Variable Documentation VSB-panel 1994

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March 1997

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1   Introduction

1.1   General

The VSB-panel (VSBP) is a panel of some 2,900 households with which data are collected annually. The first round of the panel was held in 1993. The panel is fully sponsored by the VSB-Foundation. In principle, household members aged 16 years and over are interviewed. The collected information includes: demographic characteristics of the household, gross income, labor market participation, pensions, health, extent and composition of the capital. Furthermore, the questionnaire includes questions about personal characteristics, such as risk aversion, uncertainty of income, personality traits, time preferences, life expectancy, and (saving) motives.

The survey of the 1994-round of the VSBP has been conducted over the period May through December 1994, and has been carried out by the Telepanel Foundation (STP). The survey has been conducted with two panels: a representative panel of some 2,100 households and a so-called 'high income panel' of some 800 households. The 'high income panel' has been defined especially for this research project, and consists of a selection of households taken from the top 10% of the income distribution. The questionnaire is fully computerized. Every household has a PC at home, connected to the telephone network. The questionnaire and the answers by the respondents are transferred by means of this telephone connection. Thus, the survey is conducted without the intermediary of an interviewer. A telephone helpdesk is provided should a question or problem arise with a respondent.

In the 1994-round of the questionnaire, a distinction is made between 'repeaters' (respondents who also participated in the 1993-round) and 'new-comers' (respondents who are participating for the first time). The repeaters did not have to fill in the questionnaires about accommodation, work, and part of the psychological questionnaire. This decision was made because the 1993-round had only finished by the end of April 1994. It didn't seem wise to ask respondents to answer the same questions in May. For the parts of the questionnaire that were not answered by this group of respondents in the 1994-round, refer to the 1993-round. In the 1994-round, 880 respondents and 598 households participated for the first time (the new-comers).

Table 1 shows the response of the 1994-round of the VSBP. By partial non-response we mean that a number of (but not all) members of the household have not filled in the questionnaire. The part of the questionnaire concerned with accommodation is to be filled in by one member of the household only. In principle, we ask the member of the household who takes care of the financial administration to fill in this part of the questionnaire. In case this person (or another member of the household) has not filled in the questionnaire 'Accommodation,' this is indicated as partial non-response in the column 'households.'

1.2   Comments on the variable documentation

The 1994-round of the VSBP has been computerized with the computer program INTERV. An advantage of computer-controlled questionnaires is that they are more flexible. A disadvantage is, however, that it is hard to present the exact structure of the questionnaire in the documentation. With computer-controlled questionnaires it is possible to define a routing on the basis of a certain combination of variable values. In such cases however, it is impossible to show the routing in the questionnaire as extra questions or instructions to the interviewer. To solve this

	Persons			Households
Total	7,918			2,967
Persons aged 15 and under	1,744			
	6,174			
Number of questionnaires actually filled in	5,611	Number of questionnaires 'Accommodation' actually filled in		2,815
Partial non-response	563			152

Table 1: overview of response of the VSBP 1994-round. The column 'Households' also includes the 'repeaters' (1993-round).

problem we have introduced 'fake' questions to a non-existent interviewer which indicate the routing. The answer to such fake questions is always 'yes' or 'no', and fake questions are always introduced by the phrase 'Interviewer:.' The formal condition which defines the routing is also mentioned with these fake questions. If the formal condition is true, this means that the answer to the question to the interviewer is 'yes.'

Due to the fact that in some cases the extra questions to the interviewer would be somewhat complicated, we have introduced the possibility of a supplementary condition to define an extra selection. A supplementary condition means adding a logical 'and' to the preceding conditions. For example, if NBANK represents the number of bank accounts and if the supplementary condition is NBANK > 6, then the question is only presented to respondents who have more than 6 bank accounts. A supplementary condition is always introduced by the phrase 'supplementary condition:'.

Not only the routing, but also the formulation of the question and the answer options can be adapted depending on earlier answers or variable values. To indicate this possibility in the documentation we have used three statements from the computer language VAX pascal, namely the IF-statement, the CASE-statement, and the Assignment. Below we present an example of each statement:

The Assignment

> **bet4**   What was the (total) balance of your ...[1] CHECKING
> ACCOUNTS on 31 December 1992 ?
> _____
> [1] $\ldots \leftarrow bet2$

Explanation: the value of the variable BET2 (the number of checking accounts of the respondent) is added to the text in the open space at the footnote.

CASE-statement

hy62   How much do you pay now on all mortgage expenses for
the 2nd mortgage on your current accommodation, per
...^{2} ?

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^{2} **case** $hy52$ **of** 1: ...$\leftarrow$ 'month' ; 2: ...$\leftarrow$ 'quarter' ; 3: ...$\leftarrow$
'six months' ; 4: ...$\leftarrow$ 'year' **end**

Explanation: depending on the value of the variable HYP52 'month', 'quarter', 'six months', or 'year' is added to the text in the open space at the footnote. If HYP52 has value '1', the word 'month' is inserted; with value '2', the word 'quarter' is inserted, etc.

IF-statement

vv11   Do you mostly go on foot from ...^{3} to this BRANCH
OF THE BANK or do you use a means of transport ?

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^{3} **if** $vaker = 1$ **then** ...$\leftarrow$ 'HOME' **else** ...$\leftarrow$ 'WORK'

Explanation: if the variable VAKER has value '1', the word 'home' is added to the text in the open space at the footnote. Otherwise the word 'work' is inserted. In case of an IF-statement without an ELSE-clause, an insertion in the text is only made if the condition belonging to the statement is true.

The definition of the priorities of the operators is the same as it is in PASCAL. We have also used a somewhat less well-known data type and operator in the documentation, namely the SET type and the $\in$-operator. The SET type is a set of elements of the same ordinal type. For example, 1..31 is the set of integers from 1 through 31. The two consecutive dots ('..') represent 'up to and including.' The $\in$-operator (is an element of) means that the expression $A \in B$ is true if A is an element of set B. The expression

$A \in [1..3]$

is equivalent to

$(A = 1) \vee (A = 2) \vee (A = 3),$

in which '$\vee$' means logical 'or'. Logical 'and' is indicated by '$\wedge$.'

Description of the columns
The variable documentation includes the following columns:

Column 1: Question number
The number of the question. The questions are numbered consecutively, starting with 1. If a variable has been included in a logical expression, the index (the number between square brackets placed above the variable) refers to the number of the question in which the variable is defined.

Column 2: Variable name
The name of the variable as included in the dataset.

Column 3: Description of the variable
The description of the variable consists of the text of the question from the questionnaire, as well as the answer options and answer codes. With continuous variables, column 3 includes value '1' or the minimum value of the variable, as well as the maximum value of the variable.

Column 4: Frequency
For all variables, except for the questions with verbal answers, the absolute (not weighted) frequencies of the answer options have been included.

Column 5: Routing
In this column the subsequent question is mentioned after each answer option.

English Translation
When translation of the Dutch terminology proved difficult, the Dutch word or phrase is given between brackets [ ]. This applies in particular to terminology having to do with the way Dutch society is organized (e.g. Social Security Acts (and their abbrevations), the educational system, income taxes). In some cases the Dutch has been added to a tentative English translation; in some cases (when even a tentative translation seemed misleading or unclear) only the Dutch is given.

1.3   Derivation personal income and household income

In the VSB-questionnaire, questions about income are usually formulated as follows:

1. How much is the GROSS sum you received in 199X through . . . ?

2. (In case the gross sum was given by the respondent) How much was the total amount of withheld income tax and premiums for social insurance policies in 199X on your income through . . . ?

3. (In case the gross sum was not given by the respondent) Perhaps you know the NET sum you received in 199X through . . . ?

From this it is clear that in some cases not all information about the income of the respondent is known. In some cases the gross income is known, but the total sum on withheld income tax is not known. In other cases the net income is known, but the gross income is not known. In such cases we have used the computer program Brunet to calculate the missing information. With this program the total sum on withheld income tax and premiums for social insurance policies can be derived from the gross income, or the gross income can be derived from the net income.

On the basis of the income data generated by the questionnaire, the total net and the total gross income can be calculated both for persons and for households. A list of income components (and their codes) used for this calculation is given below. For each component it is indicated whether it concerns a gross or a net component. For two components (inheritance, support from family) the data do not provide information about the tax rate that should be applied. The reason for this is that the tax rate depends on the relationship between the person who gives the money and the person who receives it (it may concern one's partner or a distant relative). In the calculations of income, both components have been considered as a net sum. A negative value of the components 'support from family', 'alimony for child(ren)', 'alimony from spouse' represents an expenditure.

CODE	INCOME COMPONENT
loon	pay/salary [gross]
vut	early retirement benefit [gross]
pens	retirement pension/annuity [gross]
zw	sickness benefit [gross]
wao	disability pension [gross]
ww	unemployment benefit [gross]
wg	reduced pay [gross]
aow	general old-age pension [gross]
aww	general widows' and orphans' pension [gross]
abw	social assistance/benefit for self-employed [gross]
rww	long-term unemployment benefit [gross]
aaw	disability benefit [gross]
ioaw	benefit for elderly and partly disabled unemployed/self-employed [gross]
beurs	scholarship through government scholarships' scheme [net]
studlen	study loan [net]
otoel	parental support for studies [net]
ftoel	support from family [net]
alim	alimony from spouse [gross]
alik	alimony for child(ren) [net]
winst	profits [gross]
rente	interest/dividends/other income [gross]
og	proceeds from real estate [gross]
erf	inheritance [net]
htr	mortgage interest
hg	allowance to adjust to new rent [net]
hs	rent allowance [net]
hprem	premium for subsidized purchase of house [gross]
zfp	premium national health service/IZA-premium
zkp	premium private medical insurance
hwf	rateable value of accommodation
lb	paid tax on wage
ib	calculated income tax

The total gross income is equal to:

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

The total net income is equal to:

$$ntot = bot - max(lb, ib) + alik + beurs + studlen + otoel + ftoel + erf + hs + hg.$$

From these equations for 'btot' and 'ntot' it follows that the total gross income is not necessarily larger or equal to the total net income. For example, the gross income of a student receiving only a scholarship or parental support will be Dfl. 0, while his net income will be larger than Dfl. 0. When receiving an inheritance it may also happen that the net income is larger than the gross income. When one or more unknown (missing) values appear in the sum of the income components (on personal level or on household level), the sum is also unknown.

1.4   Data

The 1994-round of the VSBP consists of 7 files. Table 2 shows the file names with the corresponding parts of the variable documentation. Variables that appear in a particular part of the questionnaire have been filed in the file mentioned. Different files can be linked by using 2 variables: NOHHOLD (household index) and NOMEM (index of member of the household). Because NOMEM is always smaller than 100, a unique person-index can be calculated as follows:

NOHHOLD × 100+NOMEM.

To distinguish the representative panel from the high income panel, we have introduced the variable PANEL in the files. This variable receives value '2' if the observation is part of the high income panel, and value '1' if the observation is part of the representative panel. Generally, the following coding has been applied: the answer option 'yes' receives value '1', and the option 'no' receives value '2.' With continuous variables the answers 'don't know' and 'unknown' have been coded '-9.'

File	Part of the questionnaire
wrk	Work and Pensions
inc	Income
wth	Assets
psy	Psychological and Economic Concepts, Choice of Bank, Health
hs	Accommodation
ivsb94p	Derivation Personal Income
ivsb94h	Derivation Household Income

Table 2: relation between various parts of the questionnaire and the VSBP-1994 files.

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

2 Variable Documentation

2.1 General Information on the Household

1. **nohhold** Household index

   1-10260 .... 5611 $\left.\right\} \to 2$

2. **nomem** Index of member of the household

   1-20 .... 5611 $\left.\right\} \to 3$

3. **famsize** Size of the family (number of household members) [4]

1 person 1	608	
2 persons.. 2	2196	
3 persons.. 3	841	
4 persons.. 4	1102	
5 persons.. 5	525	$\to 4$
6 persons.. 6	103	
7 persons.. 7	25	
8 persons.. 8	9	
9 persons or more 9	13	
Unknown.. -9	189	

4. **geslacht** Sex of the respondent

Male.. 1	2907	
Female.. 2	2697	$\to 5$
Unknown.. -9	7	

5. **gebjaar** Year of birth of the respondent

0-1986	5605	$\to 6$
Don't know...................................... -9	6	

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[4]As a member of the household are counted: (1) the head(s) of the household; (2) the children that are living at home, that is, children that as a rule sleep, eat etc. at home at least 4 days a week; (3) other persons who as a rule board (sleep, eat) at least 4 days a week with the household.

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

6.   **bezigbel**   Primary occupation

Employed on a contractual basis	1	2745	
Works in own business/firm	2	183	
Military service 1st training	3	3	
Looking for work after having lost former job	4	94	
Looking for first-time work	5	12	
Student	6	525	
Works in own household	7	1088	$\rightarrow 7$
Retired, [AOW], [VUT]	8	507	
Disabled	9	132	
Unpaid work, keeping benefit payments	10	7	
Works as a volunteer	11	58	
Other occupation	12	187	
Unknown	-9	70	

7.   **bezigtot**   Every occupation chosen by the respondent [5]

0-7680		4628	$\rightarrow 8$
Don't know	-9	983	

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[5]Option 1 (employed on a contractual basis) receives value 2^1, option 2 receives value 2^2, option 3 receives value 2^3 etc. The value indicated is the sum total of all options chosen by the respondent.

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
8.	**scholing**	Highest level of education of the respondent		
		Kindergarten/primary education 1	143	
		Continued primary education [VGLO] or elementary secondary education [LAVO] 2	18	
		Continued special (low level) education [voortgezet speciaal onderwijs, (b.v. MLK- en VSO-school, LOM-school)], secondary education [MAVO/MULO] 3	782	
		Pre-university education [HAVO, VWO, HBS, MMS of Lyceum] 4	850	
		Junior vocational training [(b.v. LTS, LEAO,lagere Land- en Tuinbouwschool)] 5	828	$\rightarrow 9$
		Senior vocational training [(b.v. MTS, MEAO, Middelbare Land- en Tuinbouwschool)] 6	707	
		Vocational colleges [(b.v. HTS, HEAO, opleidingen MO-akten)] 7	1108	
		Vocational colleges 2nd tier [(b.v. accountant NIVRA, actuaris, opleidingen MO-B-akten)] 8	150	
		University education 9	767	
		Special (low level) education [speciaal onderwijs] . . . 10	17	
		Vocational training through apprentice system [leerlingwezen] 11	20	
		Other sort of education/training 12	151	
		Unknown . . . . -9	70	
9.	**diploma**	Has the respondent received a degree in that level of education ?		
		Yes 1	4183	
		No 2	1422	$\rightarrow 10$
		Don't know . . . . -9	6	
10.	**kids**	Number of children in the household [6]		
		0	2962	
		1-20	2648	$\rightarrow 11$
		Don't know . . . . -9	1	
11.	**partner**	Is there a partner present in the household ?		
		No 0	996	
		Yes 1	4615	$\rightarrow 12$
		Unknown . . . . -9	0	

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[6]Children that do <u>not</u> sleep, eat etc. at home at least 4 days a week are <u>not</u> counted.

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

12.   **panel**   Does the household of the respondent belong to the:

		Representative panel 1	3578	
		High income panel................................ 2	1844	→ 13
		Unknown .... -9	189	

13.   **positie**   The respondent's position in the household

		Head of the household 1	2935	
		Spouse 2	1825	
		Permanent partner (not married) 3	268	
		Parent (in law) 4	10	→ 14
		Child living at home............................. 5	512	
		House-mate 6	10	
		Other 7	1	
		Unknown .... -9	50	

14.   **kostwin**   Who is the chief wage earner in your household ?

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

		Someone else 0	2629	
		I am myself the chief wage earner 1	2905	→ 15
		Unknown .... -9	77	

15.   **account**   Which member of the household is most involved with the financial administration of the household ?
By financial administration we mean keeping the accounts e.g. for paying rent, mortgage payments, taking out loans, filling in tax forms (if any), etc.

		Someone else 0	2058	
		I am myself most involved with the financial administration 1	3476	→ 16
		Unknown .... -9	77	

16.   **bedcode**   (In case the respondent has a job) Company/business code
Coding used: SBI-business-classification (CBS)

		0-47990	5475	→ 17
		Don't know...................................... -9	136	

17.   **bercode**   (In case the respondent has a job) Profession code

Coding used: ISCO-profession-classification 1984 (CBS).

		0-66300	5475	→ 18
		Don't know...................................... -9	136	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

18.   *Interviewer:* Has the respondent answered the part of the questionnaire concerned with work ?
Formal description: $(wrk > 0) \wedge (wrk < 3)$

Yes ....   1287 $\Big\} \to 19$

No ....   4324 $\Big\} \to 180$

19.   **burgst**   What is your marital status ?

Married (including separated), having community of property 1   759

Married (including separated), with a marriage settle-
ment 2   96 $\Big\} \to 20$
Divorced from spouse 3   47
Living together with partner (not married) 4   123
Widowed 5   27

Never married 6   235 $\Big\} \to 22$

20.   **jrbs**   When (which year) did you ...[7]?

...[8]

1900-1994 ....   1052 $\Big\} \to 21$

21.   **mndbs**   And in which month ? (please indicate the month by a number: 1=January, 2=February, etc.)

1-12 ....   1052 $\Big\} \to 22$

22.   *Interviewer:* Is the respondent head of the household ?
Formal description: $positie^{[13]} = 1$

Yes ....   668 $\Big\} \to 23$

No ....   619 $\Big\} \to 75$

23.   *Interviewer:* Was the respondent born before 1953 ?
Formal description: $gebjaar^{[5]} < 1953$

Yes ....   332 $\Big\} \to 24$

No ....   336 $\Big\} \to 26$

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[7]**case** *burgst*[19] **of** 1: ... ← 'get married' ; 2: ... ← 'get your divorce' ; 3: ... ← 'start living together' ; 4: ... ← 'become widowed' **end**

[8]**if** *jrbs*[20] ∈ [1..2] **then** ... ← 'If you were married more than once, please give the date of the last marriage.'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		From the section 'General Information on the House-hold' we know the composition of your household. The following questions concern grandchildren (if any) and children (if any) not/no longer belonging to your house-hold.		
24.	**kk**	Do you have any grandchildren ?		
		Yes 1	106 }	→ 25
		No... 2	226 }	→ 26
25.	**hkk**	How many grandchildren do you have ?		
		1-99	106 }	→ 26
		...[9]		
26.	**kidout**	Do you have any children not/no longer belonging to your household ?		
		Yes 1	188 }	→ 27
		No... 2	480 }	→ 75
27.	**hkidout**	How many of your children do not/no longer belong to your household ?		
		1-11	188 }	→ 28
		The following questions concern the dates of birth of children not/no longer belonging to your household. ...[10] *Please indicate the month by a number (1= January, 2=February, etc.)*		
28.	**d1**	What is the day of the date of birth of the 1st child not/no longer living at home ?		
		1-31	188 }	→ 29
29.	**d2**	What is the month of the date of birth of the 1st child not/no longer being a member of the household ?		
		1-12	188 }	→ 30

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[9] if *gebjaar*[5] > 1952 **then** ...← '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.'

[10] if *partner*[11] = 1 **then** ...← ' Please give data about ALL children that have ever belonged to your household or (if applicable) to the household of your partner. '

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
30.	**d3**	What is the year of the date of birth of the 1st child not/no longer being a member of the household ?		
		1900-1993	188 $\Big\}\to$ 31	
31.	**gesl01**	Of what sex is the 1st child that is not/no longer a member of the household ?		
		Male 1	81	
		Female 2	107 $\Big\}\to$ 32	
32.	**redaf01**	What is the main reason for this 1st child not/no longer being a member of the household ?		
		Independent, having own household 1	153	
		Studying while living away from home / boarding school 2	19	
		Military service 3	1	
		Hospital / psycho-medical institution 4	0 $\Big\}\to$ 33	
		Holidays 5	0	
		Died 6	0	
		Other reason 7	15	
33.		*Interviewer:* Does the respondent have more than 1 child not/no longer being a member of the household ? *Formal description: hkidout[27] > 1*		
		Yes	150 $\Big\}\to$ 34	
		No	38 $\Big\}\to$ 75	
34.	**d4**	What is the day of the date of birth of the 2nd child not/no longer being a member of the household ?		
		1-31	150 $\Big\}\to$ 35	
35.	**d5**	What is the month of the date of birth of the 2nd child not/no longer being a member of the household ?		
		1-12	150 $\Big\}\to$ 36	
36.	**d6**	What is the year of the date of birth of the 2nd child not/no longer being a member of the household ?		
		1933-1993	150 $\Big\}\to$ 37	
37.	**gesl02**	Of what sex is the 2nd child that is not/no longer a member of the household ?		
		Male 1	68	
		Female 2	82 $\Big\}\to$ 38	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

38. **redaf02** What is the main reason for this 2nd child not/no longer being a member of the household ?

Independent, having own household 1   119

Studying while living away from home / boarding

school 2   19

Military service 3   0

Hospital / psycho-medical institution 4   0 $\rightarrow$ 39

Holidays 5   0

Died 6   0

Other reason 7   12

39.   *Interviewer:* Does the respondent have more than 2 children not/no longer being a member of the household ?
Formal description: hkidout[27] > 2

Yes . . . . 70 $\} \rightarrow 40$

No . . . . 80 $\} \rightarrow 75$

40. **d7** What is the day of the date of birth of the 3rd child not/no longer being a member of the household ?

1-31 . . . . 70 $\} \rightarrow 41$

41. **d8** What is the month of the date of birth of the 3rd child not/no longer being a member of the household ?

1-12 . . . . 70 $\} \rightarrow 42$

42. **d9** What is the year of the date of birth of the 3rd child not/no longer being a member of the household ?

1900-1986 . . . . 70 $\} \rightarrow 43$

43. **gesl03** Of what sex is the 3rd child that is not/no longer a member of the household ?

Male 1   37 $\} \rightarrow 44$

Female 2   33

44. **redaf03** What is the main reason for this 3rd child not/no longer being a member of the household ?

Independent, having own household 1   63

Studying while living away from home / boarding

school 2   3

Military service 3   1

Hospital / psycho-medical institution 4   1 $\rightarrow$ 45

Holidays 5   0

Died 6   0

Other reason 7   2

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
45.		*Interviewer:* Does the respondent have more than 3 children not/no longer being a member of the household ? *Formal description: hkidout*[27] > 3		
		Yes	33 $\}\to 46$	
		No.	37 $\}\to 75$	
46.	**d10**	What is the day of the date of birth of the 4th child not/no longer being a member of the household ?		
		1-31	33 $\}\to 47$	
47.	**d11**	What is the month of the date of birth of the 4th child not/no longer being a member of the household ?		
		1-12	33 $\}\to 48$	
48.	**d12**	What is the year of the date of birth of the 4th child not/no longer being a member of the household ?		
		1900-1988	33 $\}\to 49$	
49.	**gesl04**	Of what sex is the 4th child that is not/no longer a member of the household ?		
		Male. 1	19	
		Female. 2	14 $\}\to 50$	
50.	**redaf04**	What is the main reason for this 4th child not/no longer being a member of the household ?		
		Independent, having own household. 1	29	
		Studying while living away from home / boarding school. 2	3	
		Military service 3	0	
		Hospital / psycho-medical institution 4	0	$\to 51$
		Holidays 5	0	
		Died 6	0	
		Other reason 7	1	
51.		*Interviewer:* Does the respondent have more than 4 children not/no longer being a member of the household ? *Formal description: hkidout*[27] > 4		
		Yes	16 $\}\to 52$	
		No.	17 $\}\to 75$	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
52.	**d13**	What is the day of the date of birth of the 5th child not/no longer being a member of the household ?		
		1-31	16 }	→ 53
53.	**d14**	What is the month of the date of birth of the 5th child not/no longer being a member of the household ?		
		1-12	16 }	→ 54
54.	**d15**	What is the year of the date of birth of the 5th child not/no longer being a member of the household ?		
		1941-1993	16 }	→ 55
55.	**gesl05**	Of what sex is the 5th child that is not/no longer a member of the household ?		
		Male 1	9 }	→ 56
		Female 2	7	
56.	**redaf05**	What is the main reason for this 5th child not/no longer being a member of the household ?		
		Independent, having own household 1	12	
		Studying while living away from home / boarding school 2	2	
		Military service 3	0	
		Hospital / psycho-medical institution 4	1	→ 57
		Holidays 5	0	
		Died 6	0	
		Other reason 7	1	
57.		*Interviewer:* Does the respondent have more than 5 children not/no longer being a member of the household ? *Formal description: hkidout*[27] > 5		
		Yes	4 }	→ 58
		No	12 }	→ 75
58.	**d16**	What is the day of the date of birth of the 6th child not/no longer being a member of the household ?		
		1-31	4 }	→ 59
59.	**d17**	What is the month of the date of birth of the 6th child not/no longer being a member of the household ?		
		1-12	4 }	→ 60

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
60.	**d18**	What is the year of the date of birth of the 6th child not/no longer being a member of the household ?		
		1944-1978	4 $\}\rightarrow 61$	
61.	**gesl06**	Of what sex is the 6th child that is not/no longer a member of the household ?		
		Male 1	2	
		Female 2	2 $\}\rightarrow 62$	
62.	**redaf06**	What is the main reason for this 6th child not/no longer being a member of the household ?		
		Independent, having own household 1	4	
		Studying while living away from home / boarding school 2	0	
		Military service 3	0	
		Hospital / psycho-medical institution 4	0 $\}\rightarrow 63$	
		Holidays 5	0	
		Died 6	0	
		Other reason 7	0	
63.		*Interviewer:* Does the respondent have more than 6 children not/no longer being a member of the household ? *Formal description: hkidout[27] > 6*		
		Yes	2 $\}\rightarrow 64$	
		No	2 $\}\rightarrow 75$	
64.	**d19**	What is the day of the date of birth of the 7th child not/no longer being a member of the household ?		
		1-31	2 $\}\rightarrow 65$	
65.	**d20**	What is the month of the date of birth of the 7th child not/no longer being a member of the household ?		
		1-12	2 $\}\rightarrow 66$	
66.	**d21**	What is the year of the date of birth of the 7th child not/no longer being a member of the household ?		
		1946-1967	2 $\}\rightarrow 67$	
67.	**gesl07**	Of what sex is the 7th child that is not/no longer a member of the household ?		
		Male 1	2	
		Female 2	0 $\}\rightarrow 68$	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
68.	**redaf07**	What is the main reason for this 7th child not/no longer being a member of the household ?		
		Independent, having own household 1	2	
		Studying while living away from home / boarding school 2	0	
		Military service 3	0	
		Hospital / psycho-medical institution 4	0	$\rightarrow 69$
		Holidays 5	0	
		Died 6	0	
		Other reason 7	0	
69.		*Interviewer:* Does the respondent have more than 7 children not/no longer being a member of the household ? *Formal description: hkidout*[27] > 7		
		Yes	1	$\rightarrow 70$
		No	1	$\rightarrow 75$
70.	**d22**	What is the day of the date of birth of the 8th child not/no longer being a member of the household ?		
		1-31	1	$\rightarrow 71$
71.	**d23**	What is the month of the date of birth of the 8th child not/no longer being a member of the household ?		
		1-12	1	$\rightarrow 72$
72.	**d24**	What is the year of the date of birth of the 8th child not/no longer being a member of the household ?		
		1949-1967	1	$\rightarrow 73$
73.	**gesl08**	Of what sex is the 8th child that is not/no longer a member of the household ?		
		Male 1	1	$\rightarrow 74$
		Female 2	0	
74.	**redaf08**	What is the main reason for this 8th child not/no longer being a member of the household ?		
		Independent, having own household 1	1	
		Studying while living away from home / boarding school 2	0	
		Military service 3	0	
		Hospital / psycho-medical institution 4	0	$\rightarrow 75$
		Holidays 5	0	
		Died 6	0	
		Other reason 7	0	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2.2   Work and Pensions

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

Paid jobs are considered to be:
–self-employed (own business/practice, freelance work)
–work in the family business (business of spouse or parents)
–employed on a contractual basis [(loondienst)]
–sheltered workshop [(sociale werkplaats)]
–in training at a company or institution, receiving wage or salary
–trainee/apprentice, receiving wage or salary

75.   **bezig**   What do you consider to be your primary occupation ?

Paid job 1	714	} → 82
Fulfilling military service or alternative national service 2	2	
Looking for a job after having lost my former job ... 3	21	
Looking for first-time work / looking for work after having been without a job for a long time 4	10	→ 80
Student, trainee/apprentice receiving only an allowance for expenses 5	99	
Work in my own household 6	226	
Retired, living off interest-yielding investments 7	62	} → 77
Early retirement..................................... 8	26	} → 78
(Partially) disabled 9	48	} → 76
Unpaid work, keeping my benefit payments 10	3	
Work as a volunteer 11	14	→ 80
Other 12	62	

76.   **afgek**   Because of which disease, handicap, or condition have you been declared unfit for work ?

     ...   (Verbal answer)   → 80

77.   **vut**   Did you use the early retirement arrangement ?

Yes 1	26	} → 78
No.. 2	36	} → 80

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
78.	**rvut**	Why did you use the early retirement arrangement ?		
		Bad health 1	6	
		Reorganization of company/organization 2	13	} → 80
		Other reason 3	33	} → 79
79.	**arvut**	What other reason was this ?		
		. . . (Verbal answer)		→ 80
80.	**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 ?		
		Yes 1	133	} → 82
		No 2	440	} → 81
		Do not count fulfilling one's military service or alternative national service as a paid job.		
81.	**ooitw**	Have you ever had a paid job ?		
		Yes 1	347	} → 82
		No 2	93	} → 147
82.	**loond**	. . .[11]you employed on a contractual basis by a government institution (national, provincial, or local government), or by a private limited company [BV], or by another institution (public limited company [NV], foundation, association, or cooperative society) ? *In case you . . .[12]more than one job . . .[13]the following questions concern the . . .[14]job that you . . .[15]most of your time on.*		
		Yes, employed by the government 1	198	
		Yes, employed by a private limited company [BV] . . . 2	440	
		Yes, employed by another institution (public limited company [NV], foundation, association, or cooperative society) 3	366	} → 85
		No 4	190	} → 83

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[11]**if** *ooitw*[81] = 1 **then** . . .← 'Were' **else** . . .← 'Are'
[12]**if** *ooitw*[81] = 1 **then** . . .← 'had' **else** . . .← 'have'
[13]**if** *ooitw*[81] = 1 **then** . . .← 'at the same time,'
[14]**if** *ooitw*[81] = 1 **then** . . .← 'LAST'
[15]**if** *ooitw*[81] = 1 **then** . . .← 'spent' **else** . . .← 'spend'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
83.	**maats**	...[16]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].*		
		Yes 1	62 }	→ 89
		No... 2	128 }	→ 84
84.	**zelfst**	...[17]you self-employed or ...[18]you work in the family business ?		
		Self-employed 1	93 }	→ 89
		...[19]in the family business........................ 2	35 }	
85.	**dienstv**	...[20]you employed on a permanent or on a temporary basis ?		
		Permanent 1	894 }	→ 86
		Temporary 2	110 }	
86.		*Interviewer:* Is/was the respondent employed by the government ? *Formal description: loond[82] = 1*		
		Yes	198 }	→ 87
		No...	806 }	→ 89
87.	**schaal1**	...[21]you work as a civil servant or professional soldier ?		
		Yes, civil servant 1	154 }	→ 88
		Yes, professional soldier.......................... 2	5 }	
		No... 3	39 }	→ 89
88.	**schaal2**	Please provide the salary-scale or rank that you ...[22]as a ...[23]?		
		... (Verbal answer)		→ 89

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[16]**if** *ooitw*[81] = 1 **then** ...← 'Did' **else** ...← 'Do'
[17]**if** *ooitw*[81] = 1 **then** ...← 'Were' **else** ...← 'Are'
[18]**if** *ooitw*[81] = 1 **then** ...← 'did' **else** ...← 'do'
[19]**if** *ooitw*[81] = 1 **then** ...← 'worked' **else** ...← 'work'
[20]**if** *ooitw*[81] = 1 **then** ...← 'Were' **else** ...← 'Are'
[21]**if** *ooitw*[81] = 1 **then** ...← 'Did' **else** ...← 'Do'
[22]**if** *ooitw*[81] = 1 **then** ...← 'had' **else** ...← 'have'
[23]**if** *schaal1*[87] = 1 **then** ...← 'civil servant' **else** ...← 'professional soldier'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
89.		*Interviewer:* Is the respondent now providing informa- tion about his last job (i.e. he has no paid job at the moment) ? *Formal description: ooitw*[81] = 1		
		Yes	347 $\Big\}\to 90$	
		No..	847 $\Big\}\to 93$	
90.	**digits**	What position or profession did you have ? *Answers coded according to the ISCO-profession cate- gories 1984 of the CBS-business codes.*		
		1-9999	347 $\Big\}\to 91$	
91.	**uren**	How many hours per week did you, at your last job, ...[24]?		
		1-80 hours	342	
		Don't know....................................-9	5 $\Big\}\to 92$	
92.	**vakverl**	On average, how many days off (including holidays as a consequence of reduced working time [ADV]) did you take per year ? *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, on average, actu- ally had.*		
		0-100 days	347 $\Big\}\to 95$	
93.	**uren2**	How many hours per week ...[25]? [26]		
		1-80 hours	832	
		Don't know....................................-9	15 $\Big\}\to 94$	
94.	**vakan**	How many days off ...[27]in 1993 ? *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.*		
		0	109	
		1-132 days	738 $\Big\}\to 95$	

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[24]**if** *loond*[82] $\in [1..3]$ **then** ...$\leftarrow$ ' have to work according to your contract ' **else** ...$\leftarrow$ 'normally work ...'

[25]**if** *loond*[82] $\in [1..3]$ **then** ...$\leftarrow$ ' do you have to work according to your contract ' **else** ...$\leftarrow$ 'do you normally work'

[26]Fault in recording: the number of observations shoud be 3309.

[27]**if** *loond*[82] $\in [1..3]$ **then** ...$\leftarrow$ '(including holidays as a consequence of reduced working time [ADV]) did you take with your employer' **else** ...$\leftarrow$ ' did you take '

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
95.		*Interviewer:* Is/was the respondent employed on a contractual basis ? *Formal description:* $loond^{[82]} \in [1..3]$		
		Yes	1004 }	$\rightarrow$ 96
		No	190 }	$\rightarrow$ 97
96.	**uurwerk**	How many hours per week . . . [28]you on average IN FACT spend on your . . . [29]most important job ? *For this question it doesn't make any difference whether overtime work . . . [30]paid for or not.*		
		1-100 hours	999 }	
		Don't know . . . . -9	5 }	$\rightarrow$ 97
97.	**mwerk**	Did you have other jobs before your . . . [31]job ?		
		Yes 1	767 }	$\rightarrow$ 98
		No 2	427 }	$\rightarrow$ 99
98.	**ewerk**	Which year did you start work at your first paid job ?		
		1920-1994	767 }	$\rightarrow$ 99
99.	**jfull**	For how many years in total have you worked AT LEAST 32 HOURS PER WEEK . . . [32]? 0 . . . . 1-70 years	145 1049 }	$\rightarrow$ 100
100.	**jpart**	For how many years in total have you worked LESS THAN 32 HOURS PER WEEK . . . [33]? 0 . . . . 1-63 years	694 500 }	$\rightarrow$ 101
101.		*Interviewer:* Does the respondent currently have a paid job ? *Formal description:* $ooitw^{[81]} \neq 1$		
		Yes	847 }	$\rightarrow$ 102
		No	347 }	$\rightarrow$ 105

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[28]**if** $ooitw^{[81]} = 1$ **then** . . . $\leftarrow$ 'did' **else** . . . $\leftarrow$ 'do'

[29]**if** $ooitw^{[81]} = 1$ **then** . . . $\leftarrow$ 'last'

[30]**if** $ooitw^{[81]} = 1$ **then** . . . $\leftarrow$ 'was' **else** . . . $\leftarrow$ 'is'

[31]**if** $ooitw^{[81]} = 1$ **then** . . . $\leftarrow$ 'last' **else** . . . $\leftarrow$ 'current'

[32]**if** $loond^{[82]} \in [1..3]$ **then** . . . $\leftarrow$ 'according to your contract'

[33]**if** $loond^{[82]} \in [1..3]$ **then** . . . $\leftarrow$ 'according to your contract'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
102.	**jaarw**	Which year did you start work at your current job ?		
		1924-1989	491	→ 104
		1990-1994	356	→ 103
103.	**maandw**	And in which month (1=January, 2=February etc.) ?		
		1-12	356	→ 104
104.	**reis**	How much time does it normally take to get from HOME to WORK ?		
		0	64	→ 105
		1-2000 minutes	783	
105.		*Interviewer:* Is/was the respondent employed on a contractual basis ? *Formal description: loond*[82] ∈ [1..3]		
		Yes	1004	→ 109
		No	190	→ 106
106.	**berpens**	. . .[34]you take part in a professional pension plan ? *A professional pension plan is a joint pension plan set up by people in a particular profession, at the request of one (or more than one) organization representing that professional group.*		
		Yes 1	36	→ 107
		No 2	154	→ 129

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[34]**if** *ooitw*[81] = 1 **then** . . . ← 'Did' **else** . . . ← 'Do'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

107. **wberpens**   What professional pension plan ...[35]you take part in ?

Lawyers... 1	0	
Pharmacists... 2	1	
Doctors (general practitioners and specialists)....... 3	1	
Veterinarians....................................... 4	0	
Physiotherapists.................................... 5	0	
(Junior) notaries 6	0	$\rightarrow$ 129
Dentists/orthodontists working for the National Health Service... 7	2	
Midwives... 8	0	
Independent consulting actuaries 9	0	
Exchange brokers 10	0	
None of the above-mentioned..................... 11	32	$\rightarrow$ 108

108.   **wbpdan**   What professional pension plan ...[36]you take part in ?

...   (Verbal answer) $\rightarrow$ 129

109.   *Interviewer:* Is/was the respondent employed on a contractual basis with a private limited company [BV] ?
Formal description: loond[82] = 2

Yes	440	$\rightarrow$ 110
No..	564	$\rightarrow$ 113

110.   **aanbv**   ...[37]you have shares in the private limited company that you work...[38]for ?

Yes 1	19	$\rightarrow$ 111
No.. 2	421	$\rightarrow$ 113

111.   **rpensbv**   Are you entitled to a retirement pension through a contract with the private limited company that you work ...[39]for, or through a pension company ?

Yes 1	14	$\rightarrow$ 112
No.. 2	5	$\rightarrow$ 113

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[35] **if** *ooitw*[81] = 1 **then** ... $\leftarrow$ 'did' **else** ... $\leftarrow$ 'do'
[36] **if** *ooitw*[81] = 1 **then** ... $\leftarrow$ 'did' **else** ... $\leftarrow$ 'do'
[37] **if** *ooitw*[81] = 1 **then** ... $\leftarrow$ 'Did' **else** ... $\leftarrow$ 'Do'
[38] **if** *ooitw*[81] = 1 **then** ... $\leftarrow$ 'ed'
[39] **if** *ooitw*[81] = 1 **then** ... $\leftarrow$ 'ed'

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
112.	**apensbv**	...[40]you also participate in pension plans for other employees of this private limited company ?		
		Yes 1	11 } → 114	
		No.. 2	3 } → 129	
113.	**wpens**	Does your ...[41]job entitle you to a retirement pension ?		
		Yes 1	734 } → 114	
		No.. 2	256 } → 129	
114.	**pfonds1**	...[42]you participate in one of the following pension funds through your ...[43]employment ?		
		[ABP] 1	210 } → 129	
		[TNO] 2	3 } → 129	
		[PGGM].. 3	108	
		[Metaalnijverheid] 4	36	
		[Bouwnijverheid] 5	29	
		[Metaalindustrie] 6	16	
		[Spoorwegpensioenfonds] 7	5 } → 122	
		[Grafische bedrijven]............................. 8	14	
		[Landbouw] 9	10	
		[Vervoer en havenbedrijf]......................... 10	8	
		[Detailhandel] 11	39	
		No, none of the above-mentioned pension funds 12	267 } → 115	
		Don't know....................................... -9	0 } → 129	

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[40]**if** *ooitw*[81] = 1 **then** ... ← 'Did' **else** ... ← 'Do'
[41]**if** *ooitw*[81] = 1 **then** ... ← 'last' **else** ... ← 'current'
[42]**if** *ooitw*[81] = 1 **then** ... ← 'Did' **else** ... ← 'Do'
[43]**if** *ooitw*[81] = 1 **then** ... ← 'last' **else** ... ← 'current'

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

115.   **pfonds2**   ...[44]you participate in one of the following pension funds through your ...[45]employment ?

		[Beroepsvervoer over de weg]....................	12	2
		[Schildersbedrijven]................................	13	0	} → 122
		[Woningcorporaties]	14	1
		[PTT]...	15	11
		[Philips A+B]....................................	16	12
		[Shell]..	17	1
		[KLM]	18	4	} → 129
		[ABN amro].......................................	19	9
		[Hoogovens]......................................	20	1
		[ING bank + Postbank]	21	3
		No, none of the above-mentioned pension funds	22	223	} → 116

116.   **pfonds3**   ...[46]you participate in one of the following pension funds through your ...[47]employment ?

		[Progress Unilever]	22	4
		[AKZO]..	23	8
		[PVM DSM].......................................	24	3
		[Rabobankorganisatie]..............................	25	8	} → 129
		[Stork]..	26	3
		[Ahold]	27	2
		None of the above-mentioned	28	195	} → 117

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[44]**if** $ooitw^{[81]} = 1$ **then** ...$\leftarrow$ 'Did' **else** ...$\leftarrow$ 'Do'

[45]**if** $ooitw^{[81]} = 1$ **then** ...$\leftarrow$ 'last' **else** ...$\leftarrow$ 'current'

[46]**if** $ooitw^{[81]} = 1$ **then** ...$\leftarrow$ 'Did' **else** ...$\leftarrow$ 'Do'

[47]**if** $ooitw^{[81]} = 1$ **then** ...$\leftarrow$ 'last' **else** ...$\leftarrow$ 'current'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

Pension plans are often executed by pension funds and/or insurance companies. Thus 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.

117.   **spfonds**   In which of the following pension funds ...[48]you participate through your ...[49]employer ?

Pension fund of a (big) company 1   56 } → 119

Pension fund of a branch of industry 2   55 } → 120

Not entitled to a retirement pension through one of the above-mentioned pension funds 3   84 } → 118

118.   **pverz**   ...[50]you have retirement insurance with and insurance company that is partly paid for by your employer ?

Yes 1   62 } → 123

No 2   22 } → 128

119. **naampens**   What ...[51]the name of this pension fund ?

...   (Verbal answer)   → 129

120. **naambdrt**   Which branch of industry ...[52]you in ?

...   (Verbal answer)   → 121

121. **pensbdrt**   What ...[53]the name of the pension fund of this branch of industry ?

...   (Verbal answer)   → 122

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[48]**if** $ooitw^{[81]} = 1$ **then** ... ← 'did' **else** ... ← 'do'
[49]**if** $ooitw^{[81]} = 1$ **then** ... ← 'last' **else** ... ← 'current'
[50]**if** $ooitw^{[81]} = 1$ **then** ... ← 'Did' **else** ... ← 'Do'
[51]**if** $ooitw^{[81]} = 1$ **then** ... ← 'was' **else** ... ← 'is'
[52]**if** $ooitw^{[81]} = 1$ **then** ... ← 'were' **else** ... ← 'are'
[53]**if** $ooitw^{[81]} = 1$ **then** ... ← 'was' **else** ... ← 'is'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

122. **aanv** ...[54]you, in addition to the pension that you just mentioned, have additional retirement insurance with an insurance company that ...[55]partly paid for by your employer ?

Yes 1   31 $\Big\} \to 123$

No... 2   292 $\Big\} \to 128$

123. **jaarv** Which year was this insurance taken out ?

1946-1994 ....   93 $\Big\} \to 124$

124. **eigen** ...[56]you have to pay part of the premium for this additional retirement insurance yourself ?

Yes 1   53 $\Big\} \to 125$

No... 2   40 $\Big\} \to 128$

125. **eigperc** What part of this premium ...[57]you have to pay for yourself ?

1-100 %   45

Don't know... -9   8 $\Big\} \to 126$

126. **wpremi** ...[58]you have to pay for the premium for this insurance per:

4 weeks 1   6

Month 2   47

Quarter 3   0 $\Bigg\} \to 127$

Year 4   0

127. **hpremi** How much ...[59]the premium for this additional retirement insurance that you ...[60]to pay for per ...[61]?
Do NOT include the part of the premium paid for by your employer.

1-2000 guilders   46

Don't know... -9   7 $\Big\} \to 128$

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[54]**if** *ooitw*[81] = 1 **then** ...← 'Did' **else** ...← 'Do'
[55]**if** *ooitw*[81] = 1 **then** ...← 'was' **else** ...← 'is'
[56]**if** *ooitw*[81] = 1 **then** ...← 'Did' **else** ...← 'Do'
[57]**if** *ooitw*[81] = 1 **then** ...← 'did' **else** ...← 'do'
[58]**if** *ooitw*[81] = 1 **then** ...← 'Did' **else** ...← 'Do'
[59]**if** *ooitw*[81] = 1 **then** ...← 'was' **else** ...← 'is'
[60]**if** *ooitw*[81] **then** ...← 'had' **else** ...← 'have'
[61]**case** *wpremi*[126] **of** 1: ...← '4 weeks' ; 2: ...← 'month' ; 3: ...← 'quarter' ; 4: ...← 'year' **end**

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
		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 (waardevast) and/or to a salary-index (welvaartsvast). Pensions that are corrected in this way we call indexed to inflation.		
128.	**index**	Is your ...[62]retirement pension indexed to inflation ? [63]		
		Yes 1	206	
		No.. 2	36	$\rightarrow$ 129
		Don't know...................................... -9	165	
129.	**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.*		
		Yes 1	216	$\rightarrow$ 130
		No.. 2	978	$\rightarrow$ 132
130.	**hbreuk**	How many times did you have such a break in your pension plan ?		
		1-24	215	
		Don't know...................................... -9	1	$\rightarrow$ 131
131.	**jbreuk**	Which year did you have the last break in your pension plan ?		
		1900-1994..	216	$\rightarrow$ 132
132.	**hjpens**	For how many years in total have you been building up entitlement to a (retirement) pension ?		
		0	313	
		1-51	881	$\rightarrow$ 133
133.		*Interviewer:* Is the respondent aged 50 or over, does he/she have a paid job now, and is he/she not yet retired ? *Formal description:* $(gebjaar^{[5]} < 1943) \wedge ((bezig^{[75]} = 1) \vee (bet^{[80]} = 1)) \wedge (bezig^{[75]} \neq 7) \wedge (bezig^{[75]} \neq 8)$		
		Yes	86	$\rightarrow$ 134
		No..	1108	$\rightarrow$ 135

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[62]**if** *ooitw*[81] $\neq$ 1 **then** ...$\leftarrow$ 'future'

[63]Fault in recording: the total number of observations shoud be 1382.

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
134.	**lftpens**	At what age do you expect to retire, or to make use of the early retirement arrangement [VUT] ?		
		25-85	86 }	→ 135
135.		*Interviewer:* Is the respondent aged 50 or over, does he/she have a paid job now, and is he/she not yet retired ? *Formal description:* $(gebjaar^{[5]} < 1943) \wedge ((bezig^{[75]} = 1) \vee (bet^{[80]} = 1) \vee (ooitw^{[81]} = 1)) \wedge (bezig^{[75]} \neq 7) \wedge (bezig^{[75]} \neq 8)$		
		Yes	153 }	→ 136
		No	1041 }	→ 137
136.	**percpens**	How much do you expect your retirement pension (including General Old Age Pensions Act [AOW]) to be (in percentages) in relation to the net income you will have just before you retire ? [64]		
		0	21 }	→ 137
		1-100 %	107 }	
137.		*Interviewer:* Does the respondent have a paid job at the moment ? *Formal description:* $(bezig^{[75]} = 1) \vee (bet^{[80]} = 1)$		
		Yes	847 }	→ 138
		No	347 }	→ 141
138.	**bijbaan**	Do you at the moment have an additional job (second paid job) or do you otherwise earn extra money ?		
		Yes, an additional job (second paid job) 1	53 }	
		Yes, through own business or firm (vennootschap), not mentioned before 2	22 }	→ 139
		No, no additional job or second paid job 3	772 }	→ 140
139.	**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.*		
		0	6 }	→ 140
		1-55 hours	69 }	

[64]Fault in recording; the total number of observations should be 153.

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
140.	**zwerk**	How many hours per week WOULD you like to work in total ? *If you have more than one job, include the number of hours that you would like to work at each job.*		
		0-80 hours	847 $\Big\}\to 147$	
141.	**jwerkl**	Which year did you stop working ?		
		1950-1990	234 $\Big\}\to 143$	
		1991-1994	113 $\Big\}\to 142$	
142.	**mwerkl**	And which month (1=January, 2=February, etc.) ?		
		1-12	113 $\Big\}\to 143$	
143.		*Interviewer:* Was the respondent employed on a contractual basis ? *Formal description: loond*[82] $\in [1..3]$		
		Yes	292 $\Big\}\to 144$	
		No...	55 $\Big\}\to 146$	
144.	**ploon**	Did you receive your pay at your last job per:		
		Week 1	22	
		4 weeks 2	37	
		Month 3	233	$\to 145$
		Year 4	0	
145.	**lastloon**	How much was your take-home pay at your last job per ...[65]?		
		1-40000 guilders..................................	254	
		Don't know....................................... -9	38 $\Big\}\to 146$	

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[65]**case** *ploon*[144] **of** 1: …$\leftarrow$ 'week' ; 2: …$\leftarrow$ '4 weeks' ; 3: …$\leftarrow$ 'month' ; 4: …$\leftarrow$ 'year' **end**

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
146.	**rweg**	For what reason did you stop working ?		

This question concerns your last job.

		Marriage 1	47	
		Birth of child 2	78	
		Health, disablement 3	53	
		Studies 4	12	
		Military service, first training 5	0	
		Resigned for personal reasons 6	22	
		Sold my own business 7	6	
		End of family business (business/company of part- ner/spouse) 8	0	→ 147
		Dismissal because the company was closed/ reorganized 9	20	
		Dismissal for another reason 10	11	
		Early retirement [VUT], mandatory retirement 11	43	
		Retired, started living off interest-yielding investments 12	13	
		Other reason 13	38	
		Don't know 14	4	

147.	**zoek**	Are you looking for a(nother) job at the moment ?		
		Yes, I am seriously looking for a(nother)job 1	82	→ 154
		Yes, I am thinking about looking for a(nother) job . . 2	133	
		No, I have already found a(nother) job but I haven't started working there yet 3	38	→ 150
		No, I am not looking for a(nother) job 4	1034	→ 148

148.		*Interviewer:* Is there a point in asking further questions here ? *Formal description:* $(bezig^{[75]} \in [3,4,10,11]) \wedge (bezig^{[75]} \neq 1) \wedge (bet^{[80]} \neq 1)$		
		Yes	11	→ 149
		No	1023	→ 150

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

149.   **rnzoek**   For what reason are you not looking for a job ?

Doing a course / studying 1	0	
Fulfilling my military service / alternative national service 2	0	
Working in my own household 3	10	
(Partially) disabled 4	0	$\rightarrow$ 150
Living off interest-yielding investments 5	0	
(Early) retired 6	0	
Other 7	1	

150.   *Interviewer:* Does the respondent have a job at the moment ?
The respondent is not looking for a job.

Formal description: $(bezig^{[75]} = 1) \vee (bet^{[80]} = 1)$

Yes	697	$\rightarrow$ 151
No	375	$\rightarrow$ 180

We would like to ask you a question about the minimum pay you would accept in another job. Imagine all other financial circumstances to be equal to your current position.

151.   **mlon1**   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 ?

1-500000 guilders	468	$\rightarrow$ 152
Don't know . . . . -9	229	

152.   **mlonp1**   Minimum take-home pay per:

Week 1	31	
4 weeks 2	50	
Month 3	334	$\rightarrow$ 153
Year 4	22	
Don't know . . . . -9	260	

153.   **don1**   I would never do that.

Yes 1	108	$\rightarrow$ 180
No 2	589	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

154.   *Interviewer:* Does the respondent have a job at the moment ?
The respondent is not looking for a job.

Formal description: $(loond^{[82]} = 1) \vee (bet^{[80]} = 1)$

Yes ....   150 $\Big\} \to 155$

No..   65 $\Big\} \to 157$

155.   **rawerk**   For what reasons are you looking for another job ?

(Probably) losing my current job 1   16

Consider my current job as preliminary 2   17

Want to earn more 3   14

Want to work in a better work environment 4   19

Want an additional job, want to earn something extra 5

Want to work fewer hours 6   6

Want to work more hours........................... 7   3 $\to 157$

Don't like my current job........................... 8   3

Want a job that gives more security................ 9   17

Changed circumstances at home................... 10   11

   7

Other reason..................................... 11   37 $\Big\} \to 156$

156.   **arawerk**   What other reason do you have in mind ?

...   (Verbal answer) $\to 157$

157.   **jawerk**   Since when (which year) have you been looking for a(nother) job ?

1960-1992... 54 $\Big\} \to 159$

1993-1994... 161 $\Big\} \to 158$

158.   **mawerk**   And since which month (1=January, 2=February, etc.) ?

1-12 .... 159 $\Big\} \to 159$

Don't know.......................................-9   2

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
		Describe the ways you have been looking for a job during		
		the past 2 months ?		
		More than one answer is possible here.		
		1 answered advertisements		
		2 placed advertisements for myself		
		3 asked around with employers		
		4 asked friends and other relations		
		5 through a job center		
		6 through a temporary employment agency		
		7 reading advertisements		
		8 other		
		9 haven't started looking for a job yet		
159.	**hzoek1**	What way looking for a job: answered advertisements		
		Yes 1	74	$\rightarrow$ 160
		No.. 2	141	
160.	**hzoek2**	What way looking for a job: placed advertisements for myself		
		Yes 1	3	$\rightarrow$ 161
		No.. 2	212	
161.	**hzoek3**	What way looking for a job: asked around with employ-ers		
		Yes 1	42	$\rightarrow$ 162
		No.. 2	173	
162.	**hzoek4**	What way looking for a job: asked friends and other relations		
		Yes 1	54	$\rightarrow$ 163
		No.. 2	161	
163.	**hzoek5**	What way looking for a job: through a job center		
		Yes 1	43	$\rightarrow$ 164
		No.. 2	172	
164.	**hzoek6**	What way looking for a job: through a temporary em-ployment agency		
		Yes 1	27	$\rightarrow$ 165
		No.. 2	188	
165.	**hzoek7**	What way looking for a job: reading advertisements		
		Yes 1	90	$\rightarrow$ 166
		No.. 2	125	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
166.	**hzoek8**	What way looking for a job: other way		
		Yes 1	21	
		No... 2	194	→ 167
167.	**hzoek9**	What way looking for a job: haven't started looking yet		
		Yes 1	47	
		No... 2	168	→ 168
168.	**hsol**	How many times have you applied for a job in the past 2 months ?		
		0	131	
		1-80	84	→ 169
169.	**auur**	How many hours per week ...[66]		
		0	2	
		1-80 hours	213	→ 170
170.		*Interviewer:* Does the respondent have a job at the moment ? *Formal description:* $(loond^{[82]} = 1) \vee (bet^{[80]} = 1)$		
		Yes	150	→ 171
		No...	65	→ 176
171.	**netloon**	How much (NET INCOME) do you expect to be able to earn in a new job ?		
		1-200000 guilders.................................	147	
		Don't know......................................-9	3	→ 172
172.	**perloon**	Net income per:		
		Week 1	18	
		4 weeks 2	17	
		Month 3	110	→ 173
		Year 4	5	

[66]**if** *ooitw*[81] = 1 **then** ...← 'would you like to work ?' **else** ...← 'do you expect that you would have to work in a new job ?'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

We would like to ask you a question about the minimum pay you would like to get in a new job. Imagine all other financial circumstances to be equal to your current position.

173. mloon1 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?

1-200000 guilders..   119 $\Big\} \rightarrow 174$

Don't know... -9   31

174. mloonp1 Minimum take-home pay per:

Week 1   10

4 weeks 2   13

Month 3   88 $\Big\} \rightarrow 175$

Year 4   6

Don't know....................................... -9   33

175. doen1 I would never do that.

Yes 1   18 $\Big\} \rightarrow 180$

No... 2   132

Now we would like to ask you something about the minimum pay you would accept in a new job.

176. loonm If you were offered a job for…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 ?

1-125000 guilders.......................................   62 $\Big\} \rightarrow 177$

Don't know....................................... -9   3

177. perloonm Minimum NET income per:

Week 1   18

4 weeks 2   10 $\Big\} \rightarrow 178$

Month 3   35

Year 4   2

178. hloonv How much is the NET income that you expect you are going to earn ?

1-73000 guilders.......................................   62 $\Big\} \rightarrow 179$

Don't know....................................... -9   3

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
179.	**loonvp**	Expected net income per:		

Week 1   18 $\Bigg\}\rightarrow 180$

4 weeks 2   8

Month 3   36

Year 4   3

180.   *Interviewer:* Has the respondent answered the part of the questionnaire concerned with accommodation ?
Formal description: $(hs^{[2286]} > 0) \land (hs^{[2286]} < 3)$

Yes .... 670 $\Big\}\rightarrow 181$

No... 4941 $\Big\}\rightarrow 378$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2.3   Accommodation

The following questions concern accommodation and housing costs. Questions will be asked about your current accommodation, your former accommodation, and about plans (if any) to move or your future accommodation. We start with questions about your CURRENT accommodation.

181.   **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.

Tenant 1	215	
Subtenant 2	3	$\rightarrow$ 182
Owner 3	448	
Rent free 4	4	

182.   **wo2**   What kind of house do you live in ?

If you live in more than one house, please report the most important one.

Single-family-house, detached 1	91	
Single-family-house, end terrace house (corner of row of houses) 2	78	
Single-family-house, semi-detached (duplex) 3	103	
Single-family-house, terrace house (rowhouse) 4	204	
Apartment, (upstairs or ground-floor) flat 5	140	$\rightarrow$ 184
Farm or gardener's house 6	20	
Dwelling with shop or workshop 7	5	
Other dwelling on business premises 8	1	
Rent a room 9	3	
Other sort of accommodation 10	25	$\rightarrow$ 183

183.   **wo3**   What other sort of accommodation is that ?

. . .   (Verbal answer) $\rightarrow$ 184

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
184.	**wo4**	In which of the periods mentioned below was the house that you live in built (indicate the year that it was finished) ?		
		Before 1945 1	146	
		Between 1945 and 1955............................. 2	24	
		Between 1955 and 1960............................. 3	35	
		Between 1960 and 1965............................. 4	32	
		Between 1965 and 1970............................. 5	69	$\rightarrow$ 185
		Between 1970 and 1975............................. 6	95	
		Between 1975 and 1980............................. 7	63	
		Between 1980 and 1985............................. 8	76	
		Between 1985 and 1990............................. 9	83	
		After 1990 10	47	
185.	**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.*		
		1900-1994...	670	$\rightarrow$ 186
186.	**wo7**	How many ROOMS does your accommodation include ...[67] *Do include: bedroom, hobby room, study, living room.* *Do not include: kitchen, bathroom, toilet, open attic, hall, corridor, storeroom.*		
		1-14	670	$\rightarrow$ 187
187.	**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 $\times$ width.*		
		4-100 m^2.......................................	665	$\rightarrow$ 188
		Don't know................................... -9	5	
188.	**wo9**	Is there a garage belonging to your accommodation ...[68]?		
		Yes 1	235	$\rightarrow$ 189
		No.. 2	435	

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[67]**if** $wo2^{[182]} \in [6..8]$ **then** ...$\leftarrow$ 'not including those belonging to the business part of your house'

[68]**if** $wo2^{[182]} \in [6..8]$ **then** ...$\leftarrow$ 'that does not belong to the business part of your house'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

189.   **wo10**   Is there a garden, (court)yard, or patio with your house ...[69]?

