 employers IZ1
 if > 3 employers J16A

J16A With the previous question, you have mentioned the gross salaries that you received with your first three employers. How much was, in 2000, the TOTAL GROSS SALARY you received with your other employers? If you really don't know, use "don't know".
 don't know J16B
 amount in guilders: J16C

J16B Do you know the TOTAL NET amount that you received from your other employers in 2000? If you really don't know, use "don't know".
 don't know J16B
 amount in guilders: IZ1

J16C How much was, in 2000, the total amount that you paid on income tax and on social security premiums with your other employers (preferably according to the annual statement(s))? If you really don't know, use "don't know".
 don't know IZ1
 amount: IZ1

INCOME SELF-EMPLOYED

The following questions concern your income as a self-employed over the year 2000.

IZ1 Were you (also) self-employed, or free profession/free lance in 2000? Being the director of a public/private limited company is employment on a contractual basis.
 1 yes IZ2
 2 no ROUTING VARIABLE 4

You have indicated that you were self-employed part of the year 2000. Please indicate which period(s) this concern(s).

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. If periods 2 and 3 are not applicable to you, you don't need to fill in the relevant space.

IZ2 starting day period 1 2000
 IZ3 starting month period 1 2000
 IZ4 last day period 1 2000
 IZ5 last month period 1 2000
 IZ6 starting day period 2 2000
 IZ7 starting month period 2 2000
 IZ8 last day period 2 2000
 IZ9 last month period 2 2000
 IZ10 starting day period 3 2000
 IZ11 starting month period 3 2000
 IZ12 last day period 3 2000
 IZ13 last month period 3 2000..... IZ14

- IZ14 Do you know how much the fiscal profit (or loss) from your own business was over 2000? 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 2000 (be) a credit or a deficit balance?
- 1 credit IZ16
2 deficit IZ16
- IZ16 How much was the fiscal profit over 2000? [Please give an estimation of the fiscal profit over 2000.] Do not include compulsory premiums for retirement pensions paid at the expense of profit. If you really don't know, use "don't know". If the amount is a deficit, there is no need to enter a minus. Round off the amount to a whole number. Please use digits only, no dots or comma's.
- amount: IZ18
don't know IZ18
- IZ18 Was there, in 2000, 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 2000? [Please give an estimation of the expected deduction due to work done by your spouse/partner in 2000.] If you really don't know, use don't know. Round off the number to a whole number. Please use digits only, no dots or comma's.
- amount: IZ24
don't know: IZ24
- The following questions concern self-employed work in THE YEAR 1999.
- IZ24 Were you (also) self-employed (or practicing a free profession) in 1990? IZ37
- 1 yes IZ37
2 no ROUTING VARIABLE 4
- IZ25 starting day period 1 1999
IZ26 starting month period 1 1999
IZ27 last day period 1 1999
IZ28 last month period 1 1999
IZ29 starting day period 2 1999
IZ30 starting month period 2 1999
IZ31 last day period 2 1999
IZ32 last month period 2 1999
IZ33 starting day period 3 1999
IZ34 starting month period 3 1999
IZ35 last day period 3 1999
IZ36 last month period 3 1999 IZ37
- IZ37 Was the fiscal profit over 1999 a credit or a deficit balance?
- 1 credit IZ38
2 deficit IZ38

- IZ38 How much was the (estimated) fiscal profit over 1999?
If you really don't know, use "don't know". If the amount is a deficit, there is no need to enter a minus.
Round off the amount to a whole number. Please use digits only, no dots or comma's.
amount: IZ40
don't know IZ40
- IZ40 Was there, in 1999, a deduction due to work done by your spouse/partner in the business?
1 yes IZ41
2 no ROUTING VARIABLE4
- IZ41 How much was this deduction due to work done by your spouse/partner in 1999? If you really don't know, use "don't know". If you really don't know, use "don't know". Round off the amount to a whole number. Please use digits only, no dots or comma's.
amount: ROUTING VARIABLE4
don't know ROUTING VARIABLE4
- ROUTING VARIABLE 4
if GEBJAAR<1951 IP20 thru IP24
otherwise I20

INCOME THROUGH PENSIONS

With question IP2 respondents can select more than 1 answer. This is recorded in the data set as follows: instead of one variable, 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).

IP20 thru IP24

Which of the pension payments mentioned below did you receive in 2000? More than 1 answer is possible here.

- 0 none of the above-mentioned I20
1 early retirement pension [VUT] IP121
2 general old-age pension/social security [AOW] INP27A
3 other pensions INP27A
4 annuity IP121

INP27A

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

- 1 general old-age pension/social security payments are paid out separately by the [Sociale Verzekeringsbank] IP121
2 both general old-age pension/social security payments and pension payments are paid out (at the same time) by my pension fund IP41

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

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.....	IP41

For the questions IP4, IP7 and IP10 the following remark applies every time: "If applicable please give the amount including the bonus received to compensate for having an income below the minimum. Round off the amount to a whole number. Please use digits only, no dots or comma's."

IP41 thru IP44

How much is the GROSS sum you received in 2000 through [SOURCE OF INCOME IP20 thru IP24] (preferably according to annual statement). If you really don't know, use "don't know".

amount
 don't know IP71
 amount: IP101

IP71 thru IP74

Perhaps you know the NET sum (approximately) you received in 2000 through [SOURCE OF INCOME]? If you really don't know, use "don't know".

amount: II20
 don't know II20

IP101 thru IP104

How much was the total amount of withheld income tax (and premiums for social insurance policies) in 2000 on your [SOURCE OF INCOME]? If you really don't know, use "don't know".

amount: II20
 don't know II20

(SICKNESS) BENEFITS

With question II2 respondents can select more than 1 answer. This is recorded in the data set as follows: instead of one variable, four variables II20, II21, II22 and II23 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).

II20 thru II23

Which of the benefit payments mentioned below did you receive in 2000? More than 1 answer is possible here.

- 0 none of the below-mentioned..... IS20
 1 Sickness Benefits Act..... II41A
 2 Short-term Unemployment Insurance Act [WW], Unemployment Provisions act [WWV], continuation of [WW] II101
 3 reduced pay scheme II101

II41A

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

- 1 from my employer(s) II101
 2 from the industrial insurance board [bedrijfsvereniging]..... II101

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. Therefore the variables are numbered 1 thru 3 (the last number of the variable name). If the answer is 1 on question II41A, the questions on Sickness Benefits Acts stated below are not asked.

- 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 II41

For the questions II4, II6 and II8 the following remark applies every time: "If applicable please give the amount including the bonus received to compensate for having an income below the minimum. Round off the amount to a whole number. Please use digits only, no dots or comma's."

II41 thru II43

How much is the GROSS sum you received in 2000 through [BENEFIT MENTIONED BEFORE] (preferably according to annual statement)? If you really don't know, use "don't know".

- amount: II81
 don't know II61

II61 thru II63

Perhaps you know the NET sum you received in 2000 through [BENEFIT MENTIONED BEFORE]? If you really don't know, use "don't know".

amount: IS20
 don't know IS20

II81 thru II83

How much was the total amount of withheld income tax and premiums for social insurance policies in 2000 on your [BENEFIT MENTIONED BEFORE]? If you really don't know, use "don't know".

amount : IS20
 don't know IS20

SOCIAL SECURITY BENEFITS

EXPLANATION OF ABBREVIATIONS USED

- AWW/ANW = General Widows' and Orphans' Pensions Act
- WAO = Disability Insurance Act
- AAW = General Disability Benefits Act
- RWW = Long-term Unemployment Insurance Act
- ABW = General Social Assistance Act
- BZ = benefits for self-employed
- IOAW = benefits for elderly and partly disabled unemployed
- IOAZ = benefits for elderly and partly disabled former self-employed

With question IS2 respondents can select more than 1 answer. This is recorded in the data set as follows: instead of one variable, nine variables IS20 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).

IS20 thru IS28

- Which of the benefits mentioned below did you receive in 2000? More than 1 answer is possible here.
- 0 none of the below-mentioned..... IO20
 - 1 General Widows' and Orphans' Pensions Act [AWW/ANW] IS101
 - 2 Disability Insurance Act [WAO] IS101
 - 3 General Disability Benefits Act [AAW] IS101
 - 4 Long-term Unemployment Insurance Act [RWW]..... IS101
 - 5 invalidity pension..... IS101
 - 6 General Social Assistance Act [ABZ]..... IS101
 - 7 benefits for self-employed [BZ]..... IS101
 - 8 [IOAW/IOAZ] IS101

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

- 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 IS41

For the questions IS4, IS6 and IS8 the following remark applies every time: "If applicable please give the amount including the bonus received to compensate for having an income below the minimum. Round off the amount to a whole number. Please use digits only, no dots or comma's."

- IS41 thru IS48
 - How much is the GROSS sum you received in 2000 through [BENEFIT MENTIONED BEFORE] (preferably according to annual statement)? If you really don't know, use "don't know".
 - amount: IS81
 - don't know IS61

- IS61 thru IS68
 - Perhaps you know the NET sum you received in 2000 through [BENEFIT MENTIONED BEFORE]? If you really don't know, use "don't know".
 - amount: IO20
 - don't know IO20

- IS81 thru IS88
 - How much was the total amount of withheld income tax and premiums for social insurance policies in 2000 on your [BENEFIT MENTIONED BEFORE]? If you really don't know, type 0 (zero).
 - amount: IO20
 - don't know IO20

OTHER INCOME

With question IO2 respondents can select more than 1 answer. This is recorded in the data set as follows: instead of one variable, nine variables IO20 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).

IO20 thru IO28

Which of the kinds of income mentioned below did you receive in 1999? More than 1 answer is possible here.

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

We would now like to ask you to give the total amount that you received in 2000 through the other sources of income you have indicated.

IO41 thru IO48

How much was, in 2000, the sum total that you received through [SOURCE OF INCOME MENTIONED EARLIER]? If you really don't know, use "don't know". Round off the amount to a whole number. Please use digits only, no dots or comma's.

- amount:IO48A
- don't knowIO48A

*To the answer categories with IO20 thru IO28 two categories have been added as of 2001:
 9) dividend from shares, stocks, investment accounts or investment funds;
 10) interest from of savings, loans, stocks, bonds, mortgage bonds or investment accounts.
 Prior to 2001 these categories were entered in the attached questions. In order to link the data to previous waves it was decided to maintain the original variable names. The corresponding questions are:*

IO48A

Did you, in 2000, have any income through dividends from shares, stocks, investment accounts or investments funds?

- 1 yesIO48B
- 2 noIO48C

IO48B

How much was the total amount that you received in 2000 through dividends from shares, stocks, investment accounts or investment funds? If you really don't know, use "don't know". Round off the amount to a whole number. Please use digits only, no dots or comma's.

- amount:IO48C
- don't knowIO48C

IO48C

Did you, in 2000, have any interest income from savings, loans, stocks, bonds, mortgage bonds or investment accounts?

1 yesIO48D
2 no IN11

IO48D

How much was the total amount of interest income from savings, loans, stocks, bonds, mortgage bonds or investment accounts that you received in 1999?

amount in guilders: IN11

REMAINING QUESTIONS

IN11 Did you, in 2000, 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 2000, not yet mentioned in this questionnaire? If you really don't know, use "don't know". Round off the amount to a whole number. Please use digits only, no dots or comma's."

gross sum: IN14
don't know IN14

IN14 (string)

What kind of income was this? IN15

Explanation about income tax codings 2000:

Income tax coding 1:

Mainly married people or people sharing a household who had no income or an income of less than Dfl. 8532 in 2000, and who have transferred their tax-free sum to their spouse/partner.

Income tax coding 3:

Mainly married people or people sharing a household who use the tax-free sum that has been transferred to them by their spouse/partner. This means that their partner/spouse's income tax coding is 1, and therefore the spouse/partner had an income of less than Dfl. 8532 in 2000.

Income tax coding 5:

Single parents (and have been so for at least six months) who have a paid job and who have a child (under age 12 on 31 December 2000) in their care for at least six months.

Income tax coding 4:

Other (that is, their income tax coding not being 5) single parents (for at least six months in 2000) who have a child (under age 27 on 31 December 2000) in their care for at least six months.

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. 8532 per year;
- single persons (unmarried);
- single parents who don't qualify for codings 4 or 5.

IN15	What was your income tax coding on 31 December 2000?	
	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 2000?	
	1 yes.....	IN18
	2 no	IN24
IN18	How much was your taxable income for 2000? If you really don't know, use "don't know".	
	don't know	IN20
	amount:	IN24
IN20	Can you give an ESTIMATION of your taxable income for 2000? If you really don't know, use "don't know".	
	0 don't know	IN22
	1 less than Dfl. 5000	IN24
	2 between 5000 and 10000	IN24
	3 between 10000 and 20000	IN24
	4 between 20000 and 30000	IN24
	5 between 30000 and 40000	IN24
	6 between 40000 and 60000	IN24
	7 between 60000 and 80000	IN24
	8 between 80000 and 100000.....	IN24
	9 between 100000 and 150000.....	IN24
	10 more than 150000	IN24
IN22	It is unfortunate that you don't know your taxable income for 2000. Perhaps you know about how much your taxable income was for 1999? If you really don't know, use "don't know".	
	don't know	IN24
	amount:	IN24
IN24	Have you filled in a wealth tax form for 2000?	
	1 yes.....	IN25
	2 no	IN25
IN25	Did you receive any inheritances and/or gifts in 2000?	
	1 yes.....	IN26
	2 no	IN29A
IN26	What was the total sum of these inheritances and/or gifts in 2000? If you really don't know, use "don't know".	
	don't know	IN28
	amount:	IN28
IN28	Have you mentioned these inheritances and/or gifts also under 'other income'?	
	1 yes.....	IN29A
	2 no	IN29A

- IN29A Did you, in 2000, pay any interest on private loans, extended lines of credit, or other loans? Do not include mortgage loan payments here.
 1 yes IN29B
 2 no IN29
- IN29B How much was this interest that you paid on private loans, extended lines of credit, or other loans in 2000? Do not include mortgage loan payments here. If you really don't know, use "don't know".
 don't know IN29
 amount: IN29
- IN29 Did you, in 2000, pay alimony to your former wife/husband? Do NOT include child support/alimony for children here.
 1 yes IN30
 2 no IN32
- IN30 How much, in total over 2000, was this alimony to your former wife/husband? If you really don't know, use "don't know".
 don't know IN32
 amount: IN32
- IN32 Did you, in 2000, make any payments to/on behalf of your children?
 1 yes IN33
 2 no IN35
- IN33 How much, in total over 2000, was the amount of these payments to/on behalf of your children? If you really don't know, use "don't know".
 don't know IN35
 amount: IN35
- IN35 Did you, in 2000, 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 2000? If you really don't know, use "don't know".
 don't know IN38
 amount: IN38
- IN38 Did you, in 2000, apart from the parental support to your children being students and living away from home, (regularly) support any members of your family in any other way, or give money to your child(ren) living away from home, or to other people?
 1 yes IN39
 2 no IN41
- IN39 How much was/were this support/these gifts in total over 2000? If you really don't know, use "don't know".
 don't know IN41
 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 [ANSWER IN42]? If you really don't know, use "don't know".
 don't know IN45
 amount: IN45
- IN45 Did you, in 2000, have a car that was provided by your employer? It makes no difference for this question if you used the car for private purposes also.
 1 yes IN46
 2 no
 if head of household, partner or spouse IN49
 otherwise PSY1
 3 not applicable (no employer)
 if no head of household, partner or spouse IN49
 otherwise PSY1
- IN46 How much was the listed value of this car? The listed value is the price when new in the year that the car was made. If you changed your car in 2000, take the listed value of the last car. If you really don't know, use "don't know".
 don't know IN48
 amount: IN48
- IN48 For how many months in 2000 did you have this car provided by your employer? If you changed your car in 2000, take the total number of months of all cars.
 number of months:
 if head of household, partner or spouse IN49
 otherwise PSY1
- IN49 Do you know, APPROXIMATELY, how much the NET income of your household would amount to over 2000?
 1 yes IN50
 2 no PSY1

- IN50 Please indicate about how much the **TOTAL NET INCOME OF YOUR HOUSEHOLD** was over the period 1 January 2000 through 31 December 2000.
 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.
- 1 less than Dfl. 17,500 PSY1
 - 2 Dfl. 17,500 - Dfl. 20,000..... PSY1
 - 3 Dfl. 20,000 - Dfl. 24,000..... PSY1
 - 4 Dfl. 24,000 - Dfl. 28,000..... PSY1
 - 5 Dfl. 28,000 - Dfl. 34,000..... PSY1
 - 6 Dfl. 34,000 - Dfl. 43,000..... PSY1
 - 7 Dfl. 43,000 - Dfl. 55,000..... PSY1
 - 8 Dfl. 55,000 - Dfl. 80,000..... PSY1
 - 9 Dfl. 80,000 - Dfl. 105,000..... PSY1
 - 10 Dfl. 105,000 - Dfl. 150,000..... PSY1
 - 11 Dfl. 150,000 or more..... PSY1

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

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

- PSY1 VERY BAD if the yearly income would be about:..... PSY2
- PSY2 BAD if the yearly income would be about: PSY3
- PSY3 INSUFFICIENT if the yearly income would be about: PSY4
- PSY4 SUFFICIENT if the yearly income would be about: PSY5
- PSY5 GOOD if the yearly income would be about: PSY6
- PSY6 VERY GOOD if the yearly income would be about:.....LAAG

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

What do you expect to be the **LOWEST** total net income your household may realize in the next 12 months? Round off the amount to a whole number. Please use digits only, no dots or comma's.
 amount: HOOG

- HOOG What do you expect to be the **HIGHEST** total net income your household may realize in the next 12 months? Round off the amount to a whole number. Please use digits only, no dots or comma's.
 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 (or how many cases out of 100)) that the total net income of your household will be LESS than this amount in the next 12 months.