Yes 1   551 } → 190

No.. 2   119 } → 191

190.   **wo11**   What is the area of this garden, (court)yard, or patio ?

Area is length × width.

1-59300 m^2 ....   550 } → 191

Don't know... -9   1 }

191.   *Interviewer:* Is the respondent tenant or subtenant ?
                 Formal description: $wo1^{[181]} \in [1..2]$

Yes ....   218 } → 192

No..   452 } → 202

192.   **wo15**   Do you pay rent per:

Month 1   217

Quarter 2   1

Six months.................................... 3   0 } → 193

Year 4   0

193.   **wo16**   How much is the rent per ...[70]according to the (written or oral) contract; if any, include charges for service, gas, electricity, central antenna system, etc. for your accommodation ...[71]?

60-7000 guilders..................................   212 } → 194

Don't know... -9   6 }

194.   **wo16a**   Does this rent include charges for water, electricity, gas, heating and energy, and/or other service charges ?

Yes 1   74 } → 195

No.. 2   144 } → 196

195.   **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 ?

1-720 guilders ....   56 } → 196

Don't know... -9   18 }

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[69]**if** $wo2^{[182]} \in [6..8]$ **then** ...← 'that does not belong to the business part of your house'

[70]**case** $wo15^{[192]}$ **of** 1: ...← 'month' ; 2: ...← 'quarter' ; 3: ...← 'six months' ; 4: ...← 'year' **end**

[71]**if** $wo2^{[182]} \in [6..8]$ **then** ...← 'excluding the business part of your house'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
196.	**wo20**	Do you receive a rent allowance ?		
		Yes 1	36 }	→ 197
		No... 2	182 }	→ 200
197.	**wo21**	Do you receive this rent allowance per:		
		Month 1	32	
		Quarter.. 2	1	
		Six months.................................... 3	0	→ 198
		Per year....................................... 4	3	
198.	**wo22**	How much is this rent allowance per ...[72]?		
		15-7500 guilders..............................	31	
		Don't know................................... -9	5	→ 199
199.	**wo24**	Many housing corporations and municipal housing agen- cies deduct the rent allowance from the rent. In your situation, is the rent allowance deducted from the rent ?		
		Yes 1	24	
		No... 2	12	→ 200
200.	**wo25**	Do you receive an allowance to help you adjust to the new (higher) rent ?		
		Yes 1	1 }	→ 201
		No... 2	217 }	→ 260
201.	**wo26**	How much is this allowance for this year ?		
		Don't know................................... -9	1 }	→ 260
202.		*Interviewer:* Is the respondent the owner of his current accommodation ? *Formal description:* $wo1^{[181]} = 3$		
		Yes	448 }	→ 203
		No...	4 }	→ 260

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[72]**case** $wo21^{[197]}$ **of** 1: ...← 'month' ; 2: ...← 'quarter' ; 3: ...← 'six months' ; 4: ...← 'year' **end**

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
203.		*Interviewer:* Has the respondent (his household) moved into the current accommodation after 1988 ? *Formal description:* wo5[185] > 1988		
		Yes	167 }	→ 204
		No.	281 }	→ 207
204.	**wo30**	Have you received a gift from your parents (or other relatives) to help finance the purchase or interior of your CURRENT accommodation ?		
		Yes 1	19 }	→ 205
		No. 2	148 }	→ 207
205.	**wo31**	How much (in guilders) did you receive from your par- ents (or other relatives) to finance (the interior of) your CURRENT accommodation ?		
		1500-130000 guilders	13 }	→ 206
		Don't know. . . . . -9	6	
206.	**wo31a**	When (which year) did you receive that money for your CURRENT accommodation ?		
		1987-1994	18 }	→ 207
207.	**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 ?		
		Yes 1	75 }	→ 208
		No. 2	373	
208.	**wo33**	When you were looking for your current accommoda- tion, did you pay a real estate agent to locate a house for you ?		
		Yes 1	60 }	→ 209
		No. 2	388	
209.	**wo34**	How much did you pay for your house . . .[73]? *Exclude costs of taking over moveable property.*		
		3000-2200000 guilders	435 }	→ 210
		Don't know. . . . . -9	13	

[73]**if** $wo2^{[182]} \in [6..8]$ **then** . . . ← 'not including the business part of your house'

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

210. **wo34a** Under which conditions did you buy your house ?

Standard: costs to the buyer;
In case of newly built houses: no costs to the buyer.

Costs to the buyer...................................... 1   253 } $\rightarrow$ 212
No costs to the buyer............................... 2   146

Other... 3   49 } $\rightarrow$ 211

211. **wo35** What other conditions were there ?

...   (Verbal answer) $\rightarrow$ 212

212. **wo41** About how much do you expect to get for your residence
...[74]if you sold it today (empty and not let) ?

17000-3200000 guilders ....   413 } $\rightarrow$ 213
Don't know....................................... -9   35

213. *Interviewer:* Does the respondent live in an apartment,
(upstairs or ground-floor) flat ?
Formal description: $wo2^{[182]} = 5$

Yes ....   44 } $\rightarrow$ 214

No..   404 } $\rightarrow$ 217

214. **wo42** Do you pay any kind of service charges or charges to a
home owners' association ?

Yes 1   34 } $\rightarrow$ 215

No.. 2   10 } $\rightarrow$ 217

215. **wo43** Do you pay these service charges or charges to a home
owners' association per:

Month 1   28
Quarter 2   4 } $\rightarrow$ 216
Six months...................................... 3   0
Year 4   2

216. **wo44** How much are these charges per ...[75]?

10-4500 guilders ....   34 } $\rightarrow$ 217

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[74]**if** $wo2^{[182]} \in [6..8]$ **then** ...$\leftarrow$ 'not including the business part'
[75]**case** $wo43^{[215]}$ **of** 1: ...$\leftarrow$ 'month' ; 2: ...$\leftarrow$ 'quarter' ; 3: ...$\leftarrow$ 'six months' ; 4: ...$\leftarrow$ 'year' **end**

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

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.

217.   **wo45**   Is the ground on which your house stands your own property, or is it let on a long lease, or was the lease paid off when you bought the house ?

Own property 1   406 } → 220

Let on a long lease 2   15 } → 218

Lease paid off with the sale 3   10
Don't know 4   17 } → 220

218.   **wo46**   Do you pay for the long lease per:

Month 1   1
Quarter 2   3
Six months 3   5 } → 219
Year 4   6

219.   **wo47**   How much do you pay for this long lease per

. . .[76]?

2-5500 guilders . . . .   13 } → 220
Don't know . . . . -9   2

220.   **wo48**   Are there one or more mortgages on this accommodation ?
Loans, e.g. from parents will be reported later.

Yes 1   355 } → 221

No 2   89
Don't know 3   4 } → 260

221.   **wo49**   How many mortgages are there on this accommodation ?

1-3 . . . .   355 } → 222

222.   **hyp11**   Do you have a municipal mortgage guarantee for your 1st mortgage on your current accommodation ?
Yes 1   167
No 2   188 } → 223

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[76]**case** *wo46*[218] **of** 1: . . . ← 'month' ; 2: . . . ← 'quarter' ; 3: . . . ← 'six months' ; 4: . . . ← 'year' **end**

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

223.   **hyp21**   With which financial institution have you taken out the 1st mortgage on your current accommodation ?

ABN AMRO bank 1	56	
Postbank... 2	29	
Rabobank.. 3	88	
ING bank 4	22	
VSB bank.. 5	12	
SNS bank 6	10	$\rightarrow 225$
Nationale Nederlanden 7	7	
AEGON 8	0	
AMEV... 9	21	
Bouwfonds Nederlandse Gemeenten................ 10	4	
ABP 11	12	
Other financial institution 12	91	$\rightarrow 224$
Don't know 99	3	$\rightarrow 225$

224.   **hyp31**   With which financial institution have you taken out the 1st mortgage on your current accommodation ?

     ...   (Verbal answer) $\rightarrow 225$

225.   **hyp41**   What sort of mortgage is the 1st mortgage on your current accommodation ?
An overview and explanation of possible mortgages is provided in appendix 1.

Annuity mortgage................................. 1	150	
Traditional life-insurance mortgage 2	45	
Improved traditional life-insurance mortgage........ 3	105	
Linear mortgage.................................. 4	25	
Endowment mortgage 5	10	$\rightarrow 227$
Mortgage without repayment [aflossingsvrije hypotheek]....................................... 6	0	
[loonvasthypotheek] 7	0	
Other sort of mortgage 8	2	$\rightarrow 226$
Don't know 99	18	$\rightarrow 227$

This question concerns the 1st mortgage on your current accommodation.

226.   **hyp51**   What sort of mortgage is this ?

     ...   (Verbal answer) $\rightarrow 227$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
227.	**hyp61**	When (which year) was the 1st mortgage on your current accommodation taken out ?		
		1930-1994	355	$\Big\} \rightarrow 228$
228.	**hy11**	How much was the loan at the time you took out the 1st mortgage on your current accommodation ?		
		2-1000000 guilders	317	
		Don't know . . . . -9	38	$\Big\} \rightarrow 229$
229.	**hy21**	How much of the loan of the 1st mortgage on your current accommodation 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.*		
		500-1000000 guilders	291	
		Don't know . . . . -9	64	$\Big\} \rightarrow 230$
230.	**hy31**	What is the current interest rate of the 1st mortgage on your current accommodation ?		
		400-1080 ($\times 0.01\%$)	327	
		Don't know . . . . -9	28	$\Big\} \rightarrow 231$
231.	**hy41**	What is the end date (which year) of the 1st mortgage on your current accommodation ?		
		1994-2050	355	$\Big\} \rightarrow 232$
232.	**hy51**	Do you pay mortgage expenses for the 1st mortgage on your current accommodation per:		
		Month 1	321	
		Quarter 2	9	
		Six months 3	23	$\rightarrow 233$
		Year 4	2	
		Total mortgage expenses include interest, repayment, and premiums (if any).		
233.	**hy61**	How much do you pay now on all mortgage expenses for the 1st mortgage on your current accommodation, per . . .[77]?		
		17-60000 guilders	314	
		Don't know . . . . -9	41	$\Big\} \rightarrow 234$

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[77]case $hy51^{[232]}$ of 1: . . .$\leftarrow$ 'month' ; 2: . . .$\leftarrow$ 'quarter' ; 3: . . .$\leftarrow$ 'six months ' ; 4: . . .$\leftarrow$ 'year' **end**

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

234. | | *Interviewer:* Are there two or more mortgages on the respondent's (most important) accommodation ? *Formal description:* $wo49^{[221]} > 1$ | | |

Yes .... 35 $\}\to 235$

No.. 320 $\}\to 260$

235. **hyp12** Do you have a municipal mortgage guarantee for your 2nd mortgage on your current accommodation ?

Yes 1   5

No.. 2   30 $\}\to 236$

236. **hyp22** With which financial institution have you taken out the 2nd mortgage on your current accommodation ?

ABN amro 1   8

Postbank... 2   3

Rabobank... 3   10

ING bank (NMB) 4   1

VSB bank.. 5   0

SNS bank 6   1 $\to 238$

Nationale Nederlanden 7   0

AEGON 8   0

AMEV... 9   1

Bouwfonds Nederlandse Gemeenten................ 10   0

ABP 11   4

Other financial institution 12   7 $\}\to 237$

Don't know 99   0 $\}\to 238$

237. **hyp32** With which financial institution have you taken out the 2nd mortgage on your current accommodation ?

...   (Verbal answer) $\to 238$

Quest.#	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
238.	**hyp42**	What sort of mortgage is the 2nd mortgage on your current accommodation ? *An overview and explanation of possible mortgages is provided in appendix 1.*		
		Annuity mortgage 1	23	
		Traditional life-insurance mortgage 2	1	
		Improved traditional life-insurance mortgage 3	4	
		Linear mortgage 4	3	
		Endowment mortgage 5	2	$\rightarrow 240$
		Mortgage without repayment [aflossingsvrije hypotheek] 6	0	
		[loonvasthypotheek] 7	0	
		Other sort of mortgage 8	0	$\rightarrow 239$
		Don't know 99	2	$\rightarrow 240$
		This question concerns the 2nd mortgage on your current accommodation.		
239.	**hyp52**	What sort of mortgage is this ?		
		... (Verbal answer)		$\rightarrow 240$
240.	**hyp62**	When (which year) was the 2nd mortgage on your current accommodation taken out ?		
		1974-1994	35	$\rightarrow 241$
241.	**hy12**	How much was the loan at the time you took out the 2nd mortgage on your current accommodation ?		
		1253-1000000 guilders	34	$\rightarrow 242$
		Don't know .... -9	1	
242.	**hy22**	How much of the loan of the 2nd mortgage on your current accommodation 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.*		
		735-1000000 guilders	29	$\rightarrow 243$
		Don't know .... -9	6	
243.	**hy32**	What is the current interest rate of the 2nd mortgage on your current accommodation ?		
		400-1200 ($\times 0.01\%$)	33	$\rightarrow 244$
		Don't know .... -9	2	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
244.	**hy42**	What is the end date (which year) of the 2nd mortgage on your current accommodation ?		
		1994-2050	35 $\}\rightarrow$ 245	
245.	**hy52**	Do you pay mortgage expenses for the 2nd mortgage on your current accommodation per:		
		Month 1	33	
		Quarter 2	1	$\rightarrow$ 246
		Six months 3	0	
		Year 4	1	

Total mortgage expenses include interest, repayment, and premiums (if any).

246.	**hy62**	How much do you pay now on all mortgage expenses for the 2nd mortgage on your current accommodation, per . . . [78]?		
		44-19500 guilders	30	$\rightarrow$ 247
		Don't know . . . . -9	5	
247.		*Interviewer:* Are there three or more mortgages on the (most important) accommodation ? *Formal description: wo49[221] > 2*		
		Yes	1 $\}\rightarrow$ 248	
		No	34 $\}\rightarrow$ 260	
248.	**hyp13**	Do you have a municipal mortgage guarantee for your 3rd mortgage on your current accommodation ?		
		Yes 1	0	$\rightarrow$ 249
		No 2	1	

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[78]**case** $hy52^{[245]}$ **of** 1: . . .$\leftarrow$ 'month ' ; 2: . . .$\leftarrow$ 'quarter ' ; 3: . . .$\leftarrow$ 'six months ' ; 4: . . .$\leftarrow$ 'year' **end**

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
249.	**hyp23**	With which financial institution have you taken out the 3rd mortgage on your current accommodation ?		
		ABN amro 1	1	
		Postbank 2	0	
		Rabobank 3	0	
		ING bank (NMB) 4	0	
		VSB bank 5	0	
		SNS bank 6	0	$\rightarrow$ 251
		Nationale Nederlanden 7	0	
		AEGON 8	0	
		AMEV 9	0	
		Bouwfonds Nederlandse Gemeenten 10	0	
		ABP 11	0	
		Other financial institution 12	0	$\rightarrow$ 250
		Don't know 99	0	$\rightarrow$ 251
250.	**hyp33**	With which financial institution have you taken out the 3rd mortgage on your current accommodation ?		
		... (Verbal answer)		$\rightarrow$ 251
251.	**hyp43**	What sort of mortgage is the 3rd mortgage on your current accommodation ? *An overview and explanation of possible mortgages is provided in appendix 1.*		
		Annuity mortgage 1	0	
		Traditional life-insurance mortgage 2	0	
		Improved traditional life-insurance mortgage 3	1	
		Linear mortgage 4	0	
		Endowment mortgage 5	0	$\rightarrow$ 253
		Mortgage without repayment [aflossingsvrije hypotheek] 6	0	
		[loonvasthypotheek] 7	0	
		Other sort of mortgage 8	0	$\rightarrow$ 252
		Don't know 99	0	$\rightarrow$ 253
		This question concerns the 3rd mortgage on your current accommodation.		
252.	**hyp53**	What sort of mortgage is this ?		
		... (Verbal answer)		$\rightarrow$ 253

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
253.	**hyp63**	When (which year) was the 3rd mortgage on your current accommodation taken out ?		
		1978-1994	1 $\Big\} \to$ 254	
254.	**hy13**	How much was the loan at the time you took out the 3rd mortgage on your current accommodation ?		
		21000-120000 guilders	1 $\Big\} \to$ 255	
255.	**hy23**	How much of the loan of the 3rd mortgage on your current accommodation 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.*		
		10000-100000 guilders	1 $\Big\} \to$ 256	
256.	**hy33**	What is the current interest rate of the 3rd mortgage on your current accommodation ?		
		615-960 $(\times 0.01\%)$	1 $\Big\} \to$ 257	
257.	**hy43**	What is the end date (which year) of the 3rd mortgage on your current accommodation ?		
		1994-2050	1 $\Big\} \to$ 258	
258.	**hy53**	Do you pay mortgage expenses for the 3rd mortgage on your current accommodation per:		
		Month 1	1	
		Quarter 2	0	$\Big\} \to$ 259
		Six months 3	0	
		Year 4	0	
		Total mortgage expenses include interest, repayment, and premiums (if any).		
259.	**hy63**	How much do you pay now on all mortgage expenses for the 3rd mortgage on your current accommodation, per . . .[79]?		
		247-2370 guilders	1 $\Big\} \to$ 260	

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[79]**case** $hy53^{[258]}$ **of** 1: . . .$\leftarrow$ 'month' ; 2: . . .$\leftarrow$ 'quarter' ; 3: . . .$\leftarrow$ 'six months' ; 4: . . .$\leftarrow$ 'year' **end**

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

260.   **wo53**   Are you, at the moment, looking for other accommoda-tion (purchased or rental) ?

Yes, actively looking for other accommodation, either to buy or to rent 1   8

Yes, actively looking for other accommodation to buy 2   17   } → 261

Yes, actively looking for other accommodation to rent 3   8

Yes, considering buying other accommodation 4   56

Yes, considering renting other accommodation....... 5   21   } → 263

No, have already found other accommodation, but have yet to move there................................... 6   15

No, not looking for other accommodation 7   545   } → 310

261.   **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 ?

Yes 1   3   } → 262

No... 2   22   } → 263

262.   **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?

1000000 guilders   1

Don't know.. -9   2   } → 263

What are the most important reasons that you want to move ?

More than one answer is possible here.

1 want to move to another part of the country

2 composition of the household has changed

3 health or old age

4 current accommodation is soon to be pulled down or renovated

5 want to improve living conditions

6 want to spend less or more on housing costs

7 have new workplace

8 other reason

263.   **wo561**   Reason that you want to move: want to move to another part of the country.

Yes 1   16

No... 2   109   } → 264

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

264. **wo562** Reason that you want to move: composition of the household has changed.

Yes 1   19 $\Big\}\to$ 265
No.. 2   106

265. **wo563** Reason that you want to move: health or old age.

Yes 1   8 $\Big\}\to$ 266
No.. 2   117

266. **wo564** Reason that you want to move: current accommodation is soon to be pulled down or renovated.

Yes 1   2 $\Big\}\to$ 267
No.. 2   123

267. **wo565** Reason that you want to move: want to improve living conditions.

Yes 1   55 $\Big\}\to$ 268
No.. 2   70

268. **wo566** Reason that you want to move: want to spend less or more on housing costs.

Yes 1   25 $\Big\}\to$ 269
No.. 2   100

269. **wo567** Reason that you want to move: have new workplace.

Yes 1   6 $\Big\}\to$ 270
No.. 2   119

270. **wo568** Reason that you want to move: other reason.

Yes 1   52 $\Big\}\to$ 271
No.. 2   73 $\Big\}\to$ 272

271. **wo57** What other reason is that ?

...   (Verbal answer) $\to$ 272

272. *Interviewer:* Is the reason that the respondent wants to move: want to move to another part of the country.
Formal description: wo561[263] = 1

Yes ....   16 $\Big\}\to$ 273
No..   109 $\Big\}\to$ 279

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

What are the most important reasons that you want to move to another part of the country ?
More than one answer is possible here.
1 studies
2 want to live closer to current work
3 have new workplace
4 better chance of finding another job in another part of the country
5 lower housing costs in another part of the country
6 other reasons for wanting to move to another part of the country

273.   **wo581**   Reason that you want to move: studies.

Yes 1
No.. 2

$\left. \begin{matrix} 0 \\ 16 \end{matrix} \right\} \rightarrow 274$

274.   **wo582**   Reason that you want to move: want to live closer to current work.
Yes 1
No.. 2

$\left. \begin{matrix} 1 \\ 15 \end{matrix} \right\} \rightarrow 275$

275.   **wo583**   Reason that you want to move: have new workplace.

Yes 1
No.. 2

$\left. \begin{matrix} 1 \\ 15 \end{matrix} \right\} \rightarrow 276$

276.   **wo584**   Reason that you want move: better chance of finding another job in another part of the country.
Yes 1
No.. 2

$\left. \begin{matrix} 1 \\ 15 \end{matrix} \right\} \rightarrow 277$

277.   **wo585**   Reason that you want to move: lower housing costs in another part of the country.
Yes 1
No.. 2

$\left. \begin{matrix} 3 \\ 13 \end{matrix} \right\} \rightarrow 278$

278.   **wo586**   Reason that you want to move: other reasons for want-ing to move to another part of the country.
Yes 1
No.. 2

$\left. \begin{matrix} 13 \\ 3 \end{matrix} \right\} \rightarrow 279$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
279.		*Interviewer:* Is the reason that the respondent wants to move: composition of the household has changed. *Formal description:* $wo562^{[264]} = 1$		
		Yes	19 } $\rightarrow$ 280	
		No.	106 } $\rightarrow$ 285	
		What are the most important changes in the composition of your household – for which reason you want to move ? *More than one answer is possible here.* *1 marriage or living together arrangement begun* *2 divorce or living together arrangement terminated* *3 want to live on my own* *4 birth of child* *5 other change in the composition of the household*		
280.	**wo591**	Reason that you want to move: marriage or living together arrangement begun.		
		Yes 1	4 }	$\rightarrow$ 281
		No. 2	15 }	
281.	**wo592**	Reason that you want to move: divorce or living together arrangement terminated.		
		Yes 1	0 }	$\rightarrow$ 282
		No. 2	19 }	
282.	**wo593**	Reason that you want to move: want to live on my own.		
		Yes 1	0 }	$\rightarrow$ 283
		No. 2	19 }	
283.	**wo594**	Reason that you want to move: birth of child.		
		Yes 1	10 }	$\rightarrow$ 284
		No. 2	9 }	
284.	**wo595**	Reason that you want to move: other change in the composition of the household.		
		Yes 1	5 }	$\rightarrow$ 285
		No. 2	14 }	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

285. *Interviewer:* Is the reason that the respondent wants to move: want to improve living conditions.
Formal description: $wo565^{[267]} = 1$

Yes . . . .   55 } → 286

No. . . . .   70 } → 292

What are the most important reasons that you want to improve your living conditions ?
More than one answer is possible here.
1 current living environment not sufficiently attractive
2 building construction of current accommodation not satisfying
3 too few rooms in current accommodation
4 area of current accommodation too small
5 want to utilize financial means to improve standard of living
6 other reason

286. **wo601** Reason that you want to move: current living environment not sufficiently attractive.
Yes 1   23 } → 287
No. 2   32 }

287. **wo602** Reason that you want to move: building construction of current accommodation not satisfying.
Yes 1   10 } → 288
No. 2   45 }

288. **wo603** Reason that you want to move: too few rooms in current accommodation.
Yes 1   19 } → 289
No. 2   36 }

289. **wo604** Reason that you want to move: area of current accommodation too small.
Yes 1   15 } → 290
No. 2   40 }

290. **wo605** Reason that you want to move: want to utilize financial means to improve standard of living.
Yes 1   20 } → 291
No. 2   35 }

Quest.#	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

291.   **wo606**   Reason that you want to move: other reason.

Yes 1   3 $\Big\} \rightarrow 292$
No... 2   52

292.   *Interviewer:* Is the reason that the respondent wants to move: want to spend less or more on housing costs.
Formal description: wo566[268] = 1

Yes ....   25 $\Big\} \rightarrow 293$

No...   100 $\Big\} \rightarrow 299$

What are the most important reasons that you want to spend less or more on housing costs ?
More than one answer is possible here.
1 want to live in a smaller and cheaper house
2 current accommodation is more expensive than other accommodation of comparable size
3 want to buy instead of rent
4 want to invest more money in another house than I have invested in my present house
5 want to rent instead of buy
6 other reason

293.   **wo611**   Reason that you want to move: want to live in a smaller and cheaper house.
Yes 1   4 $\Big\} \rightarrow 294$
No... 2   21

294.   **wo612**   Reason that you want to move: current accommodation is more expensive than other accommodation of comparable size.
Yes 1   8 $\Big\} \rightarrow 295$
No... 2   17

295.   **wo613**   Reason that you want to move: want to buy instead of rent.
Yes 1   8 $\Big\} \rightarrow 296$
No... 2   17

296.   **wo614**   Reason that you want to move: want to invest more money in another house than I have invested in my present house.
Yes 1   3 $\Big\} \rightarrow 297$
No... 2   22

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
297.	**wo615**	Reason that you want to move: want to rent instead of buy. Yes .... 1 No... 2	0 25	$\Big\}$ → 298
298.	**wo616**	Reason that you want to move: other reason for wanting to spend less or more on housing costs. Yes .... 1 No... 2	6 19	$\Big\}$ → 299
299.	**wo68**	For how long have you ...[80]been actively looking for other accommodation ? 0 .... 1-100 months .... *What have you done ...[81]to find other accommodation ?* *More than one answer is possible here.* *1 registered with municipal housing agency* *2 registered with housing corporation* *3 contacted owner or landlord* *4 had regular contacts with real estate agent* *5 studied advertisements* *6 posted (an) advertisement(s) myself* *7 inquired among family and friends* *8 have done other things* *9 have not (yet) done anything*	33 92	$\Big\}$ → 300
300.	**wo691**	Done thus far to find other accommodation: registered with municipal housing agency Yes .... 1 No... 2	15 110	$\Big\}$ → 301
301.	**wo692**	Done thus far to find other accommodation: registered with housing corporation Yes .... 1 No... 2	14 111	$\Big\}$ → 302
302.	**wo693**	Done thus far to find other accommodation: contacted owner or landlord. Yes .... 1 No... 2	10 115	$\Big\}$ → 303

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[80]**if** $wo53^{[260]} \in [1..5]$ **then** ... ← ' , until now, '
[81]**if** $wo53^{[260]} \in [1..5]$ **then** ... ← " **else** ... ← ' thus far '

Quest. ##	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

303.   **wo694**   Done thus far to find other accommodation: had regular contacts with real estate agent.

Yes 1   34 $\Big\}\rightarrow 304$
No.. 2   91

304.   **wo695**   Done thus far to find other accommodation: studied advertisements.

Yes 1   56 $\Big\}\rightarrow 305$
No.. 2   69

305.   **wo696**   Done thus far to find other accommodation: posted (an) advertisement(s) myself.

Yes 1   3 $\Big\}\rightarrow 306$
No.. 2   122

306.   **wo697**   Done thus far to find other accommodation: inquired among family and friends.

Yes 1   21 $\Big\}\rightarrow 307$
No.. 2   104

307.   **wo698**   Done thus far to find other accommodation: have done other things.

Yes 1   18 $\Big\}\rightarrow 308$
No.. 2   107

308.   **wo699**   Done thus far to find other accommodation: have not (yet) done anything.

Yes 1   30 $\Big\}\rightarrow 310$
No.. 2   95

309.   **wo70**   What other things have you done ?

Supplementary condition: wo698[307] = 1

...   (Verbal answer) $\rightarrow 310$

310.   *Interviewer:* Has the respondent (his household) moved into the current accommodation after 1988 ?
Formal description: wo5[185] > 1988

Yes .... 270 $\Big\}\rightarrow 311$

No.. 400 $\Big\}\rightarrow 356$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

...[82]

The following questions concern your FORMER AC-COMMODATION (if any).

...[83]

If in your situation THERE IS NO FORMER accommodation (e.g. because you were still living with your parents), with the next question choose category '5 otherwise'.

311.   **wo71**   Were you the tenant, subtenant, or owner of your FORMER accommodation ?

Tenant 1   134 ⎫
Subtenant 2   9 ⎬ → 317

Owner 3   68 } → 312

Rent free.. 4   2 ⎫
Otherwise, e.g. still living with parents 5   57 ⎬ → 356

312.   **wo72**   What was the selling price of your FORMER residence ?

Exclude costs of taking over moveable property.

20000-800000 guilders ....   63 ⎫
Don't know.. -9   5 ⎬ → 313

This question concerns your FORMER accommodation.

313.   **wo73**   And under which conditions did you sell it ?

Standard is costs to the buyer.

Costs to the buyer................................. 1   65 ⎫
No costs to the buyer.............................. 2   2 ⎬ → 315

Other 3   1 } → 314

This question concerns your FORMER accommodation.

314.   **won73**   What other conditions were those ?

...   (Verbal answer)   → 315

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[82]**if** $wo53^{[260]} = 6$ **then** ...← ' You have indicated that you have found a new house, but that you have yet to move there.'

[83]**if** $wo53^{[260]} = 6$ **then** ...← ' In your situation there is your new accommodation (where you have yet to move), your current accommodation, and the accommodation where you lived before you moved to you current accommodation (your FORMER accommodation).'

Quest.#	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
315.	**wo75**	Did you (still) have to pay off any mortgages from your FORMER accommodation ? *Loans, e.g. from parents, will be reported later.*		
		Yes 1	47 }	→ 316
		No 2	21 }	→ 319
316.	**wo76**	How much did you still have to pay off, of this mortgage on your FORMER accommodation ?		
		10000-640000 guilders	41 }	→ 319
		Don't know .... -9	6 }	
317.	**wo77**	Did you pay rent for your FORMER accommodation per:		
		Month 1	143 }	→ 318
		Quarter 2	0 }	
		Six months 3	0 }	
		Year 4	0 }	
318.	**wo78**	About how much was the rent per ...[84]of your FORMER accommodation (not including costs for gas, water, and service charges) ?		
		132-9000 guilders	136 }	→ 319
		Don't know .... -9	7 }	
319.	**wo79**	For how long had you been actively looking for or waiting for a new accommodation before you found your CURRENT accommodation ?		
		0	25 }	→ 320
		1-200	186 }	

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[84]**case** *wo*77[317] **of** 1: ...← 'month' ; 2: ...← 'quarter' ; 3: ...← 'six months' ; 4: ...← 'year' **end**

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

At the time, what were the most important reasons that
you wanted to move ?
More than one answer is possible here.
1 wanted to move to another part of the country
2 composition of the household changed
3 health or old age
4 former accommodation was to be pulled down or ren-
ovated
5 wanted to improve living conditions
6 wanted to spend less or more on housing costs
7 new workplace
8 other reason

320.   **wo831**   Reason that you wanted to move: wanted to move to another part of the country.

Yes 1   25 $\Big\} \rightarrow 321$
No... 2   186

321.   **wo832**   Reason that you wanted to move: composition of the household changed.

Yes 1   30 $\Big\} \rightarrow 322$
No... 2   181

322.   **wo833**   Reason that you wanted to move: health or old age.

Yes 1   11 $\Big\} \rightarrow 323$
No... 2   200

323.   **wo834**   Reason that you wanted to move: former accommodation was to be pulled down or renovated.

Yes 1   3 $\Big\} \rightarrow 324$
No... 2   208

324.   **wo835**   Reason that you wanted to move: wanted to improve living conditions.

Yes 1   98 $\Big\} \rightarrow 325$
No... 2   113

325.   **wo836**   Reason that you wanted to move: wanted to spend less or more on housing costs.

Yes 1   16 $\Big\} \rightarrow 326$
No... 2   195

326.   **wo837**   Reason that you wanted to move: new workplace.

Yes 1   21 $\Big\} \rightarrow 327$
No... 2   190

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

327.   **wo838**   Reason that you wanted to move: other reason.

Yes 1   75 $\}\rightarrow$ 328

No... 2   136 $\}\rightarrow$ 329

328.   **won83**   What other reason was that ?

...   (Verbal answer) $\rightarrow$ 329

329.   *Interviewer:* Was the reason that the respondent wanted
to move: wanted to move to another part of the country.
Formal description: wo831[320] = 1

Yes ....   25 $\}\rightarrow$ 330

No...   186 $\}\rightarrow$ 336

*What were the most important reasons that you wanted
to move to another part of the country ?
More than one answer is possible here.
1 studies
2 wanted to live closer to current work
3 new workplace
4 better chance of finding another job in other part of
the country
5 lower housing costs in other part of the country
6 other reasons for wanting to move to another part of
the country*

330.   **wo851**   Reason that you wanted to move: studies.

Yes 1   1 $\}\rightarrow$ 331
No... 2   24

331.   **wo852**   Reason that you wanted to move: wanted to live closer
to current work.
Yes 1   7 $\}\rightarrow$ 332
No... 2   18

332.   **wo853**   Reason that you wanted to move: new workplace.

Yes 1   2 $\}\rightarrow$ 333
No... 2   23

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
333.	**wo854**	Reason that you wanted to move: better chance of finding another job in other part of the country.		
		Yes 1	1	
		No.. 2	24	→ 334
334.	**wo855**	Reason that you wanted to move: lower housing costs in other part of the country.		
		Yes 1	2	
		No.. 2	23	→ 335
335.	**wo856**	Reason that you wanted to move: other reasons for wanting to move to another part of the country.		
		Yes 1	17	
		No.. 2	8	→ 336
336.		*Interviewer:* Was the reason that the respondent wanted to move: composition of the household changed. *Formal description:* $wo832^{[321]} = 1$		
		Yes	30	→ 337
		No..	181	→ 342
		What were important changes in the composition of your household, for which reason you wanted to move? More than one answer is possible here. 1 marriage or living together arrangement begun 2 divorce or living together arrangement terminated 3 wanted to live on my own 4 birth of child 5 other change in the composition of the household		
337.	**wo861**	Reason that you wanted to move: marriage or living together arrangement begun.		
		Yes 1	12	
		No.. 2	18	→ 338
338.	**wo862**	Reason that you wanted to move: divorce or living together arrangement terminated.		
		Yes 1	7	
		No.. 2	23	→ 339
339.	**wo863**	Reason that you wanted to move: wanted to live on my own.		
		Yes 1	0	
		No.. 2	30	→ 340

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
340.	**wo864**	Reason that you wanted to move: birth of child.		
		Yes .... 1 No.. 2	11 19	} → 341
341.	**wo865**	Reason that you wanted to move: other change in the composition of the household.		
		Yes .... 1 No.. 2	2 28	} → 342
342.		*Interviewer:* Was the reason that the respondent wanted to move: wanted to improve living conditions. *Formal description:* $wo835^{[324]} = 1$		
		Yes .... No..	98 113	} → 343 } → 349
		What were the most important reasons that you wanted to improve your living conditions ? *More than one answer is possible here.* *1 former living environment not sufficiently attractive* *2 building construction of former accommodation not satisfying* *3 too few rooms in former accommodation* *4 area of former accommodation too small* *5 wanted to utilize financial means to improve standard of living* *6 other reason*		
343.	**wo871**	Reason that you wanted to move: former living environment not sufficiently attractive. Yes .... 1 No.. 2	35 63	} → 344
344.	**wo872**	Reason that you wanted to move: building construction of former accommodation not satisfying. Yes .... 1 No.. 2	17 81	} → 345
345.	**wo873**	Reason that you wanted to move: too few rooms in former accommodation. Yes .... 1 No.. 2	43 55	} → 346

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

346.   **wo874**   Reason that you wanted to move: area of former accommodation too small.

Yes 1   49 ⎫
No.. 2   49 ⎬ → 347

347.   **wo875**   Reason that you wanted to move: wanted to utilize financial means to improve standard of living.

Yes 1   35 ⎫
No.. 2   63 ⎬ → 348

348.   **wo876**   Reason that you wanted to move: other reason for wanting to improve my living conditions.

Yes 1   15 ⎫
No.. 2   83 ⎬ → 349

349.

Interviewer: Was the reason that the respondent wanted to move: wanted to spend less or more on housing costs.
Formal description: $wo836^{[325]} = 1$

Yes ....   16 ⎫ → 350
No..   195 ⎫ → 356

What were the most important reasons that you wanted to spend less or more on housing costs ?
More than one answer is possible here.
1 wanted to live in a smaller and cheaper house
2 former accommodation was more expensive than other accommodation of comparable size
3 wanted to buy instead of rent
4 wanted to invest more money in current (own) house than I had invested in my former (own) house
5 wanted to rent instead of buy
6 other reason for wanting to spend less or more on housing costs

350.   **wo881**   Reason that you wanted to move: wanted to live in a smaller and cheaper house.

Yes 1   3 ⎫
No.. 2   13 ⎬ → 351

351.   **wo882**   Reason that you wanted to move: former accommodation was more expensive than other accommodation of comparable size.

Yes 1   2 ⎫
No.. 2   14 ⎬ → 352

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
352.	**wo883**	Reason that you wanted to move: wanted to buy instead of rent.		
		Yes 1	7	
		No.. 2	9	$\rightarrow$ 353
353.	**wo884**	Reason that you wanted to move: wanted to invest more money in current (own) house than I had invested in my former (own) house.		
		Yes 1	3	
		No.. 2	13	$\rightarrow$ 354
354.	**wo885**	Reason that you wanted to move: wanted to rent instead of buy.		
		Yes 1	1	
		No.. 2	15	$\rightarrow$ 355
355.	**wo886**	Reason that you wanted to move: other reason for wanting to spend less or more on housing costs.		
		Yes 1	2	
		No.. 2	14	$\rightarrow$ 356
356.	**wo89**	Do you own a 2nd residence ?		
		If you own more than one 'second' house, please report here on the most important one. Other houses will be reported later under 'real estate'.		
		Yes 1	18	$\rightarrow$ 357
		No.. 2	652	$\rightarrow$ 378
357.	**wo90**	Are you the tenant, subtenant, or owner of your 2nd residence ?		
		Tenant.. 1	0	
		Subtenant....................................... 2	0	$\rightarrow$ 360
		Owner 3	16	$\rightarrow$ 358
		Rent free.. 4	2	$\rightarrow$ 360
358.	**wo102**	Have you received a gift from your parents (or other relatives) to help finance the purchase or interior of your 2nd residence ?		
		Yes 1	2	$\rightarrow$ 359
		No.. 2	14	$\rightarrow$ 360

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

This question concerns your 2nd residence.

359.   **wo103**   How much (in guilders) did you receive from your parents (or other relatives) to this purpose ?

6000-110000 guilders ....   1 $\big\}$ → 360

Don't know... -9   1

360.   **wo91**   What is the most important reason for you to have a 2nd residence ?

To spend the holidays and/or weekends there 1   2

At least one member of the household has a job elsewhere... 2   2 $\Big\}$ → 362

My children (being students) are living in this second residence... 3   0

Wanted to invest more money in real estate......... 4   7

Other reason 5   7 $\big\}$ → 361

361.   **wo92**   What other reason is that ?

...   (Verbal answer)   → 362

362.   *Interviewer:* Is the respondent the owner of his 2nd residence ?

Formal description: $wo90^{[357]} = 3$

Yes .... 16 $\big\}$ → 363

No.. 2 $\big\}$ → 378

This question concerns your 2nd residence.

363.   **wo93**   About how much would you expect to get for this house, if you sold it today (empty and not let) ?

15000-500000 guilders .... 16 $\big\}$ → 364

364.   **wo94**   Are there one or more mortgages on this 2nd residence ?

Loans, e.g. from parents, will be reported later

Yes 1   5 $\big\}$ → 365

No.. 2   11 $\big\}$ → 378

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

This question concerns your 2nd residence.

365. **wo95** How many mortgages are there on this residence ?

1 .... 5 $\Big\}\to 366$

366. **hpo11** Do you have a municipal mortgage guarantee for your 2nd residence ?

Yes 1 0
No.. 2 5 $\Big\}\to 367$

367. **hpo21** With which financial institution have you taken out the mortgage on your 2nd residence ?

ABN Amro...................................... 1 1
Postbank... 2 0
Rabobank.. 3 2
ING bank (NMB)............................... 4 0
VSB bank.. 5 0
SNS.. 6 0 $\to 369$
Nationale Nederlanden 7 0
AEGON 8 0
AMEV.. 9 0
Bouwfonds Nederlandse Gemeenten............... 10 0
ABP 11 0
Other financial institution .... 12 2 $\Big\}\to 368$
Don't know .... 99 0 $\Big\}\to 369$

368. **hpo31** With which financial institution have you taken out the mortgage on your 2nd residence ?

... (Verbal answer) $\to 369$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
369.	**hpo41**	What sort of mortgage is the mortgage on your 2nd residence ? *An overview and explanation of possible mortgages is provided in appendix 1.*		
		Annuity mortgage 1	2	
		Traditional life-insurance mortgage 2	1	
		Improved traditional life-insurance mortgage 3	0	
		Linear mortgage 4	2	$\rightarrow 371$
		Endowment mortgage 5	0	
		Mortgage without repayment [aflossingsvrije hypotheek] 6	0	
		[loonvasthypotheek] 7	0	
		Other sort of mortgage 8	0	$\rightarrow 370$
		Don't know 99	0	$\rightarrow 371$
370.	**hpo51**	This question concerns the mortgage on your 2nd residence. What sort of mortgage do you have on your 2nd residence ?		
		. . . (Verbal answer)		$\rightarrow 371$
371.	**hpo61**	When (which year) was the mortgage on your 2nd residence taken out ?		
		1969-1994	5	$\rightarrow 372$
372.	**hp11**	How much was the loan at the time you took out the mortgage on your 2nd residence ?		
		22000-180000 guilders	5	$\rightarrow 373$
373.	**hp21**	How much of the loan of the mortgage on your 2nd residence 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.*		
		18000-180000 guilders	4	$\rightarrow 374$
		Don't know . . . . -9	1	
374.	**hp31**	What is the current interest rate of the mortgage on your 2nd residence ?		
		500-1200 ($\times 0.01\%$)	4	$\rightarrow 375$
		Don't know . . . . -9	1	
375.	**hp41**	What is the end date (which year) of the mortgage on your 2nd residence ?		
		1994-2034	5	$\rightarrow 376$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

376.   **hp51**   Do you pay mortgage expenses for the mortgage on your 2nd residence per:

Month 1   5

Quarter 2   0

Six months 3   0 $\rightarrow 377$

Year 4   0

Total mortgage expenses include interest, repayment, and premiums (if any).

377.   **hp61**   How much do you pay now on all mortgage expenses for the mortgage on your 2nd residence per . . .[85]?

205-8800 guilders . . . .   5 $\rightarrow 378$

378.   *Interviewer:* Has the respondent answered the part of the questionnaire concerned with income ?

Formal description: $(ij2^{[381]} > 0)$

Yes . . . . 5279 $\rightarrow 379$

No . . . . 332 $\rightarrow 877$

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[85]case $hp51^{[376]}$ **of** 1: . . .$\leftarrow$ 'month' ; 2: . . .$\leftarrow$ 'quarter' ; 3: . . .$\leftarrow$ 'six months' ; 4: . . .$\leftarrow$ 'year ' **end**

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

2.4   Income

The following questions concern the income you had in 1993. We start with a question about absence from work because of illness.

379.	**ziek**	Have you, in the past year, been absent from work because of illness?		
		Yes 1	1440 $\Big\}\to 380$	
		No.. 2	3839 $\Big\}\to 381$	
380.	**hziek**	How many days were you absent from work because of illness?		
		0	12 $\Big\}\to 381$	
		1-276 dagen	1428	
381.	**ij2**	How many employers did you have in 1993 ?		
		This question concerns paid jobs, on a contractual basis. Do NOT include self-employment here. Take being a director of a public/private limited company to be employment on a contractual basis. If you had no employers in 1993, type a 0 (zero).		
		0	2245 $\Big\}\to 561$	
		1-49	3169 $\Big\}\to 382$	
382.	**ij301**	What was the name of the 1st employer that you worked for in 1993 ? *Supplementary condition: $ij2^{[381]} > 0$*		
		... (Verbal answer)		$\to 383$
383.	**ij302**	What was the name of the 2nd employer that you worked for in 1993 ? *Supplementary condition: $ij2^{[381]} > 1$*		
		... (Verbal answer)		$\to 384$
384.	**ij303**	What was the name of the 3rd employer that you worked for in 1993 ? *Supplementary condition: $ij2^{[381]} > 2$*		
		... (Verbal answer)		$\to 385$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
385.	**ij304**	What was the name of the 4th employer that you worked for in 1993 ? *Supplementary condition:* $ij2^{[381]} > 3$		
		. . . (Verbal answer)		$\rightarrow 386$
386.	**ij305**	What was the name of the 5th employer that you worked for in 1993 ? *Supplementary condition:* $ij2^{[381]} > 4$		
		. . . (Verbal answer)		$\rightarrow 387$
387.	**ij306**	What was the name of the 6th employer that you worked for in 1993 ? *Supplementary condition:* $ij2^{[381]} > 5$		
		. . . (Verbal answer)		$\rightarrow 388$
388.	**ij307**	What was the name of the 7th employer that you worked for in 1993 ? *Supplementary condition:* $ij2^{[381]} > 6$		
		. . . (Verbal answer)		$\rightarrow 389$
389.	**ij308**	What was the name of the 8th employer that you worked for in 1993 ? *Supplementary condition:* $ij2^{[381]} > 7$		
		. . . (Verbal answer)		$\rightarrow 390$
390.	**ij309**	What was the name of the 9th employer that you worked for in 1993 ? *Supplementary condition:* $ij2^{[381]} > 8$		
		. . . (Verbal answer)		$\rightarrow 391$
391.	**ij310**	What was the name of the 10th employer that you worked for in 1993 ? *Supplementary condition:* $ij2^{[381]} > 9$		
		. . . (Verbal answer)		$\rightarrow 392$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

What was the period that you worked with ...[86]?

392.   **ij401**   Starting day of 1st period with 1st employer

     1-31 ....   3157 $\Big\} \to 393$
     Don't know...................................... -9   12

393.   **ij501**   Starting month of 1st period with 1st employer

     1-12 ....   3157 $\Big\} \to 394$
     Don't know...................................... -9   12

394.   **ij601**   Last day of 1st period with 1st employer

     1-31 ....   3157 $\Big\} \to 395$
     Don't know...................................... -9   12

395.   **ij701**   Last month of 1st period with 1st employer

     1-12 ....   3157 $\Big\} \to 396$
     Don't know...................................... -9   12

396.   **ij801**   First day of 2nd period with 1^{e} employer

     1-31 ....   72 $\Big\} \to 397$

397.   **ij901**   Starting month of 2nd period with 1st employer

     1-12 ....   72 $\Big\} \to 398$

398.   **ij1001**   Last day of 2nd period with 1st employer

     1-31 ....   72 $\Big\} \to 399$

399.   **ij1101**   Last month of 2nd period with 1st employer

     1-12 ....   72 $\Big\} \to 400$

400.   **ij1201**   Starting day of 3rd period with 1st employer

     1-31 ....   31 $\Big\} \to 401$

401.   **ij1301**   Starting month of 3rd period with 1st employer

     1-12 ....   31 $\Big\} \to 402$

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[86]$... \leftarrow ij301$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
402.	**ij1401**	Last day of 3rd period with 1st employer		
		1-31	31 $\}\to$ 403	
403.	**ij1501**	Last month of 3rd period with 1st employer		
		1-12	31 $\}\to$ 404	
404.	**ij1601**	How much was the total GROSS salary for 1993 (according to the annual statement of your employer) with ...[87]? *Do not include: child allowance and employer's contribution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].*		
		1-410000 guilders..................................	2731 $\}\to$ 406	
		Don't know....................................... -9	438 $\}\to$ 405	
405.	**ij1801**	What was the NET income you received from ...[88]in 1993 ?		
		315-180000 guilders	85 $\}$	
		Don't know....................................... -9	353 $\}\to$ 407	
406.	**ij2001**	How much was, in 1993, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ...[89]?		
		1-420000 guilders..................................	2225 $\}$	
		Don't know....................................... -9	495 $\}\to$ 407	
407.	**ij2401**	Which source did you use to fill in the data on your salary with ...[90]?		
		A written annual statement........................ 1	2137 $\}$	
		Other written source 2	235 $\}\to$ 408	
		No written source 3	797 $\}$	

[87]... $\leftarrow ij301$
[88]... $\leftarrow ij301$
[89]... $\leftarrow ij301$
[90]... $\leftarrow ij301$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
408.		*Interviewer:* Does the respondent have more than one employer ? *Formal description:* $ij2^{[381]} > 1$		
		Yes	276	$\} \to 409$
		No..	2893	$\} \to 561$
		What was the period that you worked with ...[91]*?*		
409.	**ij402**	Starting day of 1st period with 2nd employer		
		1-28 .... Don't know....................................... -9	267 9	$\} \to 410$
410.	**ij502**	Starting month of 1st period with 2nd employer		
		1-12 .... Don't know....................................... -9	267 9	$\} \to 411$
411.	**ij602**	Last day of 1st period with 2nd employer		
		1-31 .... Don't know....................................... -9	267 9	$\} \to 412$
412.	**ij702**	Last month of 1st period with 2nd employer		
		1-12 .... Don't know....................................... -9	267 9	$\} \to 413$
413.	**ij802**	Starting day of 2nd period with 2nd employer		
		1-30	16	$\} \to 414$
414.	**ij902**	Starting month of 2nd period with 2nd employer		
		1-12	16	$\} \to 415$
415.	**ij1002**	Last day of 2nd period with 2nd employer		
		1-31	16	$\} \to 416$
416.	**ij1102**	Last month of 2nd period with 2nd employer		
		1-12	16	$\} \to 417$

[91]...$\leftarrow ij302$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
417.	**ij1202**	Starting day of 3rd period with 2nd employer		
		1-31	4 $\}\to$ 418	
418.	**ij1302**	Starting month of 3rd period with 2nd employer		
		1-12	4 $\}\to$ 419	
419.	**ij1402**	Last day of 3rd period of 2nd employer		
		8-31	4 $\}\to$ 420	
420.	**ij1502**	Last month of 3rd period of 2nd employer		
		1-12	4 $\}\to$ 421	
421.	**ij1602**	How much was the total GROSS salary for 1993 (according to the annual statement of your employer) with ...[92]? *Do not include: child allowance and employer's contribution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].*		
		1-159000 guilders....................................	212 $\}\to$ 423	
		Don't know...-9	64 $\}\to$ 422	
422.	**ij1802**	What was the NET income you received from ...[93]in 1993 ?		
		1-20400 guilders.....................................	14	
		Don't know...-9	50 $\}\to$ 424	
423.	**ij2002**	How much was, in 1993, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ...[94]?		
		1-52500 guilders....................................	152	
		Don't know...-9	58 $\}\to$ 424	

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[92]...$\leftarrow ij302$
[93]...$\leftarrow ij302$
[94]...$\leftarrow ij302$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
424.	**ij2402**	Which source did you use to fill in the data on your salary with ...[95]?		
		A written annual statement.........................1	151	
		Other written source 2	19	$\rightarrow$ 425
		No written source 3	106	
425.		*Interviewer:* Does the respondent have more than two employers ? *Formal description:* $ij2^{[381]} > 2$		
		Yes	43	$\rightarrow$ 426
		No..	233	$\rightarrow$ 561
		What was the period that you worked with ...[96]?		
426.	**ij403**	Starting day of 1st period with 3rd employer		
		1-31	37	$\rightarrow$ 427
		Don't know.......................................-9	6	
427.	**ij503**	Starting month of 1st period with 3rd employer		
		1-12	37	$\rightarrow$ 428
		Don't know.......................................-9	6	
428.	**ij603**	Last day of 1st period with 3rd employer		
		1-31	37	$\rightarrow$ 429
		Don't know.......................................-9	6	
429.	**ij703**	Last month of 1st period with 3rd employer		
		1-12	37	$\rightarrow$ 430
		Don't know.......................................-9	6	
430.	**ij803**	Starting day of 2nd period with 3rd employer		
		1-31	1	$\rightarrow$ 431
431.	**ij903**	Starting month of 2nd period with 3rd employer		
		1-12	1	$\rightarrow$ 432

[95]... $\leftarrow ij302$
[96]... $\leftarrow ij303$

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
432.	**ij1003**	Last day of 2nd period with 3rd employer		
		23	1	$\}\rightarrow$ 433
433.	**ij1103**	Last month of 2nd period with 3rd employer		
		1-12	1	$\}\rightarrow$ 434
434.	**ij1203**	Starting day of 3rd period with 3rd employer		
		1-31	1	$\}\rightarrow$ 435
435.	**ij1303**	Starting month of 3rd period with 3rd employer		
		1-12	1	$\}\rightarrow$ 436
436.	**ij1403**	Last day of 3rd period with 3rd employer		
		1-31	1	$\}\rightarrow$ 437
437.	**ij1503**	Last month of 3rd period with 3rd employer		
		1-12	1	$\}\rightarrow$ 438
438.	**ij1603**	How much was the total GROSS salary for 1993 (according to the annual statement of your employer) with . . . [97]? *Do not include: child allowance and employer's contribution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].*		
		655-61506 guilders.	30	$\}\rightarrow$ 440
		Don't know. . . . . -9	13	$\}\rightarrow$ 439
439.	**ij1803**	What was the NET income you received from . . . [98]in 1993 ?		
		12000 guilders.	1	
		Don't know. . . . . -9	12	$\}\rightarrow$ 441

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[97]. . . $\leftarrow ij303$

[98]. . . $\leftarrow ij303$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
440.	**ij2003**	How much was, in 1993, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ...[99]?		
		119-23497 guilders.....................................	21	
		Don't know... -9	9	$\Big\} \to 441$
441.	**ij2403**	Which source did you use to fill in the data on your salary with ...[100]?		
		A written annual statement........................ 1	24	
		Other written source 2	5	$\Bigg\} \to 442$
		No written source 3	14	
442.		*Interviewer:* Does the respondent have more than three employers ? *Formal description:* $ij2^{[381]} > 3$		
		Yes	17	$\} \to 443$
		No...	26	$\} \to 561$
		What was the period that you worked with ...[101]?		
443.	**ij404**	Starting day of 1st period with 4th employer		
		1-22	14	
		Don't know....................................... -9	3	$\Big\} \to 444$
444.	**ij504**	Starting month of 1st period with 4th employer		
		1-12	14	
		Don't know....................................... -9	3	$\Big\} \to 445$
445.	**ij604**	Last day of 1st period with 4th employer		
		14-31	14	
		Don't know....................................... -9	3	$\Big\} \to 446$
446.	**ij704**	Last month of 1st period with 4th employer		
		1-12	14	
		Don't know....................................... -9	3	$\Big\} \to 447$
447.	**ij804**	Starting day of 2nd period with 4th employer		
		... (Verbal answer)		$\to 448$

[99]...$\leftarrow ij303$
[100]...$\leftarrow ij303$
[101]...$\leftarrow ij304$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
448.	**ij904**	Starting month of 2nd period with 4th employer		
		... (Verbal answer)		$\rightarrow 449$
449.	**ij1004**	Last day of 2nd period with 4th employer		
		... (Verbal answer)		$\rightarrow 450$
450.	**ij1104**	Last month of 2nd period with 4th employer		
		... (Verbal answer)		$\rightarrow 451$
451.	**ij1204**	Starting day of 3rd period with 4th employer		
		... (Verbal answer)		$\rightarrow 452$
452.	**ij1304**	Starting month of 3rd period with 4th employer		
		... (Verbal answer)		$\rightarrow 453$
453.	**ij1404**	Last day of 3rd period with 4th employer		
		... (Verbal answer)		$\rightarrow 454$
454.	**ij1504**	Last month of 3rd period with 4th employer		
		... (Verbal answer)		$\rightarrow 455$
455.	**ij1604**	How much was the total GROSS salary for 1993 (according to the annual statement of your employer) with ...[102]? *Do not include: child allowance and employer's contribution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].*		
		3-20947 guilders....................................	11 $\Big\}\rightarrow 457$	
		Don't know..-9	6 $\Big\}\rightarrow 456$	
456.	**ij1804**	What was the NET income you received from ...[103]in 1993 ?		
		Don't know..-9	6 $\Big\}\rightarrow 458$	

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[102]...$\leftarrow ij304$
[103]...$\leftarrow ij304$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
457.	**ij2004**	How much was, in 1993, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ... [104]?		
		150-9000 guilders......................................	7 }	→ 458
		Don't know.. -9	4 }	
458.	**ij2404**	Which source did you use to fill in the data on your salary with ... [105]?		
		A written annual statement........................ 1	6 }	
		Other written source 2	2 }	→ 459
		No written source 3	9 }	
459.		*Interviewer:* Does the respondent have more than four employers ? *Formal description: $ij2^{[381]} > 4$*		
		Yes	7 }	→ 460
		No..	10 }	→ 561
		What was the period that you worked with ... [106]?		
460.	**ij405**	Starting day of 1st period with 5th employer		
		1-25	6 }	→ 461
		Don't know.. -9	1 }	
461.	**ij505**	Starting month of 1st period with 5th employer		
		1-12	6 }	→ 462
		Don't know.. -9	1 }	
462.	**ij605**	Last day of 1st period with 5th employer		
		25-31	6 }	→ 463
		Don't know.. -9	1 }	
463.	**ij705**	Last month of 1st period with 5th employer		
		1-12	6 }	→ 464
		Don't know.. -9	1 }	
464.	**ij805**	Starting day of 2nd period with 5th employer		
		... (Verbal answer)		→ 465

[104]... ← $ij304$
[105]... ← $ij304$
[106]... ← $ij305$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
465.	**ij905**	Starting month of 2nd period with 5th employer		
		... (Verbal answer)		$\rightarrow$ 466
466.	**ij1005**	Last day of 2nd period with 5th employer		
		... (Verbal answer)		$\rightarrow$ 467
467.	**ij1105**	Last month of 2nd period with 5th employer		
		... (Verbal answer)		$\rightarrow$ 468
468.	**ij1205**	Starting day of 3rd period with 5th employer		
		... (Verbal answer)		$\rightarrow$ 469
469.	**ij1305**	Starting month of 3rd period with 5th employer		
		... (Verbal answer)		$\rightarrow$ 470
470.	**ij1405**	Last day of 3rd period with 5th employer		
		... (Verbal answer)		$\rightarrow$ 471
471.	**ij1505**	Last month of 3rd period with 5th employer		
		... (Verbal answer)		$\rightarrow$ 472
472.	**ij1605**	How much was the total GROSS salary for 1993 (according to the annual statement of your employer) with ...[107]? *Do not include: child allowance and employer's contribution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].*		
		500-30000 guilders....................................	3 }	$\rightarrow$ 474
		Don't know..-9	4 }	$\rightarrow$ 473
473.	**ij1805**	What was the NET income you received from ...[108]in 1993 ?		
		Don't know..-9	4 }	$\rightarrow$ 475

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[107]...$\leftarrow ij305$
[108]...$\leftarrow ij305$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
474.	**ij2005**	How much was, in 1993, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ...[109]?		
		200-18000 guilders...................................	3 }	→ 475
475.	**ij2405**	Which source did you use to fill in the data on your salary with ...[110]?		
		A written annual statement......................... 1	2	
		Other written source 2	1 }	→ 476
		No written source 3	4	
476.		*Interviewer:* Does the respondent have more than five employers ? *Formal description:* $ij2^{[381]} > 5$		
		Yes	3 }	→ 477
		No..	4 }	→ 561
		What was the period that you worked with ...[111]?		
477.	**ij406**	Starting day of 1st period with 6th employer		
		1-31	2	
		Don't know...................................... -9	1 }	→ 478
478.	**ij506**	Starting month 1st period with 6th employer		
		1-12	2	
		Don't know...................................... -9	1 }	→ 479
479.	**ij606**	Last day of 1st period with 6th employer		
		7-31	2	
		Don't know...................................... -9	1 }	→ 480
480.	**ij706**	Last month of 1st period with 6th employer		
		1-12	2	
		Don't know...................................... -9	1 }	→ 481
481.	**ij806**	Starting day of 2nd period with 6th employer		
		... (Verbal answer)		→ 482

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[109]...← $ij305$
[110]...← $ij305$
[111]...← $ij306$

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
482.	**ij906**	Starting month of 2nd period with 6th employer		
		... (Verbal answer)		$\rightarrow$ 483
483.	**ij1006**	Last day of 2nd period with 6th employer		
		... (Verbal answer)		$\rightarrow$ 484
484.	**ij1106**	Last month of 2nd period with 6th employer		
		... (Verbal answer)		$\rightarrow$ 485
485.	**ij1206**	Starting day of 3rd period with 6th employer		
		... (Verbal answer)		$\rightarrow$ 486
486.	**ij1306**	Starting month of 3rd period with 6th employer		
		... (Verbal answer)		$\rightarrow$ 487
487.	**ij1406**	Last day of 3rd period with 6th employer		
		... (Verbal answer)		$\rightarrow$ 488
488.	**ij1506**	Last month of 3rd period with 6th employer		
		... (Verbal answer)		$\rightarrow$ 489
489.	**ij1606**	How much was the total GROSS salary for 1993 (according to the annual statement of your employer) with ...[112]? *Do not include: child allowance and employer's contribution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].*		
		Don't know..-9	3 $\Big\}$	$\rightarrow$ 490
490.	**ij1806**	What was the NET income you received from ...[113]in 1993 ?		
		Don't know..-9	3 $\Big\}$	$\rightarrow$ 492

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[112]...$\leftarrow ij306$
[113]...$\leftarrow ij306$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
491.	**ij2006**	How much was, in 1993, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ...[114]?		
		... (Verbal answer)		$\to$ 492
492.	**ij2406**	Which source did you use to fill in the data on your salary with ...[115]?		
		A written annual statement.........................1	0	
		Other written source 2	0	$\to$ 493
		No written source 3	3	
493.		*Interviewer:* Does the respondent have more than six employers ? *Formal description:* $ij2^{[381]} > 6$		
		Yes	3	$\to$ 494
		No...	0	$\to$ 561
		What was the period that you worked with ...[116]?		
494.	**ij407**	Starting day of 1st period with 7th employer		
		1-31	2	$\to$ 495
		Don't know.......................................-9	1	
495.	**ij507**	Starting month of 1st period with 7th employer		
		1-12	2	$\to$ 496
		Don't know.......................................-9	1	
496.	**ij607**	Last day of 1st period with 7th employer		
		21-31	2	$\to$ 497
		Don't know.......................................-9	1	
497.	**ij707**	Last month of 1st period with 7th employer		
		1-12	2	$\to$ 498
		Don't know.......................................-9	1	
498.	**ij807**	Starting day of 2nd period with 7th employer		
		... (Verbal answer)		$\to$ 499

[114]... $\leftarrow ij306$
[115]... $\leftarrow ij306$
[116]... $\leftarrow ij307$

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
499.	**ij907**	Starting month of 2nd period with 7th employer		
		... (Verbal answer)		$\rightarrow 500$
500.	**ij1007**	Last day of 2nd period with 7th employer		
		... (Verbal answer)		$\rightarrow 501$
501.	**ij1107**	Last month of 2nd period with 7th employer		
		... (Verbal answer)		$\rightarrow 502$
502.	**ij1207**	Starting day of 3rd period with 7th employer		
		... (Verbal answer)		$\rightarrow 503$
503.	**ij1307**	Starting month of 3rd period with 7th employer		
		... (Verbal answer)		$\rightarrow 504$
504.	**ij1407**	Last day of 3rd period with 7th employer		
		... (Verbal answer)		$\rightarrow 505$
505.	**ij1507**	Last month of 3rd period with 7th employer		
		... (Verbal answer)		$\rightarrow 506$
506.	**ij1607**	How much was the total GROSS salary for 1993 (according to the annual statement of your employer) with ...[117]?		
		Don't know...-9	3 $\Big\}$	$\rightarrow 507$
507.	**ij1807**	What was the NET income you received from ...[118]in 1993 ?		
		Don't know...-9	3 $\Big\}$	$\rightarrow 509$

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[117]... $\leftarrow ij307$
[118]... $\leftarrow ij307$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
508.	**ij2007**	How much was, in 1993, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ...[119]?		
		... (Verbal answer)		$\rightarrow$ 509
509.	**ij2407**	Which source did you use to fill in the data on your salary with ...[120]?		
		A written annual statement........................ 1	0	
		Other written source 2	0	$\rightarrow$ 510
		No written source 3	3	
510.		*Interviewer:* Does the respondent have more than seven employers ? *Formal description:* $ij2^{[381]} > 7$		
		Yes	3	$\rightarrow$ 511
		No..	0	$\rightarrow$ 561
		What was the period that you worked with ...[121]?		
511.	**ij408**	Starting day of 1st period with 8th employer		
		1-31	2	$\rightarrow$ 512
		Don't know...................................... -9	1	
512.	**ij508**	Starting month of 1st period with 8th employer		
		1-12	2	$\rightarrow$ 513
		Don't know...................................... -9	1	
513.	**ij608**	Last day of 1st period with 8th employer		
		1-31	2	$\rightarrow$ 514
		Don't know...................................... -9	1	
514.	**ij708**	Last month of 1st period with 8th employer		
		1-12	2	$\rightarrow$ 515
		Don't know...................................... -9	1	
515.	**ij808**	Starting day of 2nd period with 8th employer		
		... (Verbal answer)		$\rightarrow$ 516

[119]$\ldots \leftarrow ij307$
[120]$\ldots \leftarrow ij307$
[121]$\ldots \leftarrow ij308$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
516.	**ij908**	Starting month of 2nd period with 8th employer		
		... (Verbal answer)		$\rightarrow 517$
517.	**ij1008**	Last day of 2nd period with 8th employer		
		... (Verbal answer)		$\rightarrow 518$
518.	**ij1108**	Last month of 2nd period with 8th employer		
		... (Verbal answer)		$\rightarrow 519$
519.	**ij1208**	Starting day of 3rd period with 8th employer		
		... (Verbal answer)		$\rightarrow 520$
520.	**ij1308**	Starting month of 3rd period with 8th employer		
		... (Verbal answer)		$\rightarrow 521$
521.	**ij1408**	Last day of 3rd period with 8th employer		
		... (Verbal answer)		$\rightarrow 522$
522.	**ij1508**	Last month of 3rd period with 8th employer		
		... (Verbal answer)		$\rightarrow 523$
523.	**ij1608**	How much was the total GROSS salary for 1993 (according to the annual statement of your employer) with ...[122]? *Do not include: child allowance and employer's contribution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].*		
		Don't know...-9	3 $\big\}$	$\rightarrow 524$
524.	**ij1808**	What was the NET income you received from ...[123]in 1993 ?		
		Don't know...-9	3 $\big\}$	$\rightarrow 526$

[122]...$\leftarrow ij308$
[123]...$\leftarrow ij308$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
525.	**ij2008**	How much was, in 1993, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with …[124]?		
		… (Verbal answer)		→ 526
526.	**ij2408**	Which source did you use to fill in the data on your salary with …[125]?		
		A written annual statement..........................1	0	
		Other written source 2	0	→ 527
		No written source 3	3	
527.		*Interviewer:* Does the respondent have more than eight employers ?		
		Formal description: $ij2^{[381]} > 8$		
		Yes	2	→ 528
		No..	1	→ 561
		What was the period that you worked with …[126]?		
528.	**ij409**	Starting day of 1st period with 9th employer		
		1-31	1	→ 529
		Don't know.....................................-9	1	
529.	**ij509**	Starting month of 1st period with 9th employer		
		1-12	1	→ 530
		Don't know.....................................-9	1	
530.	**ij609**	Last day of 1st period with 9th employer		
		1-31	1	→ 531
		Don't know.....................................-9	1	
531.	**ij709**	Last month of 1st period with 9th employer		
		1-12	1	→ 532
		Don't know.....................................-9	1	
532.	**ij809**	Starting day of 2nd period with 9th employer		
		… (Verbal answer)		→ 533

[124]… ← *ij*308
[125]… ← *ij*308
[126]… ← *ij*309

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
533.	**ij909**	Starting month of 2nd period with 9th employer		
		. . . (Verbal answer)		$\rightarrow 534$
534.	**ij1009**	Last day of 2nd period with 9th employer		
		. . . (Verbal answer)		$\rightarrow 535$
535.	**ij1109**	Last month of 2nd period with 9th employer		
		. . . (Verbal answer)		$\rightarrow 536$
536.	**ij1209**	Starting day of 3rd period with 9th employer		
		. . . (Verbal answer)		$\rightarrow 537$
537.	**ij1309**	Starting month of 3rd period with 9th employer		
		. . . (Verbal answer)		$\rightarrow 538$
538.	**ij1409**	Last day of 3rd period with 9th employer		
		. . . (Verbal answer)		$\rightarrow 539$
539.	**ij1509**	Last month of 3rd period with 9th employer		
		. . . (Verbal answer)		$\rightarrow 540$
540.	**ij1609**	How much was the total GROSS salary for 1993 (according to the annual statement of your employer) with . . .[127]? *Do not include: child allowance and employer's contribution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].*		
		Don't know . . . . -9	2 $\Big\}$	$\rightarrow 541$
541.	**ij1809**	What was the NET income you received from . . .[128]in 1993 ?		
		Don't know . . . . -9	2 $\Big\}$	$\rightarrow 543$

[127]. . .$\leftarrow ij309$
[128]. . .$\leftarrow ij309$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
542.	**ij2009**	How much was, in 1993, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ...[129]?		
		... (Verbal answer)		$\rightarrow 543$
543.	**ij2409**	Which source did you use to fill in the data on your salary with ...[130]?		
		A written annual statement.......................... 1	0	
		Other written source 2	0	$\rightarrow 544$
		No written source 3	2	
544.		*Interviewer:* Does the respondent have more than nine employers ? *Formal description:* $ij2^{[381]} > 9$		
		Yes	2	$\rightarrow 545$
		No..	0	$\rightarrow 561$
		What was the period that you worked with ...[131]?		
545.	**ij410**	Starting day of 1st period with 10th employer		
		1-31	1	$\rightarrow 546$
		Don't know.. -9	1	
546.	**ij510**	Starting month of 1st period with 10th employer		
		1-12	1	$\rightarrow 547$
		Don't know.. -9	1	
547.	**ij610**	Last day of 1st period with 10th employer		
		1-31	1	$\rightarrow 548$
		Don't know.. -9	1	
548.	**ij710**	Last month of 1st period with 10th employer		
		1-12	1	$\rightarrow 549$
		Don't know.. -9	1	
549.	**ij810**	Starting day of 2nd period with 10th employer		
		... (Verbal answer)		$\rightarrow 550$

[129]...$\leftarrow ij309$
[130]...$\leftarrow ij309$
[131]...$\leftarrow ij310$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
550.	**ij910**	Starting month of 2nd period with 10th employer		
		. . . (Verbal answer)		$\rightarrow 551$
551.	**ij1010**	Last day of 2nd period with 10th employer		
		. . . (Verbal answer)		$\rightarrow 552$
552.	**ij1110**	Last month of 2nd period with 10th employer		
		. . . (Verbal answer)		$\rightarrow 553$
553.	**ij1210**	Starting day of 3rd period with 10th employer		
		. . . (Verbal answer)		$\rightarrow 554$
554.	**ij1310**	Starting month of 3rd period with 10th employer		
		. . . (Verbal answer)		$\rightarrow 555$
555.	**ij1410**	Last day of 3rd period with 10th employer		
		. . . (Verbal answer)		$\rightarrow 556$
556.	**ij1510**	Last month of 3rd period with 10th employer		
		. . . (Verbal answer)		$\rightarrow 557$
557.	**ij1610**	How much was the total GROSS salary for 1993 (according to the annual statement of your employer) with . . . [132]? *Do not include: child allowance and employer's contribution to premium for retirement pension. Do include: withheld income tax and premiums for social insurance policies [AOW/AWW].*		
		Don't know . . . . -9	$2 \left. \right\} \rightarrow 558$	
558.	**ij1810**	What was the NET income you received from . . .[133]in 1993 ?		
		Don't know . . . . -9	$2 \left. \right\} \rightarrow 560$	

[132]. . . $\leftarrow ij310$
[133]. . . $\leftarrow ij310$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
559.	**ij2010**	How much was, in 1993, the total sum on withheld income tax and premiums for social insurance policies (according to the annual statement of your employer) with ...[134]?		
		... (Verbal answer)		$\rightarrow 560$
560.	**ij2410**	Which source did you use to fill in the data on your salary with ...[135]?		
		A written annual statement......................... 1	0	
		Other written source 2	0	$\Big\}\rightarrow 561$
		No written source 3	2	
561.	**iz1**	Were you SELF-EMPLOYED in 1993?		
		Take being a director of a public/private limited company to be employment ON A CONTRACTUAL BASIS.		
		Yes 1	328	$\Big\}\rightarrow 562$
		No... 2	5086	$\Big\}\rightarrow 589$
		Which period(s) in 1993 were you self-employed (or practising a free profession) ?		
562.	**iz2**	Starting day of 1st period as a self-employed worker (or a practitioner of a free profession) in 1993.		
		1-24	318	$\Big\}\rightarrow 563$
		Don't know.. -9	10	
563.	**iz3**	Starting month of 1st period as a self-employed worker (or a practitioner of a free profession) in 1993.		
		1-12	318	$\Big\}\rightarrow 564$
		Don't know.. -9	10	
564.	**iz4**	Last day of 1st period as a self-employed worker (or a practitioner of a free profession) in 1993.		
		1-31	318	$\Big\}\rightarrow 565$
		Don't know.. -9	10	
565.	**iz5**	Last month of 1st period as a self-employed worker (or a practitioner of a free profession) in 1993.		
		1-12	318	$\Big\}\rightarrow 566$
		Don't know.. -9	10	

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[134]... $\leftarrow ij310$
[135]... $\leftarrow ij310$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
566.	**iz6**	Starting day of 2nd period as a self-employed worker (or a practitioner of a free profession) in 1993.		
		1-25	25 $\}\to$ 567	
567.	**iz7**	Starting month of 2nd period as a self-employed worker (or a practitioner of a free profession) in 1993.		
		1-12	25 $\}\to$ 568	
568.	**iz8**	Last day of 2nd period as a self-employed worker (or a practitioner of a free profession) in 1993.		
		1-31	25 $\}\to$ 569	
569.	**iz9**	Last month of 2nd period as a self-employed worker (or a practitioner of a free profession) in 1993.		
		1-12	25 $\}\to$ 570	
570.	**iz10**	Starting day of 3rd period as a self-employed worker (or a practitioner of a free profession) in 1993.		
		1-31	10 $\}\to$ 571	
571.	**iz11**	Starting month of 3rd period as a self-employed worker (or a practitioner of a free profession) in 1993.		
		1-12	10 $\}\to$ 572	
572.	**iz12**	Last day of 3rd period as a self-employed worker (or a practitioner of a free profession) in 1993.		
		1-31	10 $\}\to$ 573	
573.	**iz13**	Last month of 3rd period as a self-employed worker (or a practitioner of a free profession) in 1993.		
		1-12	10 $\}\to$ 574	
574.	**iz14**	Do you know how much the fiscal profit (or loss) from your own business was over 1993 ? *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.*		
		Yes 1	136 $\}\to$ 575	
		No.. 2	192	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

575.   **iz15**   ...[136]the fiscal profit over 1993 ...[137]a credit or a deficit balance ?

		Credit 1	261	$\Big\}\to$ 576
		Deficit 2	67	

576.   **iz16**   ...[138]the ...[139]fiscal profit over 1993.

Do not include compulsory premiums for retirement pensions paid at the expense of profit.

		1-450000 guilders...................................	173	$\Big\}\to$ 577
		Don't know.. -9	155	

577.   **iz18**   Was there, in 1993, a deduction due to work done by your spouse/partner in the business ?

		Yes 1	55	$\Big\}\to$ 578
		No.. 2	273	$\Big\}\to$ 579

578.   **iz19**   ...[140]deduction due to work done by your spouse/partner in 1993.

		300-50000 guilders..................................	15	$\Big\}\to$ 579
		Don't know.. -9	40	

579.   *Interviewer:* Does the respondent know how much the fiscal profit over 1993 is/will be ?
Formal description: $iz14^{[574]} = 1$

		Yes	136	$\Big\}\to$ 589
		No..	192	$\Big\}\to$ 580

580.   **iz24**   Were you (also) self-employed in 1992 ?

The following questions concern self-employed work over THE YEAR 1992.

		Yes, during the whole year 1992 1	157	$\Big\}\to$ 581
		Yes, during part of the year 1992 2	13	
		No.. 3	22	$\Big\}\to$ 589

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[136]**if** $iz14^{[574]} = 1$ **then** ... $\leftarrow$ 'Is' **else** ... $\leftarrow$ 'Will'
[137]**if** $iz14^{[574]} = 2$ **then** ... $\leftarrow$ 'be'
[138]**if** $iz14^{[574]} = 1$ **then** ... $\leftarrow$ 'How much was' **else** ... $\leftarrow$ 'Please give an estimation of'
[139]**if** $iz14^{[574]} = 2$ **then** ... $\leftarrow$ 'expected'
[140]**if** $iz14^{[574]} = 1$ **then** ... $\leftarrow$ 'How much was this' **else** ... $\leftarrow$ 'Please give an estimation of the expected '

Quest. \#	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		Which period(s) in 1992 were you self-employed (or practising a free profession) ?		
581.	**iz25**	Starting day of 1st period as a self-employed worker (or a practitioner of a free profession) in 1992.		
		1-31	168	
		Don't know... -9	2	} → 582
582.	**iz26**	Starting month of 1st period as a self-employed worker (or a practitioner of a free profession) in 1992.		
		1-12	168	
		Don't know... -9	2	} → 583
583.	**iz27**	Last day of 1st period as a self-employed worker (or a practitioner of a free profession) in 1992.		
		1-31	168	
		Don't know... -9	2	} → 584
584.	**iz28**	Last month of 1st period as a self-employed worker (or a practitioner of a free profession) in 1992.		
		1-12	168	
		Don't know... -9	2	} → 585
585.	**iz37**	Was the fiscal profit over 1992 a credit or a deficit balance ?		
		Credit 1	131	
		Deficit 2	39	} → 586
586.	**iz38**	How much was the (estimated) fiscal profit over 1992 ? *Do not include compulsory premiums for retirement pensions paid at the expense of profit.*		
		300-311646 guilders	93	
		Don't know... -9	77	} → 587
587.	**iz40**	Was there, in 1992, a deduction due to work done by your spouse/partner in the business ?		
		Yes 1	32	} → 588
		No... 2	138	} → 589
588.	**iz41**	How much was this deduction due to work done by your spouse/partner in 1992 ?		
		300-27000 guilders.................................	10	
		Don't know... -9	22	} → 589

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

589.   *Interviewer:* Is the respondent (over) 50 years old ?
Formal description: gebjaar[5] < 1943

    Yes ....   1523 } → 590

    No...   3891 } → 659

Which of the below-mentioned old-age pensions or an-
nuities did you receive in 1993 ?
More than one answer is possible here.
1 early retirement pension [VUT]
2 general old-age pension [AOW]
3 annuity
4 other pensions
0 none of the above-mentioned

590.   **ip20**   Payments received in 1993: none of the above-mentioned

    Yes 1   805 }
    No.. 2   718 } → 591

591.   **ip21**   Payments received in 1993: early retirement pension [VUT]

    Yes 1   138 } → 592
    No.. 2   1385 } → 608

592.   **ip41**   How much is the GROSS sum you received in 1993 through early retirement pension ?

    2000-166397 guilders ....   128 } → 594

    Don't know.......................................-9   10 } → 593

593.   **ip71**   Perhaps you know the NET sum you received in 1993 through early retirement pension ?

    20-49000 guilders....................................   3 }
    Don't know.......................................-9   7 } → 595

594.   **ip101**   How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on your early retirement pension ?

    2017-78296 guilders ....   116 }
    Don't know.......................................-9   12 } → 595

595.   **ip271**   What source did you use to answer the questions mentioned above ?

    Annual statement 1   105 }
    Other statement.................................. 2   18 } → 596
    No statement..................................... 3   15 }

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
		What period(s) in 1993 did you receive early retirement pension ?		
596.	**ip121**	Starting day of 1st period — early retirement pension.		
		1-23	136	
		Don't know....................................... -9	2	$\rightarrow$ 597
597.	**ip131**	Starting month of 1st period — early retirement pension.		
		1-12	136	
		Don't know....................................... -9	2	$\rightarrow$ 598
598.	**ip141**	Last day of 1st period — early retirement pension.		
		1-31	136	
		Don't know....................................... -9	2	$\rightarrow$ 599
599.	**ip151**	Last month of 1st period — early retirement pension.		
		1-12	136	
		Don't know....................................... -9	2	$\rightarrow$ 600
600.	**ip161**	Starting day of 2nd period — early retirement pension.		
		1-31	3	$\rightarrow$ 601
601.	**ip171**	Starting month of 2nd period — early retirement pension.		
		1-12	3	$\rightarrow$ 602
602.	**ip181**	Last day of 2nd period — early retirement pension.		
		1-31	3	$\rightarrow$ 603
603.	**ip191**	Last month of 2nd period — early retirement pension.		
		1-12	3	$\rightarrow$ 604
604.	**ip201**	Starting day of 3rd period — early retirement pension.		
		1-31	3	$\rightarrow$ 605
605.	**ip211**	Starting month of 3rd period — early retirement pension.		
		1-12	3	$\rightarrow$ 606

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

606.   **ip221**   Last day of 3rd period — early retirement pension.

1-31 .... 3 $\}\to 607$

607.   **ip231**   Last month of 3rd period — early retirement pension.

1-12 .... 3 $\}\to 608$

608.   **ip22**   Payments received in 1993: general old-age pension [AOW]

Yes .... 1 483 $\}\to 609$

No.. 2 1040 $\}\to 625$

609.   **ip42**   How much is the GROSS sum you received in 1993 through general old-age pension ?

14-1815310 guilders .... 402 $\}\to 611$

Don't know... -9 81 $\}\to 610$

610.   **ip72**   Perhaps you know the NET sum you received in 1993 through general old-age pension ?

1700-89219 guilders .... 21 $\}$

Don't know... -9 60 $\}\to 612$

611.   **ip102**   How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on your general old-age pension ?

1-507367 guilders................................... 297 $\}$

Don't know... -9 105 $\}\to 612$

612.   **ip272**   What source did you use to answer the questions mentioned above ?

Annual statement .... 1 346 $\}$

Other statement.................................... 2 62 $\}\to 613$

No statement...................................... 3 75 $\}$

What period(s) in 1993 did you receive general old-age pension ?

613.   **ip122**   Starting day of 1st period — general old-age pension.

1-25 .... 478 $\}$

Don't know... -9 5 $\}\to 614$

614.   **ip132**   Starting month of 1st period — general old-age pension.

1-12 .... 478 $\}$

Don't know... -9 5 $\}\to 615$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
615.	**ip142**	Last day of 1st period — general old-age pension.		
		1-31	478	
		Don't know.................................... -9	5	} → 616
616.	**ip152**	Last month of 1st period — general old-age pension.		
		1-12	478	
		Don't know.................................... -9	5	} → 617
617.	**ip162**	Starting day of 2nd period — general old-age pension.		
		1-23	22	} → 618
618.	**ip172**	Starting month of 2nd period — general old-age pension.		
		1-12	22	} → 619
619.	**ip182**	Last day of 2nd period — general old-age pension.		
		1-31	22	} → 620
620.	**ip192**	Last month of 2nd period — general old-age pension.		
		1-12	22	} → 621
621.	**ip202**	Starting day of 3rd period — general old-age pension.		
		1-23	23	} → 622
622.	**ip212**	Starting month of 3rd period — general old-age pension.		
		1-12	23	} → 623
623.	**ip222**	Last day of 3rd period — general old-age pension.		
		1-31	23	} → 624
624.	**ip232**	Last month of 3rd period — general old-age pension.		
		1-12	23	} → 625

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
625.	**ip23**	Payments received in 1993: annuity		
		Yes 1	64 } → 626	
		No... 2	1459 } → 642	
626.	**ip43**	How much is the GROSS sum you received in 1993 through annuity ?		
		513-244945 guilders	61 } → 628	
		Don't know....................................... -9	3 } → 627	
627.	**ip73**	Perhaps you know the NET sum you received in 1993 through annuity ?		
		Don't know....................................... -9	3 } → 629	
628.	**ip103**	How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on your annuity ?		
		1-53461 guilders....................................	52 } → 629	
		Don't know....................................... -9	9 }	
629.	**ip273**	What source did you use to answer the questions mentioned above ?		
		Annual statement 1	53 }	
		Other statement................................... 2	7 } → 630	
		No statement...................................... 3	4 }	
		What period(s) in 1993 did you receive annuity ?		
630.	**ip123**	Starting day of 1st period — annuity.		
		1-31	63 } → 631	
		Don't know....................................... -9	1 }	
631.	**ip133**	Starting month of 1st period — annuity.		
		1-12	63 } → 632	
		Don't know....................................... -9	1 }	
632.	**ip143**	Last day of 1st period — annuity.		
		1-31	63 } → 633	
		Don't know....................................... -9	1 }	
633.	**ip153**	Last month of 1st period — annuity.		
		1-12	63 } → 634	
		Don't know....................................... -9	1 }	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
634.	**ip163**	Starting day of 2nd period — annuity.		
		1-29	6	} → 635
635.	**ip173**	Starting month of 2nd period — annuity.		
		1-12	6	} → 636
636.	**ip183**	Last day of 2nd period — annuity.		
		1-31	6	} → 637
637.	**ip193**	Last month of 2nd period — annuity.		
		1-12	6	} → 638
638.	**ip203**	Starting day of 3rd period — annuity.		
		1-29	5	} → 639
639.	**ip213**	Starting month of 3rd period — annuity.		
		1-12	5	} → 640
640.	**ip223**	Last day of 3rd period — annuity.		
		1-31	5	} → 641
641.	**ip233**	Last month of 3rd period — annuity.		
		1-12	5	} → 642
642.	**ip24**	Payments received in 1993: other pensions.		
		Yes 1	443	} → 643
		No.. 2	1080	} → 659
643.	**ip44**	How much is the GROSS sum you received in 1993 through other pensions ?		
		426-544182 guilders	386	} → 645
		Don't know.. -9	57	} → 644

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
644.	**ip74**	Perhaps you know the NET sum you received in 1993 through other pensions ?		
		100-74000 guilders.....................................	8	
		Don't know.. -9	49	$\Big\} \rightarrow 646$
645.	**ip104**	How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on your other pensions ?		
		1-507367 guilders.....................................	315	
		Don't know.. -9	71	$\Big\} \rightarrow 646$
646.	**ip274**	What source did you use to answer the questions mentioned above ?		
		Annual statement 1	339	
		Other statement................................... 2	42	$\Big\} \rightarrow 647$
		No statement..................................... 3	62	
		What period(s) in 1993 did you receive other pensions ?		
647.	**ip124**	Starting day of 1st period — other pensions.		
		1-31	419	
		Don't know.. -9	24	$\Big\} \rightarrow 648$
648.	**ip134**	Starting month of 1st period — other pensions.		
		1-12	419	
		Don't know.. -9	24	$\Big\} \rightarrow 649$
649.	**ip144**	Last day of 1st period — other pensions.		
		1-31	419	
		Don't know.. -9	24	$\Big\} \rightarrow 650$
650.	**ip154**	Last month of 1st period — other pensions.		
		1-12	419	
		Don't know.. -9	24	$\Big\} \rightarrow 651$
651.	**ip164**	Starting day of 2nd period — other pensions.		
		1-30	20	$\Big\} \rightarrow 652$
652.	**ip174**	Starting month of 2nd period — other pensions.		
		1-12	20	$\Big\} \rightarrow 653$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
653.	**ip184**	Last day of 2nd period — other pensions.		
		1-31	20 $\Big\}$	$\rightarrow 654$
654.	**ip194**	Last month of 2nd period — other pensions.		
		1-12	20 $\Big\}$	$\rightarrow 655$
655.	**ip204**	Starting day of 3rd period — other pensions.		
		1-29	14 $\Big\}$	$\rightarrow 656$
656.	**ip214**	Starting month of 3rd period — other pensions.		
		1-12	14 $\Big\}$	$\rightarrow 657$
657.	**ip224**	Last day of 3rd period — other pensions.		
		1-31	14 $\Big\}$	$\rightarrow 658$
658.	**ip234**	Last month of 3rd period — other pensions.		
		1-12	14 $\Big\}$	$\rightarrow 659$
		Did you, in 1993, receive one or more of the below-mentioned sickness or unemployment benefits (do include extra allowance benefits [uitkering toeslagenwet]) ?		
		1 Sickness Benefits Act [ziektewet] *2 Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]* *3 reduced pay scheme [wachtgeld]* *0 none of the above-mentioned*		
659.	**ii20**	Payments received in 1993: none of the above-mentioned.		
		Yes 1	4614 $\Big\}$	
		No 2	800 $\Big\}$	$\rightarrow 660$
660.	**ii21**	Payments received in 1993: Sickness Benefits Act		
		Yes 1	605 $\Big\}$	$\rightarrow 661$
		No 2	4809 $\Big\}$	$\rightarrow 677$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
661.	**ii41**	How much is the GROSS sum you received in 1993 through the Sickness Benefits Act ?		
		1-101386 guilders......................................	148 }	→ 663
		Don't know.. -9	457 }	→ 662
662.	**ii61**	Perhaps you know the NET sum you received in 1993 through the Sickness Benefits Act ?		
		160-39000 guilders....................................	21 }	→ 664
		Don't know.. -9	436 }	
663.	**ii81**	How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on your benefits through the Sickness Benefits Act ?		
		1-36321 guilders.....................................	57 }	→ 664
		Don't know.. -9	91 }	
664.	**ii251**	What source did you use to answer the questions mentioned above ?		
		Annual statement 1	92 }	
		Other statement.................................. 2	96 }	→ 665
		No statement...................................... 3	417 }	
		What period(s) in 1993 did you receive benefits through the Sickness Benefits Act ?		
665.	**ii101**	Starting day period 1 — Sickness Benefits Act.		
		1-31	494 }	→ 666
		Don't know.. -9	111 }	
666.	**ii111**	Starting month period 1 — Sickness Benefits Act.		
		1-12	494 }	→ 667
		Don't know.. -9	111 }	
667.	**ii121**	Last day period 1 — Sickness Benefits Act.		
		1-31	494 }	→ 668
		Don't know.. -9	111 }	
668.	**ii131**	Last month period 1 — Sickness Benefits Act.		
		1-12	494 }	→ 669
		Don't know.. -9	111 }	
669.	**ii141**	Starting day period 2 — Sickness Benefits Act.		
		1-31	84 }	→ 670

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
670.	**ii151**	Starting month period 2 — Sickness Benefits Act.		
		1-12	84 }	→ 671
671.	**ii161**	Last day period 2 — Sickness Benefits Act.		
		1-31	84 }	→ 672
672.	**ii171**	Last month period 2 — Sickness Benefits Act.		
		1-12	84 }	→ 673
673.	**ii181**	Starting day period 3 — Sickness Benefits Act.		
		1-30	30 }	→ 674
674.	**ii191**	Starting month period 3 — Sickness Benefits Act.		
		1-12	30 }	→ 675
675.	**ii201**	Last day period 3 — Sickness Benefits Act.		
		1-31	30 }	→ 676
676.	**ii211**	Last month period 3 — Sickness Benefits Act.		
		1-12	30 }	→ 677
677.	**ii22**	Payments received: Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		Yes 1	188 }	→ 678
		No.. 2	5226 }	→ 694
678.	**ii42**	How much is the GROSS sum you received in 1993 through the Short Term Unemployment Insurance Act [WW], the Unemployment Provisions Act [WWV], or through continuation of [WW]		
		5-74000 guilders...................................	122 }	→ 680
		Don't know....................................... -9	66 }	→ 679

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
679.	**ii62**	Perhaps you know the NET sum you received in 1993 through the Short Term Unemployment Insurance Act [WW], the Unemployment Provisions Act [WWV], or through continuation of [WW] ?		
		445-15000 guilders....................................	15	
		Don't know.. -9	51	→ 681
680.	**ii82**	How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on your benefits through the Short Term Unemployment Insurance Act [WW], the Unemployment Provisions Act [WWV], or through continuation of [WW] ?		
		4-26200 guilders....................................	96	
		Don't know.. -9	26	→ 681
681.	**ii252**	What source did you use to answer the questions mentioned above ?		
		Annual statement 1	98	
		Other statement.................................... 2	20	→ 682
		No statement....................................... 3	70	
		What period(s) in 1993 did you receive benefits through the Short Term Unemployment Insurance Act [WW], the Unemployment Provisions Act [WWV], or through continuation of [WW] ?		
682.	**ii102**	Starting day of period 1 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		1-31	176	
		Don't know.. -9	12	→ 683
683.	**ii112**	Starting month of period 1 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		1-12	176	
		Don't know.. -9	12	→ 684
684.	**ii122**	Last day of period 1 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		1-31	176	
		Don't know.. -9	12	→ 685

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
685.	**ii132**	Last month of period 1 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		1-12	176	
		Don't know.. -9	12	} → 686
686.	**ii142**	Starting day of period 2 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		1-28	15	} → 687
687.	**ii152**	Starting month of period 2 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		1-12	15	} → 688
688.	**ii162**	Last day of period 2 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		1-31	15	} → 689
689.	**ii172**	Last month of period 2 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		1-12	15	} → 690
690.	**ii182**	Starting day of period 3 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		1-16	8	} → 691
691.	**ii192**	Starting month of period 3 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		1-12	8	} → 692
692.	**ii202**	Last day of period 3 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		1-31	8	} → 693

Quest.#	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
693.	**ii212**	Last month of period 3 — Short Term Unemployment Insurance Act [WW], Unemployment Provisions Act [WWV], or continuation of [WW]		
		1-12	8 $\big\}\rightarrow$ 694	
694.	**ii23**	Payments received: reduced pay scheme [wachtgeld]		
		Yes 1	42 $\big\}\rightarrow$ 695	
		No.. 2	5372 $\big\}\rightarrow$ 711	
695.	**ii43**	How much is the GROSS sum you received in 1993 through a reduced pay scheme [wachtgeld] ?		
		2504-4038500 guilders	33 $\big\}\rightarrow$ 697	
		Don't know.. -9	9 $\big\}\rightarrow$ 696	
696.	**ii63**	Perhaps you know the NET sum you received in 1993 through a reduced pay scheme [wachtgeld] ?		
		12000-13500 guilders	2 $\big\}\rightarrow$ 698	
		Don't know.. -9	7	
697.	**ii83**	How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on your income through a reduced pay scheme [wachtgeld] ?		
		758-2170734 guilders	29 $\big\}\rightarrow$ 698	
		Don't know.. -9	4	
698.	**ii253**	What source did you use to answer the questions mentioned above ?		
		Annual statement 1	32	
		Other statement.................................... 2	1 $\big\}\rightarrow$ 699	
		No statement....................................... 3	9	
		What period(s) in 1993 did you receive income through a reduced pay scheme ?		
699.	**ii103**	Starting day of period 1 — reduced pay scheme.		
		1-31	41 $\big\}\rightarrow$ 700	
		Don't know.. -9	1	
700.	**ii113**	Starting month of period 1 — reduced pay scheme.		
		1-12	41 $\big\}\rightarrow$ 701	
		Don't know.. -9	1	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
701.	**ii123**	Last day of period 1 — reduced pay scheme.		
		1-31	41	$\big\}\to 702$
		Don't know... -9	1	
702.	**ii133**	Last month of period 1 — reduced pay scheme.		
		1-12	41	$\big\}\to 703$
		Don't know... -9	1	
703.	**ii143**	Starting day of period 2 — reduced pay scheme.		
		1-31	1	$\big\}\to 704$
704.	**ii153**	Starting month of period 2 — reduced pay scheme.		
		1-12	1	$\big\}\to 705$
705.	**ii163**	Last day of period 2 — reduced pay scheme.		
		1-31	1	$\big\}\to 706$
706.	**ii173**	Last month of period 2 — reduced pay scheme.		
		1-12	1	$\big\}\to 707$
707.	**ii183**	Starting day of period 3 — reduced pay scheme.		
		1-31	1	$\big\}\to 708$
708.	**ii193**	Starting month of period 3 — reduced pay scheme.		
		1-12	1	$\big\}\to 709$
709.	**ii203**	Last day of period 3 — reduced pay scheme.		
		1-31	1	$\big\}\to 710$
710.	**ii213**	Last month of period 3 — reduced pay scheme.		
		1-12	1	$\big\}\to 711$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

Did you, in 1993, receive one or more of the below-mentioned (social security) benefits (do include extra allowance benefits [uitkering toeslagenwet]) ?
More than one answer is possible here.
1 General Widow's and Orphan's Pensions Act [AWW]
2 Disability Insurance Act [WAO]
3 General Disability Benefits Act [AAW]
4 Long Term Unemployment Insurance Act [RWW]
5 disability pension [invaliditeitspensioen]
6 General Social Assistance Act [ABW]
7 benefits for self-employed [BZ]
8 [IOAW/IOAZ]

711.   **is20**   Social security benefits: none of the above-mentioned.

Yes 1   4977 } → 712
No.. 2   437

712.   **is21**   Social security benefits: General Widow's and Orphan's Pensions Act [AWW]

Yes 1   70   } → 713
No.. 2   5344 } → 729

713.   **is41**   How much is the GROSS sum you received in 1993 through the General Widow's and Orphan's Pensions Act [AWW] ?

1311-32714 guilders   47   } → 715

Don't know... -9   23   } → 714

714.   **is61**   Perhaps you know the NET sum you received in 1993 through the General Widow's and Orphan's Pensions Act [AWW] ?

12000 guilders...   1   } → 716
Don't know... -9   22

715.   **is81**   How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on your benefits through the General Widow's and Orphan's Pensions Act [AWW] ?

201-11871 guilders.....................................   41   } → 716
Don't know... -9   6

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
716.	**is251**	What source did you use to answer the questions mentioned above ?		
		Annual statement 1	43	
		Other statement................................... 2	4	→ 717
		No statement....................................... 3	23	
		What period(s) in 1993 did you receive benefits through the General Widow's and Orphan's Pensions Act [AWW] ?		
717.	**is101**	Starting day period 1 — General Widow's and Orphan's Pensions Act [AWW]		
		1-23	62	→ 718
		Don't know.. -9	8	
718.	**is111**	Starting month period 1 — General Widow's and Orphan's Pensions Act [AWW]		
		1-12	62	→ 719
		Don't know.. -9	8	
719.	**is121**	Last day period 1 — General Widow's and Orphan's Pensions Act [AWW]		
		1-31	62	→ 720
		Don't know.. -9	8	
720.	**is131**	Last month period 1 — General Widow's and Orphan's Pensions Act [AWW]		
		1-12	62	→ 721
		Don't know.. -9	8	
721.	**is141**	Starting day period 2 — General Widow's and Orphan's Pensions Act [AWW]		
		1-24	5	→ 722
722.	**is151**	Starting month period 2 — General Widow's and Orphan's Pensions Act [AWW]		
		1-12	5	→ 723
723.	**is161**	Last day period 2 — General Widow's and Orphan's Pensions Act [AWW]		
		23-31	5	→ 724
724.	**is171**	Last month period 2 — General Widow's and Orphan's Pensions Act [AWW]		
		1-12	5	→ 725

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
725.	**is181**	Starting day period 3 — General Widow's and Orphan's Pensions Act [AWW]		
		1-23	4	$\Big\}\to 726$
726.	**is191**	Starting month period 3 — General Widow's and Orphan's Pensions Act [AWW]		
		1-12	4	$\Big\}\to 727$
727.	**is201**	Last day period 3 — General Widow's and Orphan's Pensions Act [AWW]		
		23-31	4	$\Big\}\to 728$
728.	**is211**	Last month period 3 — General Widow's and Orphan's Pensions Act [AWW]		
		1-12	4	$\Big\}\to 729$
729.	**is22**	Social security benefits: Disability Insurance Act [WAO]		
		Yes 1	202	$\Big\}\to 730$
		No.. 2	5212	$\Big\}\to 746$
730.	**is42**	How much is the GROSS sum you received in 1993 through the Disability Insurance Act [WAO] ?		
		474-2070907 guilders	129	$\Big\}\to 732$
		Don't know...................................... -9	73	$\Big\}\to 731$
731.	**is62**	Perhaps you know the NET sum you received in 1993 through the Disability Insurance Act [WAO] ?		
		800-23469 guilders................................	15	
		Don't know...................................... -9	58	$\Big\}\to 733$
732.	**is82**	How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on your benefits through the Disability Insurance Act [WAO] ?		
		110-34718 guilders................................	92	
		Don't know...................................... -9	37	$\Big\}\to 733$
733.	**is252**	What source did you use to answer the questions mentioned above ?		
		Annual statement 1	103	
		Other statement.................................. 2	19	$\Big\}\to 734$
		No statement..................................... 3	80	

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

What period(s) in 1993 did you receive benefits through the Disability Insurance Act [WAO] ?

734. **is102** Starting day period 1 — Disability Insurance Act [WAO]

1-25 .... 191 } → 735
Don't know... -9 11

735. **is112** Starting month period 1 — Disability Insurance Act [WAO]

1-12 .... 191 } → 736
Don't know... -9 11

736. **is122** Last day period 1 — Disability Insurance Act [WAO]

1-31 .... 191 } → 737
Don't know... -9 11

737. **is132** Last month period 1 — Disability Insurance Act [WAO]

1-12 .... 191 } → 738
Don't know... -9 11

738. **is142** Starting day period 2 — Disability Insurance Act [WAO]

1-31 .... 6 } → 739

739. **is152** Starting month period 2 — Disability Insurance Act [WAO]

1-12 .... 6 } → 740

740. **is162** Last day period 2 — Disability Insurance Act [WAO]

1-31 .... 6 } → 741

741. **is172** Last month period 2 — Disability Insurance Act [WAO]

1-12 .... 6 } → 742

742. **is182** Starting day period 3 — Disability Insurance Act [WAO]

1-31 .... 7 } → 743

743. **is192** Starting month period 3 — Disability Insurance Act [WAO]

1-12 .... 7 } → 744

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
744.	**is202**	Last day period 3 — Disability Insurance Act [WAO]		
		11-31	7 }	→ 745
745.	**is212**	Last month period 3 — Disability Insurance Act [WAO]		
		1-12	7 }	→ 746
746.	**is23**	Social security benefits: General Disability Benefits Act [AAW]		
		Yes 1	32 }	→ 747
		No... 2	5382 }	→ 755
747.	**is43**	How much is the GROSS sum you received in 1993 through the General Disability Benefits Act [AAW] ?		
		900-23480 guilders.................................	16 }	→ 749
		Don't know....................................... -9	16 }	→ 748
748.	**is63**	Perhaps you know the NET sum you received in 1993 through the General Disability Benefits Act [AAW] ?		
		Don't know....................................... -9	16 }	→ 750
749.	**is83**	How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on your benefits through the General Disability Benefits Act [AAW] ?		
		3000-7171 guilders.................................	12 }	→ 750
		Don't know....................................... -9	4 }	
750.	**is253**	What source did you use to answer the questions mentioned above ?		
		Annual statement 1	20 }	
		Other statement................................... 2	0 }	→ 751
		No statement..................................... 3	12 }	
		What period(s) in 1993 did you receive benefits through the General Disability Benefits Act [AAW] ?		
751.	**is103**	Starting day of period 1 — General Disability Benefits Act [AAW]		
		1-31	31 }	→ 752
		Don't know....................................... -9	1 }	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
752.	**is113**	Starting month of period 1 — General Disability Bene-fits Act [AAW]		
		1-12	31	} → 753
		Don't know...-9	1	
753.	**is123**	Last day of period 1 — General Disability Benefits Act [AAW]		
		1-31	31	} → 754
		Don't know...-9	1	
754.	**is133**	Last month of period 1 — General Disability Benefits Act [AAW]		
		1-12	31	} → 755
		Don't know...-9	1	
755.	**is24**	Social Security Benefits: Long Term Unemployment In-surance Act [RWW]		
		Yes 1	76	} → 756
		No... 2	5338	} → 772
756.	**is44**	How much is the GROSS sum you received in 1993 through the Long Term Unemployment Insurance Act [RWW] ?		
		1031-27240 guilders	42	} → 758
		Don't know...-9	34	} → 757
757.	**is64**	Perhaps you know the NET sum you received in 1993 through the Long Term Unemployment Insurance Act [RWW] ?		
		286-15930 guilders..................................	9	} → 759
		Don't know...-9	25	
758.	**is84**	How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on your benefits through the Long Term Unemployment Insurance Act [RWW] ?		
		217-6240 guilders..................................	38	} → 759
		Don't know...-9	4	
759.	**is254**	What source did you use to answer the questions men-tioned above ?		
		Annual statement 1	47	} → 760
		Other statement................................. 2	2	
		No statement................................. 3	27	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		What period(s) in 1993 did you receive benefits through the Long Term Unemployment Insurance Act [RWW] ?		
760.	**is104**	Starting day of period 1 — Long Term Unemployment Insurance Act [RWW]		
		1-28	69	
		Don't know....................................... -9	7	} → 761
761.	**is114**	Starting month of period 1 — Long Term Unemploy- ment Insurance Act [RWW]		
		1-12	69	
		Don't know....................................... -9	7	} → 762
762.	**is124**	Last day of period 1 — Long Term Unemployment In- surance Act [RWW]		
		1-31	69	
		Don't know....................................... -9	7	} → 763
763.	**is134**	Last month of period 1 — Long Term Unemployment Insurance Act [RWW]		
		1-12	69	
		Don't know....................................... -9	7	} → 764
764.	**is144**	Starting day of period 2 — Long Term Unemployment Insurance Act [RWW]		
		1-31	5	} → 765
765.	**is154**	Starting month of period 2 — Long Term Unemploy- ment Insurance Act [RWW]		
		1-12	5	} → 766
766.	**is164**	Last day of period 2 — Long Term Unemployment In- surance Act [RWW]		
		1-31	5	} → 767
767.	**is174**	Last month of period 2 — Long Term Unemployment Insurance Act [RWW]		
		1-12	5	} → 768
768.	**is184**	Starting day of period 3 — Long Term Unemployment Insurance Act [RWW]		
		1-31	3	} → 769

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
769.	**is194**	Starting month of period 3 — Long Term Unemployment Insurance Act [RWW]		
		1-12	3 $\Big\}\to$ 770	
770.	**is204**	Last day of period 3 — Long Term Unemployment Insurance Act [RWW]		
		1-31	3 $\Big\}\to$ 771	
771.	**is214**	Last month of period 3 — Long Term Unemployment Insurance Act [RWW]		
		1-12	3 $\Big\}\to$ 772	
772.	**is25**	Social security benefits: disability pension [invaliditeit-spensioen]		
		Yes 1	42 $\Big\}\to$ 773	
		No. 2	5372 $\Big\}\to$ 789	
773.	**is45**	How much is the GROSS sum you received in 1993 through disability pension ?		
		561-102000 guilders	35 $\Big\}\to$ 775	
		Don't know. . . . . -9	7 $\Big\}\to$ 774	
774.	**is65**	Perhaps you know the NET sum you received in 1993 through disability pension ?		
		Don't know. . . . . -9	7 $\Big\}\to$ 776	
775.	**is85**	How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on your benefits through disability pension ?		
		1043-40158 guilders	29 $\Big\}$	
		Don't know. . . . . -9	6 $\Big\}\to$ 776	
776.	**is255**	What source did you use to answer the questions mentioned above ?		
		Annual statement 1	34	
		Other statement. 2	1 $\Big\}\to$ 777	
		No statement. 3	7	
		What period(s) in 1993 did you receive benefits through disability pension ?		
777.	**is105**	Starting day period 1 — disability pension.		
		1-31	42 $\Big\}\to$ 778	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
778.	**is115**	Starting month period 1 — disability pension.		
		1-12	42 $\big\} \to$ 779	
779.	**is125**	Last day period 1 — disability pension.		
		1-31	42 $\big\} \to$ 780	
780.	**is135**	Last month period 1 — disability pension.		
		1-12	42 $\big\} \to$ 781	
781.	**is145**	Starting day period 2 — disability pension.		
		1-31	2 $\big\} \to$ 782	
782.	**is155**	Starting month period 2 — disability pension.		
		1-12	2 $\big\} \to$ 783	
783.	**is165**	Last day period 2 — disability pension.		
		31	2 $\big\} \to$ 784	
784.	**is175**	Last month period 2 — disability pension.		
		1-12	2 $\big\} \to$ 785	
785.	**is185**	Starting day period 3 — disability pension.		
		1-31	1 $\big\} \to$ 786	
786.	**is195**	Starting month period 3 — disability pension.		
		1-12	1 $\big\} \to$ 787	
787.	**is205**	Last day period 3 — disability pension.		
		31	1 $\big\} \to$ 788	
788.	**is215**	Last month period 3 — disability pension.		
		1-12	1 $\big\} \to$ 789	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
789.	**is26**	Social security benefits: General Social Assistance Act [ABW]		
		Yes 1	35 }	→ 790
		No... 2	5379 }	→ 806
790.	**is46**	How much is the GROSS sum you received in 1993 through the General Social Assistance Act [ABW] ?		
		27-29556 guilders......................................	19 }	→ 792
		Don't know... -9	16 }	→ 791
791.	**is66**	Perhaps you know the NET sum you received in 1993 through the General Social Assistance Act [ABW] ?		
		1600-12660 guilders	2 }	→ 793
		Don't know... -9	14 }	
792.	**is86**	How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on your benefits through the General Social Assistance Act [ABW] ?		
		1096-8825 guilders.....................................	14 }	→ 793
		Don't know... -9	5 }	
793.	**is256**	What source did you use to answer the questions mentioned above ?		
		Annual statement 1	21 }	
		Other statement................................... 2	0 }	→ 794
		No statement...................................... 3	14 }	
		What period(s) in 1993 did you receive benefits through the General Social Assistance Act [ABW] ?		
794.	**is106**	Starting day of period 1 — General Social Assistance Act [ABW].		
		1-31	32 }	→ 795
		Don't know... -9	3 }	
795.	**is116**	Starting month of period 1 — General Social Assistance Act [ABW].		
		1-12	32 }	→ 796
		Don't know... -9	3 }	
796.	**is126**	Last day of period 1 — General Social Assistance Act [ABW].		
		1-31	32 }	→ 797
		Don't know... -9	3 }	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
797.	**is136**	Last month of period 1 — General Social Assistance Act [ABW].		
		1-12	32	$\Big\} \to$ 798
		Don't know.. -9	3	
798.	**is146**	Starting day of period 2 — General Social Assistance Act [ABW].		
		1-31	3	$\Big\} \to$ 799
799.	**is156**	Starting month of period 2 — General Social Assistance Act [ABW].		
		1-12	3	$\Big\} \to$ 800
800.	**is166**	Last day of period 2 — General Social Assistance Act [ABW].		
		1-31	3	$\Big\} \to$ 801
801.	**is176**	Last month of period 2 — General Social Assistance Act [ABW].		
		1-12	3	$\Big\} \to$ 802
802.	**is186**	Starting day of period 3 — General Social Assistance Act [ABW].		
		1-31	3	$\Big\} \to$ 803
803.	**is196**	Starting month of period 3 — General Social Assistance Act [ABW].		
		1-12	3	$\Big\} \to$ 804
804.	**is206**	Last day of period 3 — General Social Assistance Act [ABW].		
		1-31	3	$\Big\} \to$ 805
805.	**is216**	Last month of period 3 — General Social Assistance Act [ABW].		
		1-12	3	$\Big\} \to$ 806
806.	**is27**	Social security benefits: benefits for self-employed [BZ]		
		Yes 1	3	$\Big\} \to$ 807
		No... 2	5411	$\Big\} \to$ 815

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
807.	**is47**	How much is the GROSS sum you received in 1993 through benefits for self-employed [BZ] ?		
		1888-2800	2 }	→ 809
		Don't know. . . . . -9	1 }	→ 808
808.	**is67**	Perhaps you know the NET sum you received in 1993 on benefits for self-employed [BZ] ?		
		Don't know. . . . . -9	1 }	→ 810
809.	**is87**	How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on benefits for self-employed [BZ] ?		
		469-630	2 }	→ 810
810.	**is257**	What source did you use to answer the questions mentioned above ?		
		Annual statement 1	2	
		Other statement. 2	0 }	→ 811
		No statement. 3	1	
		What period(s) in 1993 did you receive benefits for self-employed [BZ] ?		
811.	**is107**	Starting day of period 1 — benefits for self-employed [BZ]		
		1-31	3 }	→ 812
812.	**is117**	Starting month of period 1 — benefits for self-employed [BZ]		
		1-12	3 }	→ 813
813.	**is127**	Last day of period 1 — benefits for self-employed [BZ]		
		1-31	3 }	→ 814
814.	**is137**	Last month of period 1 — benefits for self-employed [BZ]		
		1-12	3 }	→ 815
815.	**is28**	Social security benefits: [IOAW/IOAZ].		
		Yes 1	10 }	→ 816
		No. 2	5404 }	→ 824

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

816. **is48** How much is the GROSS sum you received in 1993 through [IOAW/IOAZ] ?

3522-25137 guilders .... 8 } → 818

Don't know... -9 2 } → 817

817. **is68** Perhaps you know the NET sum you received in 1993 through [IOAW/IOAZ] ?

Don't know... -9 2 } → 819

818. **is88** How much was the total amount of withheld income tax and premiums for social insurance policies in 1993 on benefits through [IOAW/IOAZ] ?

745-9600 guilders.................................... 8 } → 819

819. **is258** What source did you use to answer the questions mentioned above ?

Annual statement .... 1 7 }
Other statement.................................... 2 2 } → 820
No statement...................................... 3 1 }

What period(s) in 1993 did you receive benefits through [IOAW/IOAZ] ?

820. **is108** Starting day period 1 — [IOAW/IOAZ].

1-31 .... 10 } → 821

821. **is118** Starting month period 1 — [IOAW/IOAZ].

1-12 .... 10 } → 822

822. **is128** Last day period 1 — [IOAW/IOAZ].

1-31 .... 10 } → 823

823. **is138** Last month period 1 — [IOAW/IOAZ].

1-12 .... 10 } → 824

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

Did you, in 1993, receive one or more of the following other sorts of income ?
More than one answer is possible here.
1 real estate income (including letting of rooms)
2 government contribution to home owners
3 scholarship or additional support through government scholarship scheme
4 interest-bearing loan through government scholarship scheme
5 alimony from spouse
6 alimony for your children
7 parental support for studies
8 support from family

824.   **io20**   Other income: none of the above-mentioned.

Yes 1   4846
No. 2   568   } → 825

825.   **io21**   Other income: real estate (including letting of rooms)

Yes 1   147   } → 826
No. 2   5267   } → 827

826.   **io41**   How much was the sum total that you received through real estate (including letting of rooms) in 1993?

30-120000 guilders.   134
Don't know. . . . . -9   13   } → 827

827.   **io22**   Other income: government contribution to home owners

Yes 1   113   } → 828
No. 2   5301   } → 829

828.   **io42**   How much was, in 1993, the sum total that you received through government contribution to home owners ?

800-15000 guilders.   97
Don't know. . . . . -9   16   } → 829

829.   **io23**   Other income: scholarship   or   additional   support through government scholarship scheme

Yes 1   209   } → 830
No. 2   5205   } → 831

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
830.	**io43**	How much was, in 1993, the sum total that you received through a scholarship or additional support through government scholarship scheme ?		
		100-17160 guilders.....................................	168	
		Don't know.. -9	41	$\Big\} \to 831$
831.	**io24**	Other income: interest-bearing loan(s) through government scholarship scheme		
		Yes 1	28	$\Big\} \to 832$
		No.. 2	5386	$\Big\} \to 833$
832.	**io44**	How much was, in 1993, the sum total that you received through interest-bearing loan(s) through government scholarship scheme ?		
		133-6000 guilders....................................	22	
		Don't know.. -9	6	$\Big\} \to 833$
833.	**io25**	Other income: alimony from spouse		
		Yes 1	11	$\Big\} \to 834$
		No.. 2	5403	$\Big\} \to 835$
834.	**io45**	How much was, in 1993, the sum total that you received through alimony from spouse ?		
		6600-36000 guilders	8	
		Don't know.. -9	3	$\Big\} \to 835$
835.	**io26**	Other income: alimony for your children		
		Yes 1	29	$\Big\} \to 836$
		No.. 2	5385	$\Big\} \to 837$
836.	**io46**	How much was, in 1993, the sum total that you received through alimony for your children ?		
		700-12000 guilders..................................	26	
		Don't know.. -9	3	$\Big\} \to 837$
837.	**io27**	Other income: parental support for studies		
		Yes 1	82	$\Big\} \to 838$
		No.. 2	5332	$\Big\} \to 839$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
838.	**io47**	How much was, in 1993, the sum total that you received through parental support for studies ? 200-14000 guilders..................................... Don't know..-9	70 12	} → 839
839.	**io28**	Other income: support from family Yes .... 1 No... 2	62 5352	} → 840 } → 841
840.	**io48**	How much was, in 1993, the sum total that you received through support from family ? 250-34000 guilders................................... Don't know..-9	55 7	} → 841
841.	**in11**	Did you, in 1993, have any other sources of income not mentioned before in this questionnaire ? Yes .... 1 No... 2	677 4737	} → 842 } → 844
842.	**in12**	How much is the total gross sum of these sources of income in 1993, not yet mentioned in this questionnaire ? 1-225400 guilders................................... Don't know..-9	594 83	} → 843
843.	**in14**	What kind of income was this ? ... (Verbal answer)		→ 844

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

Explanation about income tax codings 1993

Income tax coding 1: Married people or people living to-gether who have transferred their tax-free sum to their spouse/partner.
Income tax coding 3: Married people or people living to-gether who use the tax-free sum that has been transferred to them by their spouse/partner.
Income tax coding 4: Single parents who take care of a child (under age 27) living with them
Income tax coding 5: Single parents who both have a paid job and take care of a child (under age 12) living with them
Income tax coding 2: People who are not in one of the other income tax codings, such as:
- double-income couples, each of them earning over Dfl. 5,769 per year
- single people
- single parents who don't qualify for codings 4 or 5

844.	**in15**	What was your (income) tax coding on 31 December 1993 ?		
		Not applicable 0	1084	
		Income tax coding 1 1	458	
		Income tax coding 2 2	2918	
		Income tax coding 3 3	744	→ 845
		Income tax coding 4 4	50	
		Income tax coding 5 5	25	
845.	**in16**	Did you fill in an income tax form for 1993 ?		
		Yes 1	2812	→ 846
		No.. 2	2467	→ 850
846.	**in17**	Do you know how much your taxable income was for 1993 ?		
		Yes 1	1889	→ 847
		No.. 2	923	→ 848
847.	**in18**	How much was your taxable income for 1993 ?		
		1-17580000 guilders	1840	→ 850
		Don't know....................................... -9	49	

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
848.	**in20**	Can you give an ESTIMATION of your taxable income for 1993 ?		
		9-350000 guilders.....................................	294	$\}\rightarrow$ 850
		Don't know.. -9	629	$\}\rightarrow$ 849
		It's unfortunate that you don't know your taxable income for 1993.		
849.	**in22**	Perhaps you know (about) how much your taxable income was for 1992 ?		
		1-340659 guilders....................................	90	
		Don't know.. -9	539	$\}\rightarrow$ 850
850.	**in24**	Do/did you fill in a wealth tax form for 1993 ?		
		Yes 1	528	
		No... 2	4751	$\}\rightarrow$ 851
851.	**in25**	Did you receive any inheritances and/or gifts in 1993 ?		
		Yes 1	241	$\}\rightarrow$ 852
		No... 2	5038	$\}\rightarrow$ 854
852.	**in26**	What was the total sum of these inheritances and/or gifts ?		
		1-240000 guilders....................................	208	
		Don't know.. -9	33	$\}\rightarrow$ 853
853.	**in28**	Have you mentioned these inheritances and/or gifts also under 'other income' ?		
		Yes 1	29	
		No... 2	212	$\}\rightarrow$ 854
854.	**in29**	Did you, in 1993, pay alimony to your former wife/husband ? *Do NOT include transfers/child support/alimony for children here.*		
		Yes 1	65	$\}\rightarrow$ 855
		No... 2	5214	$\}\rightarrow$ 856
855.	**in30**	How much, in total over 1993, was this alimony to your former wife/husband ?		
		1-696000 guilders....................................	62	
		Don't know.. -9	3	$\}\rightarrow$ 856

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
856.	**in32**	Did you, in 1993, make any payments/transfers to/on behalf of your children ?		
		Yes 1	76 $\Big\}$	$\rightarrow$ 857
		No.. 2	5203 $\Big\}$	$\rightarrow$ 858
857.	**in33**	How much, in total over 1993, was the amount of these transfers to/on behalf of your children ?		
		1-36000 guilders..	70 $\Big\}$	$\rightarrow$ 858
		Don't know.. -9	6 $\Big\}$	
858.	**in35**	Did you, in 1993, give parental support to your child(ren) being students and living away from home ?		
		Yes 1	303 $\Big\}$	$\rightarrow$ 859
		No.. 2	4976 $\Big\}$	$\rightarrow$ 860
859.	**in36**	How much was this parental support in total over 1993 ?		
		1-25000 guilders....................................	279 $\Big\}$	$\rightarrow$ 860
		Don't know.. -9	24 $\Big\}$	
860.	**in38**	Did you, in 1993, (regularly) support any members of your family in any other way, or give money to your child(ren) being students and living away from home, or to other people ?		
		Yes 1	250 $\Big\}$	$\rightarrow$ 861
		No.. 2	5029 $\Big\}$	$\rightarrow$ 862
861.	**in39**	How much was/were this/these support/gifts in total over 1993 ?		
		1-190000 guilders....................................	228 $\Big\}$	$\rightarrow$ 862
		Don't know.. -9	22 $\Big\}$	
862.	**in41**	What sort of medical insurance do you have at present ?		
		No medical insurance.............................. 1	153	
		National Health Service (compulsory), elderly people excluded 2	1910	
		National Health Service (compulsory), elderly people 3	210	$\rightarrow$ 865
		Insurance for Civil Servants ([IZA, IZR, DGVP]).... 4	373	
		Private Medical Insurance 5	2633 $\Big\}$	$\rightarrow$ 863

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
863.	**in42**	Do you pay the premium on your medical insurance per:		
		Month 1	1905	
		Quarter 2	214	
		Six months 3	46	→ 864
		Year 4	468	
864.	**in43**	How much do you pay for the premium on your medical insurance per ...[141]?		
		1-4444444 guilders	1975	
		Don't know .... -9	658	→ 865
865.	**in45**	Did you, in 1993, 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.*		
		Yes 1	428	→ 866
		No 2	3567	
		Not applicable (no employer) 3	1284	→ 868
866.	**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 1993, take the listed value of the last car.*		
		1-350000 guilders	402	
		Don't know .... -9	26	→ 867
867.	**in48**	For how many months in 1993 did you have this car provided by your employer ? *If you changed your car in 1993, take the total number of months of all cars.*		
		0	2	
		1-12 months	426	→ 868
868.		*Interviewer:* Is the respondent head of the household or partner of the head of the household ? *Formal description: positie[13] ∈ [1..3]*		
		Yes	4869	→ 869
		No	545	→ 877

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[141]case *in42*[863] **of** 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' **end**

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
869.	**in49**	Do you know, APPROXIMATELY, how much the NET INCOME of your household would amount to over 1993 ?		
		Yes 1	2757	} → 870
		No. 2	1984	} → 877

On the next screen you will be asked how much, approximately, the TOTAL NET INCOME OF YOUR HOUSEHOLD AS A WHOLE has been over the period 1 January 1993 through 31 December 1993. The total net income of the household means the sum of net incomes of all household members. By net income we mean the income after deduction of taxes, but before making payments for things like rent, mortgages, and the like.