- PRO1 What do you think is the probability that the total net income of your household will be less than Dfl. $[LAAG+((HOOG-LAAG)*2)/10]$ in the next 12 months?
percentage: PRO2
- PRO2 What do you think is the probability that the total net income of your household will be less than Dfl. $[LAAG+((HOOG-LAAG)*4)/10]$ in the next 12 months?
percentage: PRO3
- PRO3 What do you think is the probability that the total net income of your household will be less than Dfl. $[LAAG+((HOOG-LAAG)*6)/10]$ in the next 12 months?
percentage: PRO4
- PRO4 What do you think is the probability that the total net income of your household will be less than Dfl. $[LAAG+((HOOG-LAAG)*8)/10]$ in the next 12 months?
percentage: END

End of questionnaire Health and Income

6. Questionnaire Assets and Liabilities

6.1 Assets

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

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

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

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

- BZR1 Were you, in 2000, employed on a contractual basis by the government (national, provincial, municipal), by a foundation (cooperation), by a public or a private limited company, or were you self-employed, practicing a free profession, or working free lance?
If you have more than one job, please mention the one you spent the most time on.
- | | |
|--|-------|
| 1 yes, employed by the government | BZ1 |
| 2 yes, employed by a foundation or cooperation (not-for-profit) | BZ1 |
| 3 yes, employed by a public limited company | BZ1 |
| 4 yes, employed by a private limited company | BZR1A |
| 5 yes, employed by a cooperation or another kind of business | BZ1 |
| 6 yes, participating in a partnership [maatschap/vennootschap onder firma] | BZ1 |
| 7 yes, self-employed or free lance | BZ1 |
| 8 no (declared unfit for work, unemployed, (early) retired, going to school, housewife/husband without other occupation) | BZ1 |
- BZR1A Were you, on 31 December 2000, director - main shareholder of a private limited company?
- | | |
|-------------|-----|
| 1 ja | BZ1 |
| 2 nee | BZ1 |
- CHECKING ACCOUNTS are private accounts with bank or giro to which, for example, your salary or benefits-payment is transferred, and from which you can make payments. CHECKING ACCOUNTS are sometimes called: giro bank accounts, salary accounts, or private accounts. If you have a checking account that you mainly use for saving, please consider this account to be a SAVINGS ACCOUNT. Savings accounts will be reported later, so do not include them here.
- BZ1 Did you, on 31 December 2000, have one or more CHECKING ACCOUNTS (bank or giro accounts)? Do NOT include checking accounts that you also use for making payments and/or to receive income for your own business here.
- | | |
|-------------|------|
| 0 no | BDR2 |
| 1 yes | BET2 |
- BET2 How many CHECKING ACCOUNTS did you have on 31 December 2000?
- | | |
|-------------------|-------|
| answer > 5: | BET3 |
| answer < 6: | BET91 |

- BET3 Did you (in total) have a credit or a deficit balance on your checking accounts on 31 December 2000?
 1 credit BET4
 2 deficit BET4
- BET4 What was the total balance of your CHECKING ACCOUNTS on 31 December 2000? If the balance is a deficit, just enter the amount without a minus. If you really don't know, use "don't know".
 amount: BET91
 don't know: BET5
- BET5 Into which of the categories mentioned below does the total balance (either a credit or a deficit) of your checking accounts go as per 31 December 2000? If you really don't know, use "don't know".
 1 less than Dfl. 100..... BET91
 2 100 to 500..... BET91
 3 500 to 1000..... BET91
 4 1000 to 1500..... BET91
 5 1500 to 2000..... BET91
 6 2000 to 5000..... BET91
 7 5000 to 10000..... BET91
 8 10000 to 15000..... BET91
 9 15000 to 20000..... BET91
 10 20000 to 25000..... BET91
 11 25000 to 30000..... BET91
 12 30000 to 35000..... BET91
 13 35000 to 40000..... BET91
 14 40000 to 50000..... BET91
 15 50000 or more BET91
 don't know BET91

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.

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

BET91 thru BET95

- Who is the account holder of your [1st thru 5th] CHECKING ACCOUNT?
 1 the account is registered in my own name BET111
 2 the account is registered in my partner's/spouse's name BET111
 3 the account is registered jointly in my own name and someone else's name
 (e.g. partner/spouse) BET111
 4 the account is registered in (one of) my parents' name BET111
 5 other BET101

BET101 thru BET105 (string)

- So who is the account holder of your [1st thru 5th] CHECKING ACCOUNT? If you don't know, use "don't know".
 any answer BET111

BET111 thru BET115

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

- 1 ABN AMRO BET131
- 2 Postbank BET131
- 3 Rabobank BET131
- 4 ING Bank BET131
- 5 Fortis Bank (VSB Bank , Generale Bank)..... BET131
- 6 SNS Bank BET131
- 7 other BET121

BET121 thru BET125 (string)

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

- any answer BET131

BET131 thru BET135

Did you, on 31 December 2000, have a credit or a deficit balance on your [1st thru 5th] CHECKING ACCOUNT?

- 1 credit BET141
- 2 deficit BET141

BET141 thru BET145

What was the balance of your [1st thru 5th] CHECKING ACCOUNT on 31 December 2000? If the balance is a deficit, just enter the amount without a minus. If you don't know the amount, use "don't know".

- don't know BET151
- any answer
- if employed (BZR1=1,2,3,4,5)..... BDR2
- otherwise (BZR1=6,7 or 8)..... BZ3

BET151 thru BET155

Into which of the categories mentioned below does the balance (either a credit or a deficit) go as per 31 December 2000? If you really don't know, use "don't know".

- 1 less than Dfl. 100.....
- 2 100 to 500.....
- 3 500 to 1000.....
- 4 1000 to 1500.....
- 5 1500 to 2000.....
- 6 2000 to 5000.....
- 7 5000 to 10000.....
- 8 10000 to 15000.....
- 9 15000 to 20000.....
- 10 20000 to 25000.....
- 11 25000 to 30000.....
- 12 30000 to 35000.....
- 13 35000 to 40000.....
- 14 40000 to 50000.....
- 15 50000 or more
- don't know
- if employed (BZR1=1, 2, 3, 4 or 5)..... BDR2
- otherwise (BZR1=6, 7 or 8) BZ3

The following questions concern employer-sponsored savings plans.

The SAVE-AS-YOU-EARN DEDUCTION ARRANGEMENT is a kind of employer-sponsored savings plan through which a certain amount of the gross salary is deposited onto a separate savings account. Under certain conditions, the so-saved sum is not subject to income tax and no premiums for social insurance policies have to be paid on it. For each year, a maximum amount (Dfl. 1736 for 2000) can be saved in this (tax-free) way. Also, no money may be withdrawn from this particular savings account for a period of four years. There are a number of exceptions to this rule. The money saved through the save-as-you-earn deduction arrangement may for example be used to pay for the premiums for an annuity or for other life-insurance policies.

Through an ARRANGEMENT TO SHARE IN THE COMPANY'S PROFIT the employed are granted extra pay. How much extra pay they get depends on the profit made by the employer. If this extra pay (up to a certain maximum per year: Dfl. 1736 for 2000) is deposited onto a separate account and is not made available to the employed for a period of four years, the so-saved sum is tax free and no social insurance premiums have to be paid on it.

Through the SHARES-OPTION ARRANGEMENT the employer grants the employed the right to buy (option) shares of his own company. The employer may grant the employed an annual benefit of a certain maximum per year (Dfl. 1736 for 2000 (including save-as-you-earn deduction and share in the company's profit arrangements)).

BDR2

Did your employer, in 2000, offer you the opportunity to participate in a save-as-you-earn deduction arrangement, an arrangement to share in the company's profit or a shares-option arrangement? Please also answer this question with 'yes' if you have been offered the opportunity, but have decided not to use it.

0 no BDR9
1 yes BDR3

BDR3 does not necessarily follow after BZ2; this would be odd. See also remark made at the beginning of this section of the questionnaire.

BDR3 You have indicated that you have been offered the opportunity to participate in a save-as-you-earn deduction arrangement, an arrangement to share in the company's profit or a shares-option arrangement. Is this correct?

1 yes BDR4
2 no BDR9

BDR4 [if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)]

How much money have you deposited onto your save-as-you-earn deduction account?

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

How much money have you deposited onto your save-as-you-earn deduction account and/or your account to share in the company's profit and/or shares-option arrangement?

If you participate in the shares-option arrangement, please also include the value of the stock options.

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

How much money have you deposited onto your save-as-you-earn deduction account and/or your account to share in the company's profit?

[all]

In 2000, a maximum amount of Dfl. 1736 could be saved tax free through the save-as-you-earn deduction arrangement. The same holds for the arrangement to share in the company's profit and for the shares-option arrangement. If you really don't know, use "don't know".

amount BDR50
don't know BDR50

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

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

BDR50 t/m BDR54 (*dummies for 5 possible answers*)

[if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)]
 Did you, in 2000, use the money that you had saved in your save-as-you-earn deduction account to purchase a house, to buy stocks (shares, bonds), or to pay the premium of an annuity insurance policy or endowment insurance policy?

[if employed by public or a private limited company (BZR1=3 of BZR1=4)]
 Did you, in 2000, use the money that you had saved in your save-as-you-earn deduction account and/or your share in the company's profit account and/or your shares-option account to purchase a house, to buy stocks (shares, bonds), or to pay the premium of an annuity insurance policy or endowment insurance policy?

[if employed by a cooperation or another kind of business (BZR1=5)]
 Did you, in 2000, use the money that you had saved in your save-as-you-earn deduction account and/or your share in the company's profit account to purchase a house, to buy stocks (shares, bonds), or to pay the premium of an annuity insurance policy or endowment insurance policy?

More than 1 answer is possible here.

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

BDR6 [if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)]
 Since when (which year) do you participate in the save-as-you-earn deduction arrangement?

[if employed by public or a private limited company (BZR1=3 of BZR1=4)]
 Since when (which year) do you participate in the save-as-you-earn deduction arrangement, or the arrangement to share in the company's profit, or the shares-option arrangement?

[if employed by a cooperation or another kind of business (BZR1=5)]
 Since when (which year) do you participate in the save-as-you-earn deduction arrangement or the arrangement to share in the company's profit?
 year BDR7

BDR7 [if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)]
 What was the balance on your save-as-you-earn deduction account on 31 December 2000?
 [if employed by public or a private limited company (BZR1=3 of BZR1=4)]
 What was the total balance on your save-as-you-earn deduction account and/or your account to share in the company's profit on 31 December 2000? If you participate in the shares-option arrangement, please also include the value of the stock options.
 [if employed by a cooperation or another kind of business (BZR1=5)]
 What was the total balance on your save-as-you-earn deduction account and/or your account to share in the company's profit on 31 December 2000?
 If you really don't know, use "don't know".
 amount BDR9
 don't know BDR8

BDR8 Into which of the categories mentioned below did the (total) balance go on 31 December 2000?
 1 less than Dfl. 100 BDR9
 2 100 to 1000 BDR9
 3 1000 to 3000 BDR9
 4 3000 to 5000 BDR9
 5 5000 to 10000 BDR9
 6 10000 to 15000 BDR9
 7 15000 to 20000 BDR9
 8 20000 to 25000 BDR9
 9 25000 to 30000 BDR9
 10 30000 to 35000 BDR9
 11 35000 to 40000 BDR9
 12 40000 to 45000 BDR9
 13 45000 to 50000 BDR9
 14 50000 or more BDR9
 don't know BDR9

With premium savings schemes part of the NET SALARY of the employed is withheld and saved. The employer stimulates this by adding a premium (a bonus) to the so-saved sum. The premium granted by the employer may vary between 0% and 100% of the sum saved by the employed. This premium granted by the employer is tax free and no social insurance premiums have to be paid on it if the total sum saved is frozen for four years and if the premium granted by the employer does not exceed a certain maximum per year (Dfl. 1158 in 2000).

BDR9 Did you participate in the PREMIUM SAVINGS ARRANGEMENT in 2000?
 1 yes BDR10
 2 no BZ3

BDR10 How much have you saved yourself, that is, which part of your net salary has been withheld to the credit of your premium savings account in 2000? If you really don't know, use "don't know".
 amount BDR11
 don't know BDR11

BDR11 Did you, in 2000, receive a premium from your employer through the premium savings arrangement that was equal to the sum that you had saved yourself?
 1 yes BDR140
 2 no BDR12

BDR12 Did you, in 2000, receive the premium from your employer through the premium savings arrangement per month, per year, or otherwise?
 1 per month BDR13
 2 per year BDR13
 3 otherwise BDR12A

BDR12A (string)
 Per what period did you, in 2000, receive the premium from your employer through the premium savings arrangement?
 any answer BDR13

BDR13 How much was the premium granted by your employer through the premium savings arrangement in 2000? If you really don't know, use "don't know".
 amount BDR140
 don't know BDR140

BDR140 thru BDR144 (*dummies for 5 possible answers*)
 Did you, in 2000, use the money that you had saved in your premium savings account to purchase a house, to buy stocks (shares, bonds), or to pay the premium of an annuity insurance policy or endowment insurance policy? More than 1 answer is possible here.
 0 no BDR15
 1 purchase a house BDR15
 2 stocks (shares, bonds) BDR15
 3 annuity insurance BDR15
 4 endowment insurance..... BDR15

BDR15 Since when (which year) do you participate in the premium savings arrangement?
 year BDR16

BDR16 What was the balance on your premium savings account on 31 December 2000? If you really don't know, use "don't know".
 amount BZ3
 don't know (0) BDR17

BDR17 Into which of the categories mentioned below did the (total) balance go on 31 December 2000?
 1 less than Dfl. 100 BZ3
 2 100 to 1000 BZ3
 3 1000 to 3000 BZ3
 4 3000 to 5000 BZ3
 5 5000 to 10000 BZ3
 6 10000 to 15000 BZ3
 7 15000 to 20000 BZ3
 8 20000 to 25000 BZ3
 9 25000 to 30000 BZ3
 10 30000 to 35000 BZ3
 11 35000 to 40000 BZ3
 12 40000 to 45000 BZ3
 13 45000 to 50000 BZ3
 14 50000 or more BZ3
 don't know BZ3

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

BZ3 Did you, on 31 December 2000, have one or more SAVINGS OR DEPOSIT ACCOUNTS?
 0 no BZ4
 1 yes SPA2

SPA2 How many of these SAVINGS OR DEPOSIT ACCOUNTS did you have on 31 December 2000? If you really don't know, use "don't know".
 answer > 7 SPA3
 answer < 8 SPA71

SPA3 What was the total balance of your SAVINGS OR DEPOSIT ACCOUNTS on 31 December 2000? If you don't know, use "don't know".
 amount: SPA71
 don't know SPA4

SPA5 Into which of the categories mentioned below did the total balance of your savings go?
 1 less than Dfl. 500 SPA71
 2 500 to 1000 SPA71
 3 1000 to 20000 SPA71
 4 2000 to 5000 SPA71
 5 5000 to 10000 SPA71
 6 10000 to 15000 SPA71
 7 15000 to 20000 SPA71
 8 20000 to 25000 SPA71
 9 25000 to 30000 SPA71
 10 30000 to 40000 SPA71
 11 40000 to 50000 SPA71
 12 50000 to 100000 SPA71
 13 100000 to 150000 SPA71
 14 150000 to 200000 SPA71
 15 200000 to 300000 SPA71
 don't know SPA71

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

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

SPA71 thru SPA77 Who is the account holder of your [1st thru 7th] account?
 1 the account is registered in my own name SPA91
 2 the account is registered in my partner's/spouse's name SPA91
 3 the account is registered jointly in my own name and someone else's name (e.g. partner/spouse)..... SPA91
 4 the account is registered in (one of) my parents' name SPA91
 5 other SPA81

SPA81 thru SPA87 (string)

Who is the account holder of your [1st thru 7th] account? If you don't know, use "don't know".

any answer SPA91

SPA91 thru SPA97

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

1 ABN AMRO SPA121
 2 Postbank SPA121
 3 Rabobank SPA121
 4 ING Bank SPA121
 5 Fortis Bank (VSB Bank, Generale Bank) SPA121
 6 SNS Bank SPA121
 7 other SPA101

SPA101 thru SPA107 (string)

With which bank or financial institution is your [1st thru 7th] account registered? If you don't know, use "don't know".

any answer SPA121

SPA121 thru SPA127 (string)

Can you describe what kind of account it is (e.g. a 'Riant Spaarrekening', a 'Favoriet Spaarrekening' with ABN AMRO, a 'Plusrekening' or a 'Kapitaalrekening' with the Postbank, or a 'Rabo Rendement Rekening')? If you really don't know, use "don't know".

Any answer SPA131

SPA131 thru SPA137

What was the balance of your [1st thru 7th] account on 31 December 2000? If you don't know the exact amount, use "don't know".

amount: BZ4

don't know SPA141

SPA141 thru SPA147

Into which of the categories mentioned below did the balance of your account go on 31 December 2000? If you really don't know, use "don't know".

1 less than Dfl. 500 BZ4
 2 500 to 1000 BZ4
 3 1000 to 20000 BZ4
 4 2000 to 5000 BZ4
 5 5000 to 10000 BZ4
 6 10000 to 15000 BZ4
 7 15000 to 20000 BZ4
 8 20000 to 25000 BZ4
 9 25000 to 30000 BZ4
 10 30000 to 40000 BZ4
 11 40000 to 50000 BZ4
 12 50000 to 100000 BZ4
 13 100000 to 150000 BZ4
 14 150000 to 200000 BZ4
 15 200000 to 300000 BZ4
 don't know BZ4

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

- BZ4 Did you, on 31 December 2000, have one or more DEPOSIT BOOKS? Do not include any savings or deposit accounts.
 0 no BZ6
 1 yesBOE2
- BOE2 How many of these DEPOSIT BOOKS did you have on 31 December 2000? Do NOT include SAVINGS ACCOUNTS or SAVINGS ACCOUNTS LINKED to a giro bank account with the Postbank here.
 answer >3BOE3
 answer <4BOE51
- BOE3 What was the total balance of your DEPOSIT BOOK(S) on 31 December 2000? If you really don't know, use "don't know".
 amount:BOE51
 don't knowBOE4
- BO5 Into which of the categories mentioned below did the balance of your savings go? If you really don't know, use "don't know".
 1 less than Dfl. 100..... BOE51
 2 100 to 500.....BOE51
 3 500 to 1000.....BOE51
 4 1000 to 1500.....BOE51
 5 1500 to 2000.....BOE51
 6 2000 to 5000.....BOE51
 7 5000 to 10000.....BOE51
 8 10000 to 15000.....BOE51
 9 15000 to 20000.....BOE51
 10 20000 to 25000.....BOE51
 11 25000 to 30000.....BOE51
 12 30000 to 35000.....BOE51
 13 35000 to 40000.....BOE51
 14 40000 to 50000.....BOE51
 15 50000 or moreBOE51
 don't know BOE51

The following questions are repeated for a maximum of three DEPOSIT BOOKS. When answering these questions, please keep in mind the three - to you – MOST IMPORTANT DEPOSIT BOOKS.

BOE51 thru BOE53

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

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

BOE61 thru BOE61 (string)

Who is the holder of your [1st thru 3rd] deposit book? If you really don't know, use "don't know".

- any answerBOE71

BOE71 thru BOE73

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

- | | | |
|---|---|-------|
| 1 | ABN AMRO | BOE91 |
| 2 | Postbank | BOE91 |
| 3 | Rabobank | BOE91 |
| 4 | ING Bank | BOE91 |
| 5 | Fortis Bank (VSB Bank, Generale Bank) | BOE91 |
| 6 | SNS Bank | BOE91 |
| 7 | other | BOE81 |

BOE81 thru BOE83 (string)

With which bank or financial institution is your [1st thru 3rd] deposit book registered? If you don't know, use "don't know".

- | | |
|------------------|-------|
| any answer | BOE91 |
|------------------|-------|

BOE91 thru BOE93

What was the balance of your [1st thru 3rd] deposit book on 31 December 2000? If you really don't know use "don't know".

- | | |
|------------------|--------|
| amount: | BZ6 |
| don't know | BOE101 |

BOE101 thru BOE103

Into which of the categories mentioned below did the balance of your savings go on 31 December 2000? If you really don't know, use "don't know".

- | | | |
|----|-------------------------|-----|
| 1 | less than Dfl. 100..... | BZ6 |
| 2 | 100 to 500..... | BZ6 |
| 3 | 500 to 1000..... | BZ6 |
| 4 | 1000 to 1500..... | BZ6 |
| 5 | 1500 to 2000..... | BZ6 |
| 6 | 2000 to 5000..... | BZ6 |
| 7 | 5000 to 10000..... | BZ6 |
| 8 | 10000 to 15000..... | BZ6 |
| 9 | 15000 to 20000..... | BZ6 |
| 10 | 20000 to 25000..... | BZ6 |
| 11 | 25000 to 30000..... | BZ6 |
| 12 | 30000 to 35000..... | BZ6 |
| 13 | 35000 to 40000..... | BZ6 |
| 14 | 40000 to 50000..... | BZ6 |
| 15 | 50000 or more | BZ6 |
| | don't know | BZ6 |

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

BZ6

Did you, on 31 December 2000, have one or more SAVINGS CERTIFICATES?