870.	**in50**	Please indicate about how much the TOTAL NET INCOME OF YOUR HOUSEHOLD was over the period 1 January 1993 through 31 December 1993.		
		Less than ƒ 17,500 1	91	
		ƒ 17,500 - ƒ 20,000 2	52	
		ƒ 20,000 - ƒ 24,000 3	65	
		ƒ 24,000 - ƒ 28,000 4	94	
		ƒ 28,000 ƒ 34,000 5	167	
		ƒ 34,000 ƒ 43,000 6	287	} → 871
		ƒ 43,000 ƒ 55,000 7	403	
		ƒ 55,000 ƒ 80,000 8	803	
		ƒ 80,000 ƒ 105,000 9	527	
		ƒ 105,000 ƒ 150,000 10	208	
		ƒ 150,000 or more. 11	55	
		Don't know. . . . . -9	5	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

The next question is again about 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 for the household would you, in your situation, find very bad ? Please give a MONTH'S income. Which net income for the household would you, in your, situation find very bad, bad, insufficient, sufficient, good, or very good ?
very bad if the income would be about...
bad if the income would be about...
insufficient if the income would be about...
sufficient if the income would be about...
good if the income would be about...
very good if the income would be about...

871.	**psy1**	The net income for the household would be very bad if the income would be about ...?		
		1-90000 guilders.....................................	2707	
		Don't know.. -9	50	→ 872
872.	**psy2**	The net income for the household would be bad if the income would be about ...?		
		1-95000 guilders.....................................	2715	
		Don't know.. -9	42	→ 873
873.	**psy3**	The net income for the household would be insufficient if the income would be about ...?		
		1-99999 guilders.....................................	2714	
		Don't know.. -9	43	→ 874
874.	**psy4**	The net income for the household would be sufficient if the income would be about ...?		
		1-99999 guilders.....................................	2719	
		Don't know.. -9	38	→ 875
875.	**psy5**	The net income for the household would be good if the income would be about ...?		
		1-99999 guilders.....................................	2715	
		Don't know.. -9	42	→ 876
876.	**psy6**	The net income for the household would be very good if the income would be about ...?		
		1-99999 guilders.....................................	2714	
		Don't know.. -9	43	→ 877

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

877.

Interviewer: Has the respondent answered the part of
the questionnaire concerned with assets?
Formal description: $(wth > 0) \wedge (wth < 3)$

Yes . . . . 4774 $\}\rightarrow$ 878

No . . . . 837 $\}\rightarrow$ 1881

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2.5 Assets

The following questions concern your ASSETS.

Explanation if the household consists of more than one person [142]: *The following questions will also be put tot household members aged 16 years and older. To prevent double reporting, JOINT assets should be mentioned by 1 member of the household only.*

Explanation to the member of the household who reports joint assets: *You have been selected to report not only your personal assets but also joint assets of the household.*

Explanation to the partner who has not been selected (the other partner has been chosen): Your partner has been selected to report joint assets. Please report ONLY your personal assets.

Explanation to other members of the household: You have NOT been selected to report joint assets.

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 on later.

878. **bz1** Did you, on 31 December 1993, have one or more CHECKING ACCOUNTS ?
If applicable: Do NOT include checking accounts that you also use for making payments and/or to receive income for your own business here.

Yes 1   3577 } → 879

No... 2   1197 } → 942

879. **bet2** How many CHECKING ACCOUNTS did you have on 31 December 1993 ?

1-5...   3564 } → 883

6-20 ....   13 } → 880

880. **bet3** Did you (in total) have a credit or a deficit balance on these checking accounts on 31 December 1993 ?

Credit 1   11 }
Deficit 2   2 } → 881

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

881. **bet4** What was the (total) balance of your ...[143]CHECKING ACCOUNTS on 31 December 1993 ?
...[144]

10-1250000 guilders .... 9 $\Big\}\to 883$

Don't know.. -9 4 $\Big\}\to 882$

882. **bet5** Into which of the categories mentioned below did the to-tal balance (either a credit or a deficit) of your checking accounts go on 31 December 1993 ?

Less than f 100 1	0	
f 100 - f 1,000 2	1	
f 1,000 - f 3,000 3	0	
f 3,000 - f 5,000 4	0	
f 5,000 - f 10,000 5	0	
f 10,000 - f 15,000 6	0	
f 15,000 - f 20,000 7	0	
f 20,000 - f 25,000 8	0	$\to 883$
f 25,000 - f 30,000 9	0	
f 30,000 - f 35,000 10	0	
f 35,000 - f 40,000 11	0	
f 40,000 - f 45,000 12	0	
f 45,000 - f 50,000 13	0	
f 50,000 or more 14	0	
Don't know.. -9	3	

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[143]... $\leftarrow bet2^{[879]}$

[144]**if** $bet3^{[880]} = 2$ **then** ... $\leftarrow$ 'If your balance is a deficit, still do NOT add a minus sign to the amount. This is because you have already indicated at the question before this one that the total balance of your CHECKING ACCOUNTS is a credit or a deficit balance.'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

$\ldots^{145}\ldots^{146}.\ \ldots^{147}$

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

883.   **bet61** What is the main purpose of your 1st CHECKING AC-COUNT ?

To make all sorts of payments 1   3472 $\Big\} \to 886$

Particular purpose. 2   105 $\Big\} \to 884$

884.   **bet71** For what particular purpose do you have your 1st CHECKING ACCOUNT ?
By a salary account we mean an account to which regular income (such as salary, benefit payments, pension) is transferred. By a household account we mean an account which is used for paying recurring expenses (such as rent, gas and electricity costs, subscriptions, household expenses, etc.).

Salary account 1   64 $\Big\rbrace$
Household account 2   31 $\Bigg\rbrace \to 886$
Government scholarship scheme. 3   9

Other 4   1 $\Big\} \to 885$

Don't know 99   0 $\Big\} \to 886$

885.   **bet81** So, for what particular purpose do you have your 1st CHECKING ACCOUNT ?

. . .   (Verbal answer) $\to 886$

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[145]**if** $bet2^{[879]} > 5$ **then** $\ldots \leftarrow$ ' This program can record up to a maximum of 5 checking accounts. When answering the following questions, please report on the five – for you – MOST IMPORTANT CHECKING ACCOUNTS. The following questions concern your 5 most important CHECKING ACCOUNTS.'

[146]**if** $(bet2^{[879]} > 1) \wedge (bet2^{[879]} < 6)$ **then** $\ldots \leftarrow$ 'The following questions concern your. . .CHECKING AC-COUNTS'

[147]**if** $bet2^{[879]} = 1$ **then** $\ldots \leftarrow$ 'The following questions concern your CHECKING ACCOUNT'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
886.	**bet91**	Who is the account holder of your 1st CHECKING AC-COUNT ?		
		The account is registerd in my own name 1	1971	
		The account is registered in my partner's/spouse's name 2	303	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	1264	} → 888
		The account is registered in (one of) my parents' name 4	3	
		Other 5	0	} → 887
		Don't know 99	36	} → 888
887.	**bet101**	So who is the account holder of your 1st CHECKING ACCOUNT ?		
		... (Verbal answer)		→ 888
888.	**bet111**	With which bank or financial institution is your 1st CHECKING ACCOUNT registered ?		
		ABN amro 1	798	
		Postbank 2	1494	
		Rabobank 3	909	
		ING bank 4	106	} → 890
		VSB bank 5	121	
		SNS bank 6	84	
		Other 7	27	} → 889
		Don't know 99	38	} → 890
889.	**bet121**	So with which bank or financial institution is your 1st CHECKING ACCOUNT registered ?		
		... (Verbal answer)		→ 890
890.	**bet131**	Did you, on 31 December 1993, have a credit or a deficit balance on your 1st CHECKING ACCOUNT ?		
		Credit 1	3280	} → 891
		Deficit 2	297	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

891. **bet141** What was the balance of your 1st CHECKING AC-
COUNT on 31 December 1993 ?
... [148]

1-980000 guilders .... 2427 } → 893

Don't know .... -9 1150 } → 892

892. **bet151** Into which of the categories mentioned below did the
balance (either a credit or a deficit) of your 1st checking
account go on 31 December 1993 ?

Less than f 100 1	67	
f 100 - f 1,000 2	410	
f 1,000 - f 3,000 3	252	
f 3,000 - f 5,000 4	80	
f 5,000 - f 10,000 5	43	
f 10,000 - f 15,000 6	11	
f 15,000 - f 20,000 7	7	
f 20,000 - f 25,000 8	1	→ 893
f 25,000 - f 30,000 9	0	
f 30,000 - f 35,000 10	2	
f 35,000 - f 40,000 11	2	
f 40,000 - f 45,000 12	0	
f 45,000 - f 50,000 13	0	
f 50,000 or more 14	2	
Don't know .... -9	273	

893. **bet161** Do you have an agreement with your bank with respect
to the maximum sum you are allowed to be in the red
on your 1st CHECKING ACCOUNT ?

Yes, there is an agreement .... 1 1815 } → 894

No, no agreement .... 2 1762 }

894. *Interviewer:* Did the respondent have more than 1
checking account on 31 December 1993 ?
Formal description: bet2[879] *> 1*

Yes .... 1613 } → 895

No .... 1964 } → 942

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[148]**if** $bet131$[890] **= 2 then** ... ← 'If your balance is a deficit, still do NOT add a minus sign to the amount. This
is because you have already indicated at the question before this one that the balance of your 1st CHECKING
ACCOUNT is a credit or a deficit balance.'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
895.	**bet62**	What is the main purpose of your 2nd CHECKING AC- COUNT ?		
		To make all sorts of payments 1	1088 $\Big\}\to$ 898	
		Particular purpose.................................. 2	525 $\Big\}\to$ 896	
896.	**bet72**	For what particular purpose do you have your 2nd CHECKING ACCOUNT ? *By a salary account we mean an account to which regular income (such as salary, benefit payments, pension) is transferred. By a household account we mean an account which is used for paying recurring expenses (such as rent, gas and electricity costs, subscriptions, household expenses, etc.).*		
		Salary account 1	38 $\Big\}$	
		Household account 2	113 $\Big\}\to$ 898	
		Government scholarship scheme..................... 3	6	
		Other.. 4	364 $\Big\}\to$ 897	
		Don't know 99	4 $\Big\}\to$ 898	
897.	**bet82**	So, for what particular purpose do you have your 2nd CHECKING ACCOUNT ?		
		... (Verbal answer)		$\to$ 898
898.	**bet92**	Who is the account holder of your 2nd CHECKING AC- COUNT ?		
		The account is registerd in my own name 1	651	
		The account is registered in my partner's/spouse's name 2	258	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	680	$\to$ 900
		The account is registered in (one of) my parents' name 4	2	
		Other.. 5	0 $\Big\}\to$ 899	
		Don't know 99	22 $\Big\}\to$ 900	
899.	**bet102**	So who is the account holder of your 2nd CHECKING ACCOUNT ?		
		... (Verbal answer)		$\to$ 900

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
900.	**bet112**	With which bank or financial institution is your 2nd CHECKING ACCOUNT registered ?		
		ABN amro.. 1	271	
		Postbank... 2	771	
		Rabobank.. 3	345	$\rightarrow$ 902
		ING bank.. 4	60	
		VSB bank.. 5	66	
		SNS bank.. 6	37	
		Other.. 7	18	$\rightarrow$ 901
		Don't know 99	45	$\rightarrow$ 902
901.	**bet122**	So with which bank or financial institution is your 2nd CHECKING ACCOUNT registered ?		
		... (Verbal answer)		$\rightarrow$ 902
902.	**bet132**	Did you, on 31 December 1993, have a credit or a deficit balance on your 2nd CHECKING ACCOUNT ?		
		Credit 1	1506	$\rightarrow$ 903
		Deficit 2	107	
903.	**bet142**	What was the balance of your 2nd CHECKING ACCOUNT on 31 December 1993 ? ...[149]		
		1-200000 guilders................................	1110	$\rightarrow$ 905
		Don't know...................................... -9	503	$\rightarrow$ 904

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[149]**if** $bet132^{[902]} = 2$ **then** ...$\leftarrow$ 'If your balance is a deficit, still do NOT add a minus sign to the amount. This is because you have already indicated at the question before this one that the balance of your 2nd CHECKING ACCOUNT is a credit or a deficit balance.'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

904.   **bet152**   Into which of the categories mentioned below did the balance (either a credit or a deficit) of your 2nd checking account go on 31 December 1993 ?

Less than f 100	1	61	
f 100 - f 1,000	2	201	
f 1,000 - f 3,000	3	87	
f 3,000 - f 5,000	4	24	
f 5,000 - f 10,000	5	11	
f 10,000 - f 15,000	6	2	
f 15,000 - f 20,000	7	2	
f 20,000 - f 25,000	8	1	$\rightarrow$ 905
f 25,000 - f 30,000	9	0	
f 30,000 - f 35,000	10	0	
f 35,000 - f 40,000	11	0	
f 40,000 - f 45,000	12	0	
f 45,000 - f 50,000	13	0	
f 50,000 or more	14	4	
Don't know	-9	110	

905.   **bet162**   Do you have an agreement with your bank with respect to the maximum sum you are allowed to be in the red on your 2nd CHECKING ACCOUNT ?

Yes, there is an agreement	1	451	$\rightarrow$ 906
No, no agreement	2	1162	

906.   *Interviewer:* Did the respondent have more than 2 checking accounts on 31 December 1993 ?
Formal description: bet2[879] > 2

Yes	378	$\rightarrow$ 907
No...	1235	$\rightarrow$ 942

907.   **bet63**   What is the main purpose of your 3rd CHECKING AC- COUNT ?

To make all sorts of payments	1	191	$\rightarrow$ 910
Particular purpose..................................	2	187	$\rightarrow$ 908

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
908.	**bet73**	For what particular purpose do you have your 3rd CHECKING ACCOUNT ? *By a salary account we mean an account to which regular income (such as salary, benefit payments, pension) is transferred. By a household account we mean an account which is used for paying recurring expenses (such as rent, gas and electricity costs, subscriptions, household expenses, etc.).*		
		Salary account 1	15	
		Household account 2	15	$\rightarrow$ 910
		Government scholarship scheme..................... 3	1	
		Other.. 4	154	$\rightarrow$ 909
		Don't know 99	2	$\rightarrow$ 910
909.	**bet83**	So, for what particular purpose do you have your 3rd CHECKING ACCOUNT ? ... (Verbal answer)		$\rightarrow$ 910
910.	**bet93**	Who is the account holder of your 3rd CHECKING ACCOUNT ?		
		The account is registerd in my own name 1	163	
		The account is registered in my partner's/spouse's name 2	76	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	130	$\rightarrow$ 912
		The account is registered in (one of) my parents' name 4	1	
		Other.. 5	0	$\rightarrow$ 911
		Don't know 99	8	$\rightarrow$ 912
911.	**bet103**	So who is the account holder of your 3rd CHECKING ACCOUNT ? ... (Verbal answer)		$\rightarrow$ 912

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
912.	**bet113**	With which bank or financial institution is your 3rd CHECKING ACCOUNT registered ?		
		ABN amro 1	76	
		Postbank 2	158	
		Rabobank 3	75	
		ING bank 4	17	$\rightarrow$ 914
		VSB bank 5	15	
		SNS bank 6	10	
		Other 7	11	$\rightarrow$ 913
		Don't know 99	16	$\rightarrow$ 914
913.	**bet123**	So with which bank or financial institution is your 3rd CHECKING ACCOUNT registered ?		
		... (Verbal answer)		$\rightarrow$ 914
914.	**bet133**	Did you, on 31 December 1993, have a credit or a deficit balance on your 3rd CHECKING ACCOUNT ?		
		Credit 1	357	$\rightarrow$ 915
		Deficit 2	21	
915.	**bet143**	What was the balance of your 3rd CHECKING AC- COUNT on 31 December 1993 ?		
		...[150]		
		5-150000 guilders	270	$\rightarrow$ 917
		Don't know .... -9	108	$\rightarrow$ 916

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[150]**if** $bet133^{[914]} = 2$ **then** ... $\leftarrow$ 'If your balance is a deficit, still do NOT add a minus sign to the amount. This is because you have already indicated at the question before this one that the balance of your 3rd CHECKING ACCOUNT is a credit or a deficit balance.'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

916. **bet153** Into which of the categories mentioned below did the balance (either a credit or a deficit) of your 3rd checking account go on 31 December 1993 ?

Less than f 100 1   19

f 100 - f 1,000 2   38

f 1,000 - f 3,000 3   16

f 3,000 - f 5,000 4   1

f 5,000 - f 10,000 5   6

f 10,000 - f 15,000 6   0

f 15,000 - f 20,000 7   1

f 20,000 - f 25,000 8   0

f 25,000 - f 30,000 9   0 $\rightarrow$ 917

f 30,000 - f 35,000 10   0

f 35,000 - f 40,000 11   0

f 40,000 - f 45,000 12   0

f 45,000 - f 50,000 13   0

f 50,000 or more 14   0

Don't know . . . . -9   27

917. **bet163** Do you have an agreement with your bank with respect to the maximum sum you are allowed to be in the red on your 3rd CHECKING ACCOUNT ?

Yes, there is an agreement 1   86 $\rightarrow$ 918

No, no agreement 2   292

918. Interviewer: Did the respondent have more than 3 checking accounts on 31 December 1993 ?
Formal description: bet2[879] > 3

Yes . . . . 91 $\rightarrow$ 919

No . . . . 287 $\rightarrow$ 942

919. **bet64** What is the main purpose of your 4th CHECKING AC- COUNT ?

To make all sorts of payments 1   57 $\rightarrow$ 922

Particular purpose 2   34 $\rightarrow$ 920

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

920.   **bet74**   For what particular purpose do you have your 4th CHECKING ACCOUNT ?
By a salary account we mean an account to which regular income (such as salary, benefit payments, pension) is transferred. By a household account we mean an account which is used for paying recurring expenses (such as rent, gas and electricity costs, subscriptions, household expenses, etc.).

Salary account 1	2	
Household account 2	2	$\}\rightarrow 922$
Government scholarship scheme..................... 3	0	
Other.. 4	29	$\}\rightarrow 921$
Don't know 99	1	$\}\rightarrow 922$

921.   **bet84**   So, for what particular purpose do you have your 4th CHECKING ACCOUNT ?

...   (Verbal answer) $\rightarrow 922$

922.   **bet94**   Who is the account holder of your 4th CHECKING ACCOUNT ?

The account is registerd in my own name 1	35	
The account is registered in my partner's/spouse's name 2	23	
The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	24	$\}\rightarrow 924$
The account is registered in (one of) my parents' name 4	0	
Other.. 5	0	$\}\rightarrow 923$
Don't know 99	9	$\}\rightarrow 924$

923.   **bet104**   So who is the account holder of your 4th CHECKING ACCOUNT ?

...   (Verbal answer) $\rightarrow 924$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
924.	**bet114**	With which bank or financial institution is your 4th CHECKING ACCOUNT registered ?		
		ABN amro 1	28	
		Postbank... 2	27	
		Rabobank.. 3	17	$\rightarrow$ 926
		ING bank 4	2	
		VSB bank 5	4	
		SNS bank 6	2	
		Other 7	2	$\rightarrow$ 925
		Don't know 99	9	$\rightarrow$ 926
925.	**bet124**	So with which bank or financial institution is your 4th CHECKING ACCOUNT registered ?		
		... (Verbal answer)		$\rightarrow$ 926
926.	**bet134**	Did you, on 31 December 1993, have a credit or a deficit balance on your 4th CHECKING ACCOUNT ?		
		Credit 1	81	$\rightarrow$ 927
		Deficit 2	10	
927.	**bet144**	What was the balance of your 4th CHECKING AC- COUNT on 31 December 1993 ? ...[151]		
		1-100000 guilders..................................	57	$\rightarrow$ 929
		Don't know.. -9	34	$\rightarrow$ 928

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[151]**if** $bet134^{[926]} = 2$ **then** ...$\leftarrow$ 'If your balance is a deficit, still do NOT add a minus sign to the amount. This is because you have already indicated at the question before this one that the balance of your 4th CHECKING ACCOUNT is a credit or a deficit balance.'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
928.	**bet154**	Into which of the categories mentioned below did the balance (either a credit or a deficit) of your 4th checking account go on 31 December 1993 ?		
		Less than f 100 1	3	
		f 100 - f 1,000 2	10	
		f 1,000 - f 3,000 3	8	
		f 3,000 - f 5,000 4	2	
		f 5,000 - f 10,000 5	1	
		f 10,000 - f 15,000 6	0	
		f 15,000 - f 20,000 7	0	
		f 20,000 - f 25,000 8	0	$\rightarrow$ 929
		f 25,000 - f 30,000 9	0	
		f 30,000 - f 35,000 10	0	
		f 35,000 - f 40,000 11	0	
		f 40,000 - f 45,000 12	0	
		f 45,000 - f 50,000 13	0	
		f 50,000 or more 14	0	
		Don't know .... -9	10	
929.	**bet164**	Do you have an agreement with your bank with respect to the maximum sum you are allowed to be in the red on your 4th CHECKING ACCOUNT ?		
		Yes, there is an agreement 1	24	$\rightarrow$ 930
		No, no agreement 2	67	
930.		*Interviewer:* Did the respondent have more than 4 checking accounts on 31 December 1993 ? *Formal description: bet2*[879] > 4		
		Yes	30	$\rightarrow$ 931
		No..	61	$\rightarrow$ 942
931.	**bet65**	What is the main purpose of your 5th CHECKING AC- COUNT ?		
		To make all sorts of payments 1	20	$\rightarrow$ 934
		Particular purpose.................................. 2	10	$\rightarrow$ 932

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

932. **bet75** For what particular purpose do you have your 5th CHECKING ACCOUNT ?
By a salary account we mean an account to which regular income (such as salary, benefit payments, pension) is transferred. By a household account we mean an account which is used for paying recurring expenses (such as rent, gas and electricity costs, subscriptions, household expenses, etc.).

Salary account 1   0 ⎫
Household account 2   1 ⎬ → 934
Government scholarship scheme..................... 3   0 ⎭

Other... 4   9 ⎬ → 933

Don't know 99   0 ⎬ → 934

933. **bet85** So, for what particular purpose do you have your 5th CHECKING ACCOUNT ?
...   (Verbal answer)   → 934

934. **bet95** Who is the account holder of your 5th CHECKING ACCOUNT ?

The account is registerd in my own name 1   15 ⎫
The account is registered in my partner's/spouse's
name 2   11 ⎪
The account is registered jointly in my own name and ⎬ → 936
someone else's name (e.g. your partner/spouse) 3   2 ⎪
The account is registered in (one of) my parents'
name 4   0 ⎭

Other... 5   0 ⎬ → 935

Don't know 99   2 ⎬ → 936

935. **bet105** So who is the account holder of your 5th CHECKING ACCOUNT ?
...   (Verbal answer)   → 936

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

936. **bet115** With which bank or financial institution is your 5th CHECKING ACCOUNT registered ?

ABN amro 1   7
Postbank 2   6
Rabobank 3   4
ING bank 4   1   } → 938
VSB bank 5   3
SNS bank 6   3

Other 7   4   } → 937

Don't know 99   2   } → 938

937. **bet125** So with which bank or financial institution is your 5th CHECKING ACCOUNT registered ?

. . .   (Verbal answer)   → 938

938. **bet135** Did you, on 31 December 1993, have a credit or a deficit balance on your 5th CHECKING ACCOUNT ?

Credit 1   28 } → 939
Deficit 2   2

939. **bet145** What was the balance of your 5th CHECKING AC- COUNT on 31 December 1993 ?
. . . [152]

10-30000 guilders . . . .   16 } → 941

Don't know . . . . -9   14 } → 940

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[152]**if** $bet135^{[938]} = 2$ **then** . . . ← 'If your balance is a deficit, still do NOT add a minus sign to the amount. This is because you have already indicated at the question before this one that the balance of your 5th CHECKING ACCOUNT is a credit or a deficit balance.'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
940.	**bet155**	Into which of the categories mentioned below did the balance (either a credit or a deficit) of your 5th checking account go on 31 December 1993 ?		
		Less than f 100 1	4	
		f 100 - f 1,000 2	4	
		f 1,000 - f 3,000 3	1	
		f 3,000 - f 5,000 4	0	
		f 5,000 - f 10,000 5	0	
		f 10,000 - f 15,000 6	0	
		f 15,000 - f 20,000 7	0	
		f 20,000 - f 25,000 8	0	$\rightarrow$ 941
		f 25,000 - f 30,000 9	0	
		f 30,000 - f 35,000 10	0	
		f 35,000 - f 40,000 11	0	
		f 40,000 - f 45,000 12	0	
		f 45,000 - f 50,000 13	0	
		f 50,000 or more 14	0	
		Don't know .... -9	5	
941.	**bet165**	Do you have an agreement with your bank with respect to the maximum sum you are allowed to be in the red on your 5th CHECKING ACCOUNT ?		
		Yes, there is an agreement 1	6	$\rightarrow$ 942
		No, no agreement 2	24	
		An EMPLOYER-SPONSORED SAVINGS PLAN is an arrrangement through which a part of your salary is withheld and saved, and your employer grants you a premium on the so-saved sum.		
942.	**bz2**	Were you, on 31 December 1993, participating in a so-called EMPLOYER- SPONSORED SAVINGS PLAN or in an ARRANGEMENT TO SHARE IN THE COMPANY'S PROFIT [winstdelingregeling] ?		
		Yes 1	617	$\rightarrow$ 943
		No.. 2	4157	$\rightarrow$ 945
943.	**bed2**	How much were your total savings in this EMPLOYER-SPONSORED SAVINGS PLAN or in an ARRANGEMENT TO SHARE IN THE COMPANY'S PROFIT on 31 December 1993 ?		
		1-88941 guilders.....................................	424	$\rightarrow$ 945
		Don't know.. -9	193	$\rightarrow$ 944

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
944.	**bed3**	Into which of the categories mentioned below did the total amount of your savings in this plan/arrangement go ?		
		Less than f 100 1	22	
		f 100 - f 1,000 2	30	
		f 1,000 - f 3,000 3	47	
		f 3,000 - f 5,000 4	19	
		f 5,000 - f 10,000 5	11	
		f 10,000 - f 15,000 6	1	
		f 15,000 - f 20,000 7	0	
		f 20,000 - f 25,000 8	0	→ 945
		f 25,000 - f 30,000 9	0	
		f 30,000 - f 35,000 10	0	
		f 35,000 - f 40,000 11	0	
		f 40,000 - f 45,000 12	0	
		f 45,000 - f 50,000 13	0	
		f 50,000 or more 14	2	
		Don't know.. -9	61	
		The Postbank offers a number of SAVINGS ARRANGE- MENTS that are LINKED to a POSTBANK AC- COUNT [giro bank account]. With these arrangements money is transferred and withdrawn by giro bank transfer forms. These savings accounts are called [rente-, plus-, ster-, leeuw- en kapitaalrekening].		
945.	**bz3**	Did you, on 31 December 1993, have one or more SAV- INGS ACCOUNTS linked to a checking account WITH THE Postbank ?		
		Yes 1	1240	→ 946
		No.. 2	3534	→ 989
946.	**pos2**	How many of these SAVINGS ACCOUNTS linked to a checking account WITH THE Postbank did you have on 31 December 1993 ?		
		1-5..	1234	→ 950
		6-12	6	→ 947
947.	**pos3**	What was the total balance of your ... [153]SAVINGS AC- COUNTS (linked to a checking account with the Post- bank) on 31 December 1993 ?		
		20-20000 guilders..................................	4	→ 949
		Don't know.. -9	2	→ 948

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[153]... ← *pos2*[946]

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
948.	**pos4**	Into which of the categories mentioned below did the total balance of your savings go on 31 December 1993 ?		
		Less than *f* 100 1	0	
		f 100 - *f* 1,000 2	0	
		f 1,000 - *f* 3,000 3	0	
		f 3,000 - *f* 5,000 4	0	
		f 5,000 - *f* 10,000 5	0	
		f 10,000 - *f* 15,000 6	1	
		f 15,000 - *f* 20,000 7	0	
		f 20,000 - *f* 25,000 8	0	→ 949
		f 25,000 - *f* 30,000 9	0	
		f 30,000 - *f* 35,000 10	0	
		f 35,000 - *f* 40,000 11	0	
		f 40,000 - *f* 45,000 12	0	
		f 45,000 - *f* 50,000 13	0	
		f 50,000 or more 14	0	
		Don't know .... -9	1	
949.	**pos5**	How much (in total) was the interest you received on your ... [154]SAVINGS ACCOUNTS (linked to a checking account with the Postbank) over the period 1 January 1993 through 31 December 1993 ?		
		1-1400	3	→ 950
		Don't know .... -9	3	

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[154]... ← *pos2*[946]

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

$\ldots^{155}\ldots^{156}\ldots^{157}$

950. **pos61** Who is the account holder of your 1st savings account (linked to a checking account with the Postbank) ?

The account is registerd in my own name 1   695

The account is registered in my partner's/spouse's name 2   125

The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3   400 $\rightarrow 952$

The account is registered in (one of) my parents' name 4   2

Other 5   17 $\rightarrow 951$

Don't know 99   1 $\rightarrow 952$

951. **pos71** So who is the account holder of your 1st savings account ?

. . .   (Verbal answer) $\rightarrow 952$

952. **pos81** What kind of account is your 1st savings account ?

Renterekening 1   307

Plusrekening 2   707

Sterrekening 3   56 $\rightarrow 954$

Leeuwrekening 4   122

Kapitaalrekening 5   12

Other 6   32 $\rightarrow 953$

Don't know 99   4 $\rightarrow 954$

953. **pos91** What kind of account is your 1st savings account ?

. . .   (Verbal answer) $\rightarrow 954$

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[155] **if** $pos2^{[946]} > 5$ **then** $\ldots \leftarrow$ ' The program can record up to a maximum of 5 accounts. When answering the following questions, please report on the 5 – for you – MOST IMPORTANT SAVINGS ACCOUNTS (linked to a checking account with the Postbank).

The following questions concern your 5 most important SAVINGS ACCOUNTS (linked to a checking account with the Postbank).'

[156] **if** $(pos2^{[946]} > 1) \wedge (pos2^{[946]} < 6)$ **then** $\ldots \leftarrow$ ' The following questions concern your . . .SAVINGS ACCOUNTS (linked to a checking account with the Postbank).'

[157] **if** $pos2^{[946]} = 1$ **then** $\ldots \leftarrow$ ' The following questions concern your SAVINGS ACCOUNT (linked to a checking account with the Postbank).'

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
954.	**pos101**	What was the balance of your 1st savings account (linked to a checking account with the Postbank) on 31 December 1993 ?		
		1-300000 guilders......................................	893 }→ 956	
		Don't know.......................................-9	347 }→ 955	
955.	**pos111**	Into which of the categories mentioned below did the balance of your 1st savings account go on 31 December 1993 ?		
		Less than f 100 1	56	
		f 100 - f 1,000... 2	82	
		f 1,000 - f 3,000.................................... 3	47	
		f 3,000 - f 5,000 4	25	
		f 5,000 - f 10,000 5	16	
		f 10,000 - f 15,000.................................... 6	8	
		f 15,000 - f 20,000 7	5	
		f 20,000 - f 25,000.................................... 8	2	→ 956
		f 25,000 - f 30,000.................................... 9	3	
		f 30,000 - f 35,000.................................... 10	2	
		f 35,000 - f 40,000.................................... 11	1	
		f 40,000 - f 45,000.................................... 12	0	
		f 45,000 - f 50,000.............................. 13	0	
		f 50,000 or more............................... 14	1	
		Don't know.......................................-9	99	
956.	**pos121**	How much was the interest you received on your 1st savings account over the period 1 January 1993 through 31 December 1993 ?		
		1-60000 guilders.....................................	780 }→ 957	
		Don't know.......................................-9	460	
957.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 1 savings account (linked to a checking account with the Postbank) ? *Formal description:* $pos2^{[946]} > 1$		
		Yes	412 }→ 958	
		No..	828 }→ 989	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

958. **pos62** Who is the account holder of your 2nd savings account (linked to a checking account with the Postbank) ?

The account is registerd in my own name 1   185

The account is registered in my partner's/spouse's name 2   57

The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3   155 $\rightarrow$ 960

The account is registered in (one of) my parents' name 4   1

Other 5   14 $\rightarrow$ 959

Don't know 99   0 $\rightarrow$ 960

959. **pos72** So who is the account holder of your 2nd savings account ?

. . .   (Verbal answer) $\rightarrow$ 960

960. **pos82** What kind of account is your 2nd savings account ?

Renterekening 1   39

Plusrekening 2   194

Sterrekening 3   73 $\rightarrow$ 962

Leeuwrekening 4   78

Kapitaalrekening 5   12

Other 6   16 $\rightarrow$ 961

961. **pos92** What kind of account is your 2nd savings account ?

. . .   (Verbal answer) $\rightarrow$ 962

962. **pos102** What was the balance of your 2nd savings account (linked to a checking account with the Postbank) on 31 December 1993 ?

1-201402 guilders . . . .   319 $\rightarrow$ 964

Don't know . . . . -9   93 $\rightarrow$ 963

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

963.   **pos112**   Into which of the categories mentioned below did the balance of your 2nd savings account go on 31 December 1993 ?

Less than f 100 1   25 ⎫

f 100 - f 1,000 2   21

f 1,000 - f 3,000 3   11

f 3,000 - f 5,000 4   5

f 5,000 - f 10,000 5   5

f 10,000 - f 15,000 6   2

f 15,000 - f 20,000 7   2

f 20,000 - f 25,000 8   0   ⎬ → 964

f 25,000 - f 30,000 9   1

f 30,000 - f 35,000 10   1

f 35,000 - f 40,000 11   0

f 40,000 - f 45,000 12   0

f 45,000 - f 50,000 13   0

f 50,000 or more 14   0

Don't know .... -9   20 ⎭

964.   **pos122**   How much was the interest you received on your 2nd savings account over the period 1 January 1993 through 31 December 1993 ?

1-10853 guilders ....   290 ⎫ → 965

Don't know .... -9   122 ⎭

965.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 2 savings accounts (linked to a checking account with the Postbank) ?

Formal description: pos2[946] *> 2*

Yes ....   114 ⎫ → 966

No ....   298 ⎫ → 989

966.   **pos63**   Who is the account holder of your 3rd savings account (linked to a checking account with the Postbank) ?

The account is registerd in my own name 1   49 ⎫

The account is registered in my partner's/spouse's name 2   15

The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3   46   ⎬ → 968

The account is registered in (one of) my parents' name 4   0 ⎭

Other 5   4 ⎫ → 967

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

967.   **pos73**   So who is the account holder of your 3rd savings account ?

...   (Verbal answer) $\rightarrow 968$

968.   **pos83**   What kind of account is your 3rd savings account ?

Renterekening.................................... 1   12

Plusrekening 2   31

Sterrekening..................................... 3   31 $\Big\} \rightarrow 970$

Leeuwrekening 4   24

Kapitaalrekening................................. 5   3

Other... 6   13 $\Big\} \rightarrow 969$

969.   **pos93**   What kind of account is your 3rd savings account ?

...   (Verbal answer) $\rightarrow 970$

970.   **pos103**   What was the balance of your 3rd savings account (linked to a checking account with the Postbank) on 31 December 1993 ?

1-76000 guilders..................................   83 $\Big\} \rightarrow 972$

Don't know...................................... -9   31 $\Big\} \rightarrow 971$

971.   **pos113**   Into which of the categories mentioned below did the balance of your 3rd savings account go on 31 December 1993 ?

Less than f 100 1   7

f 100 - f 1,000 2   6

f 1,000 - f 3,000 3   5

f 3,000 - f 5,000 4   1

f 5,000 - f 10,000 5   0

f 10,000 - f 15,000 6   2

f 15,000 - f 20,000 7   0

f 20,000 - f 25,000 8   1 $\rightarrow 972$

f 25,000 - f 30,000 9   0

f 30,000 - f 35,000 10   0

f 35,000 - f 40,000 11   0

f 40,000 - f 45,000 12   0

f 45,000 - f 50,000 13   0

f 50,000 or more................................ 14   0

Don't know..................................... -9   9

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

972. **pos123** How much was the interest you received on your 3rd savings account over the period 1 January 1993 through 31 December 1993 ?
1-7520 guilders .... 68 } → 973
Don't know... -9 46

973. *Interviewer:* Did the respondent, on 31 December 1993, have more than 3 savings accounts (linked to a checking account with the Postbank) ?
Formal description: pos2[946] *> 3*

Yes .... 38 } → 974

No.. 76 } → 989

974. **pos64** Who is the account holder of your 4th savings account (linked to a checking account with the Postbank) ?
The account is registerd in my own name 1 18
The account is registered in my partner's/spouse's
name 2 3
The account is registered jointly in my own name and
someone else's name (e.g. your partner/spouse) ..... 3 16 } → 976
The account is registered in (one of) my parents'
name 4 0
Other... 5 1 } → 975

975. **pos74** Who is the account holder of your 4th savings account (linked to a checking account with the Postbank) ?
...   (Verbal answer) → 976

976. **pos84** What kind of account is your 4th savings account ?

Renterekening...................................... 1 9
Plusrekening 2 9
Sterrekening....................................... 3 4 } → 978
Leeuwrekening 4 6
Kapitaalrekening.................................. 5 6
Other.. 6 4 } → 977

977. **pos94** What kind of account is your 4th savings account ?
...   (Verbal answer) → 978

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

978.   **pos104**   What was the balance of your 4th savings account (linked to a checking account with the Postbank) on 31 December 1993 ?

     1-99000 guilders..   25 $\}\rightarrow$ 980

     Don't know... -9   13 $\}\rightarrow$ 979

979.   **pos114**   Into which of the categories mentioned below did the balance of your 4th savings account go on 31 December 1993 ?

     Less than f 100 1   2

     f 100 - f 1,000 2   1

     f 1,000 - f 3,000 3   2

     f 3,000 - f 5,000 4   0

     f 5,000 - f 10,000 5   2

     f 10,000 - f 15,000 6   0

     f 15,000 - f 20,000 7   0

     f 20,000 - f 25,000 8   0 $\rightarrow$ 980

     f 25,000 - f 30,000 9   0

     f 30,000 - f 35,000 10   0

     f 35,000 - f 40,000 11   0

     f 40,000 - f 45,000 12   0

     f 45,000 - f 50,000 13   0

     f 50,000 or more 14   0

     Don't know... -9   6

980.   **pos124**   How much was the interest you received on your 4th savings account over the period 1 January 1993 through 31 December 1993 ?

     1-2266 ....   21 $\}\rightarrow$ 981

     Don't know... -9   17

981.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 4 savings accounts (linked to a checking account with the Postbank) ?
     Formal description: $pos2^{[946]} > 4$

     Yes ....   10 $\}\rightarrow$ 982

     No..   28 $\}\rightarrow$ 989

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

982.   **pos65**   Who is the account holder of your 5th savings account (linked to a checking account with the Postbank) ?

The account is registerd in my own name 1   4

The account is registered in my partner's/spouse's name 2   2

The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3   4 $\}\rightarrow 984$

The account is registered in (one of) my parents' name 4   0

Other 5   0 $\}\rightarrow 983$

983.   **pos75**   Who is the account holder of your 5th savings account (linked to a checking account with the Postbank) ?

...   (Verbal answer) $\rightarrow 984$

984.   **pos85**   What kind of account is your 5th savings account ?

Renterekening 1   3

Plusrekening 2   2

Sterrekening....................................... 3   2 $\}\rightarrow 986$

Leeuwrekening 4   1

Kapitaalrekening 5   2

Other 6   0 $\}\rightarrow 985$

985.   **pos95**   What kind of account is your 5th savings account ?

...   (Verbal answer) $\rightarrow 986$

986.   **pos105**   What was the balance of your 5th savings account (linked to a checking account with the Postbank) on 31 December 1993 ?

1-125000 guilders..................................   6 $\}\rightarrow 988$

Don't know....................................... -9   4 $\}\rightarrow 987$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
987.	**pos115**	Into which of the categories mentioned below did the balance of your 5th savings account go on 31 December 1993 ?		
		Less than f 100 1	1	
		f 100 - f 1,000 2	0	
		f 1,000 - f 3,000 3	1	
		f 3,000 - f 5,000 4	0	
		f 5,000 - f 10,000 5	0	
		f 10,000 - f 15,000 6	0	
		f 15,000 - f 20,000 7	0	
		f 20,000 - f 25,000 8	0	$\rightarrow 988$
		f 25,000 - f 30,000 9	0	
		f 30,000 - f 35,000 10	0	
		f 35,000 - f 40,000 11	0	
		f 40,000 - f 45,000 12	0	
		f 45,000 - f 50,000 13	0	
		f 50,000 or more 14	1	
		Don't know .... -9	1	
988.	**pos125**	How much was the interest you received on your 5th savings account over the period 1 January 1993 through 31 December 1993 ?		
		17-6853 guilders	6	$\rightarrow 989$
		Don't know .... -9	4	
		A DEPOSIT BOOK is a little book in which savings deposits and savings interests are recorded.		
989.	**bz4**	Did you, on 31 December 1993, have one or more DE- POSIT BOOKS ?		
		Yes 1	1118	$\rightarrow 990$
		No.. 2	3656	$\rightarrow 1033$
990.	**boe2**	How many of these DEPOSIT BOOKS did you have on 31 December 1993 ?		
		1-5..	1110	$\rightarrow 994$
		6-9..	8	$\rightarrow 991$
991.	**boe3**	What was the (total) balance of your ...[158]DEPOSIT BOOKS on 31 December 1993 ?		
		11587-79900 guilders	5	$\rightarrow 993$
		Don't know .... -9	3	$\rightarrow 992$

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[158] ... $\leftarrow boe2^{[990]}$

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

992. **boe4** Into which of the categories mentioned below did the (total) balance of your DEPOSIT BOOKS go on 31 December 1993 ?

Less than f 100 1	0	
f 100 - f 1,000 2	0	
f 1,000 - f 3,000 3	0	
f 3,000 - f 5,000 4	0	
f 5,000 - f 10,000 5	0	
f 10,000 - f 15,000 6	0	
f 15,000 - f 20,000 7	0	
f 20,000 - f 25,000 8	0	$\rightarrow 993$
f 25,000 - f 30,000 9	0	
f 30,000 - f 35,000 10	0	
f 35,000 - f 40,000 11	0	
f 40,000 - f 45,000 12	0	
f 45,000 - f 50,000 13	0	
f 50,000 or more 14	1	
Don't know .... -9	2	

993. **boe5** How much (in total) was the interest you received on your ...[159]DEPOSIT BOOKS over the period 1 January 1993 through 31 December 1993 ?

2925-4326 guilders..................................	3	$\rightarrow 994$
Don't know .... -9	5	

...[160]...[161]...[162]

994. **boe51** Who is the holder of your 1st deposit book ?

The deposit book is registerd in my own name 1	681	
The deposit book is registered in my partner's/spouse's name 2	118	
The deposit book is registered jointly in my own name and someone else's name (e.g. your partner/spouse) . 3	251	$\rightarrow 996$
The deposit book is registered in (one of) my parents' name 4	3	
Other 5	0	$\rightarrow 995$
Don't know 99	65	$\rightarrow 996$

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[159]... $\leftarrow boe2^{[990]}$

[160]**if** $boe2^{[990]} > 5$ **then** ... $\leftarrow$ ' The program can record up to a maximum of 5 deposit books. As you answer the following questions, please report on the five – for you – MOST IMPORTANT DEPOSIT BOOKS. The following questions concern your 5 most important DEPOSIT BOOKS'

[161]**if** $(boe2^{[990]} > 1) \wedge (boe2^{[990]} < 6)$ **then** ... $\leftarrow$ ' The following questions concern your ...DEPOSIT BOOKS'

[162]**if** $boe2^{[990]} = 1$ **then** ... $\leftarrow$ ' The following questions concern your DEPOSIT BOOK'

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
995.	**boe61**	Who is the holder of your 1st deposit book ?		
		... (Verbal answer)		$\rightarrow$ 996
996.	**boe71**	With which bank or financial institution is your 1st deposit book registered ?		
		ABN amro 1	176	
		Postbank 2	137	
		Rabobank 3	471	
		ING bank 4	52	$\rightarrow$ 998
		VSB bank 5	118	
		SNS bank 6	102	
		Other 7	0	$\rightarrow$ 997
		Don't know 99	62	$\rightarrow$ 998
997.	**boe81**	With which bank or financial institution is your 1st deposit book registered ?		
		... (Verbal answer)		$\rightarrow$ 998
998.	**boe91**	What was the balance of your 1st deposit book on 31 December 1993 ?		
		1-300000 guilders	725	$\rightarrow$ 1000
		Don't know .... -9	393	$\rightarrow$ 999
999.	**boe101**	Into which of the categories mentioned below did the balance of your 1st deposit book go on 31 December 1993 ?		
		Less than f 100 1	43	
		f 100 - f 1,000 2	86	
		f 1,000 - f 3,000 3	41	
		f 3,000 - f 5,000 4	23	
		f 5,000 - f 10,000 5	32	
		f 10,000 - f 15,000 6	13	
		f 15,000 - f 20,000 7	6	
		f 20,000 - f 25,000 8	4	$\rightarrow$ 1000
		f 25,000 - f 30,000 9	3	
		f 30,000 - f 35,000 10	1	
		f 35,000 - f 40,000 11	0	
		f 40,000 - f 45,000 12	2	
		f 45,000 - f 50,000 13	0	
		f 50,000 or more 14	7	
		Don't know .... -9	132	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1000.	**boe111**	How much was the interest you received on your 1st deposit book over the period 1 January 1993 through 31 December 1993 ?		
		1-16000 guilders.....................................	549	
		Don't know... -9	569	} → 1001
1001.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 1 deposit book ? *Formal description:* $boe2^{[990]} > 1$		
		Yes	330	} → 1002
		No...	788	} → 1033
1002.	**boe52**	Who is the holder of your 2nd deposit book ?		
		The deposit book is registerd in my own name...... 1	115	
		The deposit book is registered in my partner's/spouse's name 2	64	
		The deposit book is registered jointly in my own name and someone else's name (e.g. your partner/spouse) . 3	93	} → 1004
		The deposit book is registered in (one of) my parents' name 4	0	
		Other.. 5	0	} → 1003
		Don't know 99	58	} → 1004
1003.	**boe62**	Who is the holder of your 2nd deposit book ?		
		... (Verbal answer)		→ 1004
1004.	**boe72**	With which bank or financial institution is your 2nd deposit book registered ?		
		ABN amro.. 1	50	
		Postbank... 2	36	
		Rabobank... 3	122	
		ING bank... 4	23	} → 1006
		VSB bank... 5	39	
		SNS bank 6	33	
		Other.. 7	0	} → 1005
		Don't know 99	27	} → 1006
1005.	**boe82**	With which bank or financial institution is your 2nd deposit book registered ?		
		... (Verbal answer)		→ 1006

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1006.   **boe92**   What was the balance of your 2nd deposit book on 31 December 1993 ?

1-150000 guilders...................................... 232 } → 1008

Don't know.. -9   98 } → 1007

1007.   **boe102**   Into which of the categories mentioned below did the balance of your 2nd deposit book go on 31 December 1993 ?

Less than f 100.................................... 1	12	
f 100 - f 1,000..................................... 2	21	
f 1,000 - f 3,000.................................... 3	8	
f 3,000 - f 5,000.................................... 4	7	
f 5,000 - f 10,000................................... 5	6	
f 10,000 - f 15,000.................................. 6	3	
f 15,000 - f 20,000.................................. 7	0	
f 20,000 - f 25,000.................................. 8	2	→ 1008
f 25,000 - f 30,000.................................. 9	0	
f 30,000 - f 35,000.................................. 10	0	
f 35,000 - f 40,000.................................. 11	0	
f 40,000 - f 45,000.................................. 12	0	
f 45,000 - f 50,000.................................. 13	0	
f 50,000 or more.................................. 14	0	
Don't know.. -9	39	

1008.   **boe112**   How much was the interest you received on your 2nd deposit book over the period 1 January 1993 through 31 December 1993 ?

1-10000 guilders.................................... 185 } → 1009

Don't know.. -9 145

1009.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 2 deposit books ?
Formal description: $boe2^{[990]} > 1$

Yes .... 107 } → 1010

No.. 223 } → 1033

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1010. **boe53** Who is the holder of your 3rd deposit book ?

The deposit book is registerd in my own name 1 32

The deposit book is registered in my partner's/spouse's
name 2 13

The deposit book is registered jointly in my own name
and someone else's name (e.g. your partner/spouse). 3 31 $\rightarrow 1012$

The deposit book is registered in (one of) my parents'
name 4 0

Other .... 5 0 $\rightarrow 1011$
Don't know 99 31

1011. **boe63** Who is the holder of your 3rd deposit book ?

...   (Verbal answer) $\rightarrow 1012$

1012. **boe73** With which bank or financial institution is your 3rd de-
posit book registered ?

ABN amro 1 19

Postbank 2 7

Rabobank 3 39

ING bank .... 4 11 $\rightarrow 1014$

VSB bank 5 11

SNS bank 6 12

Other .... 7 0 $\rightarrow 1013$
Don't know 99 8

1013. **boe83** With which bank or financial institution is your 3rd de-
posit book registered ?

...   (Verbal answer) $\rightarrow 1014$

1014. **boe93** What was the balance of your 3rd deposit book on 31
December 1993 ?

1-463934 guilders .... 77 $\rightarrow 1016$

Don't know .... -9 30 $\rightarrow 1015$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1015.   **boe103**   Into which of the categories mentioned below did the balance of your 3rd deposit book go on 31 December 1993 ?

Less than f 100 1	3	
f 100 - f 1,000 2	5	
f 1,000 - f 3,000 3	5	
f 3,000 - f 5,000 4	2	
f 5,000 - f 10,000 5	1	
f 10,000 - f 15,000 6	1	
f 15,000 - f 20,000 7	0	
f 20,000 - f 25,000 8	1	$\rightarrow$ 1016
f 25,000 - f 30,000 9	0	
f 30,000 - f 35,000 10	0	
f 35,000 - f 40,000 11	0	
f 40,000 - f 45,000 12	0	
f 45,000 - f 50,000 13	0	
f 50,000 or more 14	0	
Don't know.. -9	12	

1016.   **boe113**   How much was the interest you received on your 3rd deposit book over the period 1 January 1993 through 31 December 1993 ?

2-30792 guilders.....................................	57	$\rightarrow$ 1017
Don't know.. -9	50	

1017.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 3 deposit books ?
Formal description: $boe2^{[990]} > 3$

Yes	36	$\rightarrow$ 1018
No..	71	$\rightarrow$ 1033

1018.   **boe54**   Who is the holder of your 4th deposit book ?

The deposit book is registerd in my own name 1	7	
The deposit book is registered in my partner's/spouse's name 2	6	
The deposit book is registered jointly in my own name and someone else's name (e.g. your partner/spouse) . 3	12	$\rightarrow$ 1020
The deposit book is registered in (one of) my parents' name 4	0	
Other.. 5	0	$\rightarrow$ 1019
Don't know 99	11	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1019.	**boe64**	Who is the holder of your 4th deposit book ?		
		... (Verbal answer)		$\rightarrow$ 1020
1020.	**boe74**	With which bank or financial institution is your 4th deposit book registered ?		
		ABN amro 1	8	
		Postbank.. 2	1	
		Rabobank.. 3	17	
		ING bank 4	2	$\rightarrow$ 1022
		VSB bank.. 5	2	
		SNS bank 6	2	
		Other.. 7	0	
		Don't know 99	4	$\rightarrow$ 1021
1021.	**boe84**	With which bank or financial institution is your 4th deposit book registered ?		
		... (Verbal answer)		$\rightarrow$ 1022
1022.	**boe94**	What was the balance of your 4th deposit book on 31 December 1993 ?		
		16-365934 guilders................................	22	$\rightarrow$ 1024
		Don't know....................................... -9	14	$\rightarrow$ 1023
1023.	**boe104**	Into which of the categories mentioned below did the balance of your 4th deposit book go on 31 December 1993 ?		
		Less than f 100 1	0	
		f 100 - f 1,000 2	3	
		f 1,000 - f 3,000 3	1	
		f 3,000 - f 5,000 4	2	
		f 5,000 - f 10,000 5	0	
		f 10,000 - f 15,000 6	0	
		f 15,000 - f 20,000 7	0	
		f 20,000 - f 25,000 8	0	$\rightarrow$ 1024
		f 25,000 - f 30,000 9	0	
		f 30,000 - f 35,000 10	0	
		f 35,000 - f 40,000 11	0	
		f 40,000 - f 45,000 12	0	
		f 45,000 - f 50,000 13	0	
		f 50,000 or more 14	0	
		Don't know....................................... -9	8	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1024. **boe114** How much was the interest you received on your 4th deposit book over the period 1 January 1993 through 31 December 1993 ?

2-20427 guilders .... 17 $\Big\}\to$ 1025

Don't know .... -9 19

1025. *Interviewer:* Did the respondent, on 31 December 1993, have more than 4 deposit books ?
Formal description: boe2$^{[990]}$ > 4

Yes .... 16 $\Big\}\to$ 1026

No .... 20 $\Big\}\to$ 1033

1026. **boe55** Who is the holder of your 5th deposit book ?

The deposit book is registerd in my own name 1   4

The deposit book is registered in my partner's/spouse's name 2   1

The deposit book is registered jointly in my own name and someone else's name (e.g. your partner/spouse) . 3   8 $\to$ 1028

The deposit book is registered in (one of) my parents' name 4   0

Other 5   0 $\Big\}\to$ 1027

Don't know 99   3

1027. **boe65** Who is the holder of your 5th deposit book ?

...   (Verbal answer) $\to$ 1028

1028. **boe75** With which bank or financial institution is your 5th deposit book registered ?

ABN amro 1   4

Postbank 2   1

Rabobank 3   3

ING bank 4   1 $\to$ 1030

VSB bank 5   3

SNS bank 6   1

Other 7   0 $\Big\}\to$ 1029

Don't know 99   3

1029. **boe85** With which bank or financial institution is your 5th deposit book registered ?

...   (Verbal answer) $\to$ 1030

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1030.	**boe95**	What was the balance of your 5th deposit book on 31 December 1993 ?		
		1295-25000 guilders 9	9	$\}\to 1032$
		Don't know....................................... -9	7	$\}\to 1031$
1031.	**boe105**	Into which of the categories mentioned below did the balance of your 5th deposit book go on 31 December 1993 ?		
		Less than f 100 1	1	
		f 100 - f 1,000 2	1	
		f 1,000 - f 3,000 3	0	
		f 3,000 - f 5,000 4	0	
		f 5,000 - f 10,000 5	0	
		f 10,000 - f 15,000 6	0	
		f 15,000 - f 20,000 7	0	
		f 20,000 - f 25,000 8	0	$\}\to 1032$
		f 25,000 - f 30,000 9	0	
		f 30,000 - f 35,000 10	0	
		f 35,000 - f 40,000 11	0	
		f 40,000 - f 45,000 12	0	
		f 45,000 - f 50,000 13	0	
		f 50,000 or more 14	0	
		Don't know....................................... -9	5	
1032.	**boe115**	How much was the interest you received on your 5th deposit book over the period 1 January 1993 through 31 December 1993 ?		
		36-1500	9	$\}\to 1033$
		Don't know....................................... -9	7	
		A SAVINGS ACCOUNT is an account that yields inter- est as of the first day you have made a deposit. With a DEPOSIT ACCOUNT a sum of money is locked up for a set term. The interest received on this sum depends on the current interest rate. This interest rate is fixed for the term of the deposit account.		
1033.	**bz5**	Did you, on 31 December 1993, have one or more SAV- INGS OR DEPOSIT ACCOUNTS ? *Do NOT include savings accounts linked to a checking account with the Postbank here.*		
		Yes 1	1512	$\}\to 1034$
		No... 2	3262	$\}\to 1137$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1034.	**spa2**	How many of these SAVINGS OR DEPOSIT AC-COUNTS did you have on 31 December 1993 ? *Do NOT include savings accounts linked to a checking account with the Postbank here.*		
		1-10	1511 $\Big\}\to$ 1038	
		11-50	1 $\Big\}\to$ 1035	
1035.	**spa3**	What was the total balance of your ...[163]SAVINGS OR DEPOSIT ACCOUNTS on 31 December 1993 ?		
		84000 guilders..	1 $\Big\}\to$ 1037	
1036.	**spa4**	Into which of the categories mentioned below did the to-tal balance of your savings accounts go on 31 December 1993 ?		
		Less than f 2,000 1	0	
		f 2,000 - f 5,000 2	0	
		f 5,000 - f 10,000 3	0	
		f 10,000 - f 15,000 4	0	
		f 15,000 - f 20,000 5	0	
		f 20,000 - f 25,000 6	0	
		f 25,000 - f 30,000 7	0	
		f 30,000 - f 40,000 8	0	$\to$ 1037
		f 40,000 - f 50,000 9	0	
		f 50,000 - f 100,000 10	0	
		f 100,000 - f 150,000 11	0	
		f 150,000 - f 200,000 12	0	
		f 200,000 - f 300,000 13	0	
		f 300,000 or more............................... 14	0	
1037.	**spa5**	How much (in total) was the interest you received on your ...[164]savings or deposit accounts over the period 1 January 1993 through 31 December 1993 ?		
		8959 guilders..	1 $\Big\}\to$ 1038	

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[163]...$\leftarrow spa2^{[1034]}$
[164]...$\leftarrow spa2^{[1034]}$

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

...¹⁶⁵...¹⁶⁶...¹⁶⁷

... [165] ... [166] ... [167]

1038.   **spa701**   Who is the holder of your 1st account ?

The account is registerd in my own name 1   814 ⎫

The account is registered in my partner's/spouse's
name 2   149 ⎪

The account is registered jointly in my own name and
someone else's name (e.g. your partner/spouse) 3   504 ⎬ → 1040

The account is registered in (one of) my parents'
name 4   4 ⎭

Other 5   0 ⎱ → 1039

Don't know 99   41 ⎰ → 1040

1039.   **spa801**   Who is the holder of your 1st account ?

...   (Verbal answer)   → 1040

1040.   **spa901**   With which bank or financial institution is your 1st ac-
count registered ?

ABN amro 1   446 ⎫

Postbank 2   74 ⎪

Rabobank 3   390 ⎪

ING bank 4   89 ⎬ → 1042

VSB bank 5   83 ⎪

SNS bank 6   50 ⎭

Other 7   148 ⎱ → 1041

Don't know 99   232 ⎰ → 1042

1041.   **spa1001**   With which bank or financial institution is your 1st ac-
count registered ?

...   (Verbal answer)   → 1042

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[165] **if** $spa2^{[1034]} > 10$ **then** ...← ' The program can record up to a maximum of 10 savings accounts. When you answer the following questions, please report on the 10 – for you – MOST IMPORTANT SAVINGS or DEPOSIT ACCOUNTS. The following questions concern your 10 most important SAVINGS or DEPOSIT ACCOUNTS.'

[166] **if** $(spa2^{[1034]} > 1) \wedge (spa2^{[1034]} < 11)$ **then** ...← ' The following questions concern your ...SAVINGS or DEPOSIT ACCOUNTS.'

[167] **if** $spa2^{[1034]} = 1$ **then** ...← 'The following questions concern your SAVINGS or DEPOSIT ACCOUNT.'

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1042. **spa1101** What kind of account is your 1st account ?

1-73 .... 969 $\}\to$ 1044

74 .... 494 $\}\to$ 1043

Don't know 99   49 $\}\to$ 1044

1043. **spa1201** What kind of account is your 1st account ?

...   (Verbal answer) $\to$ 1044

1044. **spa1301** What was the balance of your 1st account on 31 December 1993 ?

1-980000 guilders .... 1118 $\}\to$ 1046

Don't know .... -9   394 $\}\to$ 1045

1045. **spa1401** Into which of the categories mentioned below did the balance of your 1st account go on 31 December 1993?

Less than f 2,000 1   95
f 2,000 - f 5,000 2   55
f 5,000 - f 10,000 3   32
f 10,000 - f 15,000 4   13
f 15,000 - f 20,000 5   15
f 20,000 - f 25,000 6   9
f 25,000 - f 30,000 7   12
f 30,000 - f 40,000 8   9
f 40,000 - f 50,000 9   1
f 50,000 - f 100,000 10   8
f 100,000 - f 150,000 11   0
f 150,000 - f 200,000 12   0
f 200,000 - f 300,000 13   1
f 300,000 or more 14   1
Don't know .... -9   143

$\to$ 1046

1046. **spa1501** How much was the interest you received on your 1st savings account over the period 1 January 1993 through 31 December 1993 ?

1-100000 guilders .... 990 $\}\to$ 1047

Don't know .... -9   522

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1047.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 1 savings or deposit account ?
Formal description: $spa2^{[1034]} > 1$

Yes .... 404 $\}\rightarrow$ 1048

No... 1108 $\}\rightarrow$ 1137

1048.   **spa702**   Who is the holder of your 2nd account ?

The account is registerd in my own name 1   167

The account is registered in my partner's/spouse's name 2   42

The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3   160

The account is registered in (one of) my parents' name 4   0

$\}\rightarrow$ 1050

Other 5   0 $\}\rightarrow$ 1049

Don't know 99   35 $\}\rightarrow$ 1050

1049.   **spa802**   Who is the holder of your 2nd account ?

...   (Verbal answer) $\rightarrow$ 1050

1050.   **spa902**   With which bank or financial institution is your 2nd account registered ?

ABN amro 1   102

Postbank.. 2   29

Rabobank.. 3   81

ING bank 4   16

VSB bank.. 5   26

SNS bank 6   13

$\}\rightarrow$ 1052

Other 7   60 $\}\rightarrow$ 1051

Don't know 99   77 $\}\rightarrow$ 1052

1051.   **spa1002**   With which bank or financial institution is your 2nd account registered ?

...   (Verbal answer) $\rightarrow$ 1052

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1052.   **spa1102**   What kind of account is your 2nd account ?

     1-73 ....   206 $\Big\} \rightarrow 1054$

     74 ....   187 $\Big\} \rightarrow 1053$

     Don't know 99   11 $\Big\} \rightarrow 1054$

1053.   **spa1202**   What kind of account is your 2nd account ?

     ...   (Verbal answer) $\rightarrow 1054$

1054.   **spa1302**   What was the balance of your 2nd account on 31 December 1993 ?

     1-426002 guilders ....   327 $\Big\} \rightarrow 1056$

     Don't know .... -9   77 $\Big\} \rightarrow 1055$

1055.   **spa1402**   Into which of the categories mentioned below did the balance of your 2nd account go on 31 December 1993?

Less than f 2,000 1	23	
f 2,000 - f 5,000 2	13	
f 5,000 - f 10,000 3	10	
f 10,000 - f 15,000 4	1	
f 15,000 - f 20,000 5	1	
f 20,000 - f 25,000 6	2	
f 25,000 - f 30,000 7	1	
f 30,000 - f 40,000 8	3	$\rightarrow 1056$
f 40,000 - f 50,000 9	1	
f 50,000 - f 100,000 10	0	
f 100,000 - f 150,000 11	0	
f 150,000 - f 200,000 12	0	
f 200,000 - f 300,000 13	0	
f 300,000 or more 14	1	
Don't know .... -9	21	

1056.   **spa1502**   How much was the interest you received on your 2nd savings account over the period 1 January 1993 through 31 December 1993 ?

     1-9000 guilders ....   276 $\Big\}$

     Don't know .... -9   128 $\Big\} \rightarrow 1057$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1057.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 2 savings or deposit accounts ? *Formal description:* $spa2^{[1034]} > 2$		
		Yes	127 $\}\rightarrow$ 1058	
		No..	277 $\}\rightarrow$ 1137	
1058.	**spa703**	Who is the holder of your 3rd account ?		
		The account is registerd in my own name 1	45	
		The account is registered in my partner's/spouse's name 2	8	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	52	$\rightarrow$ 1060
		The account is registered in (one of) my parents' name 4	0	
		Other 5	0 $\}\rightarrow$ 1059	
		Don't know 99	22 $\}\rightarrow$ 1060	
1059.	**spa803**	Who is the holder of your 3rd account ?		
		... (Verbal answer)	$\rightarrow$ 1060	
1060.	**spa903**	With which bank or financial institution is your 3rd account registered ?		
		ABN amro 1	27	
		Postbank.. 2	11	
		Rabobank....................................... 3	19	$\rightarrow$ 1062
		ING bank....................................... 4	10	
		VSB bank....................................... 5	6	
		SNS bank....................................... 6	4	
		Other... 7	26 $\}\rightarrow$ 1061	
		Don't know 99	24 $\}\rightarrow$ 1062	
1061.	**spa1003**	With which bank or financial institution is your 3rd account registered ?		
		... (Verbal answer)	$\rightarrow$ 1062	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1062.   **spa1103**   What kind of account is your 3rd account ?

     1-73 ....   50 $\Big\} \to$ 1064

     74 ....   75 $\Big\} \to$ 1063

     Don't know 99   2 $\Big\} \to$ 1064

1063.   **spa1203**   What kind of account is your 3rd account ?

     ...   (Verbal answer) $\to$ 1064

1064.   **spa1303**   What was the balance of your 3rd account on 31 December 1993 ?

     1-180000 guilders.....................................   106 $\Big\} \to$ 1066

     Don't know....................................... -9   21 $\Big\} \to$ 1065

1065.   **spa1403**   Into which of the categories mentioned below did the balance of your 3rd account go on 31 December 1993?

Less than f 2,000 1	6	
f 2,000 - f 5,000 2	3	
f 5,000 - f 10,000 3	3	
f 10,000 - f 15,000 4	0	
f 15,000 - f 20,000 5	0	
f 20,000 - f 25,000 6	0	
f 25,000 - f 30,000 7	1	
f 30,000 - f 40,000 8	1	$\to$ 1066
f 40,000 - f 50,000 9	0	
f 50,000 - f 100,000 10	1	
f 100,000 - f 150,000............................. 11	0	
f 150,000 - f 200,000............................. 12	0	
f 200,000 - f 300,000............................. 13	0	
f 300,000 or more................................. 14	0	
Don't know....................................... -9	6	

1066.   **spa1503**   How much was the interest you received on your 3rd savings account over the period 1 January 1993 through 31 December 1993 ?

     1-10000 guilders......................................   92 $\Big\} \to$ 1067

     Don't know....................................... -9   35

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1067.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 3 savings or deposit accounts ? *Formal description:* $spa2^{[1034]} > 3$		
		Yes	41 }	→ 1068
		No..	86 }	→ 1137
1068.	**spa704**	Who is the holder of your 4th account ?		
		The account is registerd in my own name 1	14	
		The account is registered in my partner's/spouse's name 2	3	
		The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	14	→ 1070
		The account is registered in (one of) my parents' name 4	0	
		Other.. 5	0 }	→ 1069
		Don't know 99	10 }	→ 1070
1069.	**spa804**	Who is the holder of your 4th account ?		
		... (Verbal answer)		→ 1070
1070.	**spa904**	With which bank or financial institution is your 4th account registered ?		
		ABN amro.. 1	12	
		Postbank.. 2	3	
		Rabobank.. 3	6	→ 1072
		ING bank 4	4	
		VSB bank... 5	3	
		SNS bank 6	2	
		Other.. 7	3 }	→ 1071
		Don't know 99	8 }	→ 1072
1071.	**spa1004**	With which bank or financial institution is your 4th account registered ?		
		... (Verbal answer)		→ 1072
1072.	**spa1104**	What kind of account is your 4th account ?		
		1-73	22 }	→ 1074
		74	19 }	→ 1073

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1073. **spa1204** What kind of account is your 4th account ?

...   (Verbal answer) $\rightarrow$ 1074

1074. **spa1304** What was the balance of your 4th account on 31 Decem-
ber 1993 ?

6-80000 guilders.................................... 36 $\}\rightarrow$ 1076

Don't know...-9   5 $\}\rightarrow$ 1075

1075. **spa1404** Into which of the categories mentioned below did the
balance of your 4th account go on 31 December 1993?

Less than f 2,000 1	2	
f 2,000 - f 5,000 2	0	
f 5,000 - f 10,000 3	0	
f 10,000 - f 15,000 4	0	
f 15,000 - f 20,000 5	0	
f 20,000 - f 25,000 6	0	
f 25,000 - f 30,000 7	0	
f 30,000 - f 40,000 8	0	$\rightarrow$ 1076
f 40,000 - f 50,000 9	0	
f 50,000 - f 100,000 10	1	
f 100,000 - f 150,000 11	0	
f 150,000 - f 200,000 12	0	
f 200,000 - f 300,000 13	0	
f 300,000 or more................................. 14	0	
Don't know...-9	2	

1076. **spa1504** How much was the interest you received on your 4th
savings account over the period 1 January 1993 through
31 December 1993 ?

3-4000 guilders....................................... 31 $\}\rightarrow$ 1077

Don't know...-9   10 $\}$

1077.   *Interviewer:* Did the respondent, on 31 December 1993,
have more than 4 savings or deposit accounts ?
Formal description: $spa2^{[1034]} > 4$

Yes .... 20 $\}\rightarrow$ 1078

No.. 21 $\}\rightarrow$ 1137

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1078. **spa705** Who is the holder of your 5th account ?

The account is registerd in my own name 1   8

The account is registered in my partner's/spouse's

name 2   2

The account is registered jointly in my own name and

someone else's name (e.g. your partner/spouse) 3   4 $\rightarrow 1080$

The account is registered in (one of) my parents'

name 4   0

Other 5   0 $\rightarrow 1079$

Don't know 99   6 $\rightarrow 1080$

1079. **spa805** Who is the holder of your 5th account ?

...   (Verbal answer) $\rightarrow 1080$

1080. **spa905** With which bank or financial institution is your 5th account registered ?

ABN amro 1   7

Postbank 2   1

Rabobank 3   5 $\rightarrow 1082$

ING bank 4   1

VSB bank 5   0

SNS bank 6   1

Other 7   3 $\rightarrow 1081$

Don't know 99   2 $\rightarrow 1082$

1081. **spa1005** With which bank or financial institution is your 5th account registered ?

...   (Verbal answer) $\rightarrow 1082$

1082. **spa1105** What kind of account is your 5th account ?

1-73 .... 12 $\rightarrow 1084$

74 .... 8 $\rightarrow 1083$

1083. **spa1205** What kind of account is your 5th account ?

...   (Verbal answer) $\rightarrow 1084$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1084.   **spa1305**   What was the balance of your 5th account on 31 December 1993 ?

		76-14505 guilders.....................................	16	} → 1086
		Don't know... -9	4	} → 1085

1085.   **spa1405**   Into which of the categories mentioned below did the balance of your 5th account go on 31 December 1993?

Less than f 2,000	1	1	
f 2,000 - f 5,000	2	0	
f 5,000 - f 10,000	3	0	
f 10,000 - f 15,000	4	0	
f 15,000 - f 20,000	5	0	
f 20,000 - f 25,000	6	0	
f 25,000 - f 30,000	7	0	
f 30,000 - f 40,000	8	0	→ 1086
f 40,000 - f 50,000	9	0	
f 50,000 - f 100,000	10	0	
f 100,000 - f 150,000.............................	11	0	
f 150,000 - f 200,000.............................	12	0	
f 200,000 - f 300,000.............................	13	0	
f 300,000 or more................................	14	0	
Don't know... -9		3	

1086.   **spa1505**   How much was the interest you received on your 5th savings account over the period 1 January 1993 through 31 December 1993 ?

		1-1500	15	} → 1087
		Don't know... -9	5	}

1087.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 5 savings or deposit accounts ?
Formal description: spa2[1034] > 5

		Yes	14	} → 1088
		No..	6	} → 1137

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1088.   **spa706**   Who is the holder of your 6th account ?

The account is registerd in my own name 1   7 ⎫

The account is registered in my partner's/spouse's

name 2   1 ⎪

The account is registered jointly in my own name and   ⎬ → 1090

someone else's name (e.g. your partner/spouse) 3   4 ⎪

The account is registered in (one of) my parents'

name 4   0 ⎭

Other.. 5   2 ⎫ → 1089

Don't know 99   0 ⎫ → 1090

1089.   **spa806**   Who is the holder of your 6th account ?

...   (Verbal answer)   → 1090

1090.   **spa906**   With which bank or financial institution is your 6th account registered ?

ABN amro 1   6 ⎫

Postbank.. 2   1 ⎪

Rabobank... 3   4 ⎪

ING bank 4   0 ⎬ → 1092

VSB bank... 5   0 ⎪

SNS bank 6   1 ⎭

Other.. 7   2 ⎫ → 1091

Don't know 99   0 ⎫ → 1092

1091.   **spa1006**   With which bank or financial institution is your 6th account registered ?

...   (Verbal answer)   → 1092

1092.   **spa1106**   What kind of account is your 6th account ?

1-73 ....   7 ⎫ → 1094

74 ....   6 ⎫ → 1093

Don't know 99   1 ⎫ → 1094

1093.   **spa1206**   What kind of account is your 6th account ?

...   (Verbal answer)   → 1094

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1094.	**spa1306**	What was the balance of your 6th account on 31 December 1993 ?		
		202-25000 guilders.....................................	12 }	→ 1096
		Don't know.. -9	2 }	→ 1095
1095.	**spa1406**	Into which of the categories mentioned below did the balance of your 6th account go on 31 December 1993?		
		Less than f 2,000 1	0	
		f 2,000 - f 5,000 2	0	
		f 5,000 - f 10,000 3	0	
		f 10,000 - f 15,000 4	0	
		f 15,000 - f 20,000 5	0	
		f 20,000 - f 25,000 6	0	
		f 25,000 - f 30,000 7	0	
		f 30,000 - f 40,000 8	0	→ 1096
		f 40,000 - f 50,000 9	0	
		f 50,000 - f 100,000 10	0	
		f 100,000 - f 150,000............................... 11	0	
		f 150,000 - f 200,000............................... 12	0	
		f 200,000 - f 300,000............................... 13	0	
		f 300,000 or more................................ 14	0	
		Don't know.. -9	2	
1096.	**spa1506**	How much was the interest you received on your 6th savings account over the period 1 January 1993 through 31 December 1993 ?		
		2-1400	10 }	→ 1097
		Don't know.. -9	4 }	
1097.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 6 savings or deposit accounts ? *Formal description:* spa2[1034] > 6		
		Yes	8 }	→ 1098
		No..	6 }	→ 1137

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1098.	**spa707**	Who is the holder of your 7th account ?		

The account is registerd in my own name 1   4
The account is registered in my partner's/spouse's
name 2   0
The account is registered jointly in my own name and
someone else's name (e.g. your partner/spouse) 3   2 } → 1100
The account is registered in (one of) my parents'
name 4   0

Other 5   2 } → 1099

Don't know 99   0 } → 1100

| 1099. | **spa807** | Who is the holder of your 7th account ? | | |

...   (Verbal answer)   → 1100

| 1100. | **spa907** | With which bank or financial institution is your 7th account registered ? | | |

ABN amro 1   2
Postbank 2   1
Rabobank 3   1
ING bank 4   1 } → 1102
VSB bank 5   0
SNS bank 6   2

Other 7   1 } → 1101

Don't know 99   0 } → 1102

| 1101. | **spa1007** | With which bank or financial institution is your 7th account registered ? | | |

...   (Verbal answer)   → 1102

| 1102. | **spa1107** | What kind of account is your 7th account ? | | |

1-73 .... 5 } → 1104

74 .... 2 } → 1103

Don't know 99   1 } → 1104

| 1103. | **spa1207** | What kind of account is your 7th account ? | | |

...   (Verbal answer)   → 1104

Quest.#	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1104.   **spa1307**   What was the balance of your 7th account on 31 December 1993 ?

8-17000 guilders......................................   6 $\left.\right\} \rightarrow$ 1106

Don't know.. -9   2 $\left.\right\} \rightarrow$ 1105

1105.   **spa1407**   Into which of the categories mentioned below did the balance of your 7th account go on 31 December 1993?

Less than f 2,000 1	0	
f 2,000 - f 5,000 2	0	
f 5,000 - f 10,000 3	0	
f 10,000 - f 15,000 4	0	
f 15,000 - f 20,000 5	0	
f 20,000 - f 25,000 6	0	
f 25,000 - f 30,000 7	0	
f 30,000 - f 40,000 8	0	$\rightarrow$ 1106
f 40,000 - f 50,000 9	0	
f 50,000 - f 100,000 10	0	
f 100,000 - f 150,000............................. 11	0	
f 150,000 - f 200,000............................. 12	0	
f 200,000 - f 300,000............................. 13	0	
f 300,000 or more................................. 14	0	
Don't know.. -9	2	

1106.   **spa1507**   How much was the interest you received on your 7th savings account over the period 1 January 1993 through 31 December 1993 ?

5-1175 ....   5 $\left.\right\} \rightarrow$ 1107

Don't know.. -9   3 $\left.\right\} \rightarrow$ 1107

1107.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 7 savings or deposit accounts ?

Formal description: spa2[1034] > 7

Yes ....   6 $\left.\right\} \rightarrow$ 1108

No..   2 $\left.\right\} \rightarrow$ 1137

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1108. **spa708** Who is the holder of your 8th account ?

The account is registerd in my own name 1	3	
The account is registered in my partner's/spouse's name 2	0	
The account is registered jointly in my own name and someone else's name (e.g. your partner/spouse) 3	1	$\rightarrow$ 1110
The account is registered in (one of) my parents' name 4	0	
Other 5	2	$\rightarrow$ 1109
Don't know 99	0	$\rightarrow$ 1110

1109. **spa808** Who is the holder of your 8th account ?

...   (Verbal answer) $\rightarrow$ 1110

1110. **spa908** With which bank or financial institution is your 8th account registered ?

ABN amro 1	1	
Postbank 2	0	
Rabobank 3	2	$\rightarrow$ 1112
ING bank 4	1	
VSB bank 5	0	
SNS bank 6	1	
Other 7	1	$\rightarrow$ 1111
Don't know 99	0	$\rightarrow$ 1112

1111. **spa1008** With which bank or financial institution is your 8th account registered ?

...   (Verbal answer) $\rightarrow$ 1112

1112. **spa1108** What kind of account is your 8th account ?

1-73	3	$\rightarrow$ 1114
74	2	$\rightarrow$ 1113
Don't know 99	1	$\rightarrow$ 1114

1113. **spa1208** What kind of account is your 8th account ?

...   (Verbal answer) $\rightarrow$ 1114

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1114. **spa1308** What was the balance of your 8th account on 31 December 1993 ?

3000-125000 guilders .... 4 $\Big\} \rightarrow$ 1116

Don't know.. -9 2 $\Big\} \rightarrow$ 1115

1115. **spa1408** Into which of the categories mentioned below did the balance of your 8th account go on 31 December 1993?

Less than f 2,000 1	0	
f 2,000 - f 5,000 2	0	
f 5,000 - f 10,000 3	0	
f 10,000 - f 15,000 4	0	
f 15,000 - f 20,000 5	0	
f 20,000 - f 25,000 6	0	
f 25,000 - f 30,000 7	0	
f 30,000 - f 40,000 8	0	$\rightarrow$ 1116
f 40,000 - f 50,000 9	0	
f 50,000 - f 100,000 10	0	
f 100,000 - f 150,000.............................. 11	0	
f 150,000 - f 200,000.............................. 12	0	
f 200,000 - f 300,000.............................. 13	0	
f 300,000 or more................................ 14	0	
Don't know.. -9	2	

1116. **spa1508** How much was the interest you received on your 8th savings account over the period 1 January 1993 through 31 December 1993 ?

140-7758 guilders..................................... 4 $\Big\} \rightarrow$ 1117

Don't know.. -9 2

1117. *Interviewer:* Did the respondent, on 31 December 1993, have more than 8 savings or deposit accounts ?
Formal description: $spa2^{[1034]} > 8$

Yes .... 4 $\Big\} \rightarrow$ 1118

No.. 2 $\Big\} \rightarrow$ 1137

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1118. **spa709** Who is the holder of your 9th account ?

The account is registerd in my own name 1   1

The account is registered in my partner's/spouse's
name 2   1

The account is registered jointly in my own name and
someone else's name (e.g. your partner/spouse) 3   0 $\rightarrow$ 1120

The account is registered in (one of) my parents'
name 4   0

Other 5   2 $\rightarrow$ 1119

Don't know 99   0 $\rightarrow$ 1120

1119. **spa809** Who is the holder of your 9th account ?

...   (Verbal answer) $\rightarrow$ 1120

1120. **spa909** With which bank or financial institution is your 9th account registered ?

ABN amro 1   0

Postbank 2   0

Rabobank 3   1

ING bank 4   1 $\rightarrow$ 1122

VSB bank 5   0

SNS bank 6   0

Other 7   2 $\rightarrow$ 1121

Don't know 99   0 $\rightarrow$ 1122

1121. **spa1009** With which bank or financial institution is your 9th account registered ?

...   (Verbal answer) $\rightarrow$ 1122

1122. **spa1109** What kind of account is your 9th account ?

1-73 .... 1 $\rightarrow$ 1124

74 .... 2 $\rightarrow$ 1123

Don't know 99   1 $\rightarrow$ 1124

1123. **spa1209** What kind of account is your 9th account ?

...   (Verbal answer) $\rightarrow$ 1124

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1124. **spa1309** What was the balance of your 9th account on 31 December 1993 ?

4794-10000 guilders .... 3 $\left.\right\}\to$ 1126

Don't know.. -9 1 $\left.\right\}\to$ 1125

1125. **spa1409** Into which of the categories mentioned below did the balance of your 9th account go on 31 December 1993?

Less than f 2,000 1	0	
f 2,000 - f 5,000 2	0	
f 5,000 - f 10,000 3	0	
f 10,000 - f 15,000 4	0	
f 15,000 - f 20,000 5	0	
f 20,000 - f 25,000 6	0	
f 25,000 - f 30,000 7	0	
f 30,000 - f 40,000 8	0	$\to$ 1126
f 40,000 - f 50,000 9	0	
f 50,000 - f 100,000 10	0	
f 100,000 - f 150,000............................. 11	0	
f 150,000 - f 200,000............................. 12	0	
f 200,000 - f 300,000............................. 13	0	
f 300,000 or more................................. 14	0	
Don't know.. -9	1	

1126. **spa1509** How much was the interest you received on your 9th savings account over the period 1 January 1993 through 31 December 1993 ?

288-1002... 3 $\left.\right\}\to$ 1127
Don't know.. -9 1

1127. *Interviewer:* Did the respondent, on 31 December 1993, have more than 9 savings or deposit accounts ?
Formal description: spa2$^{[1034]}$ > 9

Yes .... 3 $\left.\right\}\to$ 1128

No.. 1 $\left.\right\}\to$ 1137

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1128.   **spa710**   Who is the holder of your 10th account ?

The account is registerd in my own name 1   1

The account is registered in my partner's/spouse's

name 2   0

The account is registered jointly in my own name and $\rightarrow$ 1130

someone else's name (e.g. your partner/spouse) 3   1

The account is registered in (one of) my parents'

name 4   0

Other.. 5   1 } $\rightarrow$ 1129

Don't know 99   0 } $\rightarrow$ 1130

1129.   **spa810**   Who is the holder of your 10th account ?

...   (Verbal answer) $\rightarrow$ 1130

1130.   **spa910**   With which bank or financial institution is your 10th account registered ?

ABN amro 1   0

Postbank...................................... 2   0

Rabobank...................................... 3   1 $\rightarrow$ 1132

ING bank 4   0

VSB bank..................................... 5   0

SNS bank 6   0

Other.. 7   2 } $\rightarrow$ 1131

Don't know 99   0 } $\rightarrow$ 1132

1131.   **spa1010**   With which bank or financial institution is your 10th account registered ?

...   (Verbal answer) $\rightarrow$ 1132

1132.   **spa1110**   What kind of account is your 10th account ?

1-73 .... 1 } $\rightarrow$ 1134

74 .... 1 } $\rightarrow$ 1133

Don't know 99   1 } $\rightarrow$ 1134

1133.   **spa1210**   What kind of account is your 10th account ?

...   (Verbal answer) $\rightarrow$ 1134

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1134.   **spa1310**   What was the balance of your 10th account on 31 December 1993 ?

5000-20000 guilders ....   2 $\big\}\to$ 1136

Don't know....................................... -9   1 $\big\}\to$ 1135

1135.   **spa1410**   Into which of the categories mentioned below did the balance of your 10th account go on 31 December 1993?

Less than f 2,000 1	0	
f 2,000 - f 5,000 2	0	
f 5,000 - f 10,000 3	0	
f 10,000 - f 15,000 4	0	
f 15,000 - f 20,000 5	0	
f 20,000 - f 25,000 6	0	
f 25,000 - f 30,000 7	0	
f 30,000 - f 40,000 8	0	$\to$ 1136
f 40,000 - f 50,000 9	0	
f 50,000 - f 100,000 10	0	
f 100,000 - f 150,000 11	0	
f 150,000 - f 200,000 12	0	
f 200,000 - f 300,000 13	0	
f 300,000 or more 14	0	
Don't know....................................... -9	1	

1136.   **spa1510**   How much was the interest you received on your 10th savings account over the period 1 January 1993 through 31 December 1993 ?

375-1300 ....   2 $\big\}\to$ 1137

Don't know....................................... -9   1

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.

1137.   **bz6**   Did you, on 31 December 1993, have one or more SAVINGS CERTIFICATES ?

Yes 1   158 $\big\}\to$ 1138

No.. 2   4616 $\big\}\to$ 1187

1138.   **bri2**   How many SAVINGS CERTIFICATES did you have on 31 December 1993 ?

1-5...   135 $\big\}\to$ 1143

6-100 ....   23 $\big\}\to$ 1139

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1139.	**bri3**	How much (in total) did you pay for the ...[168]SAVINGS CERTIFICATES that you had on 31 December 1993 ?		
		240-80000 guilders.....................................	20 }	→ 1141
		Don't know... -9	3 }	→ 1140
1140.	**bri4**	Into which of the categories mentioned below did the total sum that you paid for your savings certificates go ?		
		Less than f 2,000 1	2	
		f 2,000 - f 5,000 2	0	
		f 5,000 - f 10,000 3	0	
		f 10,000 - f 15,000 4	0	
		f 15,000 - f 20,000 5	0	
		f 20,000 - f 25,000 6	0	
		f 25,000 - f 30,000 7	0	
		f 30,000 - f 40,000 8	0	→ 1141
		f 40,000 - f 50,000 9	0	
		f 50,000 - f 100,000 10	0	
		f 100,000 - f 150,000............................... 11	0	
		f 150,000 - f 200,000.............................. 12	0	
		f 200,000 - f 300,000.............................. 13	0	
		f 300,000 or more................................. 14	0	
		Don't know.. -9	1	
1141.	**bri5**	How much (in total) is to be repaid to you for the ...[169]SAVINGS CERTIFICATES that you had on 31 December 1993 ?		
		300-90000 guilders....................................	16 }	→ 1143
		Don't know... -9	7 }	→ 1142

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[168] ... ← $bri2$[1138]

[169] ... ← $bri2$[1138]

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1142.   **bri6**   Into which of the categories mentioned below did the total sum that you are to be repaid for your savings certificates go on 31 December 1993 ?

Less than f 2,000	1	2	
f 2,000 - f 5,000	2	0	
f 5,000 - f 10,000	3	1	
f 10,000 - f 15,000	4	1	
f 15,000 - f 20,000	5	1	
f 20,000 - f 25,000	6	0	
f 25,000 - f 30,000	7	0	
f 30,000 - f 40,000	8	0	$\rightarrow$ 1143
f 40,000 - f 50,000	9	0	
f 50,000 - f 100,000	10	1	
f 100,000 - f 150,000	11	0	
f 150,000 - f 200,000	12	0	
f 200,000 - f 300,000	13	0	
f 300,000 or more	14	0	
Don't know	-9	1	

... [170] ... [171] ... [172]

1143.   **bri71**   With which bank or financial institution is your 1st SAVINGS CERTIFICATE registered ?

ABN amro	1	36	
Postbank	2	41	
Rabobank	3	14	$\rightarrow$ 1145
ING bank (NMB)	4	5	
VSB bank	5	9	
SNS bank	6	12	
Other	7	0	$\rightarrow$ 1144
Don't know	99	41	$\rightarrow$ 1145

1144.   **bri81**   With which bank or financial institution is your 1st SAVINGS CERTIFICATE registered ?

...   (Verbal answer) $\rightarrow$ 1145

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[170]**if** $bri2^{[1138]} > 5$ **then** ... $\leftarrow$ ' This program can record up to a maximum of 5 savings certificates. When answering the following questions, please report on the five – for you – MOST IMPORTANT SAVINGS CERTIFICATES. The following questions concern your 5 most important SAVINGS CERTIFICATES.'

[171]**if** $(bri2^{[1138]} > 1) \wedge (bri2^{[1138]} < 6)$ **then** ... $\leftarrow$ ' The following questions concern your ... SAVINGS CERTIFICATES.'

[172]**if** $bri2^{[1138]} = 1$ **then** ... $\leftarrow$ ' The following questions concern your SAVINGS CERTIFICATE.'

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1145.	**bri91**	How much did you PAY for your 1st SAVINGS CER-TIFICATE ?		
		9-57000 guilders.....................................	105 }	→ 1147
		Don't know....................................... -9	53 }	→ 1146
1146.	**bri101**	Into which of the categories mentioned below did the sum that you PAID for your 1st SAVINGS CERTIFI-CATE go ?		
		Less than f 2,000 1	9	
		f 2,000 - f 5,000 2	2	
		f 5,000 - f 10,000.................................. 3	1	
		f 10,000 - f 15,000................................. 4	3	
		f 15,000 - f 20,000................................. 5	1	
		f 20,000 - f 25,000................................. 6	0	
		f 25,000 - f 30,000................................. 7	1	
		f 30,000 - f 40,000................................. 8	0	→ 1147
		f 40,000 - f 50,000................................. 9	0	
		f 50,000 - f 100,000................................ 10	0	
		f 100,000 - f 150,000............................... 11	1	
		f 150,000 - f 200,000............................... 12	0	
		f 200,000 - f 300,000............................... 13	0	
		f 300,000 or more................................. 14	0	
		Don't know....................................... -9	35	
1147.	**bri111**	How much is to be REPAID to you for your 1st SAV-INGS CERTIFICATE ?		
		1-35000 guilders....................................	78 }	→ 1149
		Don't know....................................... -9	80 }	→ 1148

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1148. **bri121** Into which of the categories mentioned below did the sum that you are to be REPAID for your 1st SAVINGS CERTIFICATE go on 31 December 1993 ?

Less than f 2,000	1	19	
f 2,000 - f 5,000	2	7	
f 5,000 - f 10,000	3	9	
f 10,000 - f 15,000	4	1	
f 15,000 - f 20,000	5	1	
f 20,000 - f 25,000	6	0	
f 25,000 - f 30,000	7	0	
f 30,000 - f 40,000	8	0	→ 1149
f 40,000 - f 50,000	9	0	
f 50,000 - f 100,000	10	2	
f 100,000 - f 150,000	11	0	
f 150,000 - f 200,000	12	0	
f 200,000 - f 300,000	13	0	
f 300,000 or more	14	0	
Don't know	-9	41	

1149. **bri131** How many months is the total term of your 1st SAVINGS CERTIFICATE ?

1-480		131	→ 1150
Don't know	-9	27	

1150. **bri141** What is the interest rate that you receive on your 1st SAVINGS CERTIFICATE ?

1-5800 ($\times 0.01\%$)		83	→ 1151
Don't know	-9	75	

1151. *Interviewer:* Did the respondent, on 31 December 1993, have more than 1 savings certificate ?
Formal description: bri2[1138] > 1

Yes	73	→ 1152
No	85	→ 1187

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1152.	**bri72**	With which bank or financial institution is your 2nd SAVINGS CERTIFICATE registered ?		
		ABN amro 1	5	
		Postbank.. 2	18	
		Rabobank... 3	9	
		ING bank (NMB) 4	5	→ 1154
		VSB bank... 5	3	
		SNS bank 6	8	
		Other 7	0	→ 1153
		Don't know 99	25	→ 1154
1153.	**bri82**	With which bank or financial institution is your 2nd SAVINGS CERTIFICATE registered ?		
		... (Verbal answer)		→ 1154
1154.	**bri92**	How much did you PAY for your 2nd SAVINGS CER-TIFICATE ?		
		40-40000 guilders....................................	62	→ 1156
		Don't know.. -9	11	→ 1155
1155.	**bri102**	Into which of the categories mentioned below did the sum that you PAID for your 1st SAVINGS CERTIFI-CATE go ?		
		Less than f 2,000 1	0	
		f 2,000 - f 5,000 2	0	
		f 5,000 - f 10,000 3	0	
		f 10,000 - f 15,000 4	1	
		f 15,000 - f 20,000 5	0	
		f 20,000 - f 25,000 6	0	
		f 25,000 - f 30,000 7	0	
		f 30,000 - f 40,000 8	0	→ 1156
		f 40,000 - f 50,000 9	0	
		f 50,000 - f 100,000 10	0	
		f 100,000 - f 150,000............................... 11	0	
		f 150,000 - f 200,000.............................. 12	0	
		f 200,000 - f 300,000.............................. 13	0	
		f 300,000 or more................................. 14	0	
		Don't know.. -9	10	
1156.	**bri112**	How much is to be REPAID to you for your 2nd SAV-INGS CERTIFICATE ?		
		50-24000 guilders....................................	42	→ 1158
		Don't know.. -9	31	→ 1157

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1157.   **bri122**   Into which of the categories mentioned below did the sum that you are to be REPAID for your 2nd SAVINGS CERTIFICATE go on 31 December 1993 ?

Less than f 2,000 1	11	
f 2,000 - f 5,000 2	5	
f 5,000 - f 10,000 3	2	
f 10,000 - f 15,000 4	1	
f 15,000 - f 20,000 5	0	
f 20,000 - f 25,000 6	0	
f 25,000 - f 30,000 7	0	
f 30,000 - f 40,000 8	1	$\rightarrow$ 1158
f 40,000 - f 50,000 9	0	
f 50,000 - f 100,000 10	0	
f 100,000 - f 150,000 11	0	
f 150,000 - f 200,000 12	0	
f 200,000 - f 300,000 13	0	
f 300,000 or more................................ 14	0	
Don't know.. -9	11	

1158.   **bri132**   How many months is the total term of your 2nd SAVINGS CERTIFICATE ?

1-240	68	$\rightarrow$ 1159
Don't know.. -9	5	

1159.   **bri142**   What is the interest rate that you receive on your 2nd SAVINGS CERTIFICATE ?

500-2500 ($\times 0.01\%$)..................................	39	$\rightarrow$ 1160
Don't know.. -9	34	

1160.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 2 savings certificates ? *Formal description:* $bri2^{[1138]} > 2$

Yes	55	$\rightarrow$ 1161
No..	18	$\rightarrow$ 1187

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1161.	**bri73**	With which bank or financial institution is your 3rd SAVINGS CERTIFICATE registered ?		
		ABN amro... 1	4	
		Postbank.. 2	14	
		Rabobank.. 3	5	
		ING bank (NMB) 4	5	$\rightarrow 1163$
		VSB bank.. 5	1	
		SNS bank... 6	5	
		Other... 7	0	$\rightarrow 1162$
		Don't know 99	21	$\rightarrow 1163$
1162.	**bri83**	With which bank or financial institution is your 3rd SAVINGS CERTIFICATE registered ?		
		... (Verbal answer)		$\rightarrow 1163$
1163.	**bri93**	How much did you PAY for your 3rd SAVINGS CERTIFICATE ?		
		40-19140 guilders.....................................	45	$\rightarrow 1165$
		Don't know.. -9	10	$\rightarrow 1164$
1164.	**bri103**	Into which of the categories mentioned below did the sum that you PAID for your 3rd SAVINGS CERTIFICATE go ?		
		Less than f 2,000 1	2	
		f 2,000 - f 5,000................................. 2	0	
		f 5,000 - f 10,000................................ 3	0	
		f 10,000 - f 15,000............................... 4	0	
		f 15,000 - f 20,000............................... 5	0	
		f 20,000 - f 25,000............................... 6	0	
		f 25,000 - f 30,000............................... 7	0	
		f 30,000 - f 40,000............................... 8	0	$\rightarrow 1165$
		f 40,000 - f 50,000............................... 9	0	
		f 50,000 - f 100,000.............................. 10	0	
		f 100,000 - f 150,000............................. 11	0	
		f 150,000 - f 200,000............................. 12	0	
		f 200,000 - f 300,000............................. 13	0	
		f 300,000 or more.................................. 14	0	
		Don't know.. -9	8	
1165.	**bri113**	How much is to be REPAID to you for your 3rd SAVINGS CERTIFICATE ?		
		50-50000 guilders....................................	30	$\rightarrow 1167$
		Don't know.. -9	25	$\rightarrow 1166$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1166.   **bri123**   Into which of the categories mentioned below did the sum that you are to be REPAID for your 3rd SAVINGS CERTIFICATE go on 31 December 1993 ?

Less than f 2,000 1   12
f 2,000 - f 5,000 2   1
f 5,000 - f 10,000 3   0
f 10,000 - f 15,000 4   2
f 15,000 - f 20,000 5   0
f 20,000 - f 25,000 6   0
f 25,000 - f 30,000 7   0
f 30,000 - f 40,000 8   0 $\rightarrow$ 1167
f 40,000 - f 50,000 9   0
f 50,000 - f 100,000 10   0
f 100,000 - f 150,000 11   0
f 150,000 - f 200,000 12   0
f 200,000 - f 300,000 13   0
f 300,000 or more 14   0
Don't know .... -9   10

1167.   **bri133**   How many months is the total term of your 3rd SAVINGS CERTIFICATE ?

1-240 .... 49 $\rightarrow$ 1168
Don't know .... -9   6

1168.   **bri143**   What is the interest rate that you receive on your 3rd SAVINGS CERTIFICATE ?

450-2500 ($\times 0.01\%$) .... 29 $\rightarrow$ 1169
Don't know .... -9   26

1169.   Interviewer: Did the respondent, on 31 December 1993, have more than 3 savings certificates ?
Formal description: $bri2^{[1138]} > 3$

Yes .... 40 $\rightarrow$ 1170
No .... 15 $\rightarrow$ 1187

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1170.	**bri74**	With which bank or financial institution is your 4th SAVINGS CERTIFICATE registered ?		
		ABN amro 1	4	
		Postbank 2	7	
		Rabobank 3	3	
		ING bank (NMB) 4	3	} → 1172
		VSB bank 5	2	
		SNS bank 6	4	
		Other 7	0	} → 1171
		Don't know 99	17	} → 1172
1171.	**bri84**	With which bank or financial institution is your 4th SAVINGS CERTIFICATE registered ?		
		. . . (Verbal answer)		→ 1172
1172.	**bri94**	How much did you PAY for your 4th SAVINGS CERTIFICATE ?		
		40-18946 guilders	31	} → 1174
		Don't know . . . . -9	9	} → 1173
1173.	**bri104**	Into which of the categories mentioned below did the sum that you PAID for your 4th SAVINGS CERTIFICATE go ?		
		Less than f 2,000 1	1	
		f 2,000 - f 5,000 2	0	
		f 5,000 - f 10,000 3	0	
		f 10,000 - f 15,000 4	0	
		f 15,000 - f 20,000 5	0	
		f 20,000 - f 25,000 6	0	
		f 25,000 - f 30,000 7	0	
		f 30,000 - f 40,000 8	0	} → 1174
		f 40,000 - f 50,000 9	0	
		f 50,000 - f 100,000 10	0	
		f 100,000 - f 150,000 11	0	
		f 150,000 - f 200,000 12	0	
		f 200,000 - f 300,000 13	0	
		f 300,000 or more 14	0	
		Don't know . . . . -9	8	
1174.	**bri114**	How much is to be REPAID to you for your 4th SAVINGS CERTIFICATE ?		
		50-32400 guilders	23	} → 1176
		Don't know . . . . -9	17	} → 1175

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1175.	**bri124**	Into which of the categories mentioned below did the sum that you are to be REPAID for your 4th SAVINGS CERTIFICATE go on 31 December 1993 ?		
		Less than f 2,000 1	6	
		f 2,000 - f 5,000 2	0	
		f 5,000 - f 10,000 3	1	
		f 10,000 - f 15,000 4	0	
		f 15,000 - f 20,000 5	0	
		f 20,000 - f 25,000 6	0	
		f 25,000 - f 30,000 7	0	
		f 30,000 - f 40,000 8	0	$\rightarrow$ 1176
		f 40,000 - f 50,000 9	0	
		f 50,000 - f 100,000 10	0	
		f 100,000 - f 150,000 11	0	
		f 150,000 - f 200,000 12	0	
		f 200,000 - f 300,000 13	0	
		f 300,000 or more 14	0	
		Don't know .... -9	10	
1176.	**bri134**	How many months is the total term of your 4th SAVINGS CERTIFICATE ?		
		1-240	33	$\rightarrow$ 1177
		Don't know .... -9	7	
1177.	**bri144**	What is the interest rate that you receive on your 4th SAVINGS CERTIFICATE ?		
		675-2500 ($\times 0.01\%$)	17	$\rightarrow$ 1178
		Don't know .... -9	23	
1178.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 4 savings certificates ? *Formal description: bri2*[1138] > 4		
		Yes	28	$\rightarrow$ 1179
		No	12	$\rightarrow$ 1187

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1179.	**bri75**	With which bank or financial institution is your 5th SAVINGS CERTIFICATE registered ?		
		ABN amro 1	4	
		Postbank 2	4	
		Rabobank 3	3	
		ING bank (NMB) 4	1	} → 1181
		VSB bank 5	1	
		SNS bank 6	2	
		Other 7	0	} → 1180
		Don't know 99	13	} → 1181
1180.	**bri85**	With which bank or financial institution is your 5th SAVINGS CERTIFICATE registered ?		
		. . . (Verbal answer)		→ 1181
1181.	**bri95**	How much did you PAY for your 5th SAVINGS CERTIFICATE ?		
		40-5000 guilders	19	} → 1183
		Don't know . . . . -9	9	} → 1182
1182.	**bri105**	Into which of the categories mentioned below did the sum that you PAID for your 5th SAVINGS CERTIFICATE go ?		
		Less than f 2,000 1	1	
		f 2,000 - f 5,000 2	0	
		f 5,000 - f 10,000 3	0	
		f 10,000 - f 15,000 4	1	
		f 15,000 - f 20,000 5	0	
		f 20,000 - f 25,000 6	0	
		f 25,000 - f 30,000 7	0	
		f 30,000 - f 40,000 8	0	} → 1183
		f 40,000 - f 50,000 9	0	
		f 50,000 - f 100,000 10	0	
		f 100,000 - f 150,000 11	0	
		f 150,000 - f 200,000 12	0	
		f 200,000 - f 300,000 13	0	
		f 300,000 or more 14	0	
		Don't know . . . . -9	7	
1183.	**bri115**	How much is to be REPAID to you for your 5th SAVINGS CERTIFICATE ?		
		50-6832 guilders	17	} → 1185
		Don't know . . . . -9	11	} → 1184

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1184.   **bri125**   Into which of the categories mentioned below did the sum that you are to be REPAID for your 5th SAVINGS CERTIFICATE go on 31 December 1993 ?

Less than f 2,000 1   3
f 2,000 - f 5,000 2   0
f 5,000 - f 10,000 3   0
f 10,000 - f 15,000 4   0
f 15,000 - f 20,000 5   1
f 20,000 - f 25,000 6   0
f 25,000 - f 30,000 7   0
f 30,000 - f 40,000 8   0 $\rightarrow$ 1185
f 40,000 - f 50,000 9   0
f 50,000 - f 100,000 10   0
f 100,000 - f 150,000 11   0
f 150,000 - f 200,000 12   0
f 200,000 - f 300,000 13   0
f 300,000 or more 14   0
Don't know .... -9   7

1185.   **bri135**   How many months is the total term of your 5th SAVINGS CERTIFICATE ?

1-240 ....   22 $\rightarrow$ 1186
Don't know .... -9   6

1186.   **bri145**   What is the interest rate that you receive on your 5th SAVINGS CERTIFICATE ?

555-2500 ($\times$0.01%) ....   14 $\rightarrow$ 1187
Don't know .... -9   14

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
		A SINGLE-PREMIUM ANNUITY INSURANCE POL-ICY is a life insurance policy taken out by paying a single premium. At the end of the term of this sort of life insurance, you may, for example, buy an an-nuity. With SINGLE-PREMIUM ANNUITY INSUR-ANCE, the premium can be deducted (up to a certain maximum) from the taxable income; the payment (an ANNUITY), however, is taxable.		
		An ANNUITY entitles you to periodic payments that end with your death, at the latest. This annuity is ob-tained through, for example, paying a premium. If you have a SINGLE-PREMIUM ANNUITY INSURANCE POLICY, you could buy e.g. an ANNUITY at the end date of the term in which you have built up capital.		
1187.	**bz7**	Have you taken out any so-called SINGLE-PREMIUM ANNUITY INSURANCE POLICIES that were still in effect on 31 December 1993 ?		
		Yes 1	512	→ 1188
		No.. 2	4262	→ 1230
1188.	**koo2**	How many of these SINGLE-PREMIUM ANNUITY IN-SURANCE POLICIES, which were still in effect on 31 December 1993, did you take out ?		
		1-5...	482	→ 1191
		6-50	30	→ 1189
1189.	**koo3**	How much is the total sum you paid in premiums for your ...[173]single-premium annuity insurance policies ?		
		11-225000 guilders..................................	27	→ 1190
		Don't know.....................................-9	3	
1190.	**koo4**	When (which year) did you for the first time take out a single-premium annuity insurance policy ?		
		1978-1994	30	→ 1191

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[173]... ← *koo2*[1188]

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

... [174] ... [175] ... [176]

1191.	**koo51**	With which insurance company did you take out your 1st single-premium annuity insurance policy ?		
		1-36	428	} → 1193
		Don't know 99	84	
1192.	**koo61**	With which insurance company did you take out your 1st single-premium annuity insurance policy ?		
		... (Verbal answer)		→ 1193
1193.	**koo71**	When (which year) did you take out your 1st single-premium annuity insurance policy ?		
		1935-1994	512	} → 1194
1194.	**koo81**	What is the term (in years) of your 1st single-premium annuity insurance policy ?		
		1-100	512	} → 1195
1195.	**koo91**	Does/did your 1st single-premium annuity insurance policy involve a single or an annual deposit ?		
		Single deposit 1	308	} → 1196
		Annual deposit 2	204	
1196.	**koo101**	How much is the premium that you ...[177]on your 1st single-premium annuity insurance policy ?		
		40-30000000 guilders	429	} → 1197
		Don't know....................................... -9	83	
1197.	**koo111**	How much is the guaranteed minimum final payment of your 1st single- premium annuity insurance policy ?		
		1-3000000 guilders.....................................	276	} → 1198
		Don't know....................................... -9	236	

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[174]**if** $koo2^{[1188]} > 5$ **then** ...← ' The program can record up to a maximum of 5 SINGLE- PREMIUM ANNUITY INSURANCE POLICIES. When answering the following questions, please report on the five – for you – most important single-premium annuity insurance policies. The following questions concern your 5 most important single-premium annuity insurance policies.'

[175]**if** $(koo2^{[1188]} > 1) \wedge (koo2^{[1188]} < 6)$ **then** ...← ' The following questions concern your ...single- premium annuity insurance policies.'

[176]**if** $koo2^{[1188]} = 1$ **then** ...← ' The following questions concern your single-premium annuity insurance policy.'

[177]**if** $koo91^{[1195]} = 1$ **then** ...← 'paid' **else** ...← 'pay every year'

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1198.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 1 single-premium annuity insurance policy ? *Formal description:* $koo2^{[1188]} > 1$		
		Yes	221 }	$\rightarrow$ 1199
		No..	291 }	$\rightarrow$ 1230
1199.	**koo52**	With which insurance company did you take out your 2nd single-premium annuity insurance policy ?		
		1-36	182 }	$\rightarrow$ 1201
		Don't know 99	39	
1200.	**koo62**	With which insurance company did you take out your 2nd single-premium annuity insurance policy ?		
		... (Verbal answer)		$\rightarrow$ 1201
1201.	**koo72**	When (which year) did you take out your 2nd single-premium annuity insurance policy ?		
		1960-1994..	221 }	$\rightarrow$ 1202
1202.	**koo82**	What is the term (in years) of your 2nd single-premium annuity insurance policy ?		
		1-100	221 }	$\rightarrow$ 1203
1203.	**koo92**	Does/did your 2nd single-premium annuity insurance policy involve a single or an annual deposit ?		
		Single deposit 1	176 }	$\rightarrow$ 1204
		Annual deposit 2	45	
1204.	**koo102**	How much is the premium that you ...[178]on your 2nd single-premium annuity insurance policy ?		
		1-613000 guilders.................................	191 }	$\rightarrow$ 1205
		Don't know....................................... -9	30	
1205.	**koo112**	How much is the guaranteed minimum final payment of your 2nd single- premium annuity insurance policy ?		
		1-250000 guilders.................................	122 }	$\rightarrow$ 1206
		Don't know....................................... -9	99	

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[178]**if** $koo91^{[1195]} = 1$ **then** ...$\leftarrow$ 'paid' **else** ...$\leftarrow$ 'pay every year'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1206.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 2 single-premium annuity insurance policies ?
Formal description: $koo2^{[1188]} > 2$

Yes . . . .   122 $\Big\} \to 1207$

No. . . . .   99 $\Big\} \to 1230$

1207.   **koo53**   With which insurance company did you take out your 3rd single-premium annuity insurance policy ?

1-36   96

Don't know 99   26 $\Big\} \to 1209$

1208.   **koo63**   With which insurance company did you take out your 3rd single-premium annuity insurance policy ?

. . .   (Verbal answer) $\to 1209$

1209.   **koo73**   When (which year) did you take out your 3rd single-premium annuity insurance policy ?

1954-1994 . . . .   122 $\Big\} \to 1210$

1210.   **koo83**   What is the term (in years) of your 3rd single-premium annuity insurance policy ?

1-100 . . . .   122 $\Big\} \to 1211$

1211.   **koo93**   Does/did your 3rd single-premium annuity insurance policy involve a single or an annual deposit ?

Single deposit 1   106

Annual deposit 2   16 $\Big\} \to 1212$

1212.   **koo103**   How much is the premium that you . . .[179]on your 3rd single-premium annuity insurance policy ?

1417-166000 guilders   102

Don't know. . . . . -9   20 $\Big\} \to 1213$

1213.   **koo113**   How much is the guaranteed minimum final payment of your 3rd single- premium annuity insurance policy ?

6131-780000 guilders   72

Don't know. . . . . -9   50 $\Big\} \to 1214$

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[179]**if** $koo91^{[1195]} = 1$ **then** . . .$\leftarrow$ 'paid' **else** . . .$\leftarrow$ 'pay every year'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1214.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 3 single-premium annuity insurance policies ?
Formal description: $koo2^{[1188]} > 3$

Yes . . . .   70 $\Big\} \rightarrow 1215$

No . . . .   52 $\Big\} \rightarrow 1230$

1215.   **koo54**   With which insurance company did you take out your 4th single-premium annuity insurance policy ?

1-36   52

Don't know 99   18 $\Big\} \rightarrow 1217$

1216.   **koo64**   With which insurance company did you take out your 4th single-premium annuity insurance policy ?

...   (Verbal answer) $\rightarrow 1217$

1217.   **koo74**   When (which year) did you take out your 4th single-premium annuity insurance policy ?

1983-1994 . . . .   70 $\Big\} \rightarrow 1218$

1218.   **koo84**   What is the term (in years) of your 4th single-premium annuity insurance policy ?

1-30 . . . .   70 $\Big\} \rightarrow 1219$

1219.   **koo94**   Does/did your 4th single-premium annuity insurance policy involve a single or an annual deposit ?

Single deposit 1   62

Annual deposit 2   8 $\Big\} \rightarrow 1220$

1220.   **koo104**   How much is the premium that you ...[180]on your 4th single-premium annuity insurance policy ?

1700-57000 guilders   61

Don't know . . . . -9   9 $\Big\} \rightarrow 1221$

1221.   **koo114**   How much is the guaranteed minimum final payment of your 4th single- premium annuity insurance policy ?

5375-271665 guilders   39

Don't know . . . . -9   31 $\Big\} \rightarrow 1222$

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[180]**if** $koo91^{[1195]} = 1$ **then** ... $\leftarrow$ 'paid' **else** ... $\leftarrow$ 'pay every year'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1222.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 4 single-premium annuity insurance policies ? *Formal description:* $koo2^{[1188]} > 4$		
		Yes	48	$\rightarrow$ 1223
		No.	22	$\rightarrow$ 1230
1223.	**koo55**	With which insurance company did you take out your 5th single-premium annuity insurance policy ?		
		1-36	38	
		Don't know 99	10	$\rightarrow$ 1225
1224.	**koo65**	With which insurance company did you take out your 5th single-premium annuity insurance policy ?		
		. . . (Verbal answer)		$\rightarrow$ 1225
1225.	**koo75**	When (which year) did you take out your 5th single-premium annuity insurance policy ?		
		1983-1994	48	$\rightarrow$ 1226
1226.	**koo85**	What is the term (in years) of your 5th single-premium annuity insurance policy ?		
		1-25	48	$\rightarrow$ 1227
1227.	**koo95**	Does/did your 5th single-premium annuity insurance policy involve a single or an annual deposit ?		
		Single deposit 1	41	
		Annual deposit 2	7	$\rightarrow$ 1228
1228.	**koo105**	How much is the premium that you . . .[181]on your 5th single-premium annuity insurance policy ?		
		1700-25000 guilders	43	
		Don't know. . . . . -9	5	$\rightarrow$ 1229
1229.	**koo115**	How much is the guaranteed minimum final payment of your 5th single- premium annuity insurance policy ?		
		6112-300000 guilders	28	
		Don't know. . . . . -9	20	$\rightarrow$ 1230

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[181]**if** $koo91^{[1195]} = 1$ **then** . . .$\leftarrow$ 'paid' **else** . . .$\leftarrow$ 'pay every year'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

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

1230. **bz8** Did you, on 31 December 1993, have one or more SAV- INGS OR ENDOWMENT INSURANCE POLICIES ? *Do NOT include improved or traditional life insurance mortgages here. They will be reported later.*

Yes 1   319 } → 1231

No.. 2   4455 } → 1271

1231. **kap2** How many SAVINGS OR ENDOWMENT INSUR- ANCE POLICIES did you have on 31 December 1993 ?

1-5..   319 } → 1232

...[182]...[183]

1232. **kap51** With which financial institution have you taken out your 1st SAVINGS OR ENDOWMENT INSURANCE POL- ICY ?

1-36 ....   231 }
Don't know 99   88 } → 1234

1233. **kap61** With which financial institution have you taken out your 1st SAVINGS OR ENDOWMENT INSURANCE POL- ICY ?

...   (Verbal answer)   → 1234

1234. **kap71** When (which year) did you take out your 1st SAVINGS OR ENDOWMENT INSURANCE POLICY ?

1900-1994..   319 } → 1235

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[182]**if** $(kap2^{[1231]} > 1) \wedge (kap2^{[1231]} < 6)$ **then** ... ← ' The following questions concern your ...SAVINGS OR ENDOWMENT INSURANCE POLICIES.'

[183]**if** $kap2^{[1231]} = 1$ **then** ... ← ' The following questions concern your SAVINGS OR ENDOWMENT INSUR- ANCE POLICY.'