- | | | |
|---|-----------|------|
| 0 | no | BZ7 |
| 1 | yes | BR12 |

BRI2

How many SAVINGS CERTIFICATES did you have on 31 December 2000?

- | | |
|------------------|------|
| answer > 5 | BRI3 |
| answer < 6 | BRI6 |

BRI3 How much in total did you pay for the SAVINGS CERTIFICATES that you had on 31 December 2000? If you really don't know , use "don't know".
 amount: BRI5
 don't know BRI4

BRI4 Into which of the categories mentioned below did the total sum that you paid for your savings certificates go? If you really don't know, use "don't know".

1 less than Dfl. 1000	.....	BRI5
2 1000 to 3000	.....	BRI5
3 3000 to 5000	.....	BRI5
4 5000 to 10000	.....	BRI5
5 10000 to 15000	.....	BRI5
6 15000 to 20000	.....	BRI5
7 20000 to 25000	.....	BRI5
8 25000 to 30000	.....	BRI5
9 30000 to 40000	.....	BRI5
10 40000 to 50000	.....	BRI5
11 50000 to 100000	.....	BRI5
12 100000 to 150000	.....	BRI5
13 150000 to 200000	.....	BRI5
14 200000 or more	.....	BRI5
don't know	.....	BRI5

BRI5 How much in total is to be repaid to you for the SAVINGS CERTIFICATES that you had on 31 December 2000? If you don't know, use "don't know".
 amount: BRI71
 don't know BRI6

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

1 less than Dfl. 1000	.....	BRI71
2 1000 to 3000	.....	BRI71
3 3000 to 5000	.....	BRI71
4 5000 to 10000	.....	BRI71
5 10000 to 15000	.....	BRI71
6 15000 to 20000	.....	BRI71
7 20000 to 25000	.....	BRI71
8 25000 to 30000	.....	BRI71
9 30000 to 40000	.....	BRI71
10 40000 to 50000	.....	BRI71
11 50000 to 100000	.....	BRI71
12 100000 to 150000	.....	BRI71
13 150000 to 200000	.....	BRI71
14 200000 or more	.....	BRI71
don't know	.....	BRI71

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.

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

BRI71 thru BRI75

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

- | | | |
|---|--|-------|
| 1 | ABN AMRO | BRI91 |
| 2 | Postbank | BRI91 |
| 3 | Rabobank | BRI91 |
| 4 | ING Bank | BRI91 |
| 5 | VSB Bank (VSB Bank, Generale 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, use "don't know".

any answer BRI91

BRI91 thru BRI95

How much did you PAY for your [1st thru 5th] savings certificate? If you really don't know, use don't know.

amount: BRI111
 don't know BRI101

BRI101 thru BRI105

Into which of the categories mentioned below did the sum that you paid for your [1st thru 5th] savings certificate go on 31 December 2000?

- | | | |
|----|---------------------------|--------|
| 1 | less than Dfl. 1000 | BRI111 |
| 2 | 1000 to 3000 | BRI111 |
| 3 | 3000 to 5000 | BRI111 |
| 4 | 5000 to 10000 | BRI111 |
| 5 | 10000 to 15000 | BRI111 |
| 6 | 15000 to 20000 | BRI111 |
| 7 | 20000 to 25000 | BRI111 |
| 8 | 25000 to 30000 | BRI111 |
| 9 | 30000 to 40000 | BRI111 |
| 10 | 40000 to 50000 | BRI111 |
| 11 | 50000 to 100000 | BRI111 |
| 12 | 100000 to 150000 | BRI111 |
| 13 | 150000 to 200000 | BRI111 |
| 14 | 200000 or more | BRI111 |
| | don't know | BRI111 |

BRI111 thru BRI115

How much is to be repaid to you for your [1st thru 5th] savings certificate? If you really don't know, use "don't know".

amount: BRI12A1
 don't know BRI121

BRI121 thru BRI125

Into which of the categories mentioned below did the sum that you are to be repaid for your [1st thru 5th] savings certificate go? If you really don't know, use "don't know".

1	less than Dfl. 1000	BRI12A11
2	1000 to 3000	BRI12A11
3	3000 to 5000	BRI12A11
4	5000 to 10000	BRI12A11
5	10000 to 15000	BRI12A11
6	15000 to 20000	BRI12A11
7	20000 to 25000	BRI12A11
8	25000 to 30000	BRI12A11
9	30000 to 40000	BRI12A11
10	40000 to 50000	BRI12A11
11	50000 to 100000	BRI12A11
12	100000 to 150000	BRI12A11
13	150000 to 200000	BRI12A11
14	200000 or more	BRI12A11
	don't know	BRI12A11

BRI12A1 thru BRI12A5

When (which year) did you buy your [1st thru 5th] savings certificate? If you really don't know, use "don't know".

year	BRI12B1
don't know	BRI12B1

BRI12B1 thru BRI12B5

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

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

BRI131 thru BRI135

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

number of months:	BZ7
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By taking out annuity insurance the insured is entitled to periodic payments, the so-called annuity. The ANNUITY is paid out periodically (for example annually) as of a certain date until the time of death of the insured. PENSION INSURANCE is a specific type of annuity insurance. SINGLE-PREMIUM INSURANCE is also a specific type of annuity insurance, which involves (as the name indicates) a one-time premium. Other types of annuity insurance involve periodical (for example annual) premium payments. Under certain conditions, these premium payments are income tax deductible.

- BZ7** Did you, in or before 2000, take out SINGLE-PREMIUM INSURANCE and/or ANNUITY INSURANCE (pension insurance), which was still in effect on 31 December 2000? Do not include annuity insurance that you have taken out by using money from your employer-sponsored savings plan, nor include pension arrangements provided by your employer or professional pension plans here.
 0 no BZ8
 1 yes KOO2
- KOO2** How many SINGLE-PREMIUM INSURANCE POLICIES and/or ANNUITIES, which were still in effect on 31 December 2000 did you have?
 answer > 10 KOO3
 answer < 11 KOO501
- KOO3** How much is the guaranteed minimum final payment of your SINGLE-PREMIUM INSURANCE POLICIES or ANNUITIES on 31 December 2000? If you really don't know, use "don't know".
 amount: KOO501
 don't know KOO4
- KOO4** Into which of the categories mentioned below did the guaranteed minimum final payment go. If you really don't know, use "don't know"?
 1 less than Dfl. 1000 KOO501
 2 1000 to 3000 KOO501
 3 3000 to 5000 KOO501
 4 5000 to 10000 KOO501
 5 10000 to 15000 KOO501
 6 15000 to 20000 KOO501
 7 20000 to 25000 KOO501
 8 25000 to 30000 KOO501
 9 30000 to 40000 KOO501
 10 40000 to 50000 KOO501
 11 50000 to 100000 KOO501
 12 100000 to 150000 KOO501
 13 150000 to 200000 KOO501
 14 200000 or more KOO501
 don't know KOO501

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

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

KOO501 thru KOO510

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

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

KOO601 thru KOO610 (string)

With which insurance company did you take out your [1st thru 10th] single-premium insurance policy or annuity? If you don't know, use "don't know".

any answer KOO701

KOO701 thru KOO710

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

any answer KOO801

KOO801 thru KOO810

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

number of years: KOO1001

KOO901 thru KOO910

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

1 single deposit.....	KOO1101
2 periodic payments.....	KOO10A01

KOO10A01 thru KOO10A10

Did you, in 2000, pay the premium for the annuity insurance per year, per month or per quarter?

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

KOO1001 thru KOO1010

[if periodic payments]

How much was the annual/monthly/quarterly premium for the [1st thru 10th] single-premium insurance policy or annuity insurance in 2000?

[if single deposit]

How much was the premium for your [1st thru 10th] single-premium insurance policy?

any answer: KOO1101

KOO1101 thru KOO1110

How much is the guaranteed minimum final payment of your [1st thru 10th] single-premium insurance policy or annuity? If you really don't know, use "don't know".
 amount: BZ8
 don't know KOO1201

KOO1201 thru KOO1210

Into which of the categories mentioned below did the guaranteed minimum final payment of your [1st thru 10th] single-premium insurance policy or annuity go on 31 December 2000? If you really don't know, use "don't know".

1 less than Dfl. 1000	.....	BZ8
2 1000 to 3000	.....	BZ8
3 3000 to 5000	.....	BZ8
4 5000 to 10000	.....	BZ8
5 10000 to 15000	.....	BZ8
6 15000 to 20000	.....	BZ8
7 20000 to 25000	.....	BZ8
8 25000 to 30000	.....	BZ8
9 30000 to 40000	.....	BZ8
10 40000 to 50000	.....	BZ8
11 50000 to 100000	.....	BZ8
12 100000 to 150000	.....	BZ8
13 150000 to 200000	.....	BZ8
14 200000 or more	.....	BZ8
don't know	.....	BZ8

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

BZ8 Did you, on 31 December 2000, have one or more ENDOWMENT INSURANCE POLICIES that were still in effect? Do not include life-insurance policies connected to an (improved) traditional life-insurance mortgage here. These will be reported later.
 0 no BZ11
 1 yes KAP2

KAP2 How many SAVINGS OR ENDOWMENT INSURANCE POLICIES did you have on 31 December 2000?
 answer > 5 KAP3
 answer < 6 KAP51

KAP3 How much was the total sum that you had saved through your SAVINGS OR ENDOWMENT INSURANCE POLICIES on 31 December 2000? If you really don't know, use "don't know".
 amount: KAP51
 don't know KAP4

KAP4	Into which of the categories mentioned below did your total savings go?	
	1 less than Dfl. 1000	KAP51
	2 1000 to 3000	KAP51
	3 3000 to 5000	KAP51
	4 5000 to 10000	KAP51
	5 10000 to 15000	KAP51
	6 15000 to 20000	KAP51
	7 20000 to 25000	KAP51
	8 25000 to 30000	KAP51
	9 30000 to 40000	KAP51
	10 40000 to 50000	KAP51
	11 50000 to 100000	KAP51
	12 100000 to 150000	KAP51
	13 150000 to 200000	KAP51
	14 200000 or more	KAP51
	don't know	KAP51

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

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

KAP51 thru KAP55

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

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

KAP61 thru KAP65 (string)

With which financial institution have you taken out your [1st thru 5th] savings or endowment insurance policy? 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 2000, pay the premium on your [1st thru 5th] savings or endowment insurance policy per:

- 1 year KAP91
 2 month KAP91
 3 quarter KAP91

KAP91 thru KAP95

How much was, in 2000, the premium that you paid on your [1st thru 5th] savings or endowment insurance policy per year/month/quarter? If you really don't know, use "don't know".

any answer KAP101

KAP101 thru KAP105

How much was the total sum that you had saved through your [1st thru 5th] savings or endowment insurance policy on 31 December 2000? If you really don't know, use "don't know".

amount: BZ11
 don't know KAP111

KAP111 thru KAP115

Into which of the categories mentioned below did the sum that you had saved go on 31 December 2000? If you really don't know, use "don't know".

- 1 less than Dfl. 1000 BZ11
 2 1000 to 3000 BZ11
 3 3000 to 5000 BZ11
 4 5000 to 10000 BZ11
 5 10000 to 15000 BZ11
 6 15000 to 20000 BZ11
 7 20000 to 25000 BZ11
 8 25000 to 30000 BZ11
 9 30000 to 40000 BZ11
 10 40000 to 50000 BZ11
 11 50000 to 100000 BZ11
 12 100000 to 150000 BZ11
 13 150000 to 200000 BZ11
 14 200000 or more BZ11
 don't know BZ11

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

BZ11

Did you, on 31 December 2000, have any money invested in GROWTH FUNDS?

- 0 no BZ12
 1 yes GRO2

GRO2

With how many growth funds did you have investments on 31 December 2000?

- answer > 5 GRO3
 answer < 6 GRO41

GRO3

What was the total market value of your investments in growth funds on 31 December 2000? If you really don't know, use "don't know".

amount: GRO41
 don't know GRO3A

GRO3A

Into which of the categories mentioned below did the total value of your investments in growth funds go on 31 December 2000? If you really don't know, use "don't know".

- 1 less than Dfl. 1000 GRO41
- 2 1000 to 3000 GRO41
- 3 3000 to 5000 GRO41
- 4 5000 to 10000 GRO41
- 5 10000 to 15000 GRO41
- 6 15000 to 20000 GRO41
- 7 20000 to 25000 GRO41
- 8 25000 to 30000 GRO41
- 9 30000 to 40000 GRO41
- 10 40000 to 50000 GRO41
- 11 50000 to 100000 GRO41
- 12 100000 to 150000 GRO41
- 13 150000 to 200000 GRO41
- 14 200000 or more GRO41
- don't know GRO41

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

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

GRO41 thru GRO45

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

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

GRO51 thru GRO55 (string)

With which bank or financial institution did you make the investment with your [1st thru 5th] growth fund? If you really don't know, use "don't know".

- any answer GRO81

GRO71 thru GRO75 (string)

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

- any answer GRO81

GRO81 thru GRO85

How much was the value of the investment with your [1st thru 5th] growth fund on 31 December 2000? If you really don't know, use "don't know".

- amount: BZ12
- don't know GRO91

GRO91 thru GRO95

Into which of the categories mentioned below does the value of the investment with your [1st thru 5th] growth fund go on 31 December 2000? If you really don't know, use "don't know".

- 1 less than Dfl. 1000 BZ12
- 2 1000 to 3000 BZ12
- 3 3000 to 5000 BZ12
- 4 5000 to 10000 BZ12
- 5 10000 to 15000 BZ12
- 6 15000 to 20000 BZ12
- 7 20000 to 25000 BZ12
- 8 25000 to 30000 BZ12
- 9 30000 to 40000 BZ12
- 10 40000 to 50000 BZ12
- 11 50000 to 100000 BZ12
- 12 100000 to 150000 BZ12
- 13 150000 to 200000 BZ12
- 14 200000 or more BZ12
- don't know BZ12

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

- BZ12 Did you, on 31 December 2000, have investments with MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS? Do not include investments in growth funds, investments (shares, bonds) in companies, or 'insured saving' (i.e. saving through a life-insurance) here.
 - 0 no BZ13
 - 1 yes BEL2

- BEL2 With how many of these MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS did you have investments on 31 December 2000?
 - 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 2000? If you really don't know, use "don't know".
 - amount: BEL5
 - don't know BEL61

BEL5	Into which of the categories mentioned below did the total value of your investments go? If you really don't know, use "don't know".	
1	less than Dfl. 1000	BEL61
2	1000 to 3000	BEL61
3	3000 to 5000	BEL61
4	5000 to 10000	BEL61
5	10000 to 15000	BEL61
6	15000 to 20000	BEL61
7	20000 to 25000	BEL61
8	25000 to 30000	BEL61
9	30000 to 40000	BEL61
10	40000 to 50000	BEL61
11	50000 to 100000	BEL61
12	100000 to 150000	BEL61
13	150000 to 200000	BEL61
14	200000 or more	BEL61
	don't know	BEL61

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

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

BEL61 thru BEL65

With which bank or financial institution did you invest through your [1st thru 5th] mutual fund and/or mutual fund account?

1	Robeco Groep	BEL81
2	ABN AMRO	BEL81
3	Mees & Hope Pierson	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 really don't know, use "don't know".

any answer BEL91

BEL91 thru BEL95 (string)

What is the name of your [1st thru 5th] mutual fund and/or mutual fund account (e.g. "Robeco Zelfselect Australië" or "Postbank IT Fonds")? If you really don't know, use "don't know".

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 2000? If you really don't know, use "don't know".

amount: BZ13
 don't know BEL121

BEL121 thru BEL125

Into which of the categories mentioned below did the total value of your investments go on 31 December 2000? If you really don't know, use "don't know".

- 1 less than Dfl. 1000 BZ13
- 2 1000 to 3000 BZ13
- 3 3000 to 5000 BZ13
- 4 5000 to 10000 BZ13
- 5 10000 to 15000 BZ13
- 6 15000 to 20000 BZ13
- 7 20000 to 25000 BZ13
- 8 25000 to 30000 BZ13
- 9 30000 to 40000 BZ13
- 10 40000 to 50000 BZ13
- 11 50000 to 100000 BZ13
- 12 100000 to 150000 BZ13
- 13 150000 to 200000 BZ13
- 14 200000 or more BZ13
- don't know BZ13

An institution that needs money can take out a loan with private or other institutions through BONDS. So, by having BONDS you participate in loans to the government, companies, or other institutions. In return, you receive interest payments while taking a low risk. A MORTGAGE BOND is an obligation/debenture issued by a mortgage bank.

- BZ13 Did you, on 31 December 2000, have any BONDS and/or MORTGAGE BONDS? Do not include bonds through mutual funds here. These have already been reported on.
- 0 no BZ14
 - 1 yes OBL2

- OBL2 With how many companies or institutions did you have these (MORTGAGE) BONDS on 31 December 2000? 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 2000? If you really don't know, use "don't know".
- amount: BZ14
 - don't know OBL5

OBL5	Into which of the categories mentioned below did the total value of your investments go? If you really don't know, type "don't know".	
	1 less than Dfl. 1000	BZ14
	2 1000 to 3000	BZ14
	3 3000 to 5000	BZ14
	4 5000 to 10000	BZ14
	5 10000 to 15000	BZ14
	6 15000 to 20000	BZ14
	7 20000 to 25000	BZ14
	8 25000 to 30000	BZ14
	9 30000 to 40000	BZ14
	10 40000 to 50000	BZ14
	11 50000 to 100000	BZ14
	12 100000 to 150000	BZ14
	13 150000 to 200000	BZ14
	14 200000 or more	BZ14
	don't know	BZ14

By owning SHARES you participate in the capital of a company. In a way, all shareholders together are the owner of the company. Shareholders receive dividends dependent on the profits made by the company.

BZ14	Did you, on 31 December 2000, own any SHARES? Do not include shares of your own private limited company here, nor bonds through MUTUAL FUNDS. These have already been reported.	
	0 no	BZ15
	1 yes	AAN2

AAN2	With how many Dutch and/or foreign companies did you have SHARES on 31 December 2000? Do not include shares of your own private limited company here, nor include bonds through MUTUAL FUNDS. These have already been reported.	
	answer > 10	AAN2A
	answer < 11	AAN401

AAN2A	How much was the total market value of all your SHARES on 31 December 2000? If you really don't know, use "don't know".	
	amount:	AAN401
	don't know	AAN2D

AAN2D	Into which of the categories mentioned below did the total value of your shares go on 31 December 2000?	
	1 less than Dfl. 1000	AAN401
	2 1000 to 3000	AAN401
	3 3000 to 5000	AAN401
	4 5000 to 10000	AAN401
	5 10000 to 15000	AAN401
	6 15000 to 20000	AAN401
	7 20000 to 25000	AAN401
	8 25000 to 30000	AAN401
	9 30000 to 40000	AAN401
	10 40000 to 50000	AAN401
	11 50000 to 100000	AAN401
	12 100000 to 150000	AAN401
	13 150000 to 200000	AAN401
	14 200000 or more	AAN401
	don't know	AAN401

The following questions are repeated for a maximum of ten investments in shares. When answering these questions, the respondent should keep in mind the ten - to him – MOST IMPORTANT INVESTMENTS.