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1235.	**kap81**	Did you, in 1993, pay the premium on your 1st SAVINGS OR ENDOWMENT INSURANCE POLICY per:		
		Month 1	179	
		Quarter 2	20	
		Six months 3	6	$\rightarrow$ 1236
		Year 4	114	
1236.	**kap91**	How much was, in 1993, the premium that you paid on your 1st SAVINGS OR ENDOWMENT INSURANCE POLICY per ...[184] ?		
		5-215000 guilders.................................	246	$\rightarrow$ 1237
		Don't know .... -9	73	
1237.	**kap101**	How much was the total sum that you had saved through your 1st SAVINGS OR ENDOWMENT INSURANCE POLICY on 31 December 1993 ?		
		4-240000 guilders.................................	117	$\rightarrow$ 1239
		Don't know .... -9	202	$\rightarrow$ 1238
1238.	**kap111**	Into which of the categories mentioned below did the sum that you had saved (through your 1st SAVINGS OR ENDOWMENT INSURANCE POLICY) go on 31 December 1993 ?		
		Less than f 2,000 1	29	
		f 2,000 - f 5,000 2	20	
		f 5,000 - f 10,000 3	20	
		f 10,000 - f 15,000 4	13	
		f 15,000 - f 20,000 5	2	
		f 20,000 - f 25,000 6	3	
		f 25,000 - f 30,000 7	0	
		f 30,000 - f 40,000 8	5	$\rightarrow$ 1239
		f 40,000 - f 50,000 9	5	
		f 50,000 - f 100,000 10	8	
		f 100,000 - f 150,000 11	4	
		f 150,000 - f 200,000 12	0	
		f 200,000 - f 300,000 13	0	
		f 300,000 or more............................... 14	1	
		Don't know .... -9	92	

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[184]**case** *kap*81$^{[1235]}$ **of** 1: ...$\leftarrow$ 'month' ; 2: ...$\leftarrow$ 'quarter' ; 3: ...$\leftarrow$ 'six months' ; 4: ...$\leftarrow$ 'year' **end**

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1239.		*Interviewer:* Did the respondent, on 31 December 1993, have more than one savings or endowment insurance policy ? *Formal description:* $kap2^{[1231]} > 1$		
		Yes	54 $\Big\}$	→ 1240
		No...	265 $\Big\}$	→ 1271
1240.	**kap52**	With which financial institution have you taken out your 2nd SAVINGS OR ENDOWMENT INSURANCE POLICY ?		
		1-36	38 $\Big\}$	
		Don't know 99	16	→ 1242
1241.	**kap62**	With which financial institution have you taken out your 2nd SAVINGS OR ENDOWMENT INSURANCE POLICY ?		
		... (Verbal answer)		→ 1242
1242.	**kap72**	When (which year) did you take out your 2nd SAVINGS OR ENDOWMENT INSURANCE POLICY ?		
		1900-1993...	54 $\Big\}$	→ 1243
1243.	**kap82**	Did you, in 1993, pay the premium on your 2nd SAVINGS OR ENDOWMENT INSURANCE POLICY per:		
		Month 1	32	
		Quarter 2	5	
		Six months..................................... 3	0	→ 1244
		Year 4	17	
1244.	**kap92**	How much was, in 1993, the premium that you paid on your 2nd SAVINGS OR ENDOWMENT INSURANCE POLICY per ...[185] ?		
		21-6000 guilders.................................	39 $\Big\}$	→ 1245
		Don't know...................................... -9	15	→ 1245
1245.	**kap102**	How much was the total sum that you had saved through your 2nd SAVINGS OR ENDOWMENT INSURANCE POLICY on 31 December 1993 ?		
		29-65000 guilders.................................	17 $\Big\}$	→ 1247
		Don't know...................................... -9	37 $\Big\}$	→ 1246

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[185]case $kap82^{[1243]}$ **of** 1: ...← 'month' ; 2: ...← 'quarter' ; 3: ...← 'six months' ; 4: ...← 'year' **end**

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1246.   **kap112**   Into which of the categories mentioned below did the sum that you had saved (through your 2nd SAVINGS OR ENDOWMENT INSURANCE POLICY) go on 31 December 1993 ?

Less than f 2,000 1	5	
f 2,000 - f 5,000 2	5	
f 5,000 - f 10,000 3	2	
f 10,000 - f 15,000 4	2	
f 15,000 - f 20,000 5	0	
f 20,000 - f 25,000 6	1	
f 25,000 - f 30,000 7	0	
f 30,000 - f 40,000 8	2	$\rightarrow$ 1247
f 40,000 - f 50,000 9	0	
f 50,000 - f 100,000 10	1	
f 100,000 - f 150,000 11	0	
f 150,000 - f 200,000 12	0	
f 200,000 - f 300,000 13	0	
f 300,000 or more 14	0	
Don't know .... -9	19	

1247.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 2 savings or endowment insurance policies ?
Formal description: kap2[1231] > 2

Yes	14	$\rightarrow$ 1248
No..	40	$\rightarrow$ 1271

1248.   **kap53**   With which financial institution have you taken out your 3rd SAVINGS OR ENDOWMENT INSURANCE POLICY ?

1-36	10	$\rightarrow$ 1250
Don't know 99	4	

1249.   **kap63**   With which financial institution have you taken out your 3rd SAVINGS OR ENDOWMENT INSURANCE POLICY ?

... (Verbal answer)		$\rightarrow$ 1250

1250.   **kap73**   When (which year) did you take out your 3rd SAVINGS OR ENDOWMENT INSURANCE POLICY ?

1940-1993.......................................	14	$\rightarrow$ 1251

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1251.   **kap83**   Did you, in 1993, pay the premium on your 3rd SAV-
INGS OR ENDOWMENT INSURANCE POLICY per:

Month 1   10 ⎫
Quarter 2   0 ⎬ → 1252
Six months 3   0
Year 4   4 ⎭

1252.   **kap93**   How much was, in 1993, the premium that you paid on
your 3rd SAVINGS OR ENDOWMENT INSURANCE
POLICY per ...[186] ?

10-7500 guilders ....   11 ⎫ → 1253
Don't know .... -9   3 ⎭

1253.   **kap103**   How much was the total sum that you had saved through
your 3rd SAVINGS OR ENDOWMENT INSURANCE
POLICY on 31 December 1993 ?

200-150000 guilders ....   5 ⎬ → 1255

Don't know .... -9   9 ⎬ → 1254

1254.   **kap113**   Into which of the categories mentioned below did the
sum that you had saved (through your 3rd SAVINGS
OR ENDOWMENT INSURANCE POLICY) go on 31
December 1993 ?

Less than f 2,000 1   2 ⎫
f 2,000 - f 5,000 2   1
f 5,000 - f 10,000 3   0
f 10,000 - f 15,000 4   0
f 15,000 - f 20,000 5   0
f 20,000 - f 25,000 6   0
f 25,000 - f 30,000 7   0
f 30,000 - f 40,000 8   0 ⎬ → 1255
f 40,000 - f 50,000 9   0
f 50,000 - f 100,000 10   0
f 100,000 - f 150,000 11   0
f 150,000 - f 200,000 12   0
f 200,000 - f 300,000 13   0
f 300,000 or more 14   0
Don't know .... -9   6 ⎭

[186]**case** $kap83^{[1251]}$ **of** 1: ...← 'month' ; 2: ...← 'quarter' ; 3: ...← 'six months' ; 4: ...← 'year' **end**

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1255.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 3 savings or endowment insurance policies ?
Formal description: $kap2^{[1231]} > 3$

Yes . . . .   3 $\Big\} \rightarrow 1256$

No . . . .   11 $\Big\} \rightarrow 1271$

1256.   **kap54** With which financial institution have you taken out your 4th SAVINGS OR ENDOWMENT INSURANCE POL- ICY ?

1-36 . . . .   3 $\Big\} \rightarrow 1258$

1257.   **kap64** With which financial institution have you taken out your 4th SAVINGS OR ENDOWMENT INSURANCE POL- ICY ?

. . .   (Verbal answer) $\rightarrow 1258$

1258.   **kap74** When (which year) did you take out your 4th SAVINGS OR ENDOWMENT INSURANCE POLICY ?

1954-1992 . . . .   3 $\Big\} \rightarrow 1259$

1259.   **kap84** Did you, in 1993, pay the premium on your 4th SAV- INGS OR ENDOWMENT INSURANCE POLICY per:

Month 1	2	
Quarter 2	0	$\Big\} \rightarrow 1260$
Six months 3	0	
Year 4	1	

1260.   **kap94** How much was, in 1993, the premium that you paid on your 4th SAVINGS OR ENDOWMENT INSURANCE POLICY per . . .[187] ?

75 . . . .   1 $\Big\}$
Don't know . . . . -9   2 $\Big\} \rightarrow 1261$

1261. **kap104** How much was the total sum that you had saved through your 4th SAVINGS OR ENDOWMENT INSURANCE POLICY on 31 December 1993 ?

300 . . . .   1 $\Big\} \rightarrow 1263$
Don't know . . . . -9   2 $\Big\} \rightarrow 1262$

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[187]case $kap84^{[1259]}$ **of** 1: . . .$\leftarrow$ 'month' ; 2: . . .$\leftarrow$ 'quarter' ; 3: . . .$\leftarrow$ 'six months' ; 4: . . .$\leftarrow$ 'year' **end**

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1262.	**kap114**	Into which of the categories mentioned below did the sum that you had saved (through your 4th SAVINGS OR ENDOWMENT INSURANCE POLICY) go on 31 December 1993 ?		
		Less than f 2,000 1	2	
		f 2,000 - f 5,000 2	0	
		f 5,000 - f 10,000 3	0	
		f 10,000 - f 15,000 4	0	
		f 15,000 - f 20,000 5	0	
		f 20,000 - f 25,000 6	0	
		f 25,000 - f 30,000 7	0	
		f 30,000 - f 40,000 8	0	→ 1263
		f 40,000 - f 50,000 9	0	
		f 50,000 - f 100,000 10	0	
		f 100,000 - f 150,000 11	0	
		f 150,000 - f 200,000 12	0	
		f 200,000 - f 300,000 13	0	
		f 300,000 or more 14	0	
1263.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 4 savings or endowment insurance poli-cies ? *Formal description:* $kap2^{[1231]} > 4$		
		Yes	1	→ 1264
		No...	2	→ 1271
1264.	**kap55**	With which financial institution have you taken out your 5th SAVINGS OR ENDOWMENT INSURANCE POL-ICY ?		
		1-36	1	→ 1266
1265.	**kap65**	With which financial institution have you taken out your 5th SAVINGS OR ENDOWMENT INSURANCE POL-ICY ?		
		... (Verbal answer)		→ 1266
1266.	**kap75**	When (which year) did you take out your 5th SAVINGS OR ENDOWMENT INSURANCE POLICY ?		
		1992...	1	→ 1267

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1267.   **kap85**   Did you, in 1993, pay the premium on your 5th SAVINGS OR ENDOWMENT INSURANCE POLICY per:

Month 1   1

Quarter 2   0

Six months 3   0   } → 1268

Year 4   0

1268.   **kap95**   How much was, in 1993, the premium that you paid on your 5th SAVINGS OR ENDOWMENT INSURANCE POLICY per ...[188] ?

75   1   } → 1269

1269.   **kap105**   How much was the total sum that you had saved through your 5th SAVINGS OR ENDOWMENT INSURANCE POLICY on 31 December 1993 ?

Don't know .... -9   1   } → 1270

1270.   **kap115**   Into which of the categories mentioned below did the sum that you had saved (through your 5th SAVINGS OR ENDOWMENT INSURANCE POLICY) go on 31 December 1993 ?

Less than f 2,000 1   1

f 2,000 - f 5,000 2   0

f 5,000 - f 10,000 3   0

f 10,000 - f 15,000 4   0

f 15,000 - f 20,000 5   0

f 20,000 - f 25,000 6   0

f 25,000 - f 30,000 7   0

f 30,000 - f 40,000 8   0   } → 1271

f 40,000 - f 50,000 9   0

f 50,000 - f 100,000 10   0

f 100,000 - f 150,000 11   0

f 150,000 - f 200,000 12   0

f 200,000 - f 300,000 13   0

f 300,000 or more 14   0

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[188]case $kap85^{[1267]}$ **of** 1: ...← 'month' ; 2: ...← 'quarter' ; 3: ...← 'six months' ; 4: ...← 'year' **end**

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1271.	**bz9**	Have you taken out one or more COMBINED LIFE IN-SURANCE POLICIES that were still in effect on 31 December 1993 ? *A COMBINED LIFE INSURANCE [gemengde levensverzekering] is a life insurance that pays out at the time of death or when the policy-holder has reached a certain age. Do NOT include life insurance policies that pay out only at the time of death here. Also do NOT include savings or endowment insurance policies here.*		
		Yes 1	593 }	→ 1272
		No. 2	4181 }	→ 1312
1272.	**lev2**	How many COMBINED LIFE INSURANCE POLI-CIES that were still in effect on 31 December 1993 did you take out ?		
		1-11	593 }	→ 1273
		. . .[189]. . .[190]. . .[191]		
1273.	**lev31**	With which financial institution did you take out your 1st COMBINED LIFE INSURANCE POLICY ?		
		1-36	492 }	
		Don't know 99	101 }	→ 1275
1274.	**lev41**	With which financial institution did you take out your 1st COMBINED LIFE INSURANCE POLICY ?		
		. . . (Verbal answer)		→ 1275
1275.	**lev51**	When (which year) did you take out your 1st COM-BINED LIFE INSURANCE POLICY ?		
		1900-1994.	593 }	→ 1276

[189]**if** $lev2^{[1272]} > 5$ **then** . . . ← ' This program can record up to a maximum of 5 COMBINED LIFE INSURANCE POLICIES. When answering the following quesitons, please report on the five − for you − most important COMBINED LIFE INSURANCE POLICIES. The following questions concern your 5 most important COMBINED LIFE INSURANCE POLICIES.'

[190]**if** $(lev2^{[1272]} > 1) \wedge (lev2^{[1272]} < 6)$ **then** . . . ← ' The following questions concern your . . . COMBINED LIFE INSURANCE POLICIES.'

[191]**if** $lev2^{[1272]} = 1$ **then** . . . ← ' The following questions concern your COMBINED LIFE INSURANCE POLICY.'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1276.	**lev61**	How often did you pay premium on your 1st COMBINED LIFE INSURANCE POLICY ?		
		Per week.. 1	27	
		Per month... 2	312	
		Per quarter... 3	63	$\rightarrow$ 1277
		Per six months 4	23	
		Per year.. 5	168	
1277.	**lev71**	How much is the premium that you pay per ...[192]on your 1st COMBINED LIFE INSURANCE POLICY ?		
		1-19000 guilders....................................	439	$\rightarrow$ 1278
		Don't know... -9	154	
1278.	**lev81**	How much was the amount that you had saved through your 1st COMBINED LIFE INSURANCE POLICY, on 31 December 1993 ?		
		60-400000 guilders..................................	89	$\rightarrow$ 1280
		Don't know... -9	504	$\rightarrow$ 1279
1279.	**lev91**	Into which of the categories mentioned below did the sum that you had saved through your 1st COMBINED LIFE INSURANCE POLICY go, on 31 December 1993 ?		
		Less than f 2,000 1	38	
		f 2,000 - f 5,000............................... 2	26	
		f 5,000 - f 10,000.............................. 3	31	
		f 10,000 - f 15,000............................. 4	18	
		f 15,000 - f 20,000............................. 5	13	
		f 20,000 - f 25,000............................. 6	14	
		f 25,000 - f 30,000............................. 7	8	
		f 30,000 - f 40,000............................. 8	10	$\rightarrow$ 1280
		f 40,000 - f 50,000............................. 9	12	
		f 50,000 - f 100,000............................ 10	31	
		f 100,000 - f 150,000........................... 11	18	
		f 150,000 - f 200,000........................... 12	18	
		f 200,000 - f 300,000........................... 13	9	
		f 300,000 or more................................ 14	4	
		Don't know... -9	254	

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[192]**case** $lev61^{[1276]}$ **of** 1: ...$\leftarrow$ 'week' ; 2: ...$\leftarrow$ 'month' ; 3: ...$\leftarrow$ 'quarter' ; 4: ...$\leftarrow$ 'six months' ; 5: ...$\leftarrow$ 'year' **end**

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1280.		*Interviewer:* Did the respondent, on 31 December 1993, have more than one combined life insurance policy ? *Formal description:* $lev2^{[1272]} > 1$ Yes .... No...	 90 503	 $\rightarrow$ 1281 $\rightarrow$ 1312
1281.	**lev32**	With which financial institution did you take out your 2nd COMBINED LIFE INSURANCE POLICY ? 1-36 .... Don't know 99	 79 11	 $\rightarrow$ 1283
1282.	**lev42**	With which financial institution did you take out your 2nd COMBINED LIFE INSURANCE POLICY ? ... (Verbal answer)	 	 $\rightarrow$ 1283
1283.	**lev52**	When (which year) did you take out your 2nd COMBINED LIFE INSURANCE POLICY ? 1900-1993	 90	 $\rightarrow$ 1284
1284.	**lev62**	How often did you pay premium on your 2nd COMBINED LIFE INSURANCE POLICY ? Per week .... 1 Per month .... 2 Per quarter...................................... 3 Per six months .... 4 Per year... 5	 5 42 9 5 29	 $\rightarrow$ 1285
1285.	**lev72**	How much is the premium that you pay per ...[193]on your 2nd COMBINED LIFE INSURANCE POLICY ? 3-12000 guilders............................... Don't know..................................... -9	 66 24	 $\rightarrow$ 1286
1286.	**lev82**	How much was the amount that you had saved through your 2nd COMBINED LIFE INSURANCE POLICY, on 31 December 1993 ? 300-160000 guilders .... Don't know..................................... -9	 17 73	 $\rightarrow$ 1288 $\rightarrow$ 1287

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[193]**case** $lev62^{[1284]}$ **of** 1: ...$\leftarrow$ 'week' ; 2: ...$\leftarrow$ 'month' ; 3: ...$\leftarrow$ 'quarter' ; 4: ...$\leftarrow$ 'six months' ; 5: ...$\leftarrow$ 'year' **end**

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1287.	**lev92**	Into which of the categories mentioned below did the sum that you had saved through your 2nd COMBINED LIFE INSURANCE POLICY go, on 31 December 1993 ?		
		Less than f 2,000 1	5	
		f 2,000 - f 5,000 2	8	
		f 5,000 - f 10,000 3	4	
		f 10,000 - f 15,000 4	2	
		f 15,000 - f 20,000 5	3	
		f 20,000 - f 25,000 6	3	
		f 25,000 - f 30,000 7	3	
		f 30,000 - f 40,000 8	2	$\rightarrow$ 1288
		f 40,000 - f 50,000 9	2	
		f 50,000 - f 100,000 10	5	
		f 100,000 - f 150,000 11	3	
		f 150,000 - f 200,000 12	1	
		f 200,000 - f 300,000 13	0	
		f 300,000 or more 14	1	
		Don't know .... -9	31	
1288.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 2 combined life insurance policies ? *Formal description:* $lev2^{[1272]} > 2$		
		Yes	12	$\rightarrow$ 1289
		No..	78	$\rightarrow$ 1312
1289.	**lev33**	With which financial institution did you take out your 3rd COMBINED LIFE INSURANCE POLICY ?		
		1-36	12	$\rightarrow$ 1291
1290.	**lev43**	With which financial institution did you take out your 3rd COMBINED LIFE INSURANCE POLICY ?		
		... (Verbal answer)		$\rightarrow$ 1291
1291.	**lev53**	When (which year) did you take out your 3rd COMBINED LIFE INSURANCE POLICY ?		
		1972-1993	12	$\rightarrow$ 1292
1292.	**lev63**	How often did you pay premium on your 3rd COMBINED LIFE INSURANCE POLICY ?		
		Per week.. 1	1	
		Per month 2	5	
		Per quarter..................................... 3	0	$\rightarrow$ 1293
		Per six months 4	0	
		Per year.. 5	6	

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1293. **lev73** How much is the premium that you pay per ...[194]on your 3rd COMBINED LIFE INSURANCE POLICY ?

4-5000 guilders 9

Don't know... -9 3 $\Big\}$ → 1294

1294. **lev83** How much was the amount that you had saved through your 3rd COMBINED LIFE INSURANCE POLICY, on 31 December 1993 ?

183-200000 guilders .... 3 $\Big\}$ → 1296

Don't know... -9 9 $\Big\}$ → 1295

1295. **lev93** Into which of the categories mentioned below did the sum that you had saved through your 3rd COMBINED LIFE INSURANCE POLICY go, on 31 December 1993 ?

Less than f 2,000 .... 1 2

f 2,000 - f 5,000 .... 2 2

f 5,000 - f 10,000 .... 3 0

f 10,000 - f 15,000 .... 4 0

f 15,000 - f 20,000 .... 5 0

f 20,000 - f 25,000 .... 6 0

f 25,000 - f 30,000 .... 7 1

f 30,000 - f 40,000 .... 8 0

f 40,000 - f 50,000 .... 9 1

f 50,000 - f 100,000 .... 10 0

f 100,000 - f 150,000 .... 11 0

f 150,000 - f 200,000 .... 12 1

f 200,000 - f 300,000 .... 13 0

f 300,000 or more 14 0

Don't know... -9 2

→ 1296

1296. *Interviewer:* Did the respondent, on 31 December 1993, have more than 3 combined life insurance policies ?
Formal description: lev2[1272] > 3

Yes .... 5 $\Big\}$ → 1297

No... 7 $\Big\}$ → 1312

1297. **lev34** With which financial institution did you take out your 4th COMBINED LIFE INSURANCE POLICY ?

1-36 .... 5 $\Big\}$ → 1299

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[194]**case** *lev*63[1292] **of** 1: ...← 'week' ; 2: ...← 'month' ; 3: ...← 'quarter' ; 4: ...← 'six months' ; 5: ...← 'year' **end**

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1298.   **lev44**   With which financial institution did you take out your 4th COMBINED LIFE INSURANCE POLICY ?
...   (Verbal answer) $\rightarrow$ 1299

1299.   **lev54**   When (which year) did you take out your 4th COMBINED LIFE INSURANCE POLICY ?
1979-1992...   5 $\Big\} \rightarrow$ 1300

1300.   **lev64**   How often did you pay premium on your 4th COMBINED LIFE INSURANCE POLICY ?
Per week... 1   1
Per month 2   3
Per quarter.. 3   0 $\Big\} \rightarrow$ 1301
Per six months 4   0
Per year... 5   1

1301.   **lev74**   How much is the premium that you pay per ...[195]on your 4th COMBINED LIFE INSURANCE POLICY ?
13-420 guilders ....   3 $\Big\} \rightarrow$ 1302
Don't know....................................... -9   2

1302.   **lev84**   How much was the amount that you had saved through your 4th COMBINED LIFE INSURANCE POLICY, on 31 December 1993 ?
Don't know....................................... -9   5 $\Big\} \rightarrow$ 1303

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[195]**case** $lev64^{[1300]}$ **of** 1: ...$\leftarrow$ 'week' ; 2: ...$\leftarrow$ 'month' ; 3: ...$\leftarrow$ 'quarter' ; 4: ...$\leftarrow$ 'six months' ; 5: ...$\leftarrow$ 'year' **end**

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1303. **lev94** Into which of the categories mentioned below did the sum that you had saved through your 4th COMBINED LIFE INSURANCE POLICY go, on 31 December 1993 ?

Less than f 2,000 1	0	
f 2,000 - f 5,000 2	1	
f 5,000 - f 10,000 3	1	
f 10,000 - f 15,000 4	0	
f 15,000 - f 20,000 5	0	
f 20,000 - f 25,000 6	0	
f 25,000 - f 30,000 7	0	
f 30,000 - f 40,000 8	0	$\rightarrow$ 1304
f 40,000 - f 50,000 9	0	
f 50,000 - f 100,000 10	0	
f 100,000 - f 150,000 11	0	
f 150,000 - f 200,000 12	1	
f 200,000 - f 300,000 13	0	
f 300,000 or more 14	0	
Don't know .... -9	2	

1304. *Interviewer:* Did the respondent, on 31 December 1993, have more than 4 combined life insurance policies ?
Formal description: $lev2^{[1272]} > 4$

Yes	1	$\rightarrow$ 1305
No	4	$\rightarrow$ 1312

1305. **lev35** With which financial institution did you take out your 5th COMBINED LIFE INSURANCE POLICY ?

1-36	1	$\rightarrow$ 1307

1306. **lev45** With which financial institution did you take out your 5th COMBINED LIFE INSURANCE POLICY ?

... (Verbal answer)		$\rightarrow$ 1307

1307. **lev55** When (which year) did you take out your 5th COMBINED LIFE INSURANCE POLICY ?

1979	1	$\rightarrow$ 1308

1308. **lev65** How often did you pay premium on your 5th COMBINED LIFE INSURANCE POLICY ?

Per week 1	1	
Per month 2	0	
Per quarter 3	0	$\rightarrow$ 1309
Per six months 4	0	
Per year 5	0	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1309.   **lev75**   How much is the premium that you pay per ...[196]on your 5th COMBINED LIFE INSURANCE POLICY ?

Don't know.. -9   1 $\Big\}\to 1310$

1310.   **lev85**   How much was the amount that you had saved through your 5th COMBINED LIFE INSURANCE POLICY, on 31 December 1993 ?

Don't know.. -9   1 $\Big\}\to 1311$

1311.   **lev95**   Into which of the categories mentioned below did the sum that you had saved through your 5th COMBINED LIFE INSURANCE POLICY go, on 31 December 1993 ?

Less than f 2,000	1	0
f 2,000 - f 5,000	2	0
f 5,000 - f 10,000	3	0
f 10,000 - f 15,000	4	0
f 15,000 - f 20,000	5	0
f 20,000 - f 25,000	6	0
f 25,000 - f 30,000	7	0
f 30,000 - f 40,000	8	0
f 40,000 - f 50,000	9	0
f 50,000 - f 100,000	10	0
f 100,000 - f 150,000........................	11	0
f 150,000 - f 200,000........................	12	0
f 200,000 - f 300,000........................	13	0
f 300,000 or more.............................	14	0
Don't know......................................	-9	1

$\to 1312$

1312.   **bz10**   Have you taken out an individual PENSION SCHEME with an insurance company that is NOT partly paid for by your employer ?

Yes 1   206 $\Big\}\to 1313$

No.. 2   4568 $\Big\}\to 1318$

1313.   **pen1**   With which insurance company did you take out your INDIVIDUAL PENSION SCHEME ?

1-36 ....   176 $\Big\}\to 1315$

37 ....   7 $\Big\}\to 1314$

Don't know 99   23 $\Big\}\to 1315$

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[196]**case** $lev65^{[1308]}$ **of** 1: ...← 'week' ; 2: ...← 'month' ; 3: ...← 'quarter' ; 4: ...← 'six months' ; 5: ...← 'year' **end**

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1314.	**pen2**	With which insurance company did you take out your INDIVIDUAL PENSION SCHEME ? ... (Verbal answer)		$\rightarrow$ 1315
1315.	**pen3**	When (which year) did you take out your INDIVIDUAL PENSION SCHEME ? 1900-1994...	131 $\Big\} \rightarrow$ 1316	
1316.	**pen4**	How often do you pay premium on your INDIVIDUAL PENSION SCHEME ? Per week.. 1 Per month... 2 Per quarter....................................... 3 Per six months .... 4 Per year.. 5	17 52 22 1 39 $\Bigg\} \rightarrow$ 1317	
1317.	**pen5**	How much is the premium that you pay per ...[197]on your INDIVIDUAL PENSION SCHEME ? 25-300000 guilders................................. Don't know......................................-9	84 47 $\Big\} \rightarrow$ 1318	
		GROWTH FUNDS are investment funds that do not pay out interest or dividends, but invest their returns in the fund itself. The result of this is a (tax-free) rise of shares.		
1318.	**bz11**	Did you, on 31 December 1993, have any (participating preference) shares in GROWTH FUNDS ? Yes .... 1 No... 2	245 $\Big\} \rightarrow$ 1319 4529 $\Big\} \rightarrow$ 1355	
1319.	**gro2**	With how many growth funds did you have investments on 31 December 1993 ? 1-5.. 6-50	241 $\Big\} \rightarrow$ 1321 4 $\Big\} \rightarrow$ 1320	
1320.	**gro3**	What was the estimated total market value of your ...[198]investments in growth funds on 31 December 1993 ? 470600-485856 guilders .... Don't know.......................................-9	2 2 $\Big\} \rightarrow$ 1321	

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[197]**case** *pen*4[1316] **of** 1 : ...$\leftarrow$ 'week' ; 2: ...$\leftarrow$ 'month' ; 3: ...$\leftarrow$ 'six months ' ; 4: ...$\leftarrow$ 'year' **end**
[198]...$\leftarrow$ *gro*2[1319]

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

... ^{199} ... ^{200} ... ^{201}

1321.	**gro41**	With which bank or financial institution did you make the investment with your 1st GROWTH FUND ?		
		ABN amro bank.................................... 1	91	
		Credit Lyonnais 2	0	
		ING bank.. 3	7	
		Mees en Hope Pierson Heldring.................... 4	2	
		Postbank.. 5	37	
		Van Lanschot 6	3	$\rightarrow$ 1323
		VSB bank.. 7	2	
		Robeco.. 8	55	
		Delta Lloyd bank.................................. 9	0	
		EMF.. 10	0	
		Orco bank 11	0	
		Other... 12	47	$\rightarrow$ 1322
		Don't know 99	1	$\rightarrow$ 1323
1322.	**gro51**	With which bank or financial institution did you make the investment with your 1st GROWTH FUND ?		
		... (Verbal answer)		$\rightarrow$ 1323

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^{199}**if** $gro2^{[1319]} > 5$ **then** ... $\leftarrow$ ' This program can record up to a maximum of 5 GROWTH FUNDS. When answering the following questions, please report on the 5 — for you — most important (investments) in GROWTH FUNDS.'

^{200}**if** $(gro2^{[1319]} > 1) \wedge (gro2^{[1319]} < 6)$ **then** ... $\leftarrow$ 'The following questions concern your investments in ...GROWTH FUNDS.'

^{201}**if** $gro2^{[1319]} = 1$ **then** ... $\leftarrow$ ' The following questions concern your investments in a GROWTH FUND.'

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1323.   **gro61**   What is the name of your 1st GROWTH FUND ?

ABN amro Liquiditeiten Groeifonds................. 1	43	
ABN amro Obligatie Groeifonds 2	31	
CLN Obligatie Waardefonds......................... 3	0	
ING bank Rente Groeifonds 4	6	
EMS Growth Fund................................. 5	0	
Pierson Rente Groeifonds........................... 6	1	
Postbank Vermogensgroeifonds 7	33	
Rentalent 8	2	
Rentotaal... 9	0	
VSB Obligatie Groeifonds 10	1	→ 1325
Robeco Florente Fund............................. 11	34	
Cantrade Rendements Fonds 12	0	
Equity and Mortgage Fund 13	0	
OAMF Rentefonds 14	0	
ABN amro Interest Growth Fund.................. 15	1	
Al Dollar Bund Fund.............................. 16	0	
Alrenta 17	2	
EMS Offshore Fund 18	1	
Rorento.. 19	6	
Other.. 20	81	→ 1324
Don't know 99	3	→ 1325

1324.   **gro71**   What is the name of your 1st GROWTH FUND ?

...   (Verbal answer)   → 1325

1325.   **gro81**   How much was the value of the investment with your 1st
GROWTH FUND on 31 December 1993 ?

1-900000 guilders....................................	178	→ 1327
Don't know... -9	67	→ 1326

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1326.	**gro91**	Into which of the categories mentioned below did the value of the investment with your 1st GROWTH FUND go, on 31 December 1993 ?		
		Less than f 2,000 1	7	
		f 2,000 - f 5,000 2	1	
		f 5,000 - f 10,000 3	1	
		f 10,000 - f 15,000 4	4	
		f 15,000 - f 20,000 5	3	
		f 20,000 - f 25,000 6	4	
		f 25,000 - f 30,000 7	0	
		f 30,000 - f 40,000 8	3	$\rightarrow$ 1327
		f 40,000 - f 50,000 9	2	
		f 50,000 - f 100,000 10	1	
		f 100,000 - f 150,000 11	0	
		f 150,000 - f 200,000 12	0	
		f 200,000 - f 300,000 13	0	
		f 300,000 or more 14	0	
		Don't know .... -9	41	
1327.		*Interviewer:* Did the respondent, on 31 December 1993, have investments in more than one growth fund ? *Formal description:* $gro2^{[1319]} > 1$		
		Yes	66	$\rightarrow$ 1328
		No..	179	$\rightarrow$ 1355
1328.	**gro42**	With which bank or financial institution did you make the investment with your 2nd GROWTH FUND ?		
		ABN amro bank.................................... 1	18	
		Credit Lyonnais 2	2	
		ING bank 3	1	
		Mees en Hope Pierson Heldring..................... 4	2	
		Postbank.. 5	9	
		Van Lanschot 6	2	$\rightarrow$ 1330
		VSB bank.. 7	0	
		Robeco.. 8	22	
		Delta Lloyd bank.................................. 9	0	
		EMF.. 10	0	
		Orco bank 11	0	
		Other... 12	10	$\rightarrow$ 1329
1329.	**gro52**	With which bank or financial institution did you make the investment with your 2nd GROWTH FUND ?		
		... (Verbal answer)		$\rightarrow$ 1330

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1330.   **gro62**   What is the name of your 2nd GROWTH FUND ?

ABN amro Liquiditeiten Groeifonds	1	4	
ABN amro Obligatie Groeifonds	2	8	
CLN Obligatie Waardefonds	3	2	
ING bank Rente Groeifonds	4	0	
EMS Growth Fund	5	0	
Pierson Rente Groeifonds	6	0	
Postbank Vermogensgroeifonds	7	7	
Rentalent	8	1	
Rentotaal	9	1	
VSB Obligatie Groeifonds	10	0	$\rightarrow$ 1332
Robeco Florente Fund	11	4	
Cantrade Rendements Fonds	12	0	
Equity and Mortgage Fund	13	0	
OAMF Rentefonds	14	0	
ABN amro Interest Growth Fund	15	0	
Al Dollar Bund Fund	16	0	
Alrenta	17	2	
EMS Offshore Fund	18	0	
Rorento	19	2	
Other	20	35	$\rightarrow$ 1331
Don't know	99	0	$\rightarrow$ 1332

1331.   **gro72**   What is the name of your 2nd GROWTH FUND ?

. . .   (Verbal answer) $\rightarrow$ 1332

1332.   **gro82**   How much was the value of the investment with your 2nd GROWTH FUND on 31 December 1993 ?

300-362953 guilders		52	$\rightarrow$ 1334
Don't know	-9	14	$\rightarrow$ 1333

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1333.   **gro92**   Into which of the categories mentioned below did the value of the investment with your 2nd GROWTH FUND go, on 31 December 1993 ?

Less than f 2,000 1	0	
f 2,000 - f 5,000 2	0	
f 5,000 - f 10,000 3	1	
f 10,000 - f 15,000 4	0	
f 15,000 - f 20,000 5	1	
f 20,000 - f 25,000 6	0	
f 25,000 - f 30,000 7	0	
f 30,000 - f 40,000 8	0	$\rightarrow$ 1334
f 40,000 - f 50,000 9	0	
f 50,000 - f 100,000 10	0	
f 100,000 - f 150,000 11	0	
f 150,000 - f 200,000 12	0	
f 200,000 - f 300,000 13	0	
f 300,000 or more................................. 14	0	
Don't know.. -9	12	

1334.   *Interviewer:* Did the respondent, on 31 December 1993, have investments in more than 3 growth funds ? *Formal description:* $gro2^{[1319]} > 2$

Yes	31	$\rightarrow$ 1335
No..	35	$\rightarrow$ 1355

1335.   **gro43**   With which bank or financial institution did you make the investment with your 3rd GROWTH FUND ?

ABN amro bank.................................... 1	31	
Credit Lyonnais 2	0	
ING bank.. 3	0	
Mees en Hope Pierson Heldring..................... 4	0	
Postbank.. 5	0	
Van Lanschot 6	0	$\rightarrow$ 1337
VSB bank.. 7	0	
Robeco.. 8	0	
Delta Lloyd bank.................................. 9	0	
EMF... 10	0	
Orco bank 11	0	
Other 12	0	$\rightarrow$ 1336
Don't know 99	0	$\rightarrow$ 1337

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1336.	**gro53**	With which bank or financial institution did you make the investment with your 3rd GROWTH FUND ?		
		. . . (Verbal answer)		$\rightarrow$ 1337
1337.	**gro63**	What is the name of your 3rd GROWTH FUND ?		
		ABN amro Liquiditeiten Groeifonds 1	2	
		ABN amro Obligatie Groeifonds 2	0	
		CLN Obligatie Waardefonds 3	0	
		ING bank Rente Groeifonds 4	0	
		EMS Growth Fund 5	0	
		Pierson Rente Groeifonds 6	0	
		Postbank Vermogensgroeifonds 7	1	
		Rentalent 8	0	
		Rentotaal 9	0	
		VSB Obligatie Groeifonds 10	0	$\rightarrow$ 1339
		Robeco Florente Fund 11	1	
		Cantrade Rendements Fonds 12	0	
		Equity and Mortgage Fund 13	0	
		OAMF Rentefonds 14	0	
		ABN amro Interest Growth Fund 15	0	
		Al Dollar Bund Fund 16	0	
		Alrenta 17	1	
		EMS Offshore Fund 18	0	
		Rorento 19	1	
		Other 20	25	$\rightarrow$ 1338
		Don't know 99	0	$\rightarrow$ 1339
1338.	**gro73**	What is the name of your 3rd GROWTH FUND ?		
		. . . (Verbal answer)		$\rightarrow$ 1339
1339.	**gro83**	How much was the value of the investment with your 3rd GROWTH FUND on 31 December 1993 ?		
		456-125000 guilders	22	$\rightarrow$ 1341
		Don't know . . . . -9	9	$\rightarrow$ 1340

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1340.	**gro93**	Into which of the categories mentioned below did the value of the investment with your 3rd GROWTH FUND go, on 31 December 1993 ?		
		Less than f 2,000 1	0	
		f 2,000 - f 5,000 2	0	
		f 5,000 - f 10,000 3	0	
		f 10,000 - f 15,000 4	0	
		f 15,000 - f 20,000 5	0	
		f 20,000 - f 25,000 6	1	
		f 25,000 - f 30,000 7	0	
		f 30,000 - f 40,000 8	0	$\rightarrow$ 1341
		f 40,000 - f 50,000 9	0	
		f 50,000 - f 100,000 10	0	
		f 100,000 - f 150,000 11	0	
		f 150,000 - f 200,000 12	0	
		f 200,000 - f 300,000 13	0	
		f 300,000 or more 14	0	
		Don't know .... -9	8	
1341.		*Interviewer:* Did the respondent, on 31 December 1993, have investments in more than 4 growth funds ? *Formal description:* $gro2^{[1319]} > 3$		
		Yes	12	$\rightarrow$ 1342
		No	19	$\rightarrow$ 1355
1342.	**gro44**	With which bank or financial institution did you make the investment with your 4th GROWTH FUND ?		
		ABN amro bank.................................... 1	12	
		Credit Lyonnais 2	0	
		ING bank 3	0	
		Mees en Hope Pierson Heldring..................... 4	0	
		Postbank... 5	0	
		Van Lanschot 6	0	$\rightarrow$ 1344
		VSB bank... 7	0	
		Robeco... 8	0	
		Delta Lloyd bank.................................. 9	0	
		EMF... 10	0	
		Orco bank 11	0	
		Other.. 12	0	$\rightarrow$ 1343
1343.	**gro54**	With which bank or financial institution did you make the investment with your 4th GROWTH FUND ?		
		... (Verbal answer)		$\rightarrow$ 1344

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1344.	**gro64**	What is the name of your 4th GROWTH FUND ?		
		ABN amro Liquiditeiten Groeifonds.................. 1	1	
		ABN amro Obligatie Groeifonds 2	0	
		CLN Obligatie Waardefonds......................... 3	0	
		ING bank Rente Groeifonds 4	0	
		EMS Growth Fund 5	0	
		Pierson Rente Groeifonds........................... 6	0	
		Postbank Vermogensgroeifonds 7	0	
		Rentalent 8	0	
		Rentotaal 9	0	
		VSB Obligatie Groeifonds 10	0	→ 1346
		Robeco Florente Fund............................. 11	1	
		Cantrade Rendements Fonds 12	0	
		Equity and Mortgage Fund 13	0	
		OAMF Rentefonds 14	0	
		ABN amro Interest Growth Fund.................. 15	0	
		Al Dollar Bund Fund.............................. 16	0	
		Alrenta 17	0	
		EMS Offshore Fund 18	0	
		Rorento.. 19	0	
		Other.. 20	10	→ 1345
		Dont' know 99	0	→ 1346
1345.	**gro74**	What is the name of your 4th GROWTH FUND ?		
		... (Verbal answer)		→ 1346
1346.	**gro84**	How much was the value of the investment with your 4th GROWTH FUND on 31 December 1993 ?		
		5233-100000 guilders	8	→ 1348
		Don't know... -9	4	→ 1347

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1347. **gro94** Into which of the categories mentioned below did the value of the investment with your 4th GROWTH FUND go, on 31 December 1993 ?

Less than f 2,000 1	0	
f 2,000 - f 5,000 2	0	
f 5,000 - f 10,000 3	0	
f 10,000 - f 15,000 4	0	
f 15,000 - f 20,000 5	0	
f 20,000 - f 25,000 6	1	
f 25,000 - f 30,000 7	0	
f 30,000 - f 40,000 8	0	$\rightarrow$ 1348
f 40,000 - f 50,000 9	0	
f 50,000 - f 100,000 10	0	
f 100,000 - f 150,000 11	0	
f 150,000 - f 200,000 12	0	
f 200,000 - f 300,000 13	0	
f 300,000 or more 14	0	
Don't know .... -9	3	

1348. *Interviewer:* Did the respondent, on 31 December 1993, have investments in more than 5 growth funds ?
Formal description: $gro2^{[1319]} > 4$

Yes	6	$\rightarrow$ 1349
No	6	$\rightarrow$ 1355

1349. **gro45** With which bank or financial institution did you make the investment with your 5th GROWTH FUND ?

ABN amro bank 1	2	
Credit Lyonnais 2	0	
ING bank 3	0	
Mees en Hope Pierson Heldring 4	0	
Postbank 5	0	
Van Lanschot 6	0	$\rightarrow$ 1351
VSB bank 7	0	
Robeco 8	2	
Delta Lloyd bank 9	0	
EMF 10	0	
Orco Bank 11	0	
Other 12	2	$\rightarrow$ 1350

1350. **gro55** With which bank or financial institution did you make the investment with your 5th GROWTH FUND ?

... (Verbal answer)		$\rightarrow$ 1351

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1351.   **gro65**   What is the name of your 5th GROWTH FUND ?

ABN amro Liquiditeiten Groeifonds.................. 1	1	
ABN amro Obligatie Groeifonds 2	0	
CLN Obligatie Waardefonds........................ 3	0	
ING bank Rente Groeifonds 4	0	
EMS Growth Fund 5	0	
Pierson Rente Groeifonds.......................... 6	0	
Postbank Vermogensgroeifonds 7	0	
Rentalent 8	0	
Rentotaal 9	0	
VSB Obligatie Groeifonds 10	0	→ 1353
Robeco Florente Fund............................. 11	0	
Cantrade Rendements Fonds 12	0	
Equity and Mortgage Fund 13	0	
OAMF Rentefonds 14	0	
ABN amro Interest Growth Fund.................. 15	0	
Al Dollar Bund Fund.............................. 16	0	
Alrenta 17	0	
EMS Offshore Fund 18	0	
Rorento.. 19	1	
Other.. 20	3	→ 1352
Don't know 99	1	

1352.   **gro75**   What is the name of your 5th GROWTH FUND ?

...   (Verbal answer)   → 1353

1353.   **gro85**   How much was the value of the investment with your 5th GROWTH FUND on 31 December 1993 ?

3120-48533 guilders	3	→ 1355
Don't know.. -9	3	→ 1354

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1354.   **gro95**   Into which of the categories mentioned below did the value of the investment with your 5th GROWTH FUND go, on 31 December 1993 ?

Less than ƒ 2,000 1	0	
ƒ 2,000 - ƒ 5,000 2	0	
ƒ 5,000 - ƒ 10,000 3	0	
ƒ 10,000 - ƒ 15,000 4	0	
ƒ 15,000 - ƒ 20,000 5	0	
ƒ 20,000 - ƒ 25,000 6	0	
ƒ 25,000 - ƒ 30,000 7	0	
ƒ 30,000 - ƒ 40,000 8	0	→ 1355
ƒ 40,000 - ƒ 50,000 9	0	
ƒ 50,000 - ƒ 100,000 10	0	
ƒ 100,000 - ƒ 150,000 11	0	
ƒ 150,000 - ƒ 200,000 12	0	
ƒ 200,000 - ƒ 300,000 13	0	
ƒ 300,000 or more 14	0	
Don't know .... -9	3	

MUTUAL FUNDS are created by institutions that invest money from individual savers in joint programs. Thus it is possible, even with small investments, to take advantage of the joint sum invested. You can participate in a mutual fund through a MUTUAL FUND ACCOUNT. This means that you make investments without deciding yourself which investments, and without running a large risk.

1355.   **bz12**   Did you, on 31 December 1993, have investments with MUTUAL FUNDS and/or MUTUAL FUND AC-COUNTS ?
Do NOT include investments in growth funds or investments in companies here.

Yes 1	488	→ 1356
No.. 2	4286	→ 1394

1356.   **bel2**   With how many of these MUTUAL FUNDS and/or MU-TUAL FUND ACCOUNTS did you have investments on 31 December 1993 ?

1-5...	480	→ 1360
6-23	8	→ 1357

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing

1357.   **bel3**   How much was the total value of your investments with the ...[202]MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS on 31 December 1993 ?

42000-280333 guilders ....   8 $\Big\}\to$ 1359

1358.   **bel5**   Into which of the categories mentioned below did the total value of your investments go, on 31 December 1993 ?

Less than f 2,000 1	0	
f 2,000 - f 5,000 2	0	
f 5,000 - f 10,000 3	0	
f 10,000 - f 15,000 4	0	
f 15,000 - f 20,000 5	0	
f 20,000 - f 25,000 6	0	
f 25,000 - f 30,000 7	0	
f 30,000 - f 40,000 8	0	$\to$ 1359
f 40,000 - f 50,000 9	0	
f 50,000 - f 100,000 10	0	
f 100,000 - f 150,000 11	0	
f 150,000 - f 200,000 12	0	
f 200,000 - f 300,000 13	0	
f 300,000 or more 14	0	

1359.   **bel4**   How much in dividends and/or interest did you receive from these ...[203]MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS over the period 1 January 1993 through 31 December 1993 ?

1-3750 guilders ....   8 $\Big\}\to$ 1360

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[202]... $\leftarrow bel2^{[1356]}$
[203]... $\leftarrow bel2^{[1356]}$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

... ²⁰⁴... ²⁰⁵... ²⁰⁶

... ^{204}... ^{205}... ^{206}

1360.   **bel61**   With which bank or financial institution did you invest through your 1st MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?

1-26 .... 440 $\}\to$ 1362

27 .... 44 $\}\to$ 1361

Don't know .... 99 4 $\}\to$ 1362

1361.   **bel71**   With which bank or financial institution did you invest through your 1st MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?

...   (Verbal answer) $\to$ 1362

1362.   **bel81**   What is the name of your 1st MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?

1-54 .... 369 $\}\to$ 1364

55 .... 106 $\}\to$ 1363

Don't know .... 99 13 $\}\to$ 1364

1363.   **bel91**   What is the name of your 1st MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?

...   (Verbal answer) $\to$ 1364

1364.   **bel101**   How much was the value of your investments with your 1st MUTUAL FUND and/or MUTUAL FUND ACCOUNT on 31 December 1993 ?

1-670000 guilders.................................. 385 $\}\to$ 1365

Don't know.................................... -9 103

1365.   **bel111**   How much was the interest you received through your 1st MUTUAL FUND and/or MUTUAL FUND ACCOUNT over the period 1 January 1993 through 31 December 1993 ?

1-90000 guilders.................................. 224 $\}\to$ 1366

Don't know.................................... -9 264

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^{204}**if** $bel2^{[1356]} > 5$ **then** ...$\leftarrow$ ' This program can record up to a maximum of 5 mutual funds and/or mutual fund accounts. With answering the following questions, please report on the 5 – for you – most important funds/accounts. The following questions concern your 5 most important MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS.'

^{205}**if** $(bel2^{[1356]} > 1) \wedge (bel2^{[1356]} < 6)$ **then** ...$\leftarrow$ ' The following questions concern your ...MUTUAL FUNDS and/or MUTUAL FUND ACCOUNTS.'

^{206}**if** $bel2^{[1356]} = 1$ **then** ...$\leftarrow$ ' The following questions concern your MUTUAL FUND and/or MUTUAL FUND ACCOUNT.'

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1366.		*Interviewer:* Did the respondent, on 31 December 1993, have investments with more than one MUTUAL FUND ? *Formal description: bel2*[1356] > 1		
		Yes	139 }	$\rightarrow$ 1367
		No..	349 }	$\rightarrow$ 1394
1367.	**bel62**	With which bank or financial institution did you invest through your 2nd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-26	126 }	$\rightarrow$ 1369
		27	13 }	$\rightarrow$ 1368
1368.	**bel72**	With which bank or financial institution did you invest through your 2nd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		... (Verbal answer)		$\rightarrow$ 1369
1369.	**bel82**	What is the name of your 2nd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-54	104 }	$\rightarrow$ 1371
		55	31 }	$\rightarrow$ 1370
		Don't know 99	4 }	$\rightarrow$ 1371
1370.	**bel92**	What is the name of your 2nd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		... (Verbal answer)		$\rightarrow$ 1371
1371.	**bel102**	How much was the value of your investments with your 2nd MUTUAL FUND and/or MUTUAL FUND AC-COUNT on 31 December 1993 ?		
		305-308000 guilders	121 }	$\rightarrow$ 1372
		Don't know.. -9	18 }	
1372.	**bel112**	How much was the interest you received through your 2nd MUTUAL FUND and/or MUTUAL FUND AC-COUNT over the period 1 January 1993 through 31 December 1993 ?		
		1-5664 guilders	58 }	$\rightarrow$ 1373
		Don't know.. -9	81 }	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1373.		*Interviewer:* Did the respondent, on 31 December 1993, have investments with more than 2 MUTUAL FUNDS ? *Formal description:* bel2[1356] > 2		
		Yes	63 }	→ 1374
		No..	76 }	→ 1394
1374.	**bel63**	With which bank or financial institution did you invest through your 3rd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-26	56 }	→ 1376
		27	7 }	→ 1375
1375.	**bel73**	With which bank or financial institution did you invest through your 3rd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		... (Verbal answer)		→ 1376
1376.	**bel83**	What is the name of your 3rd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-54	45 }	→ 1378
		55	17 }	→ 1377
		Don't know 99	1 }	→ 1378
1377.	**bel93**	What is the name of your 3rd MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		... (Verbal answer)		→ 1378
1378.	**bel103**	How much was the value of your investments with your 3rd MUTUAL FUND and/or MUTUAL FUND AC- COUNT on 31 December 1993 ?		
		115-205271 guilders	52 }	→ 1379
		Don't know.......................................-9	11 }	
1379.	**bel113**	How much was the interest you received through your 3rd MUTUAL FUND and/or MUTUAL FUND AC- COUNT over the period 1 January 1993 through 31 December 1993 ?		
		1-3300 guilders	29 }	→ 1380
		Don't know.......................................-9	34 }	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1380.		*Interviewer:* Did the respondent, on 31 December 1993, have investments with more than 3 MUTUAL FUNDS ? *Formal description:* $bel2^{[1356]} > 3$		
		Yes	28 }	→ 1381
		No...	35 }	→ 1394
1381.	**bel64**	With which bank or financial institution did you invest through your 4th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-26	27 }	→ 1383
		27	1 }	→ 1382
1382.	**bel74**	With which bank or financial institution did you invest through your 4th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		... (Verbal answer)		→ 1383
1383.	**bel84**	What is the name of your 4th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-54	22 }	→ 1385
		55	6 }	→ 1384
1384.	**bel94**	What is the name of your 4th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		... (Verbal answer)		→ 1385
1385.	**bel104**	How much was the value of your investments with your 4th MUTUAL FUND and/or MUTUAL FUND AC- COUNT on 31 December 1993 ?		
		633-68141 guilders...................................	21 }	→ 1386
		Don't know...-9	7 }	
1386.	**bel114**	How much was the interest you received through your 4th MUTUAL FUND and/or MUTUAL FUND ACCOUNT over the period 1 January 1993 through 31 December 1993 ?		
		1-3756 guilders	15 }	→ 1387
		Don't know...-9	13 }	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1387.		*Interviewer:* Did the respondent, on 31 December 1993, have investments with more than 4 MUTUAL FUNDS ? *Formal description:* $bel2^{[1356]} > 4$		
		Yes	12 $\}$	$\rightarrow$ 1388
		No..	16 $\}$	$\rightarrow$ 1394
1388.	**bel65**	With which bank or financial institution did you invest through your 5th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-26	11 $\}$	$\rightarrow$ 1390
		27	1 $\}$	$\rightarrow$ 1389
1389.	**bel75**	With which bank or financial institution did you invest through your 5th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		... (Verbal answer)		$\rightarrow$ 1390
1390.	**bel85**	What is the name of your 5th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		1-54	8 $\}$	$\rightarrow$ 1392
		55	4 $\}$	$\rightarrow$ 1391
1391.	**bel95**	What is the name of your 5th MUTUAL FUND and/or MUTUAL FUND ACCOUNT ?		
		... (Verbal answer)		$\rightarrow$ 1392
1392.	**bel105**	How much was the value of your investments with your 5th MUTUAL FUND and/or MUTUAL FUND AC-COUNT on 31 December 1993 ?		
		1928-37000 guilders	11 $\}$	$\rightarrow$ 1393
		Don't know..-9	1	
1393.	**bel115**	How much was the interest you received through your 5th MUTUAL FUND and/or MUTUAL FUND ACCOUNT over the period 1 January 1993 through 31 December 1993 ?		
		1-1624 guilders	8 $\}$	$\rightarrow$ 1394
		Don't know..-9	4	

Quest. _#_	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

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

1394.   **bz13**   Did you, on 31 December 1993, have any BONDS and/or MORTGAGE BONDS ?
Do NOT include bonds through mutual funds here. These have already been reported on.

Yes 1   180 } → 1395

No.. 2   4594 } → 1398

1395.   **obl2**   With how many companies or institutions did you have these BONDS and/or MORTGAGE BONDS on 31 December 1993 ?
Count having bonds with the government as having bonds with one institution.

1-5..   180 } → 1396

1396.   **obl3**   How much was the total market value of all your (MORTGAGE) BONDS on 31 December 1993 ?

1-427000 guilders.....................................   133 }
Don't know....................................... -9   47 } → 1397

1397.   **obl4**   How much was the interest you received through these (MORTGAGE) BONDS over the period 1 January 1993 through 31 December 1993 ?

1-24175 guilders.....................................   107 }
Don't know....................................... -9   73 } → 1398

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.

1398.   **bz14**   Did you, on 31 December 1993, own any SHARES ?

If relevant: do NOT include shares of your own private limited company [BV] here. Also, do NOT include bonds through MUTUAL FUNDS here. These have already been reported.

Yes 1   340 } → 1399

No.. 2   4434 } → 1437

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1399.   **aan2**   With how many Dutch and/or foreign companies did you have these SHARES on 31 December 1993 ?

1-5..   297 $\Big\}\rightarrow$ 1403

6-50 ....   43 $\Big\}\rightarrow$ 1400

1400.   **aan2a**   How much was the total estimated market value of all your SHARES with ...[207]companies on 31 December 1993 ?

1344-2070000 guilders   42

Don't know.....................................-9   1 $\Big\}\rightarrow$ 1401

1401.   **aan2b**   Did you receive any dividends from these shares over the period 1 January 1993 through 31 December 1993 ?

Yes 1   41 $\Big\}\rightarrow$ 1402

No....................................... 2   2 $\Big\}\rightarrow$ 1403

1402.   **aan2c**   How much was the total sum that you received in dividends from all your shares with ...[208]companies over the period 1 January 1993 through 31 December 1993 ?

2-62308 guilders..................................   36

Don't know.......................................-9   5 $\Big\}\rightarrow$ 1403

...[209]...[210]...[211]

1403.   **aan31**   What is the name of the 1st company with which you had SHARES on 31 December 1993 ?

1-36 ....   335 $\Big\}\rightarrow$ 1404

Don't know 99   5 $\Big\}\rightarrow$ 1405

1404.   **aan41**   What is the name of the 1st company with which you had SHARES on 31 December 1993 ?

...   (Verbal answer) $\rightarrow$ 1405

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[207]$\ldots \leftarrow aan2^{[1399]}$

[208]$\ldots \leftarrow aan2^{[1399]}$

[209]**if** $aan2^{[1399]} > 5$ **then** $\ldots \leftarrow$ ' This program can record up to a maximum of 5 investments in shares. When answering the following questions, please report on the 5 – for you – most important investments. The following questions concern your SHARES with 5 companies.'

[210]**if** $(aan2^{[1399]} > 1) \wedge (aan2^{[1399]} < 6)$ **then** $\ldots \leftarrow$ ' The following questions concern your SHARES with ...companies.'

[211]**if** $aan2^{[1399]} = 1$ **then** $\ldots \leftarrow$ ' The following questions concern your SHARES with 1 company.'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1405.	**aan51**	How many shares did you have on 31 December 1993 with ...[212]?		
		1-9999	313	$\Big\}$ → 1406
		Don't know.. -9	27	
1406.	**aan61**	How much was the TOTAL market value of these shares with ...[213]on 31 December 1993 ?		
		1-649930 guilders...................................	227	$\Big\}$ → 1407
		Don't know.. -9	113	
1407.	**aan7a1**	Did you receive any dividends from your shares with ...[214]over the period 1 January 1993 through 31 December 1993 ?		
		Yes 1	193	$\Big\}$ → 1408
		No... 2	147	$\Big\}$ → 1409
1408.	**aan71**	How much was the TOTAL SUM that you received in DIVIDENDS from these SHARES with ...[215]over the period 1 January 1993 through 31 December 1993 ?		
		2-10000 guilders....................................	111	$\Big\}$ → 1409
		Don't know.. -9	82	
1409.		*Interviewer:* Did the respondent, on 31 December 1993, have shares with more than 1 company ? *Formal description: aand2 > 1*		
		Yes	160	$\Big\}$ → 1410
		No...	180	$\Big\}$ → 1437
1410.	**aan32**	What is the name of the 2nd company with which you had SHARES on 31 December 1993 ?		
		1-36	160	$\Big\}$ → 1411
1411.	**aan42**	What is the name of the 2nd company with which you had SHARES on 31 December 1993 ?		
		... (Verbal answer)		→ 1412
1412.	**aan52**	How many shares did you have on 31 December 1993 with ...[216]?		
		1-9999	155	$\Big\}$ → 1413
		Don't know.. -9	5	

[212] ...← $aan31^{[1403]}$
[213] ...← $aan31^{[1403]}$
[214] ...← $aan31^{[1403]}$
[215] ...← $aan31^{[1403]}$
[216] ...← $aan32^{[1410]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1413.	**aan62**	How much was the TOTAL market value of these shares with ...[217]on 31 December 1993 ?		
		163-182734 guilders	121	
		Don't know.. -9	39	} → 1414
1414.	**aan7a2**	Did you receive any dividends from your shares with ...[218]over the period 1 January 1993 through 31 December 1993 ?		
		Yes 1	96	} → 1415
		No... 2	64	} → 1416
1415.	**aan72**	How much was the TOTAL SUM that you received in DIVIDENDS from these SHARES with ...[219]over the period 1 January 1993 through 31 December 1993 ?		
		33-100000 guilders.................................	53	
		Don't know.. -9	43	} → 1416
1416.		*Interviewer:* Did the respondent, on 31 December 1993, have shares with more than 2 companies ? *Formal description: aand2 > 2*		
		Yes	119	} → 1417
		No...	41	} → 1437
1417.	**aan33**	What is the name of the 3rd company with which you had SHARES on 31 December 1993 ?		
		1-36	119	} → 1418
1418.	**aan43**	What is the name of the 3rd company with which you had SHARES on 31 December 1993 ?		
		... (Verbal answer)		→ 1419
1419.	**aan53**	How many shares with did you have on 31 December 1993 ...[220]?		
		1-5000	115	
		Don't know.. -9	4	} → 1420
1420.	**aan63**	How much was the TOTAL market value of these shares with ...[221]on 31 December 1993 ?		
		3-673000 guilders.................................	90	
		Don't know.. -9	29	} → 1421

[217]...← $aan32^{[1410]}$
[218]...← $aan32^{[1410]}$
[219]...← $aan32^{[1410]}$
[220]...← $aan33^{[1417]}$
[221]...← $aan33^{[1417]}$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1421.	**aan7a3**	Did you receive any dividends from your shares with ...[222]over the period 1 January 1993 through 31 December 1993 ?		
		Yes 1	73 }	→ 1422
		No.. 2	46 }	→ 1423
1422.	**aan73**	How much was the TOTAL SUM that you received in DIVIDENDS from these SHARES with ...[223]over the period 1 January 1993 through 31 December 1993 ?		
		2-4377 guilders	42 }	→ 1423
		Don't know..-9	31	
1423.		*Interviewer:* Did the respondent, on 31 December 1993, have shares with more than 3 companies ? *Formal description: aand2 > 3*		
		Yes	87 }	→ 1424
		No..	32 }	→ 1437
1424.	**aan34**	What is the name of the 4th company with which you had SHARES on 31 December 1993 ?		
		1-36	87 }	→ 1425
1425.	**aan44**	What is the name of the 4th company with which you had SHARES on 31 December 1993 ?		
		... (Verbal answer)		→ 1426
1426.	**aan54**	How many shares did you have on 31 December 1993 with ...[224]?		
		1-9999	82 }	→ 1427
		Don't know..-9	5	
1427.	**aan64**	How much was the TOTAL market value of these shares with ...[225]on 31 December 1993 ?		
		40-172688 guilders.....................................	64 }	→ 1428
		Don't know..-9	23	

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[222]... ← $aan33^{[1417]}$
[223]... ← $aan33^{[1417]}$
[224]... ← $aan34^{[1424]}$
[225]... ← $aan34^{[1424]}$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1428.	**aan7a4**	Did you receive any dividends from your shares with ...[226]over the period 1 January 1993 through 31 December 1993 ?		
		Yes 1	54 }→ 1429	
		No... 2	33 }→ 1430	
1429.	**aan74**	How much was the TOTAL SUM that you received in DIVIDENDS from these SHARES with ...[227]over the period 1 January 1993 through 31 December 1993 ?		
		34-3999 guilders....................................	29 }→ 1430	
		Don't know..-9	25	
1430.		*Interviewer:* Did the respondent, on 31 December 1993, have shares with more than 4 companies ? *Formal description: aand2 > 4*		
		Yes	57 }→ 1431	
		No...	30 }→ 1437	
1431.	**aan35**	What is the name of the 5th company with which you had SHARES on 31 December 1993 ?		
		1-36	57 }→ 1432	
1432.	**aan45**	What is the name of the 5th company with which you had SHARES on 31 December 1993 ?		
		... (Verbal answer)		→ 1433
1433.	**aan55**	How many shares did you have on 31 December 1993 with ...[228]		
		2-9999	56 }→ 1434	
		Don't know..-9	1	
1434.	**aan65**	How much was the TOTAL market value of these shares with ...[229]on 31 December 1993 ?		
		1-184000 guilders....................................	45 }→ 1435	
		Don't know..-9	12	

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[226]... ← *aan34*[1424]

[227]... ← *aan34*[1424]

[228]... ← *aan35*[1431]

[229]... ← *aan35*[1431]

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1435. **aan7a5** Did you receive any dividends from your shares with
...[230]over the period 1 January 1993 through 31 December 1993 ?

Yes 1   37 } → 1436

No... 2   20 } → 1437

1436. **aan75** How much was the TOTAL SUM that you received in
DIVIDENDS from these SHARES with ...[231]over the
period 1 January 1993 through 31 December 1993 ?

43-2088 ....   16 } → 1437

Don't know.. -9   21 }

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

1437. **bz15** Had you BOUGHT, on 31 December 1993, one or more
PUT-OPTIONS ?

Yes 1   34 } → 1438

No... 2   4740 } → 1439

1438. **opt2** How much, on 31 December 1993, was the total sum
that you had paid for your PUT-OPTIONS ?

2-10000 guilders....................................   13 } → 1439

Don't know.. -9   21 }

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

1439. **bz16** Had you WRITTEN, on 31 December 1993, one or more
PUT-OPTIONS ?

Yes 1   29 } → 1440

No... 2   4745 } → 1441

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[230]...← aan35[1431]

[231]...← aan35[1431]

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1440.	**opt4**	How much, on 31 December 1993, was the total market value of your PUT- OPTIONS ? 2-80000 guilders...................................... Don't know..-9	8 21 }	→ 1441
		A CALL-OPTION yields the right (not the obligation) to (during a certain period) buy a standard number of the underlying value of that option by a fixed exercise price. Falcons and warrants are comparable to call-options.		
1441.	**bz17**	Had you BOUGHT, on 31 December 1993, one or more CALL-OPTIONS, FALCONS, or WARRANTS ? Yes .... 1 No.. 2	47 } 4727 }	→ 1442 → 1443
1442.	**opt6**	How much, on 31 December 1993, was the total sum that you had paid for your CALL-OPTIONS, FALCONS, or WARRANTS ? 100-102600 guilders .... Don't know..-9	21 26 }	→ 1443
		A CALL-OPTION yields the right (not the obligation) to (during a certain period) buy a standard number of the underlying value of that option by a fixed exercise price. Falcons and warrants are comparable to call-options.		
1443.	**bz18**	Had you WRITTEN, on 31 December 1993, one or more CALL-OPTIONS, FALCONS, or WARRANTS ? Yes .... 1 No.. 2	45 } 4729 }	→ 1444 → 1445
1444.	**opt8**	How much, on 31 December 1993, was the total market value of your CALL- OPTIONS, FALCONS, or WAR- RANTS ? 174-123418 guilders .... Don't know..-9	18 27 }	→ 1445

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

The next question serves to select the appropriate remaining part of the questionnaire for you.

Please indicate what is true for you.

1445.   **bez4**   On 31 December 1992,

None of the below-mentioned 0	4305	}	→ 1463
I was the director or (main) shareholder of a private limited company [BV] 1	86	}	→ 1446
I participated in a partnership or firm............... 2	66	}	→ 1454
I was self-employed 3	189	}	→ 1459

1446.   **ext1**   Were you, on 31 December 1992, the director or a (main) shareholder of a private limited company ?

Yes 1	75	}	→ 1447
No.. 2	11	}	→ 1454

1447.   **ext2**   On 31 December 1992, did the private limited company of which you are the director or a (main) shareholder have a PENSION COMPANY [PENSIOEN-BV] ?

Yes 1	8	}	→ 1448
No.. 2	67	}	→ 1450

1448.   **ext3**   How big was, in the financial year 1992, your share (percentage) in this PENSION COMPANY ?

100 (×0.01%)	5	}	→ 1449
Don't know... -9	3		

1449.   **ext4**   How much was the equity capital [eigen vermogen] in this PENSION COMPANY on 31 December 1993 ?

160000-700000 guilders	2	}	→ 1450
Don't know... -9	6		

1450.   **ext5**   How big was, in the financial year 1992, your share (in percentages) in the private limited company of which you are a (main) shareholder ?

1-100 (×0.01%)	65	}	→ 1451
Don't know... -9	10		

1451.   **ext6**   How much was the equity capital [eigen vermogen] in this private limited company on 31 December 1992 ?

1-9000000 guilders..................................	31	}	→ 1452
Don't know... -9	44		

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1452.   **ext7**   Did you, on 31 December 1993, have any money lent to the private limited company of which you are a (main) shareholder ?

Yes 1   15 } → 1453

No.. 2   60 } → 1463

1453.   **ext8**   How much had you lent to the company at that time ?

22500-524000 guilders ....   11 }
Don't know....................................... -9   4 } → 1463

1454.   **ext9**   Did you, on 31 December 1992, participate in a partner- ship or firm [deelname in maatschap of vennootschap onder firma] ?

Yes 1   60 } → 1455

No.. 2   6 } → 1459

1455.   **ext10** At that time, did the financial year of your partner- ship/firm run parallel to the calendar year ?

Yes 1   56 }
No.. 2   4 } → 1456

1456.   **ext11** How much was, in the financial year ...[232], your share in the equity capital of the firm, according to the fiscal balance (on the closing date of the financial year) ?

20000-1482819 guilders ....   32 }
Don't know....................................... -9   28 } → 1457

1457.   **ext12** Did you, on 31 December 1992, have any [buitenven- nootschappelijk] capital in the firm ?

Yes 1   5 } → 1458

No.. 2   55 } → 1463

1458.   **ext13** How much was this capital in the financial year ...[233]on the closing date of the financial year ?

150000-300000 guilders ....   2 }
Don't know....................................... -9   3 } → 1463

1459.   **ext14** Were you self-employed on 31 December 1992 ?

Yes 1   169 } → 1460

No.. 2   20 } → 1463

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[232]**if** $ext10^{[1455]} = 1$ **then** ... ← '1992' **else** ... ← '1992/1993'

[233]**if** $ext10^{[1455]} = 1$ **then** ... ← '1992' **else** ... ← '1992/1993'

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1460.	**ext15**	Does the financial year of your firm run parallel to the calendar year ?		
		Yes 1	159	
		No.. 2	10	} → 1461
1461.	**ext16**	How much was, in the financial year ...[234], your equity capital in the firm, according to the fiscal balance (on the closing date of the financial year) ?		
		55-4200000 guilders	64	
		Don't know....................................... -9	105	} → 1462
1462.	**ext17**	How much was the fiscal private pension allowance [fiscale oudedagsreserve] at the end of 1992 ?		
		1-470000 guilders.............................	40	
		Don't know....................................... -9	129	} → 1463
		By REAL ESTATE we mean land and the buildings on that land, including goods that by their use belong to it (e.g. machines in factories), and the rights to those goods.		
1463.	**bz19**	Did you, on 31 December 1993, have any REAL ESTATE NOT being used for your own accommodation ? *If relevant: Do NOT report your second house here. Do NOT report REAL ESTATE belonging to your firm/business here. This will be reported later.*		
		Yes 1	167	} → 1464
		No.. 2	4607	} → 1563
1464.	**onr2**	How many pieces of REAL ESTATE did you have on 31 December 1993 ? *Do NOT include REAL ESTATE used for your own accommodation (e.g. second residence), or REAL ESTATE belonging to your firm/business here.*		
		1-10	167	} → 1465

[234]**if** $ext10^{[1455]} = 1$ **then** ...← '1992' **else** ...← '1992/1993'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

$\ldots^{235}\ldots^{236}\ldots^{237}$

1465. **onr31** What sort of real estate was your 1st piece of REAL ESTATE on 31 December 1993 (primarily) ?

House	1	97	
Apartment	2	25	
Arable land	3	8	
Factory building	4	0	
Land	5	11	$\rightarrow$ 1467
Farm	6	3	
Office building	7	4	
Shop	8	3	
Allotment garden	9	1	
Other	10	15	$\rightarrow$ 1466

1466. **onr41** What sort of real estate was your 1st piece of REAL ESTATE on 31 December 1993 ?

... (Verbal answer) $\rightarrow$ 1467

1467. **onr51** How much was the estimated market value of your $\ldots^{238}$on 31 December 1993 ?

1-1273927 guilders		153	$\rightarrow$ 1468
Don't know	-9	14	

1468. **onr61** How many mortgages were there on your $\ldots^{239}$on 31 December 1993 ?

0	104	$\rightarrow$ 1507
1-3	63	$\rightarrow$ 1469

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[235]if $onr2^{[1464]} > 5$ **then** $\ldots \leftarrow$ ' If you had more than 5 pieces of real estate, please report on the 5 – for you – most important ones when answering the following questions. The following questions concern your 5 most important pieces of REAL ESTATE on 31 December 1993.'

[236]if $(onr2^{[1464]} > 1) \wedge (onr2^{[1464]} < 6)$ **then** $\ldots \leftarrow$ ' The following questions concern your $\ldots$ pieces of REAL ESTATE on 31 December 1993.'

[237]if $onr2^{[1464]} = 1$ **then** $\ldots \leftarrow$ ' The following questions concern your REAL ESTATE on 31 December 1993.'

[238]$\ldots \leftarrow onr31^{[1465]}$

[239]$\ldots \leftarrow onr31^{[1465]}$

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1469.   **o111**   Do you have a municipal mortgage guarantee for your ...[240]mortgage on your ...[241]?

Next, we will ask you around 10 questions about each mortgage on your real estate.

Yes 1   13 ⎫
No... 2   50 ⎬ → 1470

1470.   **o211**   With which financial institution did you take out the ...[242]mortgage on your ...[243]?

ABN amro 1   12 ⎫
Postbank... 2   1 ⎪
Rabobank.. 3   12 ⎪
ING bank 4   6 ⎪
VSB bank 5   2 ⎪
SNS bank 6   2 ⎬ → 1472
Nationale Nederlanden 7   3 ⎪
AEGON 8   1 ⎪
AMEV... 9   2 ⎪
Bouwfonds Nederlandse gemeenten 10   0 ⎪
ABP 11   1 ⎭

Other financial institution 12   20 ⎫ → 1471
⎬
Don't know 99   1 ⎭ → 1472

1471.   **o311**   With which financial institution did you take out the ...[244]mortgage on your ...[245]?

...   (Verbal answer)   → 1472

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[240]**if** $onr61^{[1468]} > 1$ **then** ... ← '1st'
[241]... ← $onr31^{[1465]}$
[242]**if** $onr61^{[1468]} > 1$ **then** ... ← '1st'
[243]... ← $onr31^{[1465]}$
[244]**if** $onr61^{[1468]} > 1$ **then** ... ← '1st'
[245]... ← $onr31^{[1465]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1472.   **o411**   On 31 December 1993, what sort of mortgage was the ...[246]mortgage on your ...[247]?
An explanation of possible mortgages is provided in appendix 1.

Annuity mortgage 1	25
Traditional life-insurance mortgage 2	6
Improved traditional life-insurance mortgage 3	10
Linear mortgage 4	14
Endowment mortgage 5	4
Mortgage without having to repay [aflossingsvrije hypotheek] 6	0
[loonvasthypotheek] 7	0

$\left. \vphantom{\begin{array}{c}1\\2\\3\\4\\5\\6\\7\end{array}} \right\} \rightarrow 1474$

Other sort of mortgage 8	4 $\left. \right\} \rightarrow 1473$
Don't know 99	0 $\left. \right\} \rightarrow 1474$

1473.   **o511**   On 31 December 1993, what sort of mortgage was the ...[248]mortgage on your ...[249]?

     ...   (Verbal answer) $\rightarrow 1474$

1474.   **o611**   When (which year) was the ...[250]mortgage on your ...[251]taken out ?

     1900-1993 ....   63 $\left. \right\} \rightarrow 1475$

1475.   **on111**   How much was the loan at the time you took out the ...[252]mortgage on your ...[253]?

1-800000 guilders	57
Don't know .... -9	6

$\left. \right\} \rightarrow 1476$

1476.   **on211**   How much of the loan of the ...[254]mortgage on your ...[255]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.

5000-800000 guilders	57
Don't know .... -9	6

$\left. \right\} \rightarrow 1477$

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[246]**if** $onr61^{[1468]} > 1$ **then** ...$\leftarrow$ '1st'

[247]...$\leftarrow onr31^{[1465]}$

[248]**if** $onr61^{[1468]} > 1$ **then** ...$\leftarrow$ '1st'

[249]...$\leftarrow onr31^{[1465]}$

[250]**if** $onr61^{[1468]} > 1$ **then** ...$\leftarrow$ '1st'

[251]...$\leftarrow onr31^{[1465]}$

[252]**if** $onr61^{[1468]} > 1$ **then** ...$\leftarrow$ '1st'

[253]...$\leftarrow onr31^{[1465]}$

[254]**if** $onr61^{[1468]} > 1$ **then** ...$\leftarrow$ '1st'

[255]...$\leftarrow onr31^{[1465]}$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1477.   **on311**   What is the current interest rate of the ...[256]mortgage on your ...[257]?

55-1175 ($\times 0.01\%$) .... 55 $\left.\begin{array}{c} \\ \end{array}\right\} \rightarrow 1478$

Don't know .... -9   8

1478.   **on411**   What is the end date (which year) of the ...[258]mortgage on your ...[259]?

1994-2024 .... 63 $\left.\right\} \rightarrow 1479$

1479.   **on511**   How often do you pay mortgage expenses for the ...[260]mortgage on your ...[261]?

Per month 1   42

Per quarter 2   11 $\left.\begin{array}{c} \\ \\ \\ \end{array}\right\} \rightarrow 1480$

Per six months 3   6

Per year 4   4

Total mortgage expenses include interest, repayment, and premiums (if any).

1480.   **on611**   How much do you pay now on all mortgage expenses for the ...[262]mortgage on your ...[263]per ...[264]?

34-10700 guilders .... 53 $\left.\begin{array}{c} \\ \end{array}\right\} \rightarrow 1481$

Don't know .... -9   10

1481.   *Interviewer:* Are there two or more mortgages on the 1st piece of real estate ?

Formal description: onr61[1468] > 1

Yes .... 7 $\left.\right\} \rightarrow 1482$

No .... 56 $\left.\right\} \rightarrow 1507$

1482.   **o112**   Do you have a municipal mortgage guarantee for your 2nd mortgage on your ...[265]?

Yes 1   4 $\left.\begin{array}{c} \\ \end{array}\right\} \rightarrow 1483$

No 2   3

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[256]**if** $onr61^{[1468]} > 1$ **then** $... \leftarrow$ '1st'

[257]$... \leftarrow onr31^{[1465]}$

[258]**if** $onr61^{[1468]} > 1$ **then** $... \leftarrow$ '1st'

[259]$... \leftarrow onr31^{[1465]}$

[260]**if** $onr61^{[1468]} > 1$ **then** $... \leftarrow$ '1st'

[261]$... \leftarrow onr31^{[1465]}$

[262]**if** $onr61^{[1468]} > 1$ **then** $... \leftarrow$ '1st'

[263]$... \leftarrow onr31^{[1465]}$

[264]**case** $on511^{[1479]}$ **of** 1: $... \leftarrow$ 'month' ; 2: $... \leftarrow$ 'quarter' ; 3: $... \leftarrow$ 'six months' ; 4: $... \leftarrow$ 'year' **end**

[265]$... \leftarrow onr31^{[1465]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1483.	**o212**	With which financial institution did you take out the 2nd mortgage on your ...[266]?		
		ABN amro 1	4	
		Postbank.. 2	0	
		Rabobank... 3	1	
		ING bank 4	0	
		VSB bank... 5	0	
		SNS bank 6	0	→ 1485
		Nationale Nederlanden 7	0	
		AEGON 8	0	
		AMEV 9	0	
		Bouwfonds Nederlandse gemeenten 10	0	
		ABP 11	1	
		Other financial institution 12	1	→ 1484
		Don't know 99	0	→ 1485
1484.	**o312**	With which financial institution did you take out the 2nd mortgage on your ...[267]?		
		... (Verbal answer)		→ 1485
1485.	**o412**	On 31 December 1993, what sort of mortgage was the 2nd mortgage on your ...[268]? *An explanation of possible mortgages is provided in Appendix 1.*		
		Annuity mortgage 1	6	
		Traditional life-insurance mortgage 2	0	
		Improved traditional life-insurance mortgage 3	1	
		Linear mortgage.................................... 4	0	→ 1487
		Endowment mortgage 5	0	
		Mortgage without having to repay [aflossingsvrije hypotheek] 6	0	
		[loonvasthypotheek] 7	0	
		Other sort of mortgage 8	0	→ 1486
		Don't know 99	0	→ 1487
1486.	**o512**	On 31 December 1993, what sort of mortgage was the 2nd mortgage on your ...[269]?		
		... (Verbal answer)		→ 1487

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[266] ... ← $onr31^{[1465]}$
[267] ... ← $onr31^{[1465]}$
[268] ... ← $onr31^{[1465]}$
[269] ... ← $onr31^{[1465]}$

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1487.	**o612**	When (which year) was the 2nd mortgage on your ...[270]taken out ?		
		1966-1991	7 $\Big\}$	→ 1488
1488.	**on112**	How much was the loan at the time you took out the 2nd mortgage on your ...[271]?		
		21800-430000 guilders	5	
		Don't know....................................... -9	2 $\Big\}$	→ 1489
1489.	**on212**	How much of the loan of the 2nd mortgage on your ...[272]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.*		
		25654-430000 guilders	4	
		Don't know....................................... -9	3 $\Big\}$	→ 1490
1490.	**on312**	What is the current interest rate of the 2nd mortgage on your ...[273]?		
		55-1010 ($\times 0.01\%$)	6	
		Don't know....................................... -9	1 $\Big\}$	→ 1491
1491.	**on412**	What is the end date (which year) of the 2nd mortgage on your ...[274]?		
		1994-2021	7 $\Big\}$	→ 1492
1492.	**on512**	How often do you pay mortgage expenses for the 2nd mortgage on your ...[275]?		
		Per month 1	7	
		Per quarter...................................... 2	0	
		Per six months 3	0 $\Big\}$	→ 1493
		Per year... 4	0	

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[270]... ← $onr31^{[1465]}$
[271]... ← $onr31^{[1465]}$
[272]... ← $onr31^{[1465]}$
[273]... ← $onr31^{[1465]}$
[274]... ← $onr31^{[1465]}$
[275]... ← $onr31^{[1465]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		Total mortgage expenses include interest, repayment, and premiums (if any).		
1493.	**on612**	How much do you pay now on all mortgage expenses for the 2nd mortgage on your ...[276]per ...[277]?		
		215-3090 guilders......................................	4	
		Don't know.. -9	3	$\rightarrow$ 1494
1494.		*Interviewer:* Are there three or more mortgages on the 1st piece of real estate ? *Formal description: onr61[1468] > 2*		
		Yes	1	$\rightarrow$ 1495
		No..	6	$\rightarrow$ 1507
1495.	**o113**	Do you have a municipal mortgage guarantee for your 3rd mortgage on your ...[278]?		
		Yes 1	0	
		No.. 2	1	$\rightarrow$ 1496
1496.	**o213**	With which financial institution did you take out the 3rd mortgage on your ...[279]?		
		ABN amro 1	0	
		Postbank... 2	0	
		Rabobank.. 3	0	
		ING bank.. 4	0	
		VSB bank.. 5	0	
		SNS bank.. 6	0	$\rightarrow$ 1498
		Nationale Nederlanden 7	0	
		AEGON 8	0	
		AMEV 9	0	
		Bouwfonds Nederlandse gemeenten 10	0	
		ABP 11	0	
		Other financial institution 12	0	$\rightarrow$ 1497
		Don't know 99	1	$\rightarrow$ 1498
1497.	**o313**	With which financial institution did you take out the 3rd mortgage on your ...[280]?		
		... (Verbal answer)		$\rightarrow$ 1498

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[276]...$\leftarrow onr31^{[1465]}$

[277]**case** $on512^{[1492]}$ **of** 1: ...$\leftarrow$ 'month' ; 2: ...$\leftarrow$ 'quarter' ; 3: ...$\leftarrow$ 'six months' ; 4: ...$\leftarrow$ 'year' **end**

[278]...$\leftarrow onr31^{[1465]}$

[279]...$\leftarrow onr31^{[1465]}$

[280]...$\leftarrow onr31^{[1465]}$

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing

1498.   **o413**   On 31 December 1993, what sort of mortgage was the 3rd mortgage on your ...[281]?
An explanation of possible mortgages is provided in Appendix 1.

Annuity mortgage 1	1
Traditional life-insurance mortgage 2	0
Improved traditional life-insurance mortgage 3	0
Linear mortgage..................................... 4	0
Endowment mortgage 5	0
Mortgage without having to repay [aflossingsvrije hypotheek] 6	0
[loonvasthypotheek] 7	0

$\} \rightarrow 1500$

Other sort of mortgage 8   0 $\} \rightarrow 1499$

Don't know 99   0 $\} \rightarrow 1500$

1499.   **o513**   On 31 December 1993, what sort of mortgage was the 3rd mortgage on your ...[282]?

...   (Verbal answer) $\rightarrow 1500$

1500.   **o613**   When (which year) was the 3rd mortgage on your ...[283]taken out ?

1994 ....   1 $\} \rightarrow 1501$

1501.   **on113**   How much was the loan at the time you took out the 3rd mortgage on your ...[284]?

Don't know.. -9   1 $\} \rightarrow 1502$

1502.   **on213**   How much of the loan of the 3rd mortgage on your ...[285]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.

Don't know.. -9   1 $\} \rightarrow 1503$

1503.   **on313**   What is the current interest rate of the 3rd mortgage on your ...[286]?

Don't know.. -9   1 $\} \rightarrow 1504$

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[281]...$\leftarrow onr31^{[1465]}$
[282]...$\leftarrow onr31^{[1465]}$
[283]...$\leftarrow onr31^{[1465]}$
[284]...$\leftarrow onr31^{[1465]}$
[285]...$\leftarrow onr31^{[1465]}$
[286]...$\leftarrow onr31^{[1465]}$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1504.	**on413**	What is the end date (which year) of the 3rd mortgage on your ...[287]?		
		1994	1 }	→ 1505
1505.	**on513**	How often do you pay mortgage expenses for the 3rd mortgage on your ...[288]?		
		Per month 1	1	
		Per quarter....................................... 2	0	
		Per six months 3	0	→ 1506
		Per year.. 4	0	
		Total mortgage expenses include interest, repayment, and premiums (if any).		
1506.	**on613**	How much do you pay now on all mortgage expenses for the 3rd mortgage on your ...[289]per ...[290]?		
		Don't know....................................... -9	1 }	→ 1507
1507.		*Interviewer:* Did the respondent have more than 1 other piece of real estate on 31 December 1993 ? *Formal description:* $onr2^{[1464]} > 1$		
		Yes	37 }	→ 1508
		No...	130 }	→ 1563
1508.	**onr32**	What sort of real estate was your 2nd piece of REAL ESTATE on 31 December 1993 (primarily) ?		
		House.. 1	12	
		Apartment 2	9	
		Arable land 3	3	
		Factory building.................................. 4	0	
		Land... 5	6	→ 1510
		Farm... 6	1	
		Office building 7	0	
		Shop... 8	3	
		Allotment garden................................. 9	0	
		Other.. 10	3 }	→ 1509

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[287]... ← $onr31^{[1465]}$
[288]... ← $onr31^{[1465]}$
[289]... ← $onr31^{[1465]}$
[290]**case** $on513^{[1505]}$ **of** 1: ... ← 'month' ; 2: ... ← 'quarter' ; 3: ... ← 'six months' ; 4: ... ← 'year' **end**

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1509.	**onr42**	What sort of real estate was your 2nd piece of REAL ESTATE on 31 December 1993 (primarily) ? ... (Verbal answer)		$\rightarrow$ 1510
1510.	**onr52**	How much was the estimated market value of your ...[291]on 31 December 1993 ? 2000-440000 guilders	34	$\Big\}\rightarrow$ 1511
		Don't know.......................................-9	3	
1511.	**onr62**	How many MORTGAGES were there on your ...[292]on 31 December 1993 ?		
		0	28	$\Big\}\rightarrow$ 1524
		1-2..	9	$\Big\}\rightarrow$ 1512
1512.	**o121**	Do you have a municipal mortgage guarantee for your ...[293]mortgage on your ...[294]? *Next, we will ask you around 10 questions about each mortgage on your real estate.*		
		Yes 1	1	$\Big\}\rightarrow$ 1513
		No... 2	8	
1513.	**o221**	With which financial institution did you take out the ...[295]mortgage on your ...[296]?		
		ABN amro...................................... 1	4	
		Postbank....................................... 2	0	
		Rabobank...................................... 3	2	
		ING bank...................................... 4	0	
		VSB bank...................................... 5	1	
		SNS bank...................................... 6	0	$\Big\}\rightarrow$ 1515
		Nationale Nederlanden 7	0	
		AEGON 8	0	
		AMEV... 9	0	
		Bouwfonds Nederlandse gemeenten 10	0	
		ABP... 11	0	
		Other financial institution 12	2	$\Big\}\rightarrow$ 1514
		Don't know 99	0	$\Big\}\rightarrow$ 1515

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[291]$...\leftarrow onr32^{[1508]}$

[292]$...\leftarrow onr32^{[1508]}$

[293]**if** $onr62^{[1511]} > 1$ **then** $...\leftarrow$ '1st'

[294]$...\leftarrow onr32^{[1508]}$

[295]**if** $onr62^{[1511]} > 1$ **then** $...\leftarrow$ '1st'

[296]$...\leftarrow onr32^{[1508]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1514.	**o321**	With which financial institution did you take out the ...[297]mortgage on your ...[298]?		
		... (Verbal answer)		→ 1515
1515.	**o421**	On 31 December 1993, what sort of mortgage was the ...[299]mortgage on your ...[300]? *An explanation of possible mortgages is provided in Appendix 1.*		
		Annuity mortgage 1	4	
		Traditional life-insurance mortgage 2	3	
		Improved traditional life-insurance mortgage 3	0	
		Linear mortgage.................................... 4	2	→ 1517
		Endowment mortgage 5	0	
		Mortgage without having to repay [aflossingsvrije hypotheek] 6	0	
		[loonvasthypotheek] 7	0	
		Other sort of mortgage 8	0	→ 1516
		Don't know 99	0	→ 1517
1516.	**o521**	On 31 December 1993, what sort of mortgage was the ...[301]mortgage on your ...[302]?		
		... (Verbal answer)		→ 1517
1517.	**o621**	When (which year) was the ...[303]mortgage on your ...[304]taken out ?		
		1968-1993	9	→ 1518
1518.	**on121**	How much was the loan at the time you took out the ...[305]mortgage on your ...[306]?		
		17500-256000 guilders	7	→ 1519
		Don't know.. -9	2	

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[297]**if** $onr62^{[1511]} > 1$ **then** ...← '1st'

[298]...← $onr32^{[1508]}$

[299]**if** $onr62^{[1511]} > 1$ **then** ...← '1st'

[300]...← $onr32^{[1508]}$

[301]**if** $onr62^{[1511]} > 1$ **then** ...← '1st'

[302]...← $onr32^{[1508]}$

[303]**if** $onr62^{[1511]} > 1$ **then** ...← '1st'

[304]...← $onr32^{[1508]}$

[305]**if** $onr62^{[1511]} > 1$ **then** ...← '1st'

[306]...← $onr32^{[1508]}$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1519.	**on221**	How much of the loan of the ...[307]mortgage on your ...[308]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.*		
		8000-186045 guilders	6	
		Don't know.. -9	3	} → 1520
1520.	**on321**	What is the current interest rate of the ...[309]mortgage on your ...[310]?		
		720-930 (×0.01%)	7	
		Don't know.. -9	2	} → 1521
1521.	**on421**	What is the end date (which year) of the ...[311]mortgage on your ...[312]?		
		1996-2023	9	} → 1522
1522.	**on521**	How often do you pay mortgage expenses for the ...[313]mortgage on your ...[314]?		
		Per month 1	5	
		Per quarter....................................... 2	2	
		Per six months 3	2	} → 1523
		Per year.. 4	0	
		Total mortgage expenses include interest, repayment, and premiums (if any).		
1523.	**on621**	How much do you pay now on all mortgage expenses for the ...[315]mortgage on your ...[316]per ...[317]?		
		565-1574	7	
		Don't know.. -9	2	} → 1524

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[307]**if** $onr62^{[1511]} > 1$ **then** ...← '1st'

[308]...← $onr32^{[1508]}$

[309]**if** $onr62^{[1511]} > 1$ **then** ...← '1st'

[310]...← $onr32^{[1508]}$

[311]**if** $onr62^{[1511]} > 1$ **then** ...← '1st'

[312]...← $onr32^{[1508]}$

[313]**if** $onr62^{[1511]} > 1$ **then** ...← '1st'

[314]...← $onr32^{[1508]}$

[315]**if** $onr62^{[1511]} > 1$ **then** ...← '1st'

[316]...← $onr32^{[1508]}$

[317]**case** $on521^{[1522]}$ **of** 1: ...← 'month' ; 2: ...← 'quarter' ; 3: ...← 'six months' ; 4: ...← 'year' **end**

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1524.   *Interviewer:* Did the respondent have more than 2 other pieces of real estate on 31 December 1993 ?
Formal description: onr2$^{[1464]}$ > 2

Yes ....   13 $\Big\} \to$ 1525

No...   24 $\Big\} \to$ 1563

1525.   **onr33**   What sort of real estate was your 3rd piece of REAL ESTATE on 31 December 1993 (primarily) ?

House.. 1   6

Apartment 2   4

Arable land 3   0

Factory building... 4   0

Land... 5   1 $\to$ 1527

Farm... 6   0

Office building 7   0

Shop... 8   2

Allotment garden... 9   0

Other.. 10   0 $\Big\} \to$ 1526

1526.   **onr43**   What sort of real estate was your 3rd piece of REAL ESTATE on 31 December 1993 (primarily) ?

...   (Verbal answer) $\to$ 1527

1527.   **onr53**   How much was the estimated market value of your ...[318]on 31 December 1993 ?

30000-250000 guilders ....   12 $\Big\} \to$ 1528

Don't know...-9   1

1528.   **onr63**   How many MORTGAGES were there on your ...[319]on 31 December 1993 ?

0 ....   10 $\Big\} \to$ 1541

1-2...   3 $\Big\} \to$ 1529

1529.   **o131**   Do you have a municipal mortgage guarantee for your ...[320]mortgage on your ...[321]?
Next, we will ask you around 10 questions about each mortgage on your real estate.

Yes 1   0 $\Big\} \to$ 1530

No... 2   3

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[318]... $\leftarrow$ onr33$^{[1525]}$

[319]... $\leftarrow$ onr33$^{[1525]}$

[320]**if** onr63$^{[1528]}$ **> 1 then** ... $\leftarrow$ '1st'

[321]... $\leftarrow$ onr33$^{[1525]}$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1530.	**o231**	With which financial institution did you take out the ...[322]mortgage on your ...[323]?		
		ABN amro 1	0	
		Postbank.. 2	0	
		Rabobank.. 3	2	
		ING bank 4	0	
		VSB bank.. 5	0	
		SNS bank 6	0	→ 1532
		Nationale Nederlanden 7	0	
		AEGON 8	0	
		AMEV... 9	0	
		Bouwfonds Nederlandse gemeenten 10	0	
		ABP 11	0	
		Other financial institution 12	1	→ 1531
		Don't know 99	0	→ 1532
1531.	**o331**	With which financial institution did you take out the ...[324]mortgage on your ...[325]?		
		... (Verbal answer)		→ 1532
1532.	**o431**	On 31 December 1993, what sort of mortgage was the ...[326]mortgage on your ...[327]? *An explanation of possible mortgages is provided in Appendix 1.*		
		Annuity mortgage 1	1	
		Traditional life-insurance mortgage 2	0	
		Improved traditional life-insurance mortgage 3	0	
		Linear mortgage.................................... 4	2	
		Endowment mortgage 5	0	→ 1534
		Mortgage without having to repay [aflossingsvrije hypotheek] 6	0	
		[loonvasthypotheek] 7	0	
		Other sort of mortgage 8	0	→ 1533
		Don't know 99	0	→ 1534

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[322]**if** $onr63^{[1528]} > 1$ **then** ...$\leftarrow$ '1st'

[323] ...$\leftarrow onr33^{[1525]}$

[324]**if** $onr63^{[1528]} > 1$ **then** ...$\leftarrow$ '1st'

[325] ...$\leftarrow onr33^{[1525]}$

[326]**if** $onr63^{[1528]} > 1$ **then** ...$\leftarrow$ '1st'

[327] ...$\leftarrow onr33^{[1525]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1533.	**o531**	On 31 December 1993, what sort of mortgage was the ...^{328}mortgage on your ...^{329}?		
		... (Verbal answer)		$\rightarrow$ 1534
1534.	**o631**	When (which year) was the ...^{330}mortgage on your ...^{331}taken out ?		
		1984-1992..	3 $\Big\}$	$\rightarrow$ 1535
1535.	**on131**	How much was the loan at the time you took out the ...^{332}mortgage on your ...^{333}?		
		17500 guilders.......................................	1	
		Don't know.....................................-9	2 $\Big\}$	$\rightarrow$ 1536
1536.	**on231**	How much of the loan of the ...^{334}mortgage on your ...^{335}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.*		
		8000 guilders..	1	
		Don't know.....................................-9	2 $\Big\}$	$\rightarrow$ 1537
1537.	**on331**	What is the current interest rate of the ...^{336}mortgage on your ...^{337}?		
		740 ($\times 0.01\%$)......................................	1	
		Don't know.....................................-9	2 $\Big\}$	$\rightarrow$ 1538
1538.	**on431**	What is the end date (which year) of the ...^{338}mortgage on your ...^{339}?		
		1996-2014..	3 $\Big\}$	$\rightarrow$ 1539

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^{328}**if** $onr63^{[1528]} > 1$ **then** $\ldots \leftarrow$ '1st'
$^{329}\ldots \leftarrow onr33^{[1525]}$
^{330}**if** $onr63^{[1528]} > 1$ **then** $\ldots \leftarrow$ '1st'
$^{331}\ldots \leftarrow onr33^{[1525]}$
^{332}**if** $onr63^{[1528]} > 1$ **then** $\ldots \leftarrow$ '1st'
$^{333}\ldots \leftarrow onr33^{[1525]}$
^{334}**if** $onr63^{[1528]} > 1$ **then** $\ldots \leftarrow$ '1st'
$^{335}\ldots \leftarrow onr33^{[1525]}$
^{336}**if** $onr63^{[1528]} > 1$ **then** $\ldots \leftarrow$ '1st'
$^{337}\ldots \leftarrow onr33^{[1525]}$
^{338}**if** $onr63^{[1528]} > 1$ **then** $\ldots \leftarrow$ '1st'
$^{339}\ldots \leftarrow onr33^{[1525]}$

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1539.　**on531**　How often do you pay mortgage expenses for the ...[340]mortgage on your ...[341]?

Per month .... 1 　 1 ⎫

Per quarter.. 2 　 0 ⎪ → 1540

Per six months .... 3 　 2 ⎬

Per year... 4 　 0 ⎭

Total mortgage expenses include interest, repayment, and premiums (if any).

1540.　**on631**　How much do you pay now on all mortgage expenses for the ...[342]mortgage on your ...[343]per ...[344]?

565-1500 .... 　 2 ⎫ → 1541

Don't know..-9 　 1 ⎬

1541.　　*Interviewer:* Did the respondent have more than 3 other pieces of real estate on 31 December 1993 ?
Formal description: onr2[1464] > 3

Yes .... 　 6 ⎬ → 1542

No.. 　 7 ⎬ → 1563

1542.　**onr34**　What sort of real estate was your 4th piece of REAL ESTATE on 31 December 1993 (primarily) ?

House.. 1 　 4 ⎫

Apartment .... 2 　 1 ⎪

Arable land .... 3 　 0 ⎪

Factory building..................................... 4 　 0 ⎪

Land... 5 　 0 ⎬ → 1544

Farm... 6 　 0 ⎪

Office building .... 7 　 0 ⎪

Shop... 8 　 1 ⎪

Allotment garden..................................... 9 　 0 ⎭

Other... 10 　 0 ⎬ → 1543

1543.　**onr44**　What sort of real estate was your 4th piece of REAL ESTATE on 31 December 1993 (primarily) ?

...　　　(Verbal answer) 　 → 1544

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[340]**if** $onr63^{[1528]} > 1$ **then** ...← '1st'

[341]...← $onr33^{[1525]}$

[342]**if** $onr63^{[1528]} > 1$ **then** ...← '1st'

[343]...← $onr33^{[1525]}$

[344]**case** $on531^{[1539]}$ **of** 1: ...← 'month' ; 2: ...← 'quarter' ; 3: ...← 'six months' ; 4: ...← 'year' **end**

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1544. **onr54** How much was the estimated market value of your ...[345]on 31 December 1993 ?

60000-205000 guilders .... 5 $\Big\}$ → 1545

Don't know....................................... -9 1

1545. **onr64** How many MORTGAGES were there on your ...[346]on 31 December 1993 ?

0 .... 5 $\Big\}$ → 1558

1-3... 1 $\Big\}$ → 1546

1546. **o141** Do you have a municipal mortgage guarantee for your ...[347]mortgage on your ...[348]? *Next, we will ask you around 10 questions about each mortgage on your real estate.*

Yes .... 1 0 $\Big\}$ → 1547

No... 2 1

1547. **o241** With which financial institution did you take out the ...[349]mortgage on your ...[350]?

ABN amro...................................... 1 1

Postbank....................................... 2 0

Rabobank...................................... 3 0

ING bank...................................... 4 0

VSB bank...................................... 5 0

SNS bank...................................... 6 0 → 1549

Nationale Nederlanden 7 0

AEGON 8 0

AMEV... 9 0

Bouwfonds Nederlandse gemeenten 10 0

ABP.. 11 0

Other financial institution .... 12 0 $\Big\}$ → 1548

Don't know .... 99 0 $\Big\}$ → 1549

1548. **o341** With which financial institution did you take out the ...[351]mortgage on your ...[352]?

... (Verbal answer) → 1549

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[345] ... ← $onr34^{[1542]}$

[346] ... ← $onr34^{[1542]}$

[347] **if** $onr64^{[1545]} > 1$ **then** ... ← '1st'

[348] ... ← $onr34^{[1542]}$

[349] **if** $onr64^{[1545]} > 1$ **then** ... ← '1st'

[350] ... ← $onr34^{[1542]}$

[351] **if** $onr64^{[1545]} > 1$ **then** ... ← '1st'

[352] ... ← $onr34^{[1542]}$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1549.	**o441**	On 31 December 1993, what sort of mortgage was the ...[353]mortgage on your ...[354]? *An explanation of possible mortgages is provided in Appendix 1.*		
		Annuity mortgage 1	1	
		Traditional life-insurance mortgage 2	0	
		Improved traditional life-insurance mortgage........ 3	0	
		Linear mortgage..................................... 4	0	
		Endowment mortgage 5	0	→ 1551
		Mortgage without having to repay [aflossingsvrije hypotheek] 6	0	
		[loonvasthypotheek] 7	0	
		Other sort of mortgage 8	0	→ 1550
		Don't know 99	0	→ 1551
1550.	**o541**	On 31 December 1993, what sort of mortgage was the ...[355]mortgage on your ...[356]?		
		... (Verbal answer)		→ 1551
1551.	**o641**	When (which year) was the ...[357]mortgage on your ...[358]taken out ?		
		1987	1	→ 1552
1552.	**on141**	How much was the loan at the time you took out the ...[359]mortgage on your ...[360]?		
		229000 guilders.......................................	1	→ 1553
1553.	**on241**	How much of the loan of the ...[361]mortgage on your ...[362]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.*		
		229000 guilders.......................................	1	→ 1554

[353]**if** $onr64^{[1545]} > 1$ **then** ...← '1st'

[354]...← $onr34^{[1542]}$

[355]**if** $onr64^{[1545]} > 1$ **then** ...← '1st'

[356]...← $onr34^{[1542]}$

[357]**if** $onr64^{[1545]} > 1$ **then** ...← '1st'

[358]...← $onr34^{[1542]}$

[359]**if** $onr64^{[1545]} > 1$ **then** ...← '1st'

[360]...← $onr34^{[1542]}$

[361]**if** $onr64^{[1545]} > 1$ **then** ...← '1st'

[362]...← $onr34^{[1542]}$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1554.	**on341**	What is the current interest rate of the . . . [363]mortgage on your . . . [364]?		
		650 (×0.01%)	1 $\big\} \to$ 1555	
1555.	**on441**	What is the end date (which year) of the . . . [365]mortgage on your . . . [366]?		
		2017	1 $\big\} \to$ 1556	
1556.	**on541**	How often do you pay mortgage expenses for the . . . [367]mortgage on your . . . [368]?		
		Per month 1	1	
		Per quarter. 2	0	
		Per six months 3	0	$\to$ 1557
		Per year. 4	0	
		Total mortgage expenses include interest, repayment, and premiums (if any).		
1557.	**on641**	How much do you pay now on all mortgage expenses for the . . . [369]mortgage on your . . . [370]per . . . [371]?		
		Don't know. . . . . -9	1 $\big\} \to$ 1558	
1558.		*Interviewer:* Did the respondent have more than 4 other pieces of real estate on 31 December 1993 ? *Formal description:* $onr2^{[1464]} > 4$		
		Yes	4 $\big\} \to$ 1559	
		No.	2 $\big\} \to$ 1563	

[363]**if** $onr64^{[1545]} > 1$ **then** . . . $\leftarrow$ '1st'

[364]. . . $\leftarrow onr34^{[1542]}$

[365]**if** $onr64^{[1545]} > 1$ **then** . . . $\leftarrow$ '1st'

[366]. . . $\leftarrow onr34^{[1542]}$

[367]**if** $onr64^{[1545]} > 1$ **then** . . . $\leftarrow$ '1st'

[368]. . . $\leftarrow onr34^{[1542]}$

[369]**if** $onr64^{[1545]} > 1$ **then** . . . $\leftarrow$ '1st'

[370]. . . $\leftarrow onr34^{[1542]}$

[371]**case** $on541^{[1556]}$ **of** 1: . . . $\leftarrow$ 'month' ; 2: . . . $\leftarrow$ 'quarter' ; 3: . . . $\leftarrow$ 'six months' ; 4: . . . $\leftarrow$ 'year' **end**

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1559.   **onr35**   What sort of real estate was your 5th piece of REAL ESTATE on 31 December 1993 (primarily) ?

House... 1	3	
Apartment 2	0	
Arable land 3	0	
Factory building................................... 4	0	
Land... 5	0	$\rightarrow$ 1561
Farm... 6	0	
Office building 7	0	
Shop... 8	1	

1560.   **onr45**   What sort of real estate was your 5th piece of REAL ESTATE on 31 December 1993 (primarily) ?

...   (Verbal answer) $\rightarrow$ 1561

1561.   **onr55**   How much was the estimated market value of your ...[372]on 31 December 1993 ?

70000-180000 guilders	3	$\rightarrow$ 1562
Don't know....................................... -9	1	

1562.   **onr65**   How many MORTGAGES were there on your ...[373]on 31 December 1993 ?

0	4	$\rightarrow$ 1563

1563.   **bz20**   Did you, on 31 December 1993, own one or more CAR(S) ?

Do NOT mention car provided by employer here.

Yes 1	2370	$\rightarrow$ 1564
No.. 2	2404	$\rightarrow$ 1599

1564.   **aut2**   How many CARS did you own on 31 December 1993 ?

Do NOT mention car provided by employer or leased car here.

1-5..	2370	$\rightarrow$ 1565

The following questions concern your ... CAR(S).

1565.   **aut301**   What is the year of construction of the 1st CAR you have mentioned ?

1900-1994..	2370	$\rightarrow$ 1566

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[372]$... \leftarrow onr35^{[1559]}$

[373]$... \leftarrow onr35^{[1559]}$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1566. **aut401** What is the make of the 1st CAR you have mentioned ?

| | | 1-68 .... | 2308 | $\Big\} \rightarrow$ 1568 |
| | | 69 .... | 62 | $\Big\} \rightarrow$ 1567 |

1567. **aut501** What is the make of the 1st CAR you have mentioned ?

...   (Verbal answer) $\rightarrow$ 1568

1568. **aut601** What is the type of your ...[374]?

This question concerns the 1st CAR you have mentioned.

...   (Verbal answer) $\rightarrow$ 1569

1569. **aut701** What was the purchase price of your ...[375]?

The purchase price is the sum that you paid to buy the 1st CAR you have mentioned.

| | | 1-140000 guilders................................. | 2135 | $\Big\}$ |
| | | Don't know..-9 | 235 | $\rightarrow$ 1570 |

1570. **aut801** How much was the estimated market value of the 1st CAR you have mentioned, on 31 December 1993 ?

| | | 1-80000 guilders................................. | 1437 | $\Big\}$ |
| | | Don't know..-9 | 933 | $\rightarrow$ 1571 |

1571.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 1 car ? *Formal description:* $aut2^{[1564]} > 1$

| | | Yes .... | 312 | $\Big\} \rightarrow$ 1572 |
| | | No.. | 2058 | $\Big\} \rightarrow$ 1599 |

1572. **aut302** What is the year of construction of the 2nd CAR you have mentioned ?

| | | 1957-1994.. | 312 | $\Big\} \rightarrow$ 1573 |

1573. **aut402** What is the make of the 2nd CAR you have mentioned ?

| | | 1-68 .... | 290 | $\Big\} \rightarrow$ 1575 |
| | | 69 .... | 22 | $\Big\} \rightarrow$ 1574 |

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[374]... $\leftarrow aut401^{[1566]}$
[375]... $\leftarrow aut401^{[1566]}$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1574.	**aut502**	What is the make of the 2nd CAR you have mentioned ?		
		... (Verbal answer)		$\rightarrow 1575$
1575.	**aut602**	What is the type of your ...[376]?		
		This question concerns the 2nd CAR you have mentioned.		
		... (Verbal answer)		$\rightarrow 1576$
1576.	**aut702**	What was the purchase price of your ...[377]?		
		The purchase price is the sum that you paid to buy the 2nd CAR you have mentioned.		
		200-75000 guilders....................................	292	$\Big\} \rightarrow 1577$
		Don't know.. -9	20	
1577.	**aut802**	How much was the estimated market value of the 2nd CAR you have mentioned, on 31 December 1993 ?		
		1-55000 guilders......................................	221	$\Big\} \rightarrow 1578$
		Don't know.. -9	91	
1578.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 2 cars ? *Formal description: aut2[1564] > 2*		
		Yes	16	$\Big\} \rightarrow 1579$
		No..	296	$\Big\} \rightarrow 1599$
1579.	**aut303**	What is the year of construction of the 3rd CAR you have mentioned ?		
		1956-1991	16	$\Big\} \rightarrow 1580$
1580.	**aut403**	What is the make of the 3rd CAR you have mentioned ?		
		1-68	14	$\Big\} \rightarrow 1582$
		69	2	$\Big\} \rightarrow 1581$
1581.	**aut503**	What is the make of the 3rd CAR you have mentioned ?		
		... (Verbal answer)		$\rightarrow 1582$

[376]...$\leftarrow aut402^{[1573]}$
[377]...$\leftarrow aut402^{[1573]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1582.	**aut603**	What is the type of your ...[378]?		
		This question concerns the 3rd CAR you have mentioned.		
		... (Verbal answer)		→ 1583
1583.	**aut703**	What was the purchase price of your ...[379]?		
		The purchase price is the sum that you paid to buy the 3rd CAR you have mentioned.		
		500-50000 guilders....................................	14	} → 1584
		Don't know..-9	2	
1584.	**aut803**	How much was the estimated market value of the 3rd CAR you have mentioned, on 31 December 1993 ?		
		1500-23000 guilders	12	} → 1585
		Don't know..-9	4	
1585.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 3 cars ? *Formal description: aut2$^{[1564]}$ > 3*		
		Yes	5	} → 1586
		No..	11	} → 1599
1586.	**aut304**	What is the year of construction of the 4th CAR you have mentioned ?		
		1963-1992..	5	} → 1587
1587.	**aut404**	What is the make of the 4th CAR you have mentioned ?		
		1-68	4	} → 1589
		69	1	} → 1588
1588.	**aut504**	What is the make of the 4th CAR you have mentioned ?		
		... (Verbal answer)		→ 1589

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[378] ...← *aut403$^{[1580]}$*
[379] ...← *aut403$^{[1580]}$*

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1589.   **aut604**   What is the type of your ...[380]?

This question concerns the 4ᵗʰ CAR you have mentioned.

...   (Verbal answer) $\rightarrow$ 1590

1590.   **aut704**   What was the purchase price of your ...[381]?

The purchase price is the sum that you paid to buy the 4ʳᵈ CAR you have mentioned.

875-23000 guilders....................................   4 ⎫
Don't know..-9   1 ⎬ $\rightarrow$ 1591

1591.   **aut804**   How much was the estimated market value of the 4ᵗʰ CAR you have mentioned, on 31 December 1993 ?

500-2500 ....   4 ⎫
Don't know..-9   1 ⎬ $\rightarrow$ 1592

1592.

Interviewer: Did the respondent, on 31 December 1993, have more than 4 cars ?
Formal description: aut2[1564] > 4

Yes ....   2 ⎫ $\rightarrow$ 1593
No..   3 ⎫ $\rightarrow$ 1599

1593.   **aut305**   What is the year of construction of the 5ᵗʰ CAR you have mentioned ?
1970-1986 ....   2 ⎫ $\rightarrow$ 1594

1594.   **aut405**   What is the make of the 5ᵗʰ CAR you have mentioned ?

1-68 ....   1 ⎫ $\rightarrow$ 1596
69 ....   1 ⎫ $\rightarrow$ 1595

1595.   **aut505**   What is the make of the 5ᵗʰ CAR you have mentioned ?

...   (Verbal answer) $\rightarrow$ 1596

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[380] ... $\leftarrow$ aut404[1587]
[381] ... $\leftarrow$ aut404[1587]

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1596.	**aut605**	What is the type of your ...[382]?		
		This question concerns the 5th CAR you have mentioned.		
		... (Verbal answer)		→ 1597
1597.	**aut705**	What was the purchase price of your ...[383]?		
		The purchase price is the sum that you paid to buy the 5th CAR you have mentioned.		
		3700 guilders	1	} → 1598
		Don't know .... -9	1	
1598.	**aut805**	How much was the estimated market value of the 5th CAR you have mentioned, on 31 December 1993 ?		
		2500-7500 guilders	2	} → 1599
1599.	**bz21**	Did you, on 31 December 1993, own one or more MO-TORBIKE(S) ?		
		Yes 1	148	} → 1600
		No 2	4626	} → 1621
1600.	**mot2**	How many MOTORBIKE(S) did you own on 31 December 1993 ?		
		1-3	148	} → 1601
		This question concerns the 1st MOTORBIKE you have mentioned.		
1601.	**mot301**	What is the year of construction of the 1st MOTOR-BIKE you have mentioned ?		
		1900-1994	148	} → 1602
1602.	**mot401**	What is the make of the 1st MOTORBIKE you have mentioned ?		
		1-43	143	} → 1604
		44	5	} → 1603
1603.	**mot501**	What is the make of the 1st MOTORBIKE you have mentioned ?		
		... (Verbal answer)		→ 1604

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[382] ... ← *aut405*[1594]
[383] ... ← *aut405*[1594]

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1604.	**mot601**	What is the type of your ...[384]?		
		This question concerns the 1st MOTORBIKE you have mentioned.		
		... (Verbal answer)		→ 1605
1605.	**mot701**	What was the purchase price of your ...[385]?		
		The purchase price is the sum that you paid to buy the 1st MOTORBIKE you have mentioned.		
		1-46500 guilders.....................................	125	} → 1606
		Don't know...-9	23	
1606.	**mot801**	How much was the estimated market value of the 1st MOTORBIKE you have mentioned, on 31 December 1993 ?		
		100-40000 guilders....................................	96	} → 1607
		Don't know...-9	52	
1607.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 1 motorbike ? *Formal description: mot2^{[1600]} > 1*		
		Yes	17	} → 1608
		No..	131	} → 1621
1608.	**mot302**	What is the year of construction of the 2nd MOTOR-BIKE you have mentioned ?		
		1929-1992...	17	} → 1609
1609.	**mot402**	What is the make of the 2nd MOTORBIKE you have mentioned ?		
		1-43	14	} → 1611
		44	3	} → 1610
1610.	**mot502**	What is the make of the 2nd MOTORBIKE you have mentioned ?		
		... (Verbal answer)		→ 1611

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[384] ...← $mot401^{[1602]}$

[385] ...← $mot401^{[1602]}$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1611. **mot602** What is the type of your ...?

This question concerns the 2nd MOTORBIKE you have mentioned.

...   (Verbal answer) $\rightarrow$ 1612

1612. **mot702** What was the purchase price of your ...?

The purchase price is the sum that you paid to buy the 2nd MOTORBIKE you have mentioned.

350-14999 guilders....................................   17 $\Big\}\rightarrow$ 1613

1613. **mot802** How much was the estimated market value of the 2nd MOTORBIKE you have mentioned, on 31 December 1993 ?

250-12000 guilders..................................   15 $\Big\}$

Don't know.. -9   2 $\Big\}\rightarrow$ 1614

1614.   *Interviewer: Did the respondent, on 31 December 1993, have more than 2 motorbikes ?*
Formal description: $mot2^{[1600]} > 2$

Yes ....   3 $\Big\}\rightarrow$ 1615

No...   14 $\Big\}\rightarrow$ 1621

1615. **mot303** What is the year of construction of the 3rd MOTOR-BIKE you have mentioned ?

1962-1984 ....   3 $\Big\}\rightarrow$ 1616

1616. **mot403** What is the make of the 3rd MOTORBIKE you have mentioned ?

...   (Verbal answer) $\rightarrow$ 1617

1617. **mot503** What is the make of the 3rd MOTORBIKE you have mentioned ?

...   (Verbal answer) $\rightarrow$ 1618

1618. **mot603** What is the type of your ...?

This question concerns the 3rd MOTORBIKE you have mentioned.

...   (Verbal answer) $\rightarrow$ 1619

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1619.	**mot703**	What was the purchase price of your ...?		
		The purchase price is the sum that you paid to buy the 3rd MOTORBIKE you have mentioned.		
		10000-15000 guilders	3	} → 1620
1620.	**mot803**	How much was the estimated market value of the 3rd MOTORBIKE you have mentioned, on 31 December 1993 ?		
		10000-15000 guilders	3	} → 1621
1621.	**bz22**	Did you, on 31 December 1993, own one or more BOATS ? *Do NOT include: rowboats, canoes, rubber boats and the like.*		
		Yes 1	149	} → 1622
		No 2	4625	} → 1637
1622.	**boo2**	How many BOATS did you own on 31 December 1993 ?		
		Do NOT include: rowboats, canoes, rubber boats and the like.		
		1-3	149	} → 1623
		The following questions concern your ... BOAT(S).		
1623.	**boo301**	What is the year of construction of the 1st BOAT you have mentioned ?		
		1800-1994	149	} → 1624
1624.	**boo401**	What is the make of the 1st BOAT you have mentioned ?		
		... (Verbal answer)		→ 1625
1625.	**boo501**	What was the purchase price of the 1st BOAT you have mentioned ?		
		500-210000 guilders	123	
		Don't know .... -9	26	} → 1626
1626.	**boo601**	How much was the estimated market value of the 1st BOAT you have mentioned, on 31 December 1993 ?		
		1-220000 guilders	102	
		Don't know .... -9	47	} → 1627

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1627.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 1 boat ? *Formal description: boot2 > 1*		
		Yes	13 }	→ 1628
		No...	136 }	→ 1637
1628.	**boo302**	What is the year of construction of the 2nd BOAT you have mentioned ?		
		1935-1992	13 }	→ 1629
1629.	**boo402**	What is the make of the 2nd BOAT you have mentioned ?		
		... (Verbal answer)		→ 1630
1630.	**boo502**	What was the purchase price of the 2nd BOAT you have mentioned ?		
		12-65000 guilders..................................	11 }	→ 1631
		Don't know.....................................-9	2	
1631.	**boo602**	How much was the estimated market value of the 2nd BOAT you have mentioned, on 31 December 1993 ?		
		12-65000 guilders..................................	12 }	→ 1632
		Don't know.....................................-9	1	
1632.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 2 boats ? *Formal description: boot2 > 2*		
		Yes	2 }	→ 1633
		Nee...	11 }	→ 1637
1633.	**boo303**	What is the year of construction of the 3rd BOAT you have mentioned ?		
		1935-1992	2 }	→ 1634
1634.	**boo403**	What is the make of the 3rd BOAT you have mentioned ?		
		... (Verbal answer)		→ 1635
1635.	**boo503**	What was the purchase price of the 3rd BOAT you have mentioned ?		
		1000-14000 guilders	2 }	→ 1636

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1636.	**boo603**	How much was the estimated market value of the 3rd BOAT you have mentioned, on 31 December 1993 ?		
		3000-6500 guilders....................................	2 }	→ 1637
1637.	**bz23**	Did you, on 31 December 1993, own one or more (SITE-) CARAVANS ?		
		Yes 1	336 }	→ 1638
		No.. 2	4438 }	→ 1641
1638.	**car2**	How many (SITE-) CARAVANS did you own on 31 December 1993 ?		
		1-2..	336 }	→ 1639
1639.	**car3**	What was the purchase price of your (SITE-) CARA-VAN(S) ? *The purchase price is the sum that you paid to buy it/them.*		
		1-75000 guilders....................................	302	→ 1640
		Don't know....................................... -9	34 }	
1640.	**car4**	How much was the total estimated market value of your ...[386](SITE-) CARAVAN(S) on 31 December 1993 ?		
		15-75000 guilders....................................	201	→ 1641
		Don't know....................................... -9	135 }	
1641.	**bz24**	Did you, on 31 December 1993, have any money LENT out to family of friends ?		
		Yes 1	309 }	→ 1642
		No.. 2	4465 }	→ 1645
1642.	**uit2**	How much had you lent to them at that time ?		
		1-400001700 guilders	264	→ 1643
		Don't know....................................... -9	45 }	
1643.	**uit3**	Did you charge any interest for the money that you had lent to family or friends on 31 December 1993 ?		
		Yes 1	83 }	→ 1644
		No.. 2	226 }	→ 1645

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[386]$\dots \leftarrow car2^{[1638]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1644.   **uit4**   How much interest did you receive from the loan of this money in total in 1993 ?