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

AAN401 thru AAN410 (string)

What is the name of the [1st thru 10th] company with which you had SHARES on 31 December 2000 (e.g Heineken or Koninklijke Olie)? If you really don't know, use "don't know".

any answer AAN501

AAN501 thru AAN510

How many shares did you have on 31 December 2000 with [NAME OF COMPANY MENTIONED IN AAN401 thru AAN410]? If you really don't know, use "don't know".

any answer AAN601

AAN601 thru AAN610

How much was the estimated total market value of these shares with [NAME OF COMPANY MENTIONED IN AAN401 THRU AAN410] on 31 December 2000? Please make sure that the amount given is indicated in guilders, not in euros.

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

amount: BZ15

don't know AAN9A01

AAN801 thru AAN810

Into which of the categories mentioned below did the value of your shares go on 31 December 2000?

1 less than Dfl. 1000 BZ15

2 1000 to 3000 BZ15

3 3000 to 5000 BZ15

4 5000 to 10000 BZ15

5 10000 to 15000 BZ15

6 15000 to 20000 BZ15

7 20000 to 25000 BZ15

8 25000 to 30000 BZ15

9 30000 to 40000 BZ15

10 40000 to 50000 BZ15

11 50000 to 100000 BZ15

12 100000 to 150000 BZ15

13 150000 to 200000 BZ15

14 200000 or more BZ15

don't know BZ15

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

BZ15

Did you, on 31 December 2000, have one or more PUT-OPTIONS?

0 no BZ16

1 yes OPT2

OTP2 How much was the total sum that you had paid for the PUT-OPTIONS in your possession on 31 December 2000? If you really don't know, use "don't know".
 amount: BZ16
 don't know OPT2A

OPT2A

Into which of the categories mentioned below did the total sum that you had paid for your PUT-OPTIONS go? If you really don't know, use "don't know".

1 less than Dfl. 1000 BZ16
 2 1000 to 3000 BZ16
 3 3000 to 5000 BZ16
 4 5000 to 10000 BZ16
 5 10000 to 15000 BZ16
 6 15000 to 20000 BZ16
 7 20000 to 25000 BZ16
 8 25000 to 30000 BZ16
 9 30000 to 40000 BZ16
 10 40000 to 50000 BZ16
 11 50000 to 100000 BZ16
 12 100000 to 150000 BZ16
 13 150000 to 200000 BZ16
 14 200000 or more BZ16
 don't know BZ16

BZ16

Did you have any written PUT-OPTIONS outstanding on 31 December 2000?

1 yes OPT4
 2 no BZ17

OPT4

How much was, on 31 December 2000, the total market value of these PUT-OPTIONS? If you really don't know, use "don't know".

amount: BZ17
 don't know OPT4A

OPT4A

Into which of the categories mentioned below did the total market value of your PUT-OPTIONS go? If you really don't know, use "don't know".

1 less than Dfl. 1000 BZ17
 2 1000 to 3000 BZ17
 3 3000 to 5000 BZ17
 4 5000 to 10000 BZ17
 5 10000 to 15000 BZ17
 6 15000 to 20000 BZ17
 7 20000 to 25000 BZ17
 8 25000 to 30000 BZ17
 9 30000 to 40000 BZ17
 10 40000 to 50000 BZ17
 11 50000 to 100000 BZ17
 12 100000 to 150000 BZ17
 13 150000 to 200000 BZ17
 14 200000 or more BZ17
 don't know BZ17

By buying a CALL-OPTION you acquire the right (not the obligation) to buy shares (or other stocks) at an agreed price during a limited period. By writing a call-option you grant the other party (the buyer of the option) the right to buy. The writer of the option receives a premium in return. Falcons and warrants are comparable to call-options.

- BZ17 Had you, on 31 December 2000, bought one or more CALL-OPTIONS, FALCONS, or WARRANTS?
 0 no BZ18
 1 yes OPT6
- OPT6 How much was, on 31 December 2000, the total sum that you had paid for the CALL-OPTIONS, FALCONS, or WARRANTS that you had bought? If you really don't know, use "don't know".
 amount: BZ18
 don't know OPT6A
- OPT6A Into which of the categories mentioned below did the total sum that you had paid for the CALL-OPTIONS, FALCONS, or WARRANTS that you had bought go? If you really don't know, use "don't know".
 1 less than Dfl. 1000 BZ18
 2 1000 to 3000 BZ18
 3 3000 to 5000 BZ18
 4 5000 to 10000 BZ18
 5 10000 to 15000 BZ18
 6 15000 to 20000 BZ18
 7 20000 to 25000 BZ18
 8 25000 to 30000 BZ18
 9 30000 to 40000 BZ18
 10 40000 to 50000 BZ18
 11 50000 to 100000 BZ18
 12 100000 to 150000 BZ18
 13 150000 to 200000 BZ18
 14 200000 or more BZ18
 don't know BZ18
- BZ18 Had you, on 31 December 2000, any written CALL-OPTIONS, FALCONS, or WARRANTS outstanding?
 0 no ROUTING VARIABLE5
 1 yes OPT8
- OPT8 How much was, on 31 December 2000, the total market value of the CALL-OPTIONS, FALCONS, or WARRANTS that you had written? If you really don't know, use "don't know".
 don't know OPT8A
 amount: ROUTING VARIABLE5

- OPT8A Into which of the categories mentioned below did the total market value of the CALL-OPTIONS, FALCONS, or WARRANTS that you had written go on 31 December 2000? If you really don't know, use "don't know".
- | | | |
|----|---------------------------|-------------------|
| 1 | less than Dfl. 1000 | ROUTING VARIABLE5 |
| 2 | 1000 to 3000 | ROUTING VARIABLE5 |
| 3 | 3000 to 5000 | ROUTING VARIABLE5 |
| 4 | 5000 to 10000 | ROUTING VARIABLE5 |
| 5 | 10000 to 15000 | ROUTING VARIABLE5 |
| 6 | 15000 to 20000 | ROUTING VARIABLE5 |
| 7 | 20000 to 25000 | ROUTING VARIABLE5 |
| 8 | 25000 to 30000 | ROUTING VARIABLE5 |
| 9 | 30000 to 40000 | ROUTING VARIABLE5 |
| 10 | 40000 to 50000 | ROUTING VARIABLE5 |
| 11 | 50000 to 100000 | ROUTING VARIABLE5 |
| 12 | 100000 to 150000 | ROUTING VARIABLE5 |
| 13 | 150000 to 200000 | ROUTING VARIABLE5 |
| 14 | 200000 or more | ROUTING VARIABLE5 |
| | don't know | ROUTING VARIABLE5 |

ROUTING VARIABLE 5

- | | | |
|--|--|-------|
| | none of the below-mentioned | BZ19 |
| | I was the director or (main) shareholder of a private limited company (BZR1=4 and BZR1A=1) | EXT1 |
| | I participated in a partnership or firm (BZR1=6) | EXT9 |
| | I was self-employed (BZR1=7) | EXT14 |

- EXT1 Is it correct that, on 31 December 2000, you were the director or a (main) shareholder of a private limited company?
- | | | |
|---|-----------|------|
| 1 | yes | EXT2 |
| 2 | no | BZ19 |

- EXT2 On 31 December 2000, did the private limited company of which you are the director or a (main) shareholder have a PENSION COMPANY?
- | | | |
|---|-----------|------|
| 1 | yes | EXT3 |
| 2 | no | EXT5 |

- EXT3 How big was, in the financial year 2000, your share (percentage) in this PENSION COMPANY? If the percentage is 1% or less, type 1. If you really don't know, use "don't know".
- | | | |
|--|------------------|------|
| | any answer | EXT4 |
|--|------------------|------|

- EXT4 How much was the equity capital in this PENSION COMPANY on 31 December 2000? If you really don't know, use "don't know".
- | | | |
|--|------------------|-------|
| | amount: | EXT5 |
| | don't know | EXT4A |

- EXT4A Into which of the categories mentioned below did the equity capital in this PENSION COMPANY go on 31 December 2000? If you really don't know, use "don't know".
- | | | |
|----|------------------------|------|
| 1 | less than Dfl. 100,000 | EXT5 |
| 2 | 100,000 to 200,000 | EXT5 |
| 3 | 200,000 to 300,000 | EXT5 |
| 4 | 300,000 to 400,000 | EXT5 |
| 5 | 400,000 to 500,000 | EXT5 |
| 6 | 500,000 to 750,000 | EXT5 |
| 7 | 750,000 to 1000,000 | EXT5 |
| 8 | 1000,000 to 2000,000 | EXT5 |
| 9 | 2000,000 to 5000,000 | EXT5 |
| 10 | 5000,000 or more | EXT5 |
| | don't know | EXT5 |
- EXT5 How big was, in the financial year 2000, your share (in percentages) in the private limited company of which you are a (main) shareholder? If the percentage is 1% or less, type 1. If you really don't know, use "don't know".
- any answerEXT6
- EXT6 How much was the equity capital in this private limited company on 31 December 2000? If you really don't know, use "don't know".
- amount:EXT7
- don't knowEXT6A
- EXT6A Into which of the categories mentioned below did the equity capital in this private limited company go on 31 December 2000? If you really don't know, use "don't know".
- | | | |
|----|------------------------|------|
| 1 | less than Dfl. 100,000 | EXT7 |
| 2 | 100,000 to 200,000 | EXT7 |
| 3 | 200,000 to 300,000 | EXT7 |
| 4 | 300,000 to 400,000 | EXT7 |
| 5 | 400,000 to 500,000 | EXT7 |
| 6 | 500,000 to 750,000 | EXT7 |
| 7 | 750,000 to 1000,000 | EXT7 |
| 8 | 1000,000 to 2000,000 | EXT7 |
| 9 | 2000,000 to 5000,000 | EXT7 |
| 10 | 5000,000 or more | EXT7 |
| | don't know | EXT7 |
- EXT7 Did you, on 31 December 2000, have any money lent to the private limited company of which you are a (main) shareholder?
- | | | |
|---|-----|------|
| 1 | yes | EXT8 |
| 2 | no | BZ19 |
- EXT8 How much had you lent to the company on 31 December 2000? If you really don't know, use "don't know".
- any answer BZ19
- EXT9 Is it correct that, on 31 December 2000, you participated in a partnership or firm?
- | | | |
|---|-----|-------|
| 1 | yes | EXT10 |
| 2 | no | BZ19 |

- EXT10 Did the financial year of your partnership/firm run parallel to the calendar year on 31 December 2000?
 1 yesEXT11
 2 noEXT11
- EXT11 How much was, in the financial year (2000) (1999/2000), 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, use "don't know".
 amount:EXT2
 don't knowEXT11A
- EXT11A Into which of the categories mentioned below did your share in the equity capital of the firm go on the closing date of the financial year? If you really don't know, use "don't know".
 1 less than Dfl. 100,000EXT12
 2 100,000 to 200,000EXT12
 3 200,000 to 300,000EXT12
 4 300,000 to 400,000EXT12
 5 400,000 to 500,000EXT12
 6 500,000 to 750,000EXT12
 7 750,000 to 1000,000EXT12
 8 1000,000 to 2000,000EXT12
 9 2000,000 to 5000,000EXT12
 10 5000,000 or moreEXT12
 don't knowEXT12
- EXT12 Did you, on 31 December 2000, have any [buitenvennootschappelijk] capital in the firm?
 1 yesEXT13
 2 noBZ19
- EXT13 How much was this capital in the financial year (2000) (1999/2000) on the closing date of the financial year? If you really don't know, use "don't know".
 amount:BZ19
 don't knowEXT13A
- EX13A Into which of the categories mentioned below did this [buitenvennootschappelijk] capital go on the closing date of the financial year? If you really don't know, use "don't know".
 1 less than Dfl. 100,000BZ19
 2 100,000 to 200,000BZ19
 3 200,000 to 300,000BZ19
 4 300,000 to 400,000BZ19
 5 400,000 to 500,000BZ19
 6 500,000 to 750,000BZ19
 7 750,000 to 1000,000BZ19
 8 1000,000 to 2000,000BZ19
 9 2000,000 to 5000,000BZ19
 10 5000,000 or moreBZ19
 don't knowBZ19
- EXT14 The following questions concern your equity capital in your firm and the fiscal private pension allowance. Is it correct that, on 31 December 2000, you were self-employed?
 1 yesEXT15
 2 noBZ19

- 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 (2000) (1999/2000), 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, use "don't know".
 amount:EXT17B
 don't knowEXT16A
- EXT16A Into which of the categories mentioned below did your equity capital in the firm go on the closing date of the financial year? If you really don't know, use "don't know".
 1 less than Dfl. 100,000EXT17B
 2 100,000 to 200,000EXT17B
 3 200,000 to 300,000EXT17B
 4 300,000 to 400,000EXT17B
 5 400,000 to 500,000EXT17B
 6 500,000 to 750,000EXT17B
 7 750,000 to 1000,000EXT17B
 8 1000,000 to 2000,000EXT17B
 9 2000,000 to 5000,000EXT17B
 10 5000,000 or moreEXT17B
 don't knowEXT17B
- EXT17B Have you built up a 'fiscal private pension allowance' [fiscale oudedagsreserve] up to 31 December 2000?
 1 yesEXT17
 2 noBZ19
- EXT17 How much was this fiscal private pension allowance [fiscale oudedagsreserve] at the end of 2000? If you really don't know, use "don't know".
 amount:BZ19
 don't knowEXT17A
- EXT17A Into which of the categories mentioned below did the fiscal private pension allowance [fiscale oudedagsreserve] go at the end of 2000? If you really don't know, use "don't know".
 1 less than Dfl. 100,000BZ19
 2 100,000 to 200,000BZ19
 3 200,000 to 300,000BZ19
 4 300,000 to 400,000BZ19
 5 400,000 to 500,000BZ19
 6 500,000 to 750,000BZ19
 7 750,000 to 1000,000BZ19
 8 1000,000 to 2000,000BZ19
 9 2000,000 to 5000,000BZ19
 10 5000,000 or moreBZ19
 don't knowBZ19

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 2000, have any REAL ESTATE, NOT being used for your own accommodation? Do not report your second house here.
 0 no BZ20
 1 yes ONR2

ONR2 How many pieces of REAL ESTATE did you have on 31 December 2000?
 answer > 5 ONR2A
 answer < 6 ONR31

ONR2A What was the total value of your REAL ESTATE on 31 December 2000? If you really don't know, use "don't know".
 amount: ONR31
 don't know ONR2B

ONR2B Into which of the categories mentioned below did the value go at the end of 2000? If you really don't know, use "don't know".
 1 less than Dfl. 100,000 ONR31
 2 100,000 to 200,000 ONR31
 3 200,000 to 300,000 ONR31
 4 300,000 to 400,000 ONR31
 5 400,000 to 500,000 ONR31
 6 500,000 to 750,000 ONR31
 7 750,000 to 1000,000 ONR31
 8 1000,000 to 2000,000 ONR31
 9 2000,000 to 5000,000 ONR31
 10 5000,000 or more ONR31
 don't know ONR31

The following questions are repeated for a maximum of five pieces of real estate. When answering these questions, the respondent should keep in mind the ten - to him – MOST IMPORTANT pieces of real estate.

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

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

ONR41 thru ONR45 (string)
 What sort of real estate is your [1st thru 5th] piece of real estate primarily? If you really don't know, use "don't know".
 any answer ONR51

ONR51 thru ONR55

How much was the estimated market value of your [1st thru 5th] piece of real estate on 31 December 2000? If you really don't know, use "don't know".

amount: ONR61
 don't know ONR5A1

ONR5A1 thru ONR5A5

Into which of the categories mentioned below did the estimated value go at the end of 2000? If you really don't know, use "don't know".

1 less than Dfl. 100,000 ONR61
 2 100,000 to 200,000 ONR61
 3 200,000 to 300,000 ONR61
 4 300,000 to 400,000 ONR61
 5 400,000 to 500,000 ONR61
 6 500,000 to 750,000 ONR61
 7 750,000 to 1000,000 ONR61
 8 1000,000 to 2000,000 ONR61
 9 2000,000 to 5000,000 ONR61
 10 5000,000 or more ONR61
 don't know ONR61

ONR61 thru ONR65

How many mortgages were there on your [1st thru 5th] piece of real estate on 31 December 2000? If there are no mortgages on your [1st thru 5th] piece of real estate, type 0 (zero).

answer = 0 BZ20
 answer > 0 O111

The variables below concern the mortgages respondents may have on their pieces of real estate. For each piece of real estate a maximum of 5 mortgages could be recorded. The variable names all end in three digits. The first digit in each variable name indicates the number of the question, the second digit indicates the number of the piece of real estate (1st thru 5th), and the third digit indicates the number of the mortgage (1st thru 5th). E.g. variable O123 records the answer of the respondent to the first question, about the third mortgage on his second piece of real estate.

O111 thru O115, thru, O151 thru O155

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

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?

1 ABN AMRO O411
 2 Postbank O411
 3 Rabobank O411
 4 ING Bank O411
 5 Fortis Bank (VSB Bank, Generale Bank)..... O411
 6 SNS Bank O411
 7 Nationale Nederlanden O411
 8 AEGON O411
 9 AMEV O411
 10 Bouwfonds der Nederlandse Gemeenten. O411
 11 ABP O411
 12 other financial institution..... O311

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

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

any answerO411

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

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

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.

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

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

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

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

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

O411 thru O415, thru, O451 thru O455

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

- 1 annuity mortgageO611
- 2 traditional life-insurance mortgageO611
- 3 improved traditional life-insurance mortgageO611
- 4 linear mortgageO611
- 5 endowment mortgageO611
- 6 investment mortgage.....O611
- 7 interest only mortgage.....O611
- 8 annuity constructionO611
- 9 life-insurance mortgage.....O611
- 10 other kind of mortgageO511

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

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

any answerO611

O611 thru O615, thru, O651 thru O655

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

any answerON111

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

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

ON111 thru ON115, thru, ON151 thru ON155

How much was the loan at the time you took out the [1st thru 5th] MORTGAGE ? If you don't know, use "don't know". Please round off the amount to a whole number. Use digits only, no dots or comma's.

any answerON211

ON211 thru ON215, thru, ON251 thru ON255

How much of the loan of the [1st thru 5th] MORTGAGE is left at present? With (improved) traditional life-insurance mortgage or investment mortgage, the mortgage loan doesn't change as a result of premium payments to the life-insurance. Also the mortgage loan of the interest only mortgage remains the same. If you really don't know, use "don't know". Please round off the amount to a whole number. Use digits only, no dots or comma's.

any answerON311

ON311 thru ON315, thru, ON351 thru ON355

What is the current interest rate of the [1st thru 5th] MORTGAGE? You may use a "comma" to indicate decimal points. For example, seven per cent is 7, five and a quarter per cent is 5,25. If you really don't know, use "don't know".

any answerON711

ON711 thru ON715, thru, ON751 thru ON755

Does the [1st thru 5th] mortgage involve a period with a fixed interest rate?

- 1 yesON811
- 2 noON411

ON811 thru ON815, thru, ON851 thru ON855

The last time the interest rate was fixed, it was fixed for how many years? If you really don't know, use "don't know".

any answer ON911

ON911 thru ON915, thru, ON951 thru ON955

When (which year) was the last time that the interest rate belonging to the [1st thru 5th] mortgage was fixed?

any answer ON411

ON411 thru ON415, thru, ON451 thru ON455

What is the term of the [1st thru 5th] mortgage (number of years)?

any answer ON411

ON511 thru ON515, thru, ON551 thru ON555

How often do you pay mortgage expenses for the [1st thru 5th] mortgage?

1 per month ON611

2 per quarter ON611

3 per six months ON611

4 per year ON611

ON611 thru ON615, thru, ON651 thru ON655

How much do you currently pay on all mortgage expenses for the [1st thru 5th] MORTGAGE per month/quarter/six months/year? If you really don't know, use "don't know". Please round off the amount to a whole number. Use digits only, no dots or comma's.

any answer BZ20

BZ20 Did you, on 31 December 2000, own one or more CAR(S)? Do NOT mention car provided by employer or leased car here.

0 no BZ21

1 yes AUT2

AUT2 How many CARS did you own on 31 December 2000?

answer > 5.....AUT2A

answer < 6..... AUT301

AUT2A How much was the total estimated market value of your car(s) on 31 December 2000? If you really don't know, use don't know.

value AUT301

don't knowAUT2B

AUT2B	Please choose the category into which the estimated market value fell on 31 December 2000:	
	1 less than Dfl. 1,000	AUT301
	2 between 1,000 and 3,000	AUT301
	3 between 3,000 and 5,000	AUT301
	4 between 5,000 and 10,000	AUT301
	5 between 10,000 and 15,000	AUT301
	6 between 15,000 and 20,000	AUT301
	7 between 20,000 and 25,000.....	AUT301
	8 between 25,000 and 30,000	AUT301
	9 between 30,000 and 40,000	AUT301
	10 between 40,000 and 50,000	AUT301
	11 between 50,000 and 100,000	AUT301
	12 between 100,000 and 150,000	AUT301
	13 between 150,000 and 200,000	AUT301
	14 200,000 or more.....	AUT301
	don't know	AUT301

The following questions are repeated for a maximum of five CARS.

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

AUT301 thru AUT315
 What is the year of construction of the [1st thru 5th] car you have mentioned? If you really don't know, use "don't know".
 any answer AUT501

AUT501 thru AUT515 (string)
 What is the make of the [1st thru 5th] car you have mentioned?
 any answer AUT601

AUT601 thru AUT615 (string)
 And what is the type of your [1st thru 5th] car?
 any answer AUT701

AUT701 thru AUT715
 What was the purchase price of your [1st thru 5th] car? If you really don't know, use "don't know".
 value AUT801
 don't know AUT7A01

AUT7A01 thru AUT7A05

Please choose the category into which the purchase price fell. If you really don't know, use "don't know".

1 less than Dfl. 1,000	AUT801
2 between 1,000 and 3,000	AUT801
3 between 3,000 and 5,000	AUT801
4 between 5,000 and 10,000	AUT801
5 between 10,000 and 15,000.....	AUT801
6 between 15,000 and 20,000.....	AUT801
7 between 20,000 and 25,000.....	AUT801
8 between 25,000 and 30,000.....	AUT801
9 between 30,000 and 40,000.....	AUT801
10 between 40,000 and 50,000.....	AUT801
11 between 50,000 and 100,000.....	AUT801
12 between 100,000 and 150,000.....	AUT801
13 between 150,000 and 200,000.....	AUT801
14 200,000 or more	AUT801

AUT801 thru AUT815

How much was the estimated market value of the [1st thru 5th] car you have mentioned, on 31 December 2000? If you really don't know, use "don't know".

value	BZ21
don't know	AUT8A01

AUT8A01 thru AUT8A05

Please choose the category into which the estimated market value fell on 31 December 2000. If you really don't know, use "don't know".

1 less than Dfl 1,000	BZ21
2 between 1,000 and 3,000	BZ21
3 between 3,000 and 5,000	BZ21
4 between 5,000 and 10,000	BZ21
5 between 10,000 and 15,000.....	BZ21
6 between 15,000 and 20,000.....	BZ21
7 between 20,000 and 25,000.....	BZ21
8 between 25,000 and 30,000.....	BZ21
9 between 30,000 and 40,000.....	BZ21
10 between 40,000 and 50,000.....	BZ21
11 between 50,000 and 100,000.....	BZ21
12 between 100,000 and 150,000.....	BZ21
13 between 150,000 and 200,000.....	BZ21
14 200,000 or more	BZ21
don't know	BZ21

BZ21 Did you, on 31 December 2000, own one or more MOTORBIKE(S)?

0 no	BZ22
1 yes	MOT2

MOT2 How many motorbikes did you own on 31 December 2000?

answer > 5	MOT2A
answer < 6.....	MOT301

MOT2A How much was the total estimated market value of your motorbikes on 31 December 2000? If you really don't know, use "don't know".

value	MOT301
don't know	MOT2B

MOT2B

Please choose the category into which the estimated market value fell. If you really don't know, use "don't know".

- 1 less than Dfl. 1,000MOT301
- 2 between 1,000 and 3,000MOT301
- 3 between 3,000 and 5,000MOT301
- 4 between 5,000 and 10,000MOT301
- 5 between 10,000 and 15,000.....MOT301
- 6 between 15,000 and 20,000.....MOT301
- 7 between 20,000 and 25,000.....MOT301
- 8 between 25,000 and 30,000.....MOT301
- 9 between 30,000 and 40,000.....MOT301
- 10 between 40,000 and 50,000.....MOT301
- 11 between 50,000 and 100,000.....MOT301
- 12 between 100,000 and 150,000.....MOT301
- 13 between 150,000 and 200,000.....MOT301
- 14 200,000 or moreMOT301
- don't knowMOT301

The following questions are repeated for a maximum of five MOTORBIKES.

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

MOT301 thru MOT315

What is the year of construction of the [1st thru 5th] motorbike you have mentioned? If you really don't know, use "don't know".

- any answerMOT501

MOT501 thru MOT515 (string)

What is the make of the [1st thru 5th] motorbike you have mentioned?

- any answerMOT601

MOT601 thru MOT615 (string)

And what is the type of your [1st thru 5] motorbike?

- any answerMOT701

MOT701 thru MOT715

What was the purchase price of your [1st thru 5th] motorbike? If you really don't know, use "don't know".

- valueMOT801

- don't knowMOT7A01

MOT7A01 thru MOT7A05

Please choose the category into which the purchase price fell. If you really don't know, use "don't know".

1 less than Dfl. 1,000	MOT801
2 between 1,000 and 3,000	MOT801
3 between 3,000 and 5,000	MOT801
4 between 5,000 and 10,000	MOT801
5 between 10,000 and 15,000.....	MOT801
6 between 15,000 and 20,000.....	MOT801
7 between 20,000 and 25,000.....	MOT801
8 between 25,000 and 30,000.....	MOT801
9 between 30,000 and 40,000.....	MOT801
10 between 40,000 and 50,000.....	MOT801
11 between 50,000 and 100,000.....	MOT801
12 between 100,000 and 150,000.....	MOT801
13 between 150,000 and 200,000.....	MOT801
14 200,000 or more	MOT801
don't know	MOT801

MOT801 thru MOT815

How much was the estimated market value of the [1st thru 5th] motorbike you have mentioned, on 31 December 2000? If you really don't know, use "don't know".

value	BZ22
don't know	MOT8A01

MOT8A01 thru MOT8A05

Please choose the category into which the estimated market value fell on 31 December 2000. If you really don't know, use "don't know".

1 less than Dfl 1,000	BZ22
2 between 1,000 and 3,000	BZ22
3 between 3,000 and 5,000	BZ22
4 between 5,000 and 10,000	BZ22
5 between 10,000 and 15,000.....	BZ22
6 between 15,000 and 20,000.....	BZ22
7 between 20,000 and 25,000.....	BZ22
8 between 25,000 and 30,000.....	BZ22
9 between 30,000 and 40,000.....	BZ22
10 between 40,000 and 50,000.....	BZ22
11 between 50,000 and 100,000.....	BZ22
12 between 100,000 and 150,000.....	BZ22
13 between 150,000 and 200,000.....	BZ22
14 200,000 or more	BZ22
don't know	BZ22

BZ22

Did you, on 31 December 2000, own one or more BOAT(S)? Do not include: rowboats, canoes, rubber boats and the like.

0 no.....	BZ23
1 yes	BOO2

BOO2

How many BOATS did you own on 31 December 2000? If you really don't know, use "don't know".

answer > 5	BOO2A
answer < 6.....	BOO301

BOO2A How much was the total estimated market value of your boats on 31 December 2000? If you really don't know, use "don't know".
 value BOO301
 don't know BOO2B

BOO2B Please choose the category into which the estimated market value fell. If you really don't know, use "don't know".
 1 less than Dfl. 1,000 BOO301
 2 between 1,000 and 3,000 BOO301
 3 between 3,000 and 5,000 BOO301
 4 between 5,000 and 10,000 BOO301
 5 between 10,000 and 15,000..... BOO301
 6 between 15,000 and 20,000..... BOO301
 7 between 20,000 and 25,000..... BOO301
 8 between 25,000 and 30,000..... BOO301
 9 between 30,000 and 40,000..... BOO301
 10 between 40,000 and 50,000..... BOO301
 11 between 50,000 and 100,000..... BOO301
 12 between 100,000 and 150,000..... BOO301
 13 between 150,000 and 200,000..... BOO301
 14 200,000 or more BOO301
 don't know BOO301

The following questions are repeated for a maximum of five BOATS.

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

BOO301 thru BOO315
 What is the year of construction of the [1st thru 5th] boat you have mentioned? If you really don't know, use "don't know".
 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 5th] boat you have mentioned? If you really don't know, use "don't know".
 value BOO601
 don't know BOO5A01

BOO5A01 thru BOOA05

Please choose the category into which the purchase price fell. If you really don't know, use "don't know".

1 less than Dfl. 1,000.....	BOO601
2 between 1,000 and 3,000	BOO601
3 between 3,000 and 5,000	BOO601
4 between 5,000 and 10,000	BOO601
5 between 10,000 and 15,000.....	BOO601
6 between 15,000 and 20,000.....	BOO601
7 between 20,000 and 25,000.....	BOO601
8 between 25,000 and 30,000.....	BOO601
9 between 30,000 and 40,000.....	BOO601
10 between 40,000 and 50,000.....	BOO601
11 between 50,000 and 100,000.....	BOO601
12 between 100,000 and 150,000.....	BOO601
13 between 150,000 and 200,000.....	BOO601
14 200,000 or more	BOO601
don't know	BOO601

BOO601 thru BOO615

How much was the estimated market value of the [1st thru 5th] boat you have mentioned, on 31 December 200? If you don't know, use "don't know".

value	BZ23
don't know	BOO6A01

BOO6A01 thru BOO6A05

Please choose the category into which the estimated market value fell on 31 December 2000. If you really don't know, use "don't know".

1 less than Dfl. 1,000.....	BZ23
2 between 1,000 and 3,000	BZ23
3 between 3,000 and 5,000	BZ23
4 between 5,000 and 10,000	BZ23
5 between 10,000 and 15,000.....	BZ23
6 between 15,000 and 20,000.....	BZ23
7 between 20,000 and 25,000.....	BZ23
8 between 25,000 and 30,000.....	BZ23
9 between 30,000 and 40,000.....	BZ23
10 between 40,000 and 50,000.....	BZ23
11 between 50,000 and 100,000.....	BZ23
12 between 100,000 and 150,000.....	BZ23
13 between 150,000 and 200,000.....	BZ23
14 200,000 or more	BZ23
don't know	BZ23

BZ23	Did you, on 31 December 2000, own one or more (SITE-)CARAVANS?	
	0 no	BZ24
	1 yes	CAR2

CAR2	How many (SITE-)CARAVANS did you own on 31 December 2000?	
	0..10	CAR3

CAR3	What was the purchase price of your (SITE-)CARAVAN(S)? If you really don't know, use "don't know".	
	value	CAR4
	don't know	CAR3A

CAR3A

Please choose the category into which the purchase price fell. If you really don't know, use "don't know".

1 less than Dfl. 1,000	CAR4
2 between 1,000 and 3,000	CAR4
3 between 3,000 and 5,000	CAR4
4 between 5,000 and 10,000	CAR4
5 between 10,000 and 15,000.....	CAR4
6 between 15,000 and 20,000.....	CAR4
7 between 20,000 and 25,000.....	CAR4
8 between 25,000 and 30,000.....	CAR4
9 between 30,000 and 35,000.....	CAR4
10 between 40,000 and 50,000.....	CAR4
11 between 50,000 and 100,000.....	CAR4
12 between 100,000 and 150,000.....	CAR4
13 between 150,000 and 200,000.....	CAR4
14 200,000 or more	CAR4
don't know	CAR4

CAR4

How much was the total estimated market value of your (SITE-) CARAVAN(S) on 31 December 2000? If you really don't know, use "don't know".

value	BZ24
don't know	CAR4A

CAR4A

Please choose the category into which the estimated market value fell on 31 December 2000. If you really don't know, use "don't know".

1 less than Dfl 1,000	BZ24
2 between 1,000 and 3,000	BZ24
3 between 3,000 and 5,000	BZ24
4 between 5,000 and 10,000	BZ24
5 between 10,000 and 15,000.....	BZ24
6 between 15,000 and 20,000.....	BZ24
7 between 20,000 and 25,000.....	BZ24
8 between 25,000 and 30,000.....	BZ24
9 between 30,000 and 40,000.....	BZ24
10 between 40,000 and 50,000.....	BZ24
11 between 50,000 and 100,000.....	BZ24
12 between 100,000 and 150,000.....	BZ24
13 between 150,000 and 200,000.....	BZ24
14 200,000 or more	BZ24
don't know	BZ24

BZ24

Did you, on 31 December 2000, have any money LENT OUT to family, friends or acquaintances?

0 no	BZ25
1 yes	UIT2

UIT2

How much was the total amount you had you lent out on 31 December 2000 to family, friends or acquaintances? If you really don't know, use "don't know".

value	BZ25
don't know	UIT2A

- UIT2A Please choose the category into which the amount lent out fell. If you really don't know, use "don't know."
- | | |
|-------------------------------------|------|
| 1 less than Dfl. 1,000 | BZ25 |
| 2 between 1,000 and 3,000 | BZ25 |
| 3 between 3,000 and 5,000 | BZ25 |
| 4 between 5,000 and 10,000 | BZ25 |
| 5 between 10,000 and 15,000..... | BZ25 |
| 6 between 15,000 and 20,000..... | BZ25 |
| 7 between 20,000 and 25,000..... | BZ25 |
| 8 between 25,000 and 30,000..... | BZ25 |
| 9 between 30,000 and 40,000..... | BZ25 |
| 10 between 40,000 and 50,000..... | BZ25 |
| 11 between 50,000 and 100,000..... | BZ25 |
| 12 between 100,000 and 150,000..... | BZ25 |
| 13 between 150,000 and 200,000..... | BZ25 |
| 14 200,000 or more | BZ25 |
| don't know | BZ25 |
- BZ25 Did you, on 31 December 2000, have any money saved or invested IN A WAY NOT MENTIONED BEFORE in this questionnaire? Do NOT include assets belonging to your own business here.
- | | |
|-------------|-------|
| 0 no | SP421 |
| 1 yes | OV2 |
- OVE2 How many of these investments not mentioned before did you have on 31 December 2000? If you really don't know, use "don't know".
- | | |
|------------------|-------|
| answer > 5 | OVE2A |
| answer < 6 | OVE31 |
- OVE2A What was the total value of the investments not mentioned before, on 31 December 2000? If you really don't know, use "don't know".
- | | |
|------------------|-------|
| amount | OVE31 |
| don't know | OVE2B |
- OVE2B Please choose the category into which the value fell on 31 December 2000? If you really don't know, use "don't know".
- | | |
|--------------------------------------|-------|
| 1 less than Dfl. 1,000 | OVE31 |
| 2 between 1,000 and 3,000 | OVE31 |
| 3 between 3,000 and 5,000 | OVE31 |
| 4 between 5,000 and 10,000 | OVE31 |
| 5 between 10,000 and 15,000 | OVE31 |
| 6 between 15,000 and 20,000 | OVE31 |
| 7 between 20,000 and 25,000 | OVE31 |
| 8 between 25,000 and 30,000 | OVE31 |
| 9 between 30,000 and 40,000 | OVE31 |
| 10 between 40,000 and 50,000 | OVE31 |
| 11 between 50,000 and 100,000 | OVE31 |
| 12 between 100,000 and 150,000 | OVE31 |
| 13 between 150,000 and 200,000 | OVE31 |
| 14 200,000 or more..... | OVE31 |
| don't know..... | OVE31 |

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

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which investment not mentioned before the question concerns.

OVE31 thru OVE35

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

- | | | |
|---|---|-------|
| 0 | NOT APPLICABLE | OVE51 |
| 1 | ABN AMRO | OVE51 |
| 2 | Postbank | OVE51 |
| 3 | Rabobank..... | OVE51 |
| 4 | ING Bank | OVE51 |
| 5 | Fortis Bank (VSB Bank, Generale Bank) | OVE51 |
| 6 | SNS Bank | OVE51 |
| 7 | other | OVE41 |

OVE41 thru OVE45 (string)

With which bank or financial institution did you make your [1st thru 5th] investment? If you don't know, use "don't know".

any answer OVE51

OVE51 thru OVE55 (string)

What kind of investment is your [1st thru 5th] investment? If you really don't know, use "don't know".

any answer OVE71

OVE71 thru OVE75

How much was the value of your [1st thru 5th] investment on 31 December 2000? If you really don't know, use "don't know".

value	PERS1
don't know	OVE7A1

OVE7A1 thru OVE7A5

Please choose the category into which the value fell on 31 December 2000? If you really don't know, use "don't know".

- | | | |
|----|----------------------------------|-------|
| 1 | less than Dfl. 1,000 | PERS1 |
| 2 | between 1,000 and 3,000 | PERS1 |
| 3 | between 3,000 and 5,000 | PERS1 |
| 4 | between 5,000 and 10,000 | PERS1 |
| 5 | between 10,000 and 15,000..... | PERS1 |
| 6 | between 15,000 and 20,000..... | PERS1 |
| 7 | between 20,000 and 25,000..... | PERS1 |
| 8 | between 25,000 and 30,000..... | PERS1 |
| 9 | between 30,000 and 40,000..... | PERS1 |
| 10 | between 40,000 and 50,000..... | PERS1 |
| 11 | between 50,000 and 100,000..... | PERS1 |
| 12 | between 100,000 and 150,000..... | PERS1 |
| 13 | between 150,000 and 200,000..... | PERS1 |
| 14 | 200,000 or more | PERS1 |
| | don't know | PERS1 |

6.2 Liabilities

The following questions concern your own LIABILITIES.

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

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

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

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

PERS1	Did you, on 31 December 2000, have one or more PRIVATE loans? With a private loan, the whole sum is made available (to the person taking out the loan) at one time.	
	0 no	DOOR1
	1 yes	PERS2
PERS2	How many PRIVATE loans did you have on 31 December 2000?	
	answer > 5	PERS2A
	answer < 6.....	PER101
PERS2A	What was the remaining debt on your PRIVATE loans on 31 December 2000? If you really don't know, use "don't know".	
	amount	PER101
	don't know	PERS2B
PERS2B	Please choose the category into which the remaining debt fell? If you really don't know, use "don't know".	
	1 less than Dfl. 100	PER101
	2 between 100 and 500	PER101
	3 between 500 and 1,000	PER101
	4 between 1,000 and 1,500	PER101
	5 between 1,500 and 2,000	PER101
	6 between 2,000 and 5,000	PER101
	7 between 5,000 and 10,000	PER101
	8 between 10,000 and 15,000.....	PER101
	9 between 15,000 and 20,000.....	PER101
	10 between 20,000 and 25,000.....	PER101
	11 between 25,000 and 30,000.....	PER101
	12 between 30,000 and 35,000.....	PER101
	13 between 35,000 and 40,000.....	PER101
	14 between 40,000 and 50,000.....	PER101
	15 50,000 or more	PER101
	don't know	PER101

The following questions are repeated for a maximum of five PRIVATE LOANS. When answering these questions, the respondent should keep in mind the five - to him/her - most important private loans.

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

PER101 thru PER110

With which bank or financial institution did you take out your [1st thru 5th] private loan?

- | | | |
|---|--|--------|
| 1 | ABN AMRO | PER301 |
| 2 | Postbank | PER301 |
| 3 | Rabobank | PER301 |
| 4 | ING Bank | PER301 |
| 5 | Fortis Bank (VSB Bank, Bank Generale)..... | PER301 |
| 6 | SNS Bank | PER301 |
| 7 | other | PER201 |

PER201 thru PER210 (string)

With which bank or financial institution did you take out your [1st thru 5th] private loan? If you don't know, use "don't know".

any answer PER301

PER301 thru PER305

How much was the remaining debt of your [1st thru 5th] private loan on 31 December 2000? If you don't know, use "don't know".

amount DOOR1
 don't know PER401

PER401 thru PER410

Into which of the categories mentioned below does the remaining debt go on 31 December 2000? If you really don't know, use "don't know".

- | | | |
|----|---------------------------------|-------|
| 1 | less than Dfl. 100 | DOOR1 |
| 2 | between 100 and 500 | DOOR1 |
| 3 | between 500 and 1,000 | DOOR1 |
| 4 | between 1,000 and 1,500 | DOOR1 |
| 5 | between 1,500 and 2,000 | DOOR1 |
| 6 | between 2,000 and 5,000 | DOOR1 |
| 7 | between 5,000 and 10,000 | DOOR1 |
| 8 | between 10,000 and 15,000 | DOOR1 |
| 9 | between 15,000 and 20,000 | DOOR1 |
| 10 | between 20,000 and 25,000 | DOOR1 |
| 11 | between 25,000 and 30,000 | DOOR1 |
| 12 | between 30,000 and 35,000 | DOOR1 |
| 13 | between 35,000 and 40,000 | DOOR1 |
| 14 | between 40,000 and 50,000 | DOOR1 |
| 15 | 50,000 or more | DOOR1 |
| | don't know | DOOR1 |

DOOR1

Did you, on 31 December 2000, have one or more EXTENDED LINES OF CREDIT? An extended line of credit is an arrangement that enables you to withdraw money, up to a set maximum.

- | | | |
|---|-----------|-------|
| 0 | no | POST1 |
| 1 | yes | DOOR2 |

DOOR2 HOW MANY EXTENDED LINES OF CREDIT did you have on 31 December 2000?
 answer > 5 DOOR2A
 answer < 6..... DOO101

DOOR2A What was the remaining debt for your EXTENDED LINES OF CREDIT on 31 December 2000? If
 you really don't know, use "don't know".
 amount DOO101
 don't know DOOR2B

DOOR2B Into which of the categories mentioned below does the remaining debt go on 31 December 2000?
 If you really don't know, use "don't know".
 1 less than Dfl. 100 DOO101
 2 between 100 and 500 DOO101
 3 between 500 and 1,000 DOO101
 4 between 1,000 and 1,500 DOO101
 5 between 1,500 and 2,000 DOO101
 6 between 2,000 and 5,000 DOO101
 7 between 5,000 and 10,000 DOO101
 8 between 10,000 and 15,000 DOO101
 9 between 15,000 and 20,000 DOO101
 10 between 20,000 and 25,000 DOO101
 11 between 25,000 and 30,000 DOO101
 12 between 30,000 and 35,000 DOO101
 13 between 35,000 and 40,000 DOO101
 14 between 40,000 and 50,000 DOO101
 15 50,000 or more DOO101
 don't know DOO101

*The following questions are repeated for a maximum of five EXTENDED LINES OF CREDIT.
 When answering these questions, the respondent should keep in mind the five - to him/her - MOST
 IMPORTANT EXTENDED LINES OF CREDIT.*

*The questions below are thus repeated a maximum of five times; the last number in the variable
 name indicates which extended line of credit the question concerns.*

DOO101 thru DOO105

With which financial institution did you take out your [1st thru 5th] EXTENDED LINE OF
 CREDIT?

1 ABN AMRO DOO301
 2 Postbank DOO301
 3 Rabobank DOO301
 4 ING Bank DOO301
 5 Fortis Bank (VSB Bank, Generale Bank) DOO301
 6 SNS Bank DOO301
 7 other DOO201

DOO201 thru DOO205 (string)

With which financial institution did you take out your [1st thru 5th] extended line of credit? If you
 don't know, use "don't know".

any answer DOO301

DOO301 thru DOO310

How much was the remaining debt of your [1st thru 5h] extended line of credit on 31 December 2000? If you really don't know, use "don't know".

amount: DOO501
 don't know DOO401

DOO401 thru DOO405

Into which of the categories mentioned below did the remaining debt go on 31 December 2000? If you really don't know, use "don't know".

1 less than Dfl. 100 DOO501
 2 between 100 and 500 DOO501
 3 between 500 and 1,000 DOO501
 4 between 1,000 and 1,500 DOO501
 5 between 1,500 and 2,000 DOO501
 6 between 2,000 and 5,000 DOO501
 7 between 5,000 and 10,000 DOO501
 8 between 10,00 and 15,000 DOO501
 9 between 15,000 and 20,000 DOO501
 10 between 20,000 and 25,000 DOO501
 11 between 25,000 and 30,000 DOO501
 12 between 30,000 and 35,000 DOO501
 13 between 35,000 and 40,000 DOO501
 14 between 40,000 and 50,000 DOO501
 15 50,000 or more DOO501
 don't know DOO501

DOO501 thru DOO505

What is the maximum credit of your [1st thru 5th] extended line of credit? If you really don't know, use "don't know".

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 car dealers and audio-visual equipment shops.

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

FINA1

Did you, on 31 December 2000, have any **OUTSTANDING DEBTS** from a **HIRE-PURCHASE CONTRACT**, or a **DEBT BASED ON PAYMENT BY INSTALLMENT**, and/or an **EQUITY-BASED LOAN**?

0 no POST1
 1 yes FINA2

FINA2

How many of these **DEBTS/LOANS** did you have on 31 December 2000?

answer > 5 FINA2A
 answer < 6 FIN101

FINA2A How much was the remaining debt on these DEBTS/LOANS on 31 December 2000? If you really don't know, use "don't know".

amount: FIN101
 don't know FINA2B

FINA2B Into which of the categories mentioned below does the remaining debt go on 31 December 2000? If you really don't know, use "don't know".

1 less than Dfl. 100 FIN101
 2 between 100 and 500 FIN101
 3 between 500 and 1,000 FIN101
 4 between 1,000 and 1,500 FIN101
 5 between 1,500 and 2,000 FIN101
 6 between 2,000 and 5,000 FIN101
 7 between 5,000 and 10,000 FIN101
 8 between 10,000 and 15,000 FIN101
 9 between 15,000 and 20,000 FIN101
 10 between 20,000 and 25,000 FIN101
 11 between 25,000 and 30,000 FIN101
 12 between 30,000 and 35,000 FIN101
 13 between 35,000 and 40,000 FIN101
 14 between 40,000 and 50,000 FIN101
 15 50,000 or more FIN101
 don't know FIN101

The following questions are repeated for a maximum of five OUTSTANDING DEBTS/LOANS. When answering these questions, the respondent should keep in mind the five - to him/her - MOST IMPORTANT OUTSTANDING DEBTS/LOANS.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which outstanding debt/loan the question concerns.

FIN101 thru 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 2000? If you really don't know, use "don't know".

amount: POST1
 don't know FIN301

FIN301 thru FIN305

Into which of the categories mentioned below did the remaining debt go? If you really don't know, use "don't know".

- 1 less than Dfl. 100 POST1
- 2 between 100 and 500 POST1
- 3 between 500 and 1,000 POST1
- 4 between 1,000 and 1,500 POST1
- 5 between 1,500 and 2,000 POST1
- 6 between 2,000 and 5,000 POST1
- 7 between 5,000 and 10,000 POST1
- 8 between 10,000 and 15,000 POST1
- 9 between 15,000 and 20,000 POST1
- 10 between 20,000 and 25,000 POST1
- 11 between 25,000 and 30,000 POST1
- 12 between 30,000 and 35,000 POST1
- 13 between 35,000 and 40,000 POST1
- 14 between 40,000 and 50,000 POST1
- 15 50,000 or more POST1
- don't know POST1

POST1 Did you, on 31 December 2000, 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')?

- 0 no.....FAMI1
- 1 yesPOST2

POST2 How many of these outstanding debts NOT MENTIONED BEFORE IN THIS QUESTIONNAIRE did you have on 31 December 2000?

- answer > 5 POST2A
- answer < 6..... PS1A1

POST2A How much was the remaining debt of your outstanding debt not mentioned before with a mail-order firm, shop, or other sort of retail business, on 31 December 2000? If you really don't know, use "don't know".

- amount: PS1A1
- don't know POST2B

POST2B Into which of the categories mentioned below did the remaining debt go? If you really don't know, use "don't know".

- 1 less than Dfl. 100..... PS1A1
- 2 between 100 and 500 PS1A1
- 3 between 500 and 1,000 PS1A1
- 4 between 1,000 and 1,500 PS1A1
- 5 between 1,500 and 2,000 PS1A1
- 6 between 2,000 and 5,000 PS1A1
- 7 between 5,000 and 10,000 PS1A1
- 8 between 10,000 and 15,000 PS1A1
- 9 between 15,000 and 20,000 PS1A1
- 10 between 20,000 and 25,000 PS1A1
- 11 between 25,000 and 30,000 PS1A1
- 12 between 30,000 and 35,000 PS1A1
- 13 between 35,000 and 40,000 PS1A1
- 14 between 40,000 and 50,000 PS1A1
- 15 50,000 or more PS1A1
- don't know PS1A1

The following questions are repeated for a maximum of five OUTSTANDING DEBTS/LOANS NOT MENTIONED BEFORE. When answering these questions, the respondent should keep in mind the five - to him/her – MOST IMPORTANT OUTSTANDING DEBTS/LOANS NOT MENTIONED BEFORE.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which outstanding debt/loan the question concerns.

PS1A1 thru PS1A5 (string)

With which mail-order firm, shop, or other sort of retail business did you have an outstanding debt on 31 December 2000?
 any answer PS101

PS101 thru PS105

What was the remaining debt for your [1st thru 5th] outstanding debt/loan not mentioned before, on 31 December 2000? If you really don't know, use "don't know".
 amount: FAMI1
 don't know PS201

PS201 thru PS205

Into which of the categories mentioned below did the remaining debt go? If you really don't know, use "don't know".

1	less than Dfl. 100.....	FAMI1
2	between 100 and 500	FAMI1
3	between 500 and 1,000	FAMI1
4	between 1,000 and 1,500	FAMI1
5	between 1,500 and 2,000	FAMI1
6	between 2,000 and 5,000	FAMI1
7	between 5,000 and 10,000	FAMI1
8	between 10,000 and 15,000	FAMI1
9	between 15,000 and 20,000	FAMI1
10	between 20,000 and 25,000	FAMI1
11	between 25,000 and 30,000	FAMI1
12	between 30,000 and 35,000	FAMI1
13	between 35,000 and 40,000	FAMI1
14	between 40,000 and 50,000	FAMI1
15	50,000 or more	FAMI1
	don't know	FAMI1

FAMI1

Did you, on 31 December 2000, have a LOAN FROM FAMILY, FRIENDS OR ACQUAINTANCES?
 0 no..... STUD1
 1 yes FAMI2

FAMI2

HOW MANY of these loans from family, friends or acquaintances did you have on 31 December 2000?
 answer > 5 FAM12A
 answer < 6..... FAMI01

FAMI2A

How much was the total remaining debt of your loan from family, friends or acquaintances on 31 December 2000? If you really don't know, use "don't know".
 amount: FAMI01
 don't know FAMI2B

FAM12B	Into which of the categories mentioned below did the total remaining debt go? If you really don't know, use "don't know".	
1	less than Dfl. 100.....	FAM101
2	between 100 and 500	FAM101
3	between 500 and 1,000	FAM101
4	between 1,000 and 1,500	FAM101
5	between 1,500 and 2,000	FAM101
6	between 2,000 and 5,000	FAM101
7	between 5,000 and 10,000	FAM101
8	between 10,000 and 15,000	FAM101
9	between 15,000 and 20,000	FAM101
10	between 20,000 and 25,000	FAM101
11	between 25,000 and 30,000	FAM101
12	between 30,000 and 35,000	FAM101
13	between 35,000 and 40,000	FAM101
14	between 40,000 and 50,000	FAM101
15	50,000 or more	FAM101
	don't know	FAM101

The following questions are repeated for a maximum of five LOANS FROM FAMILY, FRIENDS OR ACQUAINTANCES. When answering these questions, the respondent should keep in mind the five - to him/her - MOST IMPORTANT LOANS FROM FAMILY, FRIENDS OR ACQUAINTANCES.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which debt from family, friend or acquaintances the question concerns.

FAM101 thru FAM110

How much was the remaining debt of your [1st thru 5th] loan from family, friends or acquaintances on 31 December 2000? If you really don't know, use "don't know".

amount:	STUD1
don't know	FAM201

FAM201 thru FAM205

Into which of the categories mentioned below did the remaining debt go? If you really don't know, use "don't know".

1	less than Dfl. 100.....	STUD1
2	between 100 and 500	STUD1
3	between 500 and 1,000	STUD1
4	between 1,000 and 1,500	STUD1
5	between 1,500 and 2,000	STUD1
6	between 2,000 and 5,000	STUD1
7	between 5,000 and 10,000	STUD1
8	between 10,000 and 15,000	STUD1
9	between 15,000 and 20,000	STUD1
10	between 20,000 and 25,000	STUD1
11	between 25,000 and 30,000	STUD1
12	between 30,000 and 35,000	STUD1
13	between 35,000 and 40,000	STUD1
14	between 40,000 and 50,000	STUD1
15	50,000 or more	STUD1
	don't know	STUD1

STUD1

Did you, on 31 December 2000, have a STUDY LOAN?

0	no.....	CRED1
1	yes	STU201

STUD2 HOW MANY STUDY LOANS did you have on 31 December 2000?
 answer > 5 STU101
 answer < 6 STU101

STUD2A How much was the total remaining debt of your STUDY LOAN on 31 December 2000? If you
 really don't know, use "don't know".
 amount: STU101
 don't knowSTUD2B

STUD2B Into which of the categories mentioned below did the total remaining debt go? If you really don't
 know, use "don't know".

1 less than Dfl. 100.....	STU101
2 between 100 and 500	STU101
3 between 500 and 1,000	STU101
4 between 1,000 and 1,500	STU101
5 between 1,500 and 2,000	STU101
6 between 2,000 and 5,000	STU101
7 between 5,000 and 10,000	STU101
8 between 10,000 and 15,000	STU101
9 between 15,000 and 20,000	STU101
10 between 20,000 and 25,000	STU101
11 between 25,000 and 30,000	STU101
12 between 30,000 and 35,000	STU101
13 between 35,000 and 40,000	STU101
14 between 40,000 and 50,000	STU101
15 50,000 or more	STU101
don't know	STU101

The following questions are repeated for a maximum of five STUDY LOANS. When answering these questions, the respondent should keep in mind the five - to him/her – MOST IMPORTANT STUDY LOANS.

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

STU101 thru STU105

How much was the remaining debt of your [1st thru 5th] study loan on 31 December 2000? If you
 really don't know, use "don't know".
 amount: CRED1
 don't know STU201

STU201 thru STU205

Into which of the categories mentioned below did the remaining debt go? If you really don't know, use "don't know".

- 1 less than Dfl. 100.....CRED1
- 2 between 100 and 500CRED1
- 3 between 500 and 1,000CRED1
- 4 between 1,000 and 1,500CRED1
- 5 between 1,500 and 2,000CRED1
- 6 between 2,000 and 5,000CRED1
- 7 between 5,000 and 10,000CRED1
- 8 between 10,000 and 15,000CRED1
- 9 between 15,000 and 20,000CRED1
- 10 between 20,000 and 25,000CRED1
- 11 between 25,000 and 30,000CRED1
- 12 between 30,000 and 35,000CRED1
- 13 between 35,000 and 40,000CRED1
- 14 between 40,000 and 50,000CRED1
- 15 50,000 or moreCRED1
- don't knowCRED1

- CRED1 Did you, on 31 December 2000, 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, use "don't know".
- 0 no.....ANDE1
 - 1 yesCRED2

- CRED2 How much was the TOTAL DEBT through these CREDIT CARDS on 31 December 2000? If you really don't know, use "don't know".
- amount: ANDE1
 - don't know.....CRED3

- CRED 3 Please choose the category into which the remaining debt fell on 31 December 2000. If you really don't know, use "don't know".
- 1 less than Dfl. 100.....ANDE1
 - 2 between 100 and 500ANDE1
 - 3 between 500 and 1,000ANDE1
 - 4 between 1,000 and 1,500ANDE1
 - 5 between 1,500 and 2,000ANDE1
 - 6 between 2,000 and 5,000ANDE1
 - 7 between 5,000 and 10,000ANDE1
 - 8 between 10,000 and 15,000ANDE1
 - 9 between 15,000 and 20,000ANDE1
 - 10 between 20,000 and 25,000ANDE1
 - 11 between 25,000 and 30,000ANDE1
 - 12 between 30,000 and 35,000ANDE1
 - 13 between 35,000 and 40,000ANDE1
 - 14 between 40,000 and 50,000ANDE1
 - 15 50,000 or moreANDE1
 - don't knowANDE1

- ANDE1 Did you, on 31 December 2000, have any other loans not mentioned above?
- 0 no.....AFLOS1
 - 1 yesANDE2

ANDE2 How many of these other loans not mentioned earlier did you have on 31 December 2000?
 answer > 5 ANDE2A
 answer < 6 ANDE2B

ANDE2A What was the total remaining debt of the loans not mentioned before on 31 December 2000? If you really don't know, use "don't know."
 amount: ANDE2A
 don't know ANDE2B

ANDE2B Please choose the category into which the total remaining debt fell. If you really don't know, use "don't know".

1	less than Dfl. 100	.....	ANDE2B
2	between 100 and 500	.....	ANDE2B
3	between 500 and 1,000	.....	ANDE2B
4	between 1,000 and 1,500	.....	ANDE2B
5	between 1,500 and 2,000	.....	ANDE2B
6	between 2,000 and 5,000	.....	ANDE2B
7	between 5,000 and 10,000	.....	ANDE2B
8	between 10,000 and 15,000	.....	ANDE2B
9	between 15,000 and 20,000	.....	ANDE2B
10	between 20,000 and 25,000	.....	ANDE2B
11	between 25,000 and 30,000	.....	ANDE2B
12	between 30,000 and 35,000	.....	ANDE2B
13	between 35,000 and 40,000	.....	ANDE2B
14	between 40,000 and 50,000	.....	ANDE2B
15	50,000 or more	.....	ANDE2B
	don't know	.....	ANDE2B

The following questions are repeated for a maximum of five OTHER LOANS NOT MENTIONED BEFORE. When answering these questions, the respondent should keep in mind the five - to him/her - MOST IMPORTANT LOANS NOT MENTIONED BEFORE.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which loan not mentioned before the question concerns.

AND101 thru AND105 (string)
 What kind of loan is your [1st thru 5th] loan that has not yet been mentioned in this questionnaire?
 any answer AND101

AND201 thru AND205
 How much was the remaining debt of your [1st thru 5th] loan not mentioned earlier in this questionnaire, on 31 December 2000? If you really don't know, use "don't know".
 amount: AFLOS1
 don't know AND201

AND301 thru AND305

Into which of the categories mentioned below does the remaining debt go? If you really don't know, use "don't know".

1	less than Dfl. 100.....	AFLOS1
2	between 100 and 500	AFLOS1
3	between 500 and 1,000	AFLOS1
4	between 1,000 and 1,500	AFLOS1
5	between 1,500 and 2,000	AFLOS1
6	between 2,000 and 5,000	AFLOS1
7	between 5,000 and 10,000	AFLOS1
8	between 10,000 and 15,000	AFLOS1
9	between 15,000 and 20,000	AFLOS1
10	between 20,000 and 25,000	AFLOS1
11	between 25,000 and 30,000	AFLOS1
12	between 30,000 and 35,000	AFLOS1
13	between 35,000 and 40,000	AFLOS1
14	between 40,000 and 50,000	AFLOS1
15	50,000 or more	AFLOS1
	don't know	AFLOS1

AFLOS1 Did you, in 2000, FULLY PAY OFF one or more loans?

1	yes	REK0
2	no	REK0

REK0 thru REK3 (*dummies for four possible answers*)

Did you, on 31 December 2000, 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 2000? If you really don't know, use "don't know".

	any answer	
	if REK2=1	REKGAS
	if REK3=1	REKOVER
	otherwise	HEBBEN

REKGAS How much was the total sum on ARREARS FOR GAS, WATER, ELECTRICITY, on 31 December 2000? If you really don't know, use "don't know".

	any answer	
	if REK3=1	REKOVER
	otherwise	HEBBEN

REKOVER How much was the total sum on OTHER ARREARS on 31 December 2000? If you really don't know, use "don't know".

	any answer	HEBBEN
--	------------------	--------

HEBBEN Would you, at present, like to spend more money than you have available (e.g. through income)? In other words, would you like to have more money to spend now, but which you would have to pay back later?

1	yes	LENEN
2	no	LENEN

LENEN Are you currently in a position to borrow a substantial sum of money from family or friends?
 1 yesKREDIET0
 2 noKREDIET0
 don't knowKREDIET0

KREDIET0 thru KREDIET4 (*dummies for five possible answers*)
 Which of the ways to get a credit mentioned below did you APPLY FOR (irrespective of the application being accepted) over the past two years? More than one answer is possible here (1=yes, 2=no).
 0 NOT applied for any loan AFGEZIEN
 1 mortgage NOKRED
 2 private loan NOKRED
 3 extended line of credit NOKRED
 4 other sort of loan ANDKRED

ANDKRED (string)
 What other sort of loan did you apply for over the past two years?
 any answer NOKRED

NOKRED1 thru NOKRED3 (*dummies for three possible answers*)
 In the past 2 years, has a request you (or your partner) made for credit been turned down, or were you not given as much credit as you applied for? More than 1 answer is possible here (1=yes, 2=no).
 1 yes, request for credit turned down AFGEZIEN
 2 yes, not given as much credit as I applied for AFGEZIEN
 3 no AFGEZIEN

AFGEZIEN Was there any time in the past two years that you (or your partner) thought of applying for credit, but changed your mind because you thought you might be turned down?
 1 yes VERWKRED
 2 no VERWKRED

VERWKRED
 If you would need credit now, would you expect your application to be accepted?
 1 yes END
 2 no END

End of questionnaire Assets and Liabilities

7. Questionnaire Economic and Psychological Concepts

This questionnaire on economic and psychological concepts is split in two parts since 2000. Here, both parts are put together.

ROUTING VARIABLE 6

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

- 1 yes INKHH
- 2 no..... TIJD1N

INKHH The TOTAL NET INCOME OF YOUR HOUSEHOLD consists of the income of all members of the household, after deduction of taxes and premiums for social insurance policies, taken as the sum total over the past 12 months. Into which of the categories mentioned below did the total net income of your household go IN THE PAST 12 MONTHS? If you really don't know, use "don't know".

- 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 unusually high or low compared to the income you would expect in a 'regular' year, or is it regular?

- 1 unusually low INKROND
- 2 regular INKROND
- 3 unusually high..... INKROND
- 4 don't know INKROND

INKROND

How well can you manage on the total income of your household?.....

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

FINSITU

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

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

INKEVEN

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

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

INKAANK

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

- 1 yes INKSEC
2 no INKVER

INKSEC

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

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

INKVER

The TOTAL NET INCOME OF YOUR HOUSEHOLD consists of the income of all members of the household, after deduction of taxes and premiums for social insurance policies, taken as the sum total over the past 12 months. Compared to about one year ago, did the total net income of your household increase, remain about the same, or decrease?

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

INKHO By what PERCENTAGE (approximately) has the total net income of your household increased?

percentage: GEBEUR0

INKLA By what PERCENTAGE (approximately) has the total net income of your household decreased?

percentage: GEBEUR0

GEBEUR0 thru GEBEUR8

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
8 will change jobs INKTOE

social security (welfare) benefits (if any) that the household now receives

- 4 will significantly go up INKTOE
5 will significantly go down INKTOE

6 other changes ANDVER

7 I don't expect any significant changes in the next 12 months INKTOE

0 don't know INKTOE

ANDVER (string)

What other changes do you have in mind? INKTOE

INKTOE

The **TOTAL NET INCOME OF YOUR HOUSEHOLD** consists of the income of all members of the household, after deduction of taxes and premiums for social insurance policies, taken as the sum total over the past 12 months. Do you think, taking into account possible changes within the household, the total net income of your household will increase, remain the same, or decrease, **IN THE NEXT 12 MONTHS?**

- 1 increase INKTOEHO
- 2 remain the same INKZEKER
- 3 decrease..... INKTOELA

INKTOEHO

By what **PERCENTAGE** do you think the total net income of your household will increase **IN THE NEXT 12 MONTHS?**

percentage: INKZEKER

INKTOELA

By what **PERCENTAGE** do you think the total net income of your household will decrease **IN THE NEXT 12 MONTHS?**

percentage: INKZEKER

INKZEKER

How certain do you feel about this change of income?

- 1 very certain INK25A
- 2 rather certain INK25A
- 3 not very certain INK25A
- 4 not at all certain..... INK25A

INK25A

When you think of the **NEXT 12 MONTHS**, do you think the expenditures of your household will be higher than the income of the household, about the same as the income of the household, or lower than the income of the household?

- 1 the expenditures will be higher than the income INK25B
- 2 the expenditures will be about the same as the income..... INK25B
- 3 the expenditures will be lower than the income INK25B

INK25B

Do these expenditures include the purchase of a house or car, or other (big) investments?

- 1 yes INK25C
- 2 no INK5

INK25C

If you ignore the purchase of a house or car, or other (big) investments, do you think the expenditures of your household, in the **NEXT 12 MONTHS**, will be higher than the income of the household, about the same as the income of the household, or lower than the income of the household?

- 1 the expenditures will be higher than the income INK5
- 2 the expenditures will be about the same as the income..... INK5
- 3 the expenditures will be lower than the income 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 VRG2
- 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 VRG2
- 3 in my regular job, I can do paid overtime work, but I cannot take a job in addition to my regular job.... VRG2
- 4 in my regular job, I can do paid overtime work, and I can also take a job in addition to my regular job. VRG2

VRG2

What is your own NET INCOME per month?

- Net income in guilders > 0 VRG3
- Net income in guilders = 0 PRIJZEN

Suppose your medical doctor advises you to move house because of an allergy. You follow his advice and it turns out you have to choose between two jobs. Both jobs are comparable in terms of working hours, but one job is more secure than the other. In the FIRST JOB there is a guarantee that you will have the same income for the rest of your life. You know that your net income per month will be: [ANSWER VRG2] for as long as you work. In the SECOND job you may earn more, but your income is less secure as well. There is a fifty-fifty chance that your income will be twice as high: [2 x ANSWER VRG2]. But there is also a 50% chance that you will earn much less and that your income will be: [0,7 x ANSWER VRG2].

In both cases it is assumed that the income of other household members (if any) remain the same. Also assume that there is no inflation. In other words: in the future the value of the guilder is the same as it is now.

- VRG3 Which of the previous mentioned jobs would you prefer?
 1 job1: the job that guarantees your income of [ANSWER VRG2] VRG4
 2 job2: the job in which there is a fifty-fifty chance that you will earn [2 x ANSWER VRG2],
 but also a fifty-fifty chance that it will be [0,7 x ANSWER VRG2] for the rest of your life
 VRG4
- VRG4 Suppose now that in the second job there is again a fifty-fifty chance that your income will be [2 x
 ANSWER VRG2] for the rest of your life, but that there is an equal chance of your income being [0,5
 x ANSWER VRG2]. Which job do you prefer?
 1 job1: the job with a guaranteed fixed income of [ANSWER VRG2]..... VRG5
 2 job2: the job with a fifty-fifty chance of an income of [2 x ANSWER VRG2], but also a fifty-fifty
 chance of it being [0,5 x ANSWER VRG2]..... VRG5
- VRG5 Suppose now that in the second job there is again a fifty-fifty chance that your income will be [2 x
 ANSWER VRG2] for the rest of your life, but that there is an equal chance of your income being
 [0,25 x ANSWER VRG2]. Which job do you prefer?
 1 job1: the job with a guaranteed fixed income of [ANSWER VRG2]..... VRG6
 2 job2: the job with a fifty-fifty chance of being [2 x ANSWER VRG2] , but also a fifty-fifty chance
 of it being [0,25 x ANSWER VRG2]. VRG6
- VRG6 Suppose now that in the second job there is again a fifty-fifty chance that your income will be [2 x
 ANSWER VRG2] for the rest of your life, but that there is an equal chance of your income being [0,8
 x ANSWER VRG2]. Which job do you prefer?
 1 job1: the job with a guaranteed fixed income of [ANSWER VRG2]..... VRG7
 2 job2: the job with a fifty-fifty chance of being [2 x ANSWER VRG2] , but also a fifty-fifty chance
 of it being [0,8 x ANSWER VRG2]. VRG7
- VRG7 Suppose now that in the second job there is again a fifty-fifty chance that your income will be [2 x
 ANSWER VRG2] for the rest of your life, but that there is an equal chance of your income being [0,9
 x ANSWER VRG2]. Which job do you prefer?
 1 job1: the job with a guaranteed fixed income of [ANSWER VRG2]..... PRIJZEN
 2 job2: the job with a fifty-fifty chance of being [2 x ANSWER VRG2] , but also a fifty-fifty chance
 of it being [0,9 x ANSWER VRG2]. 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 downZINVOL
 2 remain the sameZINVOL
 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, use "don't know".

- 0 don't know OPZIJ12
 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?

0 don't know	SPAARM01
1 yes, certainly	STEM1201
2 yes, perhaps.....	STEM1201
3 probably not	SPAARM01
4 certainly not	SPAARM01

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	SPAARM01
2 house	SPAARM01
3 holidays, travel.....	SPAARM01
4 durable goods.....	SPAARM01
5 extra income (e.g. interests)	SPAARM01
6 unforeseen circumstances	SPAARM01
7 old age.....	SPAARM01
8 my children	SPAARM01
9 paying off debts	SPAARM01
10 other purpose.....	ANDSTM12
11 no particular purpose.....	SPAARM01

ANDSTM12 (string)

What OTHER purpose do you have in mind? SPAARM01

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, use "don't know".

very unimportant	1	2	3	4	5	6	7	very important
SPAARM01	to leave money to my children (or other relatives)						SPAARM02	
SPAARM02	to give presents or other gifts to my (grand)children						SPAARM03	
SPAARM03	to have some savings to cover unforeseen expenses as a consequence of illness or accidents						SPAARM04	
SPAARM04	to have some savings in case I or a member of my family get(s) unemployed						SPAARM05	
SPAARM05	to supplement (in future possibly lower) general old-age pension						SPAARM06	
SPAARM06	to supplement my retirement pension, and to have some extra money to spend when I'm retired						SPAARM07	
SPAARM07	to pay for my children's (or other relatives') education						SPAARM08	
SPAARM08	to buy durable goods such as furniture, electric appliances, or bicycles in the future						SPAARM09	
SPAARM09	to generate income from interests or dividends						SPAARM10	
SPAARM10	to buy a house in the future						SPAARM11	
SPAARM11	to set up my own business						SPAARM12	
SPAARM12	as a reserve to cover unforeseen expenses						SPAARM13	
SPAARM13	to have enough money in my bank account to be sure I will be able to meet my financial liabilities						STIGSB01	

Please indicate your opinion about each statement mentioned below: 1 means 'I totally disagree', 7 means 'I totally agree'. If you really don't know, use "don't know".

totally disagree	1	2	3	4	5	6	7	totally agree
STIGSBO1	I save because it gives me a larger freedom of choice and because it gives me independence.....							STIGSBO2
STIGSBO2	I always try to choose those savings plans that yield high profits							STIGSBO3
STIGSBO3	in general, it is a good idea to be able to buy a car on the installment plan							STIGSBO4
STIGSBO4	being careful with money is an important character trait							STIGSBO5
STIGSBO5	I tend to listen carefully to advice by family or friends with respect to financial affairs							STIGSBO6
STIGSBO6	to me, the service of a bank is very important							STIGSBO7
STIGSBO7	banks are only made for people who have much money							STIGSBO8
STIGSBO8	it is important to always save as much as possible, and only to spend money on things that are strictly necessary.....							STIGSBO9
STIGSBO9	I try to have enough money in the bank to make sure I will be able to meet my financial liabilities							STIGSB10
STIGSB10	it is important to have some money left by the end of the month							STIGSB11
STIGSB11	people who buy things on installment are wasters							STIGSB12
STIGSB12	I am very interested in financial matters (insurance, investments etc.)							STIGSB13
STIGSB13	it is not right to borrow money to pay for a holiday							STIGSB14
STIGSB14	I reserve part of my salary to save							STIGSB15
STIGSB15	I always keep some money in reserve because my income varies during the year							STIGSB16
STIGSB16	saving should be encouraged in today's society							STIGSB17
STIGSB17	people who are successful in saving are also successful in life							STIGSB19
STIGSB19	there is no need for me to save because my income will rise significantly in the future							STIGSB20
STIGSB20	most people in my environment are saving							STIGSB21
STIGSB21	because of the welfare system in our country, there is no need to save money							SITUAT1

The following statements concern your own situation compared to that of others. Please indicate for each statement to what extent you agree or disagree.

totally disagree							totally agree
1	2	3	4	5	6	7	
SITUAT1							
compared to others in my environment, I am better off						SITUAT2	
SITUAT2							
I think I have more assets than others in my environment						SITUAT3	
SITUAT3							
other people in my environment have more money to spend than I						SITUAT4	
SITUAT4							
if I compare myself with my friends, I think in general I am financially better off						SITUAT5	
SITUAT5							
most people in my environment are saving money						SITUAT6	
SITUAT6							
I can spend more on durable consumer goods than others in my environment						SITUAT7	
SITUAT7							
if necessary, we/I can reduce our/my household's expenditures by 5% without a problem						ROUTING VARIABLE 7	
.....							
ROUTING VARIABLE 7							
Is the total net income of the household equal to or more than Dfl. 20,000?							
1 yes						SPAAR1	
2 no						TOEK01	

The following statements concern saving and taking risks.

Please indicate on a scale from 1 to 7 to what extent you agree with the following statements, where 1 indicates ‘totally disagree’ and 7 indicates ‘totally agree’. If you really don’t know, use “don’t know”.

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, choose ‘not applicable’.
- 0 don’t know TOEK01
- 1 I have taken no risk at all TOEK01
- 2 I have taken small risks every now and then..... TOEK01
- 3 I have taken some risks TOEK01
- 4 I have sometimes taken great risks..... TOEK01
- 5 I have often taken great risks TOEK01
- 6 not applicable..... TOEK01

Now follow some statements about the future.

Please indicate on a scale from 1 to 7 to what extent you agree with the following statements, where 1 indicates 'totally disagree' and 7 indicates 'totally agree'. If you really don't know, use "don't know".

	totally disagree							totally agree
	1	2	3	4	5	6	7	
TOEK01	I think about how things can change in the future, and try to influence those things in my everyday life.							TOEK02
TOEK02	I often work on things that will only pay off in a couple of years.							TOEK03
TOEK03	I am only concerned about the present, because I trust that things will work themselves out in the future.							TOEK04
TOEK04	With everything I do, I am only concerned about the immediate consequences (say a period of a couple of days or weeks).							TOEK05
TOEK05	Whether something is convenient for me or not, to a large extent determines the decisions that I take or the actions that I undertake.							TOEK06
TOEK06	I am ready to sacrifice my well-being in the present to achieve certain results in the future.							TOEK07
TOEK07	I think it is important to take warnings about negative consequences of my acts seriously, even if these negative consequences would only occur in the distant future.							TOEK08
TOEK08	I think it is more important to work on things that have important consequences in the future, than to work on things that have immediate but less important consequences.							TOEK09
TOEK09	In general, I ignore warnings about future problems because I think these problems will be solved before they get critical.							TOEK10
TOEK10	I think there is no need to sacrifice things now for problems that lie in the future, because it will always be possible to solve these future problems later.							TOEK11
TOEK11	I only respond to urgent problems, trusting that problems that come up later can be solved in a later stage.							TIJD1N

The following questions concern your assessment of possibilities in the future compared to now. Do you prefer to obtain things right away, or would you rather wait. There are no good or wrong answers to these questions. It concerns your personal choice.

First of all, we will give you an example.

Suppose you won a prize in the National Lottery of Dfl. 750. The prize has to be paid out today. Suppose now that the National Lottery asks you if you agree to having the prize paid out to you in about THREE MONTHS. There is no risk involved in this postponement of payment. Which amount would you AT LEAST ask to get compensation for the delay in payment?

At least a compensation of Dfl.

If you would like a compensation of Dfl. 23 for the delay in payment, so that you will receive Dfl. 773 in three months' time ($750+23=773$), your answer should be 23.

TIJD1N Imagine you win a prize of Dfl. 1000 in the National Lottery. The prize has to be paid out today. Imagine, however, that the lottery asks if you are prepared to wait THREE MONTHS before you get the prize. There is no risk involved in this wait.

How much extra money would you ask to receive AT LEAST to compensate for the waiting term of three months?

AT LEAST a compensation of Dfl. TIJD2N

TIJD2N Now imagine that the National Lottery asks if you are prepared to wait A YEAR before you get the prize of Dfl. 1000. There is no risk involved in this wait.

How much extra money would you ask to receive AT LEAST to compensate for the waiting term of a year? If you agree on the waiting term without the need to receive extra money for that, please type 0 (zero).

AT LEAST a compensation of Dfl. TIJD3N

TIJD3N Now imagine that the prize you win in the National Lottery is worth Dfl. 100,000. The prize has to be paid out today. Imagine, again, that the lottery asks if you are prepared to wait THREE MONTHS before you get the prize. There is no risk involved in this wait.

How much extra money would you ask to receive AT LEAST to compensate for the waiting term of three months? If you agree on the waiting term without the need to receive extra money for that, please type 0 (zero).

AT LEAST a compensation of Dfl. TIJD4N

TIJD4N Now imagine that the National Lottery asks if you are prepared to wait A YEAR before you get the prize of Dfl. 100,000. There is no risk involved in this wait.

How much extra money would you ask to receive AT LEAST to compensate for the waiting term of a year? If you agree on the waiting term without the need to receive extra money for that, please type 0 (zero).

AT LEAST a compensation of Dfl. TIJD5N

TIJD5N Imagine you have to pay a tax assessment of Dfl. 1000 today. Suppose that you could wait THREE MONTHS with settling the tax assessment.

How much extra money would you be prepared to pay AT MOST to get the extension of payment of THREE MONTHS? If you are not interested in getting an extension of payment or if you are not prepared to pay more for the extension of payment, please type 0 (zero).

AT MOST Dfl. extra. TIJD6N

TIJD6N Imagine again that you have to pay a tax assessment of Dfl. 1000 today. Suppose that you could wait A YEAR with settling the tax assessment.

How much extra money would you be prepared to pay AT MOST to get the extension of payment of A YEAR? If you are not interested in getting an extension of payment or if you are not prepared to pay more for the extension of payment, please type 0 (zero).

AT MOST Dfl. extra. TIJD7N

TIJD7N Imagine you receive an assessment for tax arrears of Dfl. 100,000. Suppose that you could wait THREE MONTHS with settling the tax assessment.

How much extra money would you be prepared to pay AT MOST to get the extension of payment of THREE MONTHS? If you are not interested in getting an extension of payment or if you are not prepared to pay more for the extension of payment, please type 0 (zero).

AT MOST Dfl. extra. TIJD8N

TIJD8N Imagine again that you receive an assessment for tax arrears of Dfl. 100,000. Suppose that you could wait A YEAR with settling the tax assessment.

How much extra money would you be prepared to pay AT MOST to get the extension of payment of A YEAR? If you are not interested in getting an extension of payment or if you are not prepared to pay more for the extension of payment, please type 0 (zero).

AT MOST Dfl. extra. TIJD9N

TIJD9N Imagine you receive notice from the National Lottery that you have won a prize worth Dfl. 1000. The money will be paid out after THREE MONTHS. The money can be paid out at once, but in that case you receive less than Dfl. 1000.

How much LESS money would you be prepared to receive AT MOST if you would get the money at once instead of after three months? If you are not interested in receiving the money earlier or if you are not prepared to receive less for getting the money earlier, please type 0 (zero).

AT MOST Dfl. LESS. TIJD10N

TIJD10N

Imagine again that you receive notice from the National Lottery that you have won a prize worth Dfl. 1000. The money will be paid out after A YEAR. The money can be paid out at once, but in that case you receive less than Dfl. 1000.

How much LESS money would you be prepared to receive AT MOST if you would get the money at once instead of after a year? If you are not interested in receiving the money earlier or if you are not prepared to receive less for getting the money earlier, please type 0 (zero).

AT MOST Dfl. LESS. TIJD11N

TIJD11N

Imagine you receive notice from the National Lottery that you have won a prize worth Dfl. 100,000. The money will be paid out after THREE MONTHS. The money can be paid out at once, but in that case you receive less than Dfl. 100,000.

How much LESS money would you be prepared to receive AT MOST if you would get the money at once instead of after three months? If you are not interested in receiving the money earlier or if you are not prepared to receive less for getting the money earlier, please type 0 (zero).

AT MOST Dfl. LESS. TIJD12N

TIJD12N

Imagine again you receive notice from the National Lottery that you have won a prize worth Dfl. 100,000. The money will be paid out after A YEAR. The money can be paid out at once, but in that case you receive less than Dfl. 100,000.

How much LESS money would you be prepared to receive AT MOST if you would get the money at once instead of after a year? If you are not interested in receiving the money earlier or if you are not prepared to receive less for getting the money earlier, please type 0 (zero).

AT MOST Dfl. LESS. TIJD13N

TIJD13N

Imagine you receive a tax assessment of Dfl. 1000. The assessment has to be settled within THREE MONTHS. It is, however, possible to settle the assessment now, and in that case you will get a REDUCTION.

How much REDUCTION would you like to get AT LEAST for settling the assessment now instead of after three months? If you are not interested in getting a reduction for paying early or if you think there is no need to get a reduction for paying early, please type 0 (zero).

AT LEAST a reduction of Dfl. TIJD14N

TIJD14N

Imagine again that you receive a tax assessment of Dfl. 1000. The assessment has to be settled within A YEAR. It is, however, possible to settle the assessment now, and in that case you will get a REDUCTION.

How much REDUCTION would you like to get AT LEAST for settling the assessment now instead of after a year? If you are not interested in getting a reduction for paying early or if you think there is no need to get a reduction for paying early, please type 0 (zero).

AT LEAST a reduction of Dfl. TIJD15N

TIJD15N

Imagine you receive a tax assessment of Dfl. 100,000. The assessment has to be settled within THREE MONTHS. It is, however, possible to settle the assessment now, and in that case you will get a REDUCTION.

How much REDUCTION would you like to get AT LEAST for settling the assessment now instead of after three months? If you are not interested in getting a reduction for paying early or if you think there is no need to get a reduction for paying early, please type 0 (zero).

AT LEAST a reduction of Dfl. TIJD16N

PERIODE1

People use different time-horizons when they decide about what part of the income to spend, and what part to save. Which of the time-horizons mentioned below is in your household MOST important with regard to planning expenditures and savings?

- | | |
|-------------------------------------|---------|
| 1 the next couple of months | BIJHOUD |
| 2 the next year | BIJHOUD |
| 3 the next couple of years | BIJHOUD |
| 4 the next 5 to 10 years | BIJHOUD |
| 5 more than 10 years from now | BIJHOUD |

BIJHOUD

How well do you keep track of your (household) expenditures?

- | | |
|---|--------|
| 1 I keep very bad track of my expenditures | UITG10 |
| 2 I keep rather bad track of my expenditures | UITG10 |
| 3 I more or less keep track of my expenditures..... | UITG10 |
| 4 I keep good track of my expenditures | UITG10 |
| 5 I keep very good track of my expenditures | UITG10 |

UITG10 thru UITG15

Many people find it difficult to plan or control their expenditures. There are many ways to keep track of your expenditures, or to prevent spending more than you were planning to. Please indicate whether you sometimes use one or more of the below-mentioned ways to plan or control your expenditures. More than 1 answer is possible here.

- | | |
|--|--------|
| 1 I keep a housekeeping book | UITG20 |
| 2 I don't have any credit cards or cheques | UITG20 |
| 3 I try to pay that much on taxes during the year, so that I will more probably get a return of payment then an additional assessment at the final assessment at the end of the year | UITG20 |
| 4 I always make sure I have a limited amount of money on me..... | UITG20 |
| 5 I withdraw a certain amount from my bank account at the beginning of each month (or week), to keep track of how fast I am running out of money..... | UITG20 |
| 0 none of the above-mentioned/not applicable | UITG20 |

UITG20 thru UITG24

Do you use one or more of the ways mentioned below? More than 1 answer is possible here.

- | | |
|---|------|
| 1 every month an amount of money is automatically transferred to my savings account | PIN |
| 2 if I have bought something impulsively, and I regret having bought it later, I take it back to the shop | PIN |
| 3 when at first I plan to go shopping, I sometimes change my mind and I don't go | PIN |
| 4 I do other things to plan my expenditures | WMAN |
| 0 none of the above-mentioned/not applicable | PIN |

WMAN (string)

What ways do you use to plan your expenditures?

PIN1 Do you own a bank card (ATM-card) with a PIN code?

- | | |
|-------------|-------|
| 1 yes | PIN2 |
| 2 no | AUTOM |

PIN2 I use the bank card with PIN code:

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

AUTOM

Do you prefer to get your money from an ATM or do you prefer to go to the counter of a bank?

- 0 I don't knowFOON
 1 I prefer to use the ATMFOON
 2 I prefer to go into the bankFOON
 3 I have no particular preference.....FOON

FOON Nowadays, a number of banks offer the possibility to arrange your banking affairs through the phone, without the mediation of a person. After entering your personal secret code you can obtain information about the balance of your accounts, and you can transfer money from one account to another. This kind of facility is sometimes called [saldofoon] or [girofoon]. Do you use such a facility?

- 0 I don't know INTERN
 1 no INTERN
 2 yes, very rarely INTERN
 3 yes, every now and then INTERN
 4 yes, often INTERN
 5 yes, very often INTERN

INTERN Nowadays, a number of banks offer the possibility to arrange banking affairs through Internet., without the mediation of a person. Examples of such a facility are: HomeNet, Internetbanking or Girotel. Do you use such a facility?

- 0 I don't know POTJES
 1 no POTJES
 2 yes, very rarely POTJES
 3 yes, every now and then POTJES
 4 yes, often POTJES
 5 yes, very often POTJES

POTJES 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.

- 1 no GEMLEEF1
 2 separate bank or giro accounts GEMLEEF1
 3 separate envelopes or jars/boxes, or in another way in your own house GEMLEEF1
 4 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 yes GEMLEEF2
 2 no ERFENIS

GEMLEEF2

What age do you think people of your age and sex reach on average?

age in years: GEMLEEF3

GEMLEEF3

You answered that you think people of your age and sex on average reach an age of -the answer to GEMLEEF2-. If you consider your situation and your current health condition, do you expect to live shorter, about the same, or (much) longer than the average person of your age and sex?

- 1 shorterERFENIS
 2 about the same as the average personERFENIS
 3 longerERFENIS
 4 much longerERFENIS
 5 no 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 amountERFVORM1
 2 average amountERFVORM1
 3 small amount.....ERFVORM1

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 insuranceERFAL
 4 moneyERFAL
 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 small.....ERFDENK
 2 averageERFDENK
 3 largeERFDENK
 0 don't knowERFDENK

ERFDENK

Have you ever thought about leaving a bequest?

- 1 yesERFBEL
 2 noBABY

ERFBEL

Some people think it important to leave a bequest to their children or to other heirs, while other people don't find that important. Do you think this is important, or not?

- 1 very important..... TESTA
 2 important..... TESTA
 3 neither important nor unimportant TESTA
 4 unimportant..... TESTA
 5 very unimportant..... TESTA

TESTA Have you made a will?

- 1 yes.....ERFWIE1
 2 noERFWIE1

ERFWIE1 thru ERFWIE6

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

- 1 partnerERFNA1
 2 childrenERFNA1
 3 parents.....ERFNA1
 4 family, friends, or acquaintancesERFNA1
 5 to charitable institutions or other associations/institutions.....ERFNA1
 6 otherANDWIE

ANDWIE (string)

To whom or what would you like to bequeath?ERFNA1

ERFNA1 thru ERFNA5

What sort of asset would your bequest consist of? More than 1 answer is possible here.

- 1 a houseERFBEDR
 2 antiques, pieces of art, other goodsERFBEDR
 3 payment of a life insuranceERFBEDR
 4 moneyERFBEDR
 5 otherANDVORM

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 the amount off to a whole number, do not use dots or comma's.

amount:BABY

BABY The following questions should be answered by people who have children (either being a member of the household or not) now. It is quite complicated to deduct this information from your answers to earlier questions. That's why we put the next question.

Do you have any children (either being a member of the household or not)?

- 1 yes.....PLAN
 2 noTEG1

- PLAN Do you give substantial amounts of money to your children in order to transfer part of your capital to them, or are you planning to do so in the future, e.g. every year? More than 1 answer is possible here.
- 1 no UITSPR
- 2 yes, I give already substantial amounts now UITSPR
- 3 yes, I am planning to give substantial amounts in the future UITSPR
- 4 don't know UITSPR

UITSPR

Please indicate which of the following four statements about parents leaving a bequest to their children, would be closest to your own opinion about this.

- 1 if our children would take good care of us when we get old, we would like to leave them a considerable bequest..... TEG1
- 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..... TEG1
- 3 we have no preconceived plans about leaving a bequest to our children because we want to enjoy our own lives. TEG1
- 4 we don't intend to leave a bequest to our children, because we don't want to do that. TEG1
- 0 NONE of the above-mentioned statements 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, use "don't know".

TEG1	1	2	3	4	5	6	7	
	oriented towards things						oriented towards people TEG2	
TEG2	1	2	3	4	5	6	7	
	slow thinker						quick thinker TEG3	
TEG3	1	2	3	4	5	6	7	
	easily get worried						not easily get worried..... TEG4	
TEG4	1	2	3	4	5	6	7	
	flexible, ready to adapt myself						stubborn, persistent TEG5	
TEG5	1	2	3	4	5	6	7	
	quiet, calm						vivid, vivacious TEG6	
TEG6	1	2	3	4	5	6	7	
	carefree						meticulous..... TEG7	
TEG7	1	2	3	4	5	6	7	
	shy						dominant TEG8	
TEG8	1	2	3	4	5	6	7	
	not easily hurt/offended						sensitive, easily hurt/offended..... TEG9	
TEG9	1	2	3	4	5	6	7	
	trusting, credulous						suspicious..... TEG10	
TEG10	1	2	3	4	5	6	7	
	oriented towards reality						dreamer TEG11	
TEG11	1	2	3	4	5	6	7	
	direct, straightforward						diplomatic, tactful TEG12	
TEG12	1	2	3	4	5	6	7	
	happy with myself						doubts about myself TEG13	
TEG13	1	2	3	4	5	6	7	
	creature of habit						open to changes..... TEG14	
TEG14	1	2	3	4	5	6	7	
	need to be supported						independent, self-reliant..... TEG15	
TEG15	1	2	3	4	5	6	7	
	little self-control						disciplined..... TEG16	
TEG16	1	2	3	4	5	6	7	
	well-balanced, stable						irritable, quick-tempered.....	
								ROUTING VARIABLE 9

ROUTING VARIABLE 9

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

- 1 yesHHRELA
2 no GELUK

HHRELA How would you characterize your household, in general?

- 1 very good relationship between the members of the household BESLIS
2 good relationship between the members of the household BESLIS
3 neither really good nor really bad relationship between the members of the household BESLIS
4 bad relationship between the members of the household BESLIS
5 very bad relationship between the members of the household BESLIS

BESLIS Which of the following four statements would best describe the way in which financial matters are decided in your household?

- 1 I leave it to my partner to decide on financial matters..... BESTEED
2 My partner has more influence than me on financial decisions BESTEED
3 My partner and I have equal influence on financial decisions..... BESTEED
4 I have more influence on financial decisions than my partner does BESTEED

BESTEED

Which of the following three statements would best describe the spending within the household?

- 1 My partner and I (almost) always agree on how much money to spend GELUK
2 My partner and I frequently disagree on how much money to spend..... GELUK
3 My partner and I can decide independently of each other how much money each of us spends GELUK

GELUKKIG

All in all, to what extent do you consider yourself a happy person?

- 1 very happyKENLTD
2 happy.....KENLTD
3 neither happy nor unhappy.....KENLTD
4 unhappy.....KENLTD
5 very unhappy.....KENLTD
6 don't knowKENLTD

The following questions concern your circle of acquaintances, that is, the people with whom you associate frequently, such as friends, neighbors, acquaintances, or maybe people at work.

KENLTD

If you think of your circle of acquaintances, into which age category do MOST of these people go? Please select the answer that is closest to reality.

age (in years) is mostly:

- 1 under 16 KENHH
- 2 16 - 20 KENHH
- 3 21 - 25 KENHH
- 4 26 - 30 KENHH
- 5 31 - 35 KENHH
- 6 36 - 40 KENHH
- 7 41 - 45 KENHH
- 8 46 - 50 KENHH
- 9 51 - 55 KENHH
- 10 56 - 60 KENHH
- 11 61 - 65 KENHH
- 12 66 - 70 KENHH
- 13 71 or over KENHH

KENHH

The people in your circle of acquaintances may live alone or share a household with other people (for example with a partner and children). Of how many persons do MOST households of your acquaintances consist?

- 1 one person KENINK
- 2 two persons KENINK
- 3 three persons KENINK
- 4 four persons KENINK
- 5 five persons KENINK
- 6 six persons or more KENINK

KENINK

How much do you think is the AVERAGE total net income per year of those households?

- 1 less than Dfl. 17,500 per year KENOPL
- 2 17,500 - 20,000 KENOPL
- 3 20,000 - 24,000 KENOPL
- 4 24,000 - 28,000 KENOPL
- 5 28,000 - 34,000 KENOPL
- 6 34,000 - 43,000 KENOPL
- 7 43,000 - 60,000 KENOPL
- 8 60,000 - 80,000 KENOPL
- 9 80,000 - 105,000 KENOPL
- 10 105,000 - 150,000 KENOPL
- 11 150,000 or more KENOPL
- 0 don't know KENOPL

KENOPL

Which level of education do MOST of your acquaintances have?

- 1 primary education KENWERK
- 2 junior vocational training KENWERK
- 3 lower secondary education KENWERK
- 4 secondary education/pre-university education KENWERK
- 5 senior vocational training KENWERK
- 6 vocational colleges/first year university education KENWERK
- 7 university education KENWERK

KENWERK

What kind of employment do MOST of your acquaintances have?

- 1 self-employed..... MANUUR
 2 practicing a free profession..... MANUUR
 3 working in the family business MANUUR
 4 employed on a contractual basis MANUUR
 5 mostly no paid job..... MANUUR

MANUUR

If you think of the MEN among your acquaintances, how many hours per week do they work on average?

number of hours: VROUWUUR

VROUWUUR

If you think of the WOMEN among your acquaintances, how many hours per week do they work on average?

number of hours: KUNDE

The following questions concern the sources you use for financial information and advice.

KUNDE How knowledgeable do you consider yourself with respect to financial matters?

- 1 not knowledgeable ADVIES
 2 more or less knowledgeable..... ADVIES
 3 knowledgeable ADVIES
 4 very knowledgeable ADVIES

ADVIES

What is your most important source of advice when you have to make important financial decisions for the household?

- 1 parents, friends or acquaintancesFAMILIE
 2 information from the newspapersFAMILIE
 3 financial magazines, guides, books.....FAMILIE
 4 brochures from my bank or mortgage adviserFAMILIE
 5 advertisements on TV, in the papers, or in other media.....FAMILIE
 6 professional financial advisersFAMILIE
 7 financial computer programsFAMILIE
 8 financial information on the Internet.....FAMILIE
 9 other ANDADV

ANDADV

So, what is your most important source of advice when you have to make important financial decisions for the household?.....FAMILIE

FAMILIE

If you would need it, could you call on one of your relatives for financial advice?

- 1 yes..... END
 2 no END
 3 don't know END

End of questionnaire Economic and Psychological Concepts