		1-48000 guilders	50	$\Big\}\to$ 1645
		Don't know . . . . -9	33	

1645.   **bz25**   Did you, on 31 December 1993, have any money saved or invested in a way not mentioned before in this questionnaire ?
If relevant: do NOT include assets belonging to your own business here.

		Yes 1	119	$\Big\}\to$ 1646
		No 2	4655	$\Big\}\to$ 1676

1646.   **ove2**   How many of these INVESTMENTS NOT MENTIONED BEFORE IN THIS QUESTIONNAIRE did you have on 31 December 1993 ?

		1-6	119	$\Big\}\to$ 1647

$$\ldots^{387}\ldots^{388}\ldots^{389}$$

1647.   **ove31**   With which bank or financial institution did you make your 1st INVESTMENT ?

		Not applicable 0	59	
		ABN amro 1	8	
		Postbank 2	4	
		Rabobank 3	6	$\to$ 1649
		ING bank (NMB) 4	3	
		VSB bank 5	4	
		SNS bank 6	4	
		Other 7	31	$\Big\}\to$ 1648
		Don't know 99	0	$\Big\}\to$ 1649

1648.   **ove41**   With which bank or financial institution did you make your 1st INVESTMENT ?

		. . . (Verbal answer)		$\to$ 1649

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[387] **if** $ove2^{[1646]} > 5$ **then** . . . $\leftarrow$ ' The program can record up to a maximum of 5 investments that have not been discussed before. With answering the following questions, please report on the 5 – for you – most important investments. The following questions concern your 5 most important INVESTMENTS not mentioned earlier.'
[388] **if** $(ove2^{[1646]} > 1) \wedge (ove2^{[1646]} < 6)$ **then** . . . $\leftarrow$ ' The following questions concern your . . . INVESTMENTS not mentioned earlier.'
[389] **if** $ove2^{[1646]} = 1$ **then** . . . $\leftarrow$ 'The following questions concern your INVESTMENT not mentioned earlier.'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1649.	**ove51**	In what way have you invested the money of your 1st INVESTMENT ?		
		... (Verbal answer)		$\rightarrow$ 1650
1650.	**ove71**	How much was the value of your 1st INVESTMENT on 31 December 1993 ?		
		1-750000 guilders.....................................	64	
		Don't know..-9	55	$\rightarrow$ 1651
1651.	**ove81**	How much did you receive on interest/dividends through your 1st INVESTMENT over the period 1 January 1993 through 31 December 1993 ?		
		1-23000 guilders.....................................	26	
		Don't know..-9	93	$\rightarrow$ 1652
1652.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 1 investment not mentioned before in this questionnaire ? *Formal description:* $ove2^{[1646]} > 1$		
		Yes	11	$\rightarrow$ 1653
		No..	108	$\rightarrow$ 1676
1653.	**ove32**	With which bank or financial institution did you make your 2nd INVESTMENT ?		
		Not applicable 0	7	
		ABN amro....................................... 1	0	
		Postbank.. 2	0	
		Rabobank.. 3	1	$\rightarrow$ 1655
		ING bank (NMB) 4	0	
		VSB bank.. 5	0	
		SNS bank.. 6	0	
		Other... 7	3	$\rightarrow$ 1654
		Don't know 99	0	$\rightarrow$ 1655
1654.	**ove42**	With which bank or financial institution did you make your 2nd INVESTMENT ?		
		... (Verbal answer)		$\rightarrow$ 1655
1655.	**ove52**	In what way have you invested the money of your 2nd INVESTMENT ?		
		... (Verbal answer)		$\rightarrow$ 1656

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1656. **ove72** How much was the value of your 2nd INVESTMENT on 31 December 1993 ?
2500-30000 guilders .... 8 $\Big\}$ → 1657
Don't know.. -9 3

1657. **ove82** How much did you receive on interest/dividends through your 2nd INVESTMENT over the period 1 January 1993 through 31 December 1993 ?
212 guilders... 1 $\Big\}$ → 1658
Don't know.. -9 10

1658. *Interviewer:* Did the respondent, on 31 December 1993, have more than 2 investments not mentioned before in this questionnaire ?
Formal description: ove2$^{[1646]}$ > 2

Yes .... 6 $\Big\}$ → 1659
No.. 5 $\Big\}$ → 1676

1659. **ove33** With which bank or financial institution did you make your 3rd INVESTMENT ?
Not applicable 0 4
ABN amro....................................... 1 0
Postbank.. 2 0
Rabobank....................................... 3 0 $\Big\}$ → 1661
ING bank (NMB) 4 1
VSB bank.. 5 0
SNS bank 6 0
Other... 7 1 $\Big\}$ → 1660
Don't know .... 99 0 $\Big\}$ → 1661

1660. **ove43** With which bank or financial institution did you make your 3rd INVESTMENT ?
... (Verbal answer) → 1661

1661. **ove53** In what way have you invested the money of your 3rd INVESTMENT ?
... (Verbal answer) → 1662

1662. **ove73** How much was the value of your 3rd INVESTMENT on 31 December 1993 ?
2500-25000 guilders .... 5 $\Big\}$ → 1663
Don't know.. -9 1

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1663.	**ove83**	How much did you receive on interest/dividends through your 3rd INVESTMENT over the period 1 January 1993 through 31 December 1993 ?		
		206 guilders..	1 $\Big\}$	→ 1664
		Don't know.......................................-9	5	
1664.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 3 investments not mentioned before in this questionnaire ?		
		Formal description: $ove2^{[1646]} > 3$		
		Yes	3 $\}$	→ 1665
		No..	3 $\}$	→ 1676
1665.	**ove34**	With which bank or financial institution did you make your 4th INVESTMENT ?		
		Not applicable 0	1 $\Bigg\rbrace$	
		ABN amro....................................... 1	0	
		Postbank... 2	0	
		Rabobank.. 3	0	→ 1667
		ING bank (NMB) 4	0	
		VSB bank.. 5	1	
		SNS bank 6	0	
		Other... 7	1 $\}$	→ 1666
		Don't know 99	0 $\}$	→ 1667
1666.	**ove44**	With which bank or financial institution did you make your 4th INVESTMENT ?		
		... (Verbal answer)		→ 1667
1667.	**ove54**	In what way have you invested the money of your 4th INVESTMENT ?		
		... (Verbal answer)		→ 1668
1668.	**ove74**	How much was the value of your 4th INVESTMENT on 31 December 1993 ?		
		1500-12500 guilders	3 $\}$	→ 1669
1669.	**ove84**	How much did you receive on interest/dividends through your 4th INVESTMENT over the period 1 January 1993 through 31 December 1993 ?		
		1012 guilders...	1 $\Big\}$	→ 1670
		Don't know.......................................-9	2	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1670.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 4 investments not mentioned before in this questionnaire ?
Formal description: $ove2^{[1646]} > 4$

Yes . . . .   2 } → 1671

No . . . .   1 } → 1676

1671.   **ove35**   With which bank or financial institution did you make your 5th INVESTMENT ?

Not applicable 0	1
ABN amro 1	0
Postbank 2	0
Rabobank 3	0 } → 1673
ING bank(NMB) 4	0
VSB bank 5	0
SNS bank 6	0
Other 7	1 } → 1672
Don't know 99	0 } → 1673

1672.   **ove45**   With which bank or financial institution did you make your 5th INVESTMENT ?

. . .   (Verbal answer)   → 1673

1673.   **ove55**   In what way have you invested the money of your 5th INVESTMENT ?

. . .   (Verbal answer)   → 1674

1674.   **ove75**   How much was the value of your 5th INVESTMENT on 31 December 1993 ?

2000-100000 guilders . . . .   2 } → 1675

1675.   **ove85**   How much did you receive on interest/dividends through your 5th INVESTMENT over the period 1 January 1993 through 31 December 1993 ?

8250 guilders   1

Don't know . . . . -9   1 } → 1676

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

Do you have any REGULAR SAVING ARRANGE-MENTS, e.g. through a permanent deduction of your salary, or through an automatic transfer system ?

More than one answer is possible here.
1 permanent deduction of salary
2 automatic transfer system
3 other way of automatic saving
4 no such arrangements

1676.	**sp421**	Regular saving arrangement: permanent deduction of salary		
		Yes 1	524	} → 1677
		No.. 2	4250	
1677.	**sp422**	Regular saving arrangement: automatic transfer system		
		Yes 1	1271	} → 1678
		No.. 2	3503	
1678.	**sp424**	Regular saving arrangement: no regular saving arrange-ment		
		Yes 1	3082	} → 1679
		No.. 2	1692	
1679.	**sp423**	Regular saving arrangement: other way of automatic saving		
		Yes 1	135	} → 1680
		No.. 2	4639	} → 1681
1680.	**sp43**	What kind of arrangement do you mean?		
		... (Verbal answer)		→ 1681
1681.	**bez1**	Are you planning to open a (new) checking account in the next 12 months ?		
		Yes 1	184	} → 1682
		No.. 2	4590	
1682.	**bez2**	Are you planning to open a (new) savings or deposit account in the next 12 months ?		
		Yes 1	313	} → 1683
		No.. 2	4461	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1683.		*Interviewer:* Had the respondent, on 31 December 1993, not invested in one or more of the below-mentioned ways of investing money ?		
		Yes	4600 }	→ 1684
		No	174 }	→ 1691
		Below, a number of different ways of investing money are mentioned, in which you had not invested on 31 December 1993. Are you planning to invest money in one or more of these ways ? *More than one answer is possible here.* *1 growth funds* *2 mutual accounts/investments in mutual funds* *3 (mortgage) bonds* *4 shares* *5 put-options* *6 call-options, falcons or warrants* *0 no, none of the above-mentioned*		
1684.	**bez30**	Possible future investment: none of the above-mentioned		
		Yes 1	4289 }	→ 1685
		No 2	311 }	
1685.	**bez31**	Possible future investment: growth funds		
		Yes 1	153 }	→ 1686
		No 2	4447 }	
1686.	**bez32**	Possible future investment: mutual accounts/investments in mutual funds		
		Yes 1	141 }	→ 1687
		No 2	4459 }	
1687.	**bez33**	Possible future investment: (mortgage) bonds		
		Yes 1	70 }	→ 1688
		No 2	4530 }	
1688.	**bez34**	Possible future investment: shares		
		Yes 1	139 }	→ 1689
		No 2	4461 }	
1689.	**bez35**	Possible future investment: put-options		
		Yes 1	55 }	→ 1690
		No 2	4545 }	

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
1690.	**bez36**	Possible future investment: call-options, falcons or war-rants		
		Yes 1	56	
		No.. 2	4544	} → 1691

The following questions concern your (outstanding) debts and liabilities. There are different sections about:
- *private loans*
- *extended lines of credit*
- *outstanding debts with mail-order firms*
- *loans from family or friends*
- *study loans*
- *debts ('to be in the red') through credit cards*
- *other loans*

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

<u>*Explanation if the household consists of more than one person:*</u>
The following questions will also be put to household members aged 16 years and older. To prevent double re-porting, JOINT assets should be mentioned by 1 member of the household only.
<u>*Explanation to the member of the household who reports joint assets:*</u>
You have been selected to report not only your personal debts but also debts you have jointly with your partner.
<u>*Explanation to the partner who has not been selected:*</u> *Your partner has been selected to report debts you have jointly with you partner. Please report ONLY your personal debts.*
<u>*Explanation to other members of the household:*</u> *You have NOT been selected to report joint debts.*

1691.	**pers1**	Did you, on 31 December 1993, have one or more PRI-VATE loans ? *With a private loan, the whole sum is made available (to the person taking out the loan) at one time.*		
		Yes 1	276	} → 1692
		No.. 2	4498	} → 1715
1692.	**pers2**	HOW MANY of these PRIVATE loans did you have on 31 December 1993 ?		
		1-3..	276	} → 1693

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

The following questions concern your ...[390]private loan(s) on 31 December 1993. For each loan you will be asked to provide information on:
- the financial institution with which you took out the loan
- the remaining debt on 31 December 1993
- the total interest paid over the period 1 January 1993 through 31 December 1993

1693. **per101** With which bank or financial institution did you take out your 1st PRIVATE LOAN ?

ABN amro 1   49
Postbank 2   55
Rabobank 3   44
ING bank (NMB) 4   10 $\} \rightarrow 1695$
VSB bank 5   15
SNS bank 6   4

Other 7   11 $\} \rightarrow 1694$

Don't know 99   88 $\} \rightarrow 1695$

1694. **per201** With which bank or financial institution did you take out your 1st PRIVATE LOAN ?

...   (Verbal answer) $\rightarrow 1695$

1695. **per301** How much was the remaining debt of your 1st PRIVATE LOAN on 31 December 1993 ?

100-200000 guilders ....   200 $\} \rightarrow 1697$

Don't know .... -9   76 $\} \rightarrow 1696$

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[390] $... \leftarrow pers2^{[1692]}$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1696. **per401** Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than f 100 1   4

f 100 - f 1,000 2   9

f 1,000 - f 3,000 3   7

f 3,000 - f 5,000 4   5

f 5,000 - f 10,000 5   5

f 10,000 - f 15,000 6   9

f 15,000 - f 20,000 7   2

f 20,000 - f 25,000 8   1 $\rightarrow$ 1697

f 25,000 - f 30,000 9   0

f 30,000 - f 35,000 10   0

f 35,000 - f 40,000 11   1

f 40,000 - f 45,000 12   0

f 45,000 - f 50,000 13   0

f 50,000 or more 14   4

Don't know .... -9   29

1697. **per501** How much (in total) did you pay on interest because of your 1st PRIVATE LOAN over the period 1 January 1993 through 31 December 1993 ?

1-13500 guilders ....   135 $\rightarrow$ 1698

Don't know .... -9   141

1698. *Interviewer:* Did the respondent, on 31 December 1993, have more than 1 private loan ?
Formal description: per2 > 1

Yes ....   18 $\rightarrow$ 1699

No ....   258 $\rightarrow$ 1704

1699. **per102** With which bank or financial institution did you take out your 2nd PRIVATE LOAN ?

ABN amro 1   3

Postbank 2   3

Rabobank 3   2

ING bank (NMB) 4   0 $\rightarrow$ 1701

VSB bank 5   0

SNS bank 6   1

Other 7   0 $\rightarrow$ 1700

Don't know 99   9 $\rightarrow$ 1701

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1700. **per202** With which bank or financial institution did you take out your 2nd PRIVATE LOAN ?

.....   (Verbal answer) $\rightarrow$ 1701

1701. **per302** How much was the remaining debt of your 2nd PRIVATE LOAN on 31 December 1993 ?

800-35000 guilders..................................... 14 $\Big\}\rightarrow$ 1703

Don't know..-9 4 $\Big\}\rightarrow$ 1702

1702. **per402** Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than f 100.................................... 1   1
f 100 - f 1,000.................................... 2   0
f 1,000 - f 3,000................................... 3   0
f 3,000 - f 5,000................................... 4   0
f 5,000 - f 10,000.................................. 5   0
f 10,000 - f 15,000................................. 6   0
f 15,000 - f 20,000................................. 7   0
f 20,000 - f 25,000................................. 8   0 $\Big\}\rightarrow$ 1703
f 25,000 - f 30,000................................. 9   0
f 30,000 - f 35,000................................. 10   0
f 35,000 - f 40,000................................. 11   0
f 40,000 - f 45,000................................. 12   0
f 45,000 - f 50,000................................. 13   0
f 50,000 or more................................. 14   0
Don't know..-9   3

1703. **per502** How much (in total) did you pay on interest because of your 2nd PRIVATE LOAN over the period 1 January 1993 through 31 December 1993 ?

228-2500... 9 $\Big\}\rightarrow$ 1704
Don't know..-9 9

1704. **per6** Did you take out this/these private loan(s) for any particular purpose ?

Yes .... 1 210 $\Big\}\rightarrow$ 1705
No.. 2   66 $\Big\}\rightarrow$ 1715

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

What was the purpose of this/these private loan(s) ?

More than one answer is possible here.
1 to purchase/repair car, motorbike, scooter, caravan, boat, surfboard, moped, or bicycle
2 to purchase or make major changes to my house / move to other accommodation
3 to purchase land or other real estate (not including your own accommodation)
4 to purchase audio-visual equipment, household appliances, luxury goods, or furniture
5 to make investments in business/firm, investments in stocks
6 for studies for myself or for members of my family
7 for holidays
8 to pay off other loan/mortgage
9 for other purpose

1705.   **per71**   Purpose private loan: to purchase/repair car, motorbike, etc.

Yes 1   120   } → 1706
No... 2   90

1706.   **per72**   Purpose private loan: to purchase or make major changes to my house / move to other accommodation

Yes 1   38   } → 1707
No... 2   172

1707.   **per73**   Purpose private loan: to purchase land or other real estate

Yes 1   14   } → 1708
No... 2   196

1708.   **per74**   Purpose private loan: to purchase audio-visual equipment, household appliances, luxury goods, or furniture

Yes 1   13   } → 1709
No... 2   197

1709.   **per75**   Purpose private loan: to make investments in business/firm, investments in stocks

Yes 1   9   } → 1710
No... 2   201

1710.   **per76**   Purpose private loan: for studies for myself or for members of my family

Yes 1   11   } → 1711
No... 2   199

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1711.   **per77**   Purpose private loan: for holidays

Yes 1   8 $\Big\}\to$ 1712
No.. 2   202

1712.   **per78**   Purpose private loan: to pay off other loan/mortgage

Yes 1   4 $\Big\}\to$ 1713
No.. 2   206

1713.   **per79**   Purpose private loan: for other purpose

Yes 1   14 $\Big\}\to$ 1714
Nee.. 2   196 $\Big\}\to$ 1715

1714.   **per8**   What other purpose was that ?

...   (Verbal answer) $\to$ 1715

An extended line of credit is an arrangement that enables you to withdraw money, up to a set maximum.

1715.   **door1**   Did you, on 31 December 1993, have one or more EX-TENDED LINES OF CREDIT ?

Yes 1   623 $\Big\}\to$ 1716
No.. 2   4151 $\Big\}\to$ 1748

1716.   **door2**   HOW MANY of these EXTENDED LINES OF CREDIT did you have on 31 December 1993 ?

1-3..   623 $\Big\}\to$ 1717

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

The following questions concern your ...[391] extended lines of credit on 31 December 1993. For each extended line of credit you will be asked to provide information on:
- the financial institution with which you took out the credit
- the remaining debt on 31 December 1993
- the maximum credit
- the total interest paid over the period 1 January 1993 through 31 December 1993.

1717.   **doo101**   With which financial institution did you take out your 1st EXTENDED LINE OF CREDIT ?

ABN amro 1   164 ⎫
Postbank.. 2   211 ⎪
Rabobank.. 3   118 ⎪
ING bank (NMB) 4   21 ⎬ → 1719
VSB bank.. 5   14 ⎪
SNS bank 6   10 ⎭
Other.. 7   26 ⎫→ 1718
Don't know 99   59 ⎭

1718.   **doo201**   With which financial institution did you take out your 1st EXTENDED LINE OF CREDIT ?

...   (Verbal answer)   → 1719

1719.   **doo301**   How much was the remaining debt of your 1st EXTENDED LINE OF CREDIT on 31 December 1993 ?

1-81521 guilders....................................   393 ⎫→ 1721

Don't know....................................... -9   230 ⎫→ 1720

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1720.   **doo401**   Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than f 100	1	109	
f 100 - f 1,000	2	11	
f 1,000 - f 3,000	3	10	
f 3,000 - f 5,000	4	6	
f 5,000 - f 10,000	5	11	
f 10,000 - f 15,000	6	7	
f 15,000 - f 20,000	7	8	
f 20,000 - f 25,000	8	3	$\rightarrow$ 1721
f 25,000 - f 30,000	9	3	
f 30,000 - f 35,000	10	1	
f 35,000 - f 40,000	11	1	
f 40,000 - f 45,000	12	1	
f 45,000 - f 50,000	13	0	
f 50,000 or more	14	1	
Don't know	-9	58	

1721.   **doo501**   What is the maximum credit of your 1st EXTENDED LINE OF CREDIT ?

100-200000 guilders		602	$\rightarrow$ 1722
Don't know	-9	21	

1722.   **doo601**   How much (in total) did you pay on interest for your 1st EXTENDED LINE OF CREDIT over the period 1 January 1993 through 31 December 1993 ?

1-12000 guilders		380	$\rightarrow$ 1723
Don't know	-9	243	

1723.   Interviewer: Did the respondent, on 31 December 1993, have more than 1 extended line of credit ? Formal description: door2[1716] > 1

Yes	25	$\rightarrow$ 1724
No	598	$\rightarrow$ 1737

1724.   **doo102**   With which financial institution did you take out your 2nd EXTENDED LINE OF CREDIT ?

ABN amro	1	3	
Postbank	2	11	
Rabobank	3	2	$\rightarrow$ 1726
ING bank (NMB)	4	1	
VSB bank	5	1	
SNS bank	6	1	
Other	7	1	$\rightarrow$ 1725
Don't know	99	5	

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1725. **doo202** With which financial institution did you take out your 2nd EXTENDED LINE OF CREDIT ?

... (Verbal answer)   → 1726

1726. **doo302** How much was the remaining debt of your 2nd EXTENDED LINE OF CREDIT on 31 December 1993 ?

1-25000 guilders...................................... 15 } → 1728

Don't know.. -9   10 } → 1727

1727. **doo402** Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than f 100 1	4	
f 100 - f 1,000 2	0	
f 1,000 - f 3,000 3	0	
f 3,000 - f 5,000 4	0	
f 5,000 - f 10,000 5	0	
f 10,000 - f 15,000 6	0	
f 15,000 - f 20,000 7	0	
f 20,000 - f 25,000 8	0	→ 1728
f 25,000 - f 30,000 9	0	
f 30,000 - f 35,000 10	0	
f 35,000 - f 40,000 11	0	
f 40,000 - f 45,000 12	0	
f 45,000 - f 50,000 13	0	
f 50,000 or more 14	0	
Don't know.................................. -9	6	

1728. **doo502** What is the maximum credit of your 2nd EXTENDED LINE OF CREDIT ?

5-50000 guilders..................................... 22 } → 1729

Don't know.. -9   3 }

1729. **doo602** How much (in total) did you pay on interest for your 2nd EXTENDED LINE OF CREDIT over the period 1 January 1993 through 31 December 1993 ?

1-3600 guilders .... 15 } → 1730

Don't know.. -9   10 }

1730. *Interviewer:* Did the respondent, on 31 December 1993, have more than 2 extended lines of credit ?
Formal description: door2[1716] > 2

Yes .... 2 } → 1731

No.. 23 } → 1737

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1731. **doo103** With which financial institution did you take out your 3rd EXTENDED LINE OF CREDIT ?

ABN amro 1	1	
Postbank 2	0	
Rabobank 3	0	
ING bank (NMB) 4	0	$\rightarrow$ 1733
VSB bank 5	0	
SNS bank 6	0	
Other 7	1	$\rightarrow$ 1732

1732. **doo203** With which financial institution did you take out your 3rd EXTENDED LINE OF CREDIT ?

...   (Verbal answer) $\rightarrow$ 1733

1733. **doo303** How much was the remaining debt of your 3rd EXTENDED LINE OF CREDIT on 31 December 1993 ?

500 guilders	1	$\rightarrow$ 1735
Don't know .... -9	1	$\rightarrow$ 1734

1734. **doo403** Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than f 100 1	0	
f 100 - f 1,000 2	0	
f 1,000 - f 3,000 3	0	
f 3,000 - f 5,000 4	0	
f 5,000 - f 10,000 5	0	
f 10,000 - f 15,000 6	0	
f 15,000 - f 20,000 7	0	
f 20,000 - f 25,000 8	0	$\rightarrow$ 1735
f 25,000 - f 30,000 9	0	
f 30,000 - f 35,000 10	0	
f 35,000 - f 40,000 11	0	
f 40,000 - f 45,000 12	0	
f 45,000 - f 50,000 13	0	
f 50,000 or more 14	0	
Don't know .... -9	1	

1735. **doo503** What is the maximum credit of your 3rd EXTENDED LINE OF CREDIT ?

4000 guilders	1	$\rightarrow$ 1736
Don't know .... -9	1	

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1736.	**doo603**	How much (in total) did you pay on interest for your 3rd EXTENDED LINE OF CREDIT over the period 1 January 1993 through 31 December 1993 ?		
		80 guilders	1	
		Don't know.. -9	1	$\rightarrow$ 1737
1737.	**doo7**	Did you take out this/these extended line(s) of credit for any particular purpose ?		
		Yes 1	266	$\rightarrow$ 1738
		No.. 2	357	$\rightarrow$ 1748
		What was the purpose of this/these private loan(s) ?		
		More than one answer is possible here. *1 to purchase/repair car, motorbike, scooter, caravan, boat, surfboard, moped or bicycle* *2 to purchase or make major changes to my house / move to other accommodation* *3 to purchase land or other real estate (not including your own accommodation)* *4 to purchase audio-visual equipment, household appliances, luxury goods, or furniture* *5 to make investments in business/firm, investments in stocks* *6 for studies for myself or for members of my family* *7 for holidays* *8 to pay off other loan/mortgage* *9 for other purpose*		
1738.	**doo81**	Purpose extended line of credit: to purchase/repair car, motorbike, etc.		
		Yes 1	153	$\rightarrow$ 1739
		No.. 2	113	
1739.	**doo82**	Purpose extended line of credit: to purchase or make major changes to my house / move to other accommodation		
		Yes 1	77	$\rightarrow$ 1740
		No.. 2	189	
1740.	**doo83**	Purpose extended line of credit: to purchase land or other real estate (not including your own accommodation)		
		Yes 1	28	$\rightarrow$ 1741
		No.. 2	238	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1741.   **doo84**   Purpose extended line of credit: to purchase audio-
visual equipment, household appliances, luxury goods,
or furniture

Yes 1   18 } → 1742
No.. 2   248 }

1742.   **doo85**   Purpose extended line of credit: to make investments in
business/firm, investments in stocks

Yes 1   11 } → 1743
No.. 2   255 }

1743.   **doo86**   Purpose extended line of credit: for studies for myself
or for members of my family

Yes 1   16 } → 1744
No.. 2   250 }

1744.   **doo87**   Purpose extended line of credit: holidays

Yes 1   9 } → 1745
No.. 2   257 }

1745.   **doo88**   Purpose extended line of credit: to pay off other
loan/mortgage

Yes 1   3 } → 1746
No.. 2   263 }

1746.   **doo89**   Purpose extended line of credit: other purpose

Yes 1   11 } → 1747
No.. 2   255 } → 1748

1747.   **doo9**   What other purpose was that ?

...   (Verbal answer)   → 1748

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

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 garages (cars) and audiovisual equipment.

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.

1748.　　**fina1**　Did you, on 31 December 1993, have any OUTSTANDING DEBTS from a HIRE-PURCHASE CONTRACT, and/or a DEBT BASED ON PAYMENT BY INSTALLMENT, and/or an EQUITY-BASED LOAN ?

Yes .... 1　　92 $\Big\} \rightarrow$ 1749

No.. 2　　4682 $\Big\} \rightarrow$ 1773

1749.　　**fina2**　HOW MANY of these DEBTS/LOANS did you have on 31 December 1993 ?
This question concerns outstanding debts from a hire-purchase contract, and/or debts based on payment by installment, and/or equity-based loans.

1-3...　92 $\Big\} \rightarrow$ 1750

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1750.   **fin101**   What kind of credit is your 1st outstanding debt ?

The following questions concern your ...[392] outstanding debt(s) from a hire-purchase contract, and/or debt(s) based on payment by installment, and/or equity-based loan(s), that you had on 31 December 1993. For each debt/loan you will be asked to provide information on:
- the kind of credit
- the remaining debt on 31 December 1993
- the total interest paid over the period 1 January 1993 through 31 December 1993

Payment by installment	1	36	
Hire-purchase	2	9	$\rightarrow$ 1751
Equity-based	3	47	

1751.   **fin201**   How much was the remaining debt of your 1st outstanding debt based on hire- purchase or payment by installment, or equity-based loan, on 31 December 1993 ?

150-180000 guilders	49	$\rightarrow$ 1753
Don't know	-9	43	$\rightarrow$ 1752

1752.   **fin301**   Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than *f* 100	1	3	
f 100 - *f* 1,000	2	6	
f 1,000 - *f* 3,000	3	2	
f 3,000 - *f* 5,000	4	0	
f 5,000 - *f* 10,000	5	0	
f 10,000 - *f* 15,000	6	4	
f 15,000 - *f* 20,000	7	1	
f 20,000 - *f* 25,000	8	3	$\rightarrow$ 1753
f 25,000 - *f* 30,000	9	0	
f 30,000 - *f* 35,000	10	0	
f 35,000 - *f* 40,000	11	0	
f 40,000 - *f* 45,000	12	1	
f 45,000 - *f* 50,000	13	1	
f 50,000 or more	14	2	
Don't know	-9	20	

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[392] ... $\leftarrow$ *fin2*

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1753.	**fin401**	How much (in total) did you pay on interest because of your 1st outstanding debt based on hire-purchase or payment by installment, or equity-based loan over the period 1 January 1993 through 31 December 1993 ?		
		1-17800 guilders.....................................	30	$\Big\} \to 1754$
		Don't know.......................................-9	62	
1754.		*Interviewer:* Did the respondent have more than 1 outstanding debt/loan on 31 December 1993 ? *Formal description:* $fina2^{[1749]} > 1$		
		Yes	12	$\Big\} \to 1755$
		No..	80	$\Big\} \to 1764$
1755.	**fin102**	What kind of credit is your 2nd outstanding debt ?		
		Payment by installment 1	5	
		Hire-purchase 2	2	$\Big\} \to 1756$
		Equity-based 3	3	
1756.	**fin202**	How much was the remaining debt of your 2nd outstanding debt based on hire- purchase or payment by installment, or equity-based loan, on 31 December 1993 ?		
		1-9500 guilders	5	$\Big\} \to 1758$
		Don't know.......................................-9	7	$\Big\} \to 1757$
1757.	**fin302**	Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?		
		Less than f 100.................................... 1	1	
		f 100 - f 1,000.................................... 2	2	
		f 1,000 - f 3,000.................................. 3	1	
		f 3,000 - f 5,000.................................. 4	0	
		f 5,000 - f 10,000................................. 5	0	
		f 10,000 - f 15,000................................ 6	1	
		f 15,000 - f 20,000................................ 7	0	
		f 20,000 - f 25,000................................ 8	0	$\to 1758$
		f 25,000 - f 30,000................................ 9	0	
		f 30,000 - f 35,000............................... 10	0	
		f 35,000 - f 40,000............................... 11	0	
		f 40,000 - f 45,000............................... 12	0	
		f 45,000 - f 50,000............................... 13	0	
		f 50,000 or more............................... 14	0	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1758.   **fin402**   How much (in total) did you pay on interest because of your 2nd outstanding debt based on hire-purchase or payment by installment, or equity-based loan over the period 1 January 1993 through 31 December 1993 ?

1-1078 . . . .   3 $\left.\right\}\rightarrow$ 1759

Don't know . . . . -9   9

1759.   *Interviewer:* Did the respondent have more than 2 out-standing debts/loans on 31 December 1993 ?
Formal description: $fina2^{[1749]} > 2$

Yes . . . .   1 $\left.\right\}\rightarrow$ 1760

No . . . .   11 $\left.\right\}\rightarrow$ 1764

1760.   **fin103**   What kind of credit is your 3rd outstanding debt ?

Payment by installment 1   1
Hire-purchase 2   0 $\left.\right\}\rightarrow$ 1761
Equity-based 3   0

1761.   **fin203**   How much was the remaining debt of your 3rd outstand-ing debt based on hire- purchase or payment by install-ment, or equity-based loan, on 31 December 1993 ?

1 . . . .   1 $\left.\right\}\rightarrow$ 1763

1762.   **fin303**   Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than f 100 1   0
f 100 - f 1,000 2   0
f 1,000 - f 3,000 3   0
f 3,000 - f 5,000 4   0
f 5,000 - f 10,000 5   0
f 10,000 - f 15,000 6   0
f 15,000 - f 20,000 7   0
f 20,000 - f 25,000 8   0 $\left.\right\}\rightarrow$ 1763
f 25,000 - f 30,000 9   0
f 30,000 - f 35,000 10   0
f 35,000 - f 40,000 11   0
f 40,000 - f 45,000 12   0
f 45,000 - f 50,000 13   0
f 50,000 or more 14   0

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1763.   **fin403**   How much (in total) did you pay on interest because of your 3rd outstanding debt based on hire-purchase or payment by installment, or equity-based loan over the period 1 January 1993 through 31 December 1993 ?

Don't know.. -9   1 $\Big\} \to$ 1764

1764.   **fin5**   Did you contract this/these debt(s)/loan(s) for any particular purpose ?

Yes 1   68 $\Big\} \to$ 1765

No.. 2   24 $\Big\} \to$ 1773

What was the purpose of contracting this/these outstanding debts from a hire- purchase contract, and/or debts based on payment by installment, and/or equity-based loans ?

More than one answer is possible here.
1 purchase car
2 purchase moped or bicycle
3 home furnishing (furniture, carpeting/curtains)
4 purchase audio-visual equipment (e.g. TV set, video-recorder, video camera, stereo equipment)
5 purchase household appliances
6 purchase luxury goods (e.g. solarium, fitness equipment)
7 other

1765.   **fin61**   Purpose of debt: purchase car

Yes 1   0 $\Big\}$
No.. 2   0 $\Big\} \to$ 1766

1766.   **fin62**   Purpose of debt: purchase moped or bicycle

Yes 1   0 $\Big\}$
No.. 2   0 $\Big\} \to$ 1767

1767.   **fin63**   Purpose of debt: home furnishing (furniture, carpeting/curtains)

Yes 1   0 $\Big\}$
No.. 2   0 $\Big\} \to$ 1768

1768.   **fin64**   Purpose of debt: purchase audio-visual equipment (e.g. TV set, videorecorder, video camera, stereo equipment)

Yes 1   0 $\Big\}$
No.. 2   0 $\Big\} \to$ 1769

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1769.	**fin65**	Purpose of debt: purchase household appliances		
		Yes 1	0 }	
		No.. 2	0 } → 1770
1770.	**fin66**	Purpose of debt: purchase luxury goods (e.g. solarium, fitness equipment)		
		Yes 1	0 }	
		No.. 2	0 } → 1771
1771.	**fin67**	Purpose of debt: other		
		Yes 1	0 } → 1772
		No.. 2	0 } → 1773
1772.	**fin7**	What other purpose was that ?		
		... (Verbal answer)	→ 1773
1773.	**post1**	Did you, on 31 December 1993, 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' [klantenkaart] ?		
		Yes 1	76 } → 1774
		No.. 2	4694 } → 1802
1774.	**post2**	HOW MANY of these outstanding debts NOT MENTIONED BEFORE IN THIS QUESTIONNAIRE did you have on 1 December 1993 ? *This question concerns debts with a mail-order firm, shop(s), or other sort of retail business, e.g. a debt from a 'client-card' [klantenkaart].*		
		1-5..	76 } → 1775

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

The following questions concern your ...[393]outstanding debt(s) with a mail-order firm, shop(s), or other sort of retail business, that you had on 31 December 1993. For each debt you will be asked to provide information on:
- the remaining debt on 31 December 1993
- the total interest paid over the period 1 January through 31 December 1993.

1775.   **ps101**   How much was the remaining debt of your 1st outstanding debt with a mail-order firm, shop(s), or other sort of retail business, on 31 December 1993 ?

1-12816 guilders......................................   50 } → 1777

Don't know.......................................-9   26 } → 1776

1776.   **ps201**   Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than f 100.................................. 1	6	
f 100 - f 1,000.. 2	10	
f 1,000 - f 3,000.................................. 3	5	
f 3,000 - f 5,000.................................. 4	0	
f 5,000 - f 10,000.................................. 5	0	
f 10,000 - f 15,000.................................. 6	0	
f 15,000 - f 20,000.................................. 7	0	
f 20,000 - f 25,000.................................. 8	0	→ 1777
f 25,000 - f 30,000.................................. 9	0	
f 30,000 - f 35,000.................................. 10	0	
f 35,000 - f 40,000.................................. 11	0	
f 40,000 - f 45,000.................................. 12	0	
f 45,000 - f 50,000.................................. 13	0	
f 50,000 or more.................................. 14	0	
Don't know.......................................-9	5	

1777.   **ps301**   How much (in total) did you pay on interest because of your 1st outstanding debt with a mail-order firm, shop(s), or other sort of retail business over the period 1 January 1993 through 31 December 1993 ?

1-1000 guilders..   25 } → 1778
Don't know.......................................-9   51 }

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[393]...← *post2*[1774]

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1778. *Interviewer:* Did the respondent have more than 1 out-standing debt with a mail-order firm etc. on 31 December 1993 ?
Formal description: $post2^{[1774]} > 1$

Yes . . . . 18 } → 1779
No. . . . . 58 } → 1794

1779. **ps102** How much was the remaining debt of your 2nd outstand-ing debt with a mail-order firm, shop(s), or other sort of retail business, on 31 December 1993 ?

200-3500 guilders. . . . . 7 } → 1781
Don't know. . . . . -9 11 } → 1780

1780. **ps202** Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than *f* 100 . . . . 1 2
f 100 - *f* 1,000 . . . . 2 3
f 1,000 - *f* 3,000 . . . . 3 2
f 3,000 - *f* 5,000 . . . . 4 0
f 5,000 - *f* 10,000 . . . . 5 0
f 10,000 - *f* 15,000 . . . . 6 0
f 15,000 - *f* 20,000 . . . . 7 0
f 20,000 - *f* 25,000 . . . . 8 0 } → 1781
f 25,000 - *f* 30,000 . . . . 9 0
f 30,000 - *f* 35,000 . . . . 10 0
f 35,000 - *f* 40,000 . . . . 11 0
f 40,000 - *f* 45,000 . . . . 12 0
f 45,000 - *f* 50,000 . . . . 13 0
f 50,000 or more 14 0
Don't know. . . . . -9 4

1781. **ps302** How much (in total) did you pay on interest because of your 2nd outstanding debt with a mail-order firm, shop(s), or other sort of retail business over the period 1 January 1993 through 31 December 1993 ?

1-900 guilders . . . . 4 } → 1782
Don't know. . . . . -9 14

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1782.   *Interviewer:* Did the respondent have more than 2 out-standing debts with a mail-order firm etc. on 31 December 1993 ?
Formal description: post2$^{[1774]}$ > 2

Yes . . . .   3 } $\rightarrow$ 1783

No. . . . .   15 } $\rightarrow$ 1794

1783.   **ps103**   How much was the remaining debt of your 3rd outstand-ing debt with a mail- order firm, shop(s), or other sort of retail business, on 31 December 1993 ?

Don't know. . . . . -9   3 } $\rightarrow$ 1784

1784.   **ps203**   Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than *f* 100 1	0	
f 100 - *f* 1,000 2	0	
f 1,000 - *f* 3,000 3	1	
f 3,000 - *f* 5,000 4	0	
f 5,000 - *f* 10,000 5	0	
f 10,000 - *f* 15,000 6	0	
f 15,000 - *f* 20,000 7	0	
f 20,000 - *f* 25,000 8	0	$\rightarrow$ 1785
f 25,000 - *f* 30,000 9	0	
f 30,000 - *f* 35,000 10	0	
f 35,000 - *f* 40,000 11	0	
f 40,000 - *f* 45,000 12	0	
f 45,000 - *f* 50,000 13	0	
f 50,000 or more 14	0	
Don't know. . . . . -9	2	

1785.   **ps303**   How much (in total) did you pay on interest because of your 3rd outstanding debt with a mail-order firm, shop(s), or other sort of retail business over the period 1 January 1993 through 31 December 1993 ?

Don't know. . . . . -9   3 } $\rightarrow$ 1786

1786.   *Interviewer:* Did the respondent have more than 3 out-standing debts with a mail-order firm etc. on 31 December 1993 ?
Formal description: post2$^{[1774]}$ > 3

Yes . . . .   2 } $\rightarrow$ 1787

No. . . . .   1 } $\rightarrow$ 1794

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1787. **ps104** How much was the remaining debt of your 4th outstanding debt with a mail- order firm, shop(s), or other sort of retail business, on 31 December 1993 ?

Don't know.. -9   2 $\}\rightarrow$ 1788

1788. **ps204** Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than f 100.................................... 1   0

f 100 - f 1,000..................................... 2   0

f 1,000 - f 3,000.................................. 3   1

f 3,000 - f 5,000.................................. 4   0

f 5,000 - f 10,000................................. 5   0

f 10,000 - f 15,000................................ 6   0

f 15,000 - f 20,000................................ 7   0

f 20,000 - f 25,000................................ 8   0 $\rightarrow$ 1789

f 25,000 - f 30,000................................ 9   0

f 30,000 - f 35,000................................ 10   0

f 35,000 - f 40,000................................ 11   0

f 40,000 - f 45,000................................ 12   0

f 45,000 - f 50,000................................ 13   0

f 50,000 or more................................ 14   0

Don't know.. -9   1

1789. **ps304** How much (in total) did you pay on interest because of your 4th outstanding debt with a mail-order firm, shop(s), or other sort of retail business over the period 1 January 1993 through 31 December 1993 ?

Don't know.. -9   2 $\}\rightarrow$ 1790

1790. *Interviewer:* Did the respondent have more than 4 outstanding debts with a mail-order firm etc. on 31 December 1993 ?
Formal description: post2[1774] > 4

Yes ....   1 $\}\rightarrow$ 1791

No...   1 $\}\rightarrow$ 1794

1791. **ps105** How much was the remaining debt of your 5th outstanding debt with a mail-order firm, shop, or other sort of retail business, on 31 December 1993 ?

Don't know.. -9   1 $\}\rightarrow$ 1792

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1792.	**ps205**	Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?		
		Less than f 100 1	0	
		f 100 - f 1,000 2	1	
		f 1,000 - f 3,000 3	0	
		f 3,000 - f 5,000 4	0	
		f 5,000 - f 10,000 5	0	
		f 10,000 - f 15,000 6	0	
		f 15,000 - f 20,000 7	0	
		f 20,000 - f 25,000 8	0	$\rightarrow$ 1793
		f 25,000 - f 30,000 9	0	
		f 30,000 - f 35,000 10	0	
		f 35,000 - f 40,000 11	0	
		f 40,000 - f 45,000 12	0	
		f 45,000 - f 50,000 13	0	
		f 50,000 or more 14	0	
1793.	**ps305**	How much (in total) did you pay on interest because of your 5th outstanding debt with a mail-order firm, shop, or other sort of retail business over the period 1 January 1993 through 31 December 1993 ?		
		Don't know .... -9	1	$\rightarrow$ 1794
1794.	**ps4**	Did you contract this/these debt(s) with a mail-order firm, shop(s), or other sort of retail business for any particular purpose ?		
		Yes 1	34	$\rightarrow$ 1795
		No... 2	42	$\rightarrow$ 1802
		What was the purpose of contracting this/these out-standing debt(s) with a mail- order firm, shop(s), or other sort of retail business ? *More than one answer is possible here.* *1 purchase moped or bicycle* *2 home furnishing (furniture, carpeting/curtains)* *3 purchase audio-visual equipment (e.g. TV set, video-recorder, video camera, stereo equipment)* *4 purchase household appliances* *5 purchase luxury goods (e.g. solarium, fitness equip-ment)* *6 other*		
1795.	**ps51**	Purpose of debt: purchase moped or bicycle		
		Yes 1	1	$\rightarrow$ 1796
		No... 2	33	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1796.	**ps52**	Purpose of debt: home furnishing (furniture, carpeting/curtains)		
		Yes 1	8	
		No.. 2	26	$\rightarrow$ 1797
1797.	**ps53**	Purpose of debt: purchase audio-visual equipment (e.g. TV set, videorecorder, video camera, stereo equipment)		
		Yes 1	8	
		No.. 2	26	$\rightarrow$ 1798
1798.	**ps54**	Purpose of debt: purchase household appliances		
		Yes 1	9	
		No.. 2	25	$\rightarrow$ 1799
1799.	**ps55**	Purpose of debt: purchase luxury goods (e.g. solarium, fitness equipment)		
		Yes 1	3	
		No.. 2	31	$\rightarrow$ 1800
1800.	**ps56**	Purpose of debt: other		
		Yes 1	16	$\rightarrow$ 1801
		No.. 2	18	$\rightarrow$ 1802
1801.	**ps6**	What other purpose was that ?		
		... (Verbal answer)		$\rightarrow$ 1802
1802.	**fami1**	Did you, on 31 December 1993, have a LOAN FROM FAMILY OR FRIENDS ?		
		Yes 1	160	$\rightarrow$ 1803
		No.. 2	4614	$\rightarrow$ 1826
1803.	**fami2**	HOW MANY of these loans from family or friends did you have on 31 December 1993 ?		
		1-3...	160	$\rightarrow$ 1804

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

The following questions concern your ...[394]*loan(s) from family or friends, that you had on 31 December 1993. For each loan you will be asked to provide information on:*
- the remaining debt on 31 December 1993
- the total interest paid over the period 1 January 1993 through 31 December 1993

1804.　**fam101**　How much was the remaining debt of your 1st loan from family or friends on 31 December 1993 ?

10-396040 guilders.................................... 140 $\Big\} \to$ 1806

Don't know....................................... -9 　20 $\Big\} \to$ 1805

1805.　**fam201**　Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than f 100 1	3	
f 100 - f 1,000 2	2	
f 1,000 - f 3,000 3	3	
f 3,000 - f 5,000 4	0	
f 5,000 - f 10,000 5	0	
f 10,000 - f 15,000 6	1	
f 15,000 - f 20,000 7	0	
f 20,000 - f 25,000 8	1	$\to$ 1806
f 25,000 - f 30,000 9	0	
f 30,000 - f 35,000 10	0	
f 35,000 - f 40,000 11	0	
f 40,000 - f 45,000 12	0	
f 45,000 - f 50,000 13	0	
f 50,000 or more 14	0	
Don't know....................................... -9	10	

1806.　**fam301**　How much (in total) did you pay on interest because of your 1st loan from family or friends over the period 1 January 1993 through 31 December 1993 ?

1-26403 guilders..................................... 104 $\Big\}$
Don't know....................................... -9 　56 $\Big\} \to$ 1807

1807.　　　*Interviewer:* Did the respondent, on 31 December 1993, have more than 1 loan from family or friends ?
Formal description: $fami2^{[1803]} > 1$

Yes .... 22 $\Big\} \to$ 1808

No.. 138 $\Big\} \to$ 1815

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[394]$... \leftarrow fami2^{[1803]}$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

The following questions concern your ...[395] *loan(s) from family or friends, that you had on 31 December 1993. For each loan you will be asked to provide information on:*
- the remaining debt on 31 December 1993
- the total interest paid over the period 1 January 1993 through 31 December 1993

1808.	**fam102**	How much was the remaining debt of your 2nd loan from family or friends on 31 December 1993 ?		
		75-139719 guilders.....................................	19 $\Big\}$	$\rightarrow$ 1810
		Don't know.. -9	3 $\Big\}$	$\rightarrow$ 1809

1809.	**fam202**	Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?		
		Less than f 100 1	0	
		f 100 - f 1,000 2	0	
		f 1,000 - f 3,000 3	0	
		f 3,000 - f 5,000 4	0	
		f 5,000 - f 10,000 5	0	
		f 10,000 - f 15,000 6	0	
		f 15,000 - f 20,000 7	0	
		f 20,000 - f 25,000 8	1	$\rightarrow$ 1810
		f 25,000 - f 30,000 9	0	
		f 30,000 - f 35,000 10	0	
		f 35,000 - f 40,000 11	0	
		f 40,000 - f 45,000 12	0	
		f 45,000 - f 50,000 13	0	
		f 50,000 or more 14	0	
		Don't know.. -9	2	

1810.	**fam302**	How much (in total) did you pay on interest because of your 2nd loan from family or friends over the period 1 January 1993 through 31 December 1993 ?		
		1-11996 guilders......................................	17 $\Big\}$	$\rightarrow$ 1811
		Don't know.. -9	5	

1811.		*Interviewer:* Did the respondent, on 31 December 1993, have more than 2 loans from family or friends ?		
		Yes	2 $\Big\}$	$\rightarrow$ 1812
		No..	20 $\Big\}$	$\rightarrow$ 1815

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[395]$... \leftarrow fami2^{[1803]}$

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

The following questions concern your ...[396]loan(s) from family or friends, that you had on 31 December 1993. For each loan you will be asked to provide information on:
- the remaining debt on 31 December 1993
- the total interest paid over the period 1 January 1993 through 31 December 1993

1812.	fam103	How much was the remaining debt of your 3rd loan from family or friends on 31 December 1993 ?		
		18000 guilders.. 1	1	$\} \to 1814$
		Don't know.. -9	1	$\} \to 1813$

1813.	fam203	Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?		
		Less than f 100 1	0	
		f 100 - f 1,000 2	1	
		f 1,000 - f 3,000 3	0	
		f 3,000 - f 5,000 4	0	
		f 5,000 - f 10,000 5	0	
		f 10,000 - f 15,000 6	0	
		f 15,000 - f 20,000 7	0	
		f 20,000 - f 25,000 8	0	$\to 1814$
		f 25,000 - f 30,000 9	0	
		f 30,000 - f 35,000 10	0	
		f 35,000 - f 40,000 11	0	
		f 40,000 - f 45,000 12	0	
		f 45,000 - f 50,000 13	0	
		f 50,000 or more 14	0	

| 1814. | fam303 | How much (in total) did you pay on interest because of your 3rd loan from family or friends over the period 1 January 1993 through 31 December 1993 ? | | |
| | | 1-900 guilders .... | 2 | $\} \to 1815$ |

1815.	fam4	Did you contract this/these loan(s) from family or friends for any particular purpose ?		
		Yes 1	117	$\} \to 1816$
		No.. 2	43	$\} \to 1826$

[396]$... \leftarrow fami2^{[1803]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

What was the purpose of this/these loan(s) with family or friends ?
More than one answer is possible here.
1 to purchase/repair car, motorbike, scooter, caravan, boat, surfboard, moped or bicycle
2 to purchase or make major changes to my house / move to other accommodation
3 to purchase land or other real estate
4 to purchase audio-visual equipment, household appli- ances, luxury goods, or furniture
5 to make investments in business/firm, investments in stocks
6 for studies for myself or for members of my family
7 for holidays
8 to pay off other loan/mortgage
9 for other purpose

1816.   **fam51**   Purpose of loan with family or friends: to pur- chase/repair car, motorbike, scooter, caravan, boat, surfboard, moped or bicycle

Yes 1   19 $\Big\}$ → 1817
No... 2   98

1817.   **fam52**   Purpose of loan with family or friends: to purchase or make major changes to my house / move to other ac- commodation

Yes 1   49 $\Big\}$ → 1818
No... 2   68

1818.   **fam53**   Purpose of loan with family or friends: to purchase land or other real estate (not including your own accommo- dation)

Yes 1   5 $\Big\}$ → 1819
No... 2   112

1819.   **fam54**   Purpose of loan with family or friends: to purchase audio-visual equipment, household appliances, luxury goods, or furniture

Yes 1   11 $\Big\}$ → 1820
No... 2   106

1820.   **fam55**   Purpose of loan with family or friends: to make invest- ments in business/firm, investments in stocks

Yes 1   6 $\Big\}$ → 1821
No... 2   111

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1821.	**fam56**	Purpose of loan with family or friends: for studies for myself or for members of my family		
		Yes 1	6	
		No.. 2	111	} → 1822
1822.	**fam57**	Purpose of loan with family or friends: for holidays		
		Yes 1	2	
		No.. 2	115	} → 1823
1823.	**fam58**	Purpose of loan with family or friends: to pay off other loan/mortgage		
		Yes 1	8	
		No.. 2	109	} → 1824
1824.	**fam59**	Purpose of loan with family or friends: other		
		Yes 1	20	} → 1825
		No.. 2	97	} → 1826
1825.	**fam6**	What other purpose was that ?		
		... (Verbal answer)		→ 1826
1826.	**stud1**	Did you, on 31 december 1993, have a STUDY LOAN ?		
		Yes 1	142	} → 1827
		No.. 2	4632	} → 1835
1827.	**stud2**	HOW MANY of these STUDY LOANS did you have on 31 December 1993 ?		
		1-2..	142	} → 1828
		The following questions concern your ...[397]*study loan(s) that you had on 31 December 1993. For each loan you will be asked to provide information on:* *- the remaining debt on 31 December 1993* *- the total interest paid over the period 1 January 1993 through 31 December 1993*		
1828.	**stu101**	How much was the remaining debt of your 1st study loan on 31 December 1993 ?		
		90-28000 guilders..................................	112	} → 1830
		Don't know.......................................-9	30	} → 1829

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[397]... ← *stud2*[1827]

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1829.   **stu201**   Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than f 100 1	2	
f 100 - f 1,000 2	4	
f 1,000 - f 3,000 3	2	
f 3,000 - f 5,000 4	1	
f 5,000 - f 10,000 5	6	
f 10,000 - f 15,000 6	4	
f 15,000 - f 20,000 7	0	
f 20,000 - f 25,000 8	0	$\rightarrow$ 1830
f 25,000 - f 30,000 9	0	
f 30,000 - f 35,000 10	0	
f 35,000 - f 40,000 11	0	
f 40,000 - f 45,000 12	0	
f 45,000 - f 50,000 13	0	
f 50,000 or more 14	0	
Don't know .... -9	11	

1830.   **stu301**   How much (in total) did you pay on interest because of your 1st study loan over the period 1 January 1993 through 31 December 1993 ?

1-1692 guilders	62	$\rightarrow$ 1831
Don't know .... -9	80	

1831.   *Interviewer:* Did the respondent, on 31 December 1993, have more than 1 study loan ? *Formal description:* $stud2^{[1827]} > 1$

Yes	5	$\rightarrow$ 1832
No	137	$\rightarrow$ 1835

1832.   **stu102**   How much was the remaining debt of your 2nd study loan on 31 December 1993 ?

1600-15000 guilders	3	$\rightarrow$ 1834
Don't know .... -9	2	$\rightarrow$ 1833

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1833.	**stu202**	Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?		
		Less than f 100 1	0	
		f 100 - f 1,000 2	0	
		f 1,000 - f 3,000 3	0	
		f 3,000 - f 5,000 4	0	
		f 5,000 - f 10,000 5	0	
		f 10,000 - f 15,000 6	0	
		f 15,000 - f 20,000 7	1	
		f 20,000 - f 25,000 8	0	→ 1834
		f 25,000 - f 30,000 9	0	
		f 30,000 - f 35,000 10	0	
		f 35,000 - f 40,000 11	0	
		f 40,000 - f 45,000 12	0	
		f 45,000 - f 50,000 13	0	
		f 50,000 or more 14	0	
		Don't know .... -9	1	
1834.	**stu302**	How much (in total) did you pay on interest because of your 2nd study loan over the period 1 January 1993 through 31 December 1993 ?		
		1-112 guilders	2	→ 1835
		Don't know .... -9	3	
1835.	**cred1**	Did you, on 31 December 1993, have any CREDIT CARD DEBTS (that is, were you in the red with one or more of your credit cards) ?		
		Yes 1	47	→ 1836
		No.. 2	4727	→ 1837
1836.	**cred2**	How much was the TOTAL DEBT through these CREDIT CARDS on 31 December 1993 ?		
		53-85000 guilders	36	→ 1837
		Don't know .... -9	11	
1837.	**ande1**	Did you, on 31 December 1993, have any other loans not mentioned above ?		
		Yes 1	63	→ 1838
		No.. 2	4711	→ 1859
1838.	**ande2**	How many of these other loans not mentioned earlier did you have on 31 December 1993 ?		
		1-2..	63	→ 1839

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

The following questions concern your ...[398]loan(s) that are not mentioned before in this questionnaire, that you had on 31 December 1993. For each loan you will be asked to provide information on:
- the kind of loan
- the remaining debt on 31 December 1993
- the total interest paid over the period 1 January 1993 through 31 December 1993

1839.   **and101**   What kind of loan is your 1st loan that has not yet been mentioned in this questionnaire ?

...   (Verbal answer) $\rightarrow$ 1840

1840.   **and201**   How much was the remaining debt of your 1st LOAN not mentioned earlier in this questionnaire, on 31 December 1993 ?

700-1260000 guilders ....   50 $\Big\}\rightarrow$ 1842

Don't know.. -9   13 $\Big\}\rightarrow$ 1841

1841.   **and301**   Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than f 100 1	0	
f 100 - f 1,000 2	1	
f 1,000 - f 3,000 3	1	
f 3,000 - f 5,000 4	0	
f 5,000 - f 10,000 5	0	
f 10,000 - f 15,000 6	0	
f 15,000 - f 20,000 7	0	
f 20,000 - f 25,000 8	0	$\rightarrow$ 1842
f 25,000 - f 30,000 9	0	
f 30,000 - f 35,000 10	0	
f 35,000 - f 40,000 11	0	
f 40,000 - f 45,000 12	0	
f 45,000 - f 50,000 13	0	
f 50,000 or more 14	2	
Don't know.. -9	9	

1842.   **and401**   How much (in total) did you pay on interest because of your 1st LOAN (not mentioned earlier in this questionnaire) over the period 1 January 1993 through 31 December 1993 ?

1-66042 guilders ....   41 $\Big\}\rightarrow$ 1843
Don't know.. -9   22

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[398] ... $\leftarrow$ *ande2*[1838]

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1843.   *Interviewer:* Did the respondent have more than 1 other loan on 31 December 1993 ?
Formal description: ande2[1838] > 1

Yes . . . .   4 $\left.\right\}\to$ 1844

No. . . . .   59 $\left.\right\}\to$ 1848

1844.   **and102**   What kind of loan is your 2nd loan that has not yet been mentioned in this questionnaire ?

. . .   (Verbal answer) $\to$ 1845

1845.   **and202**   How much was the remaining debt of your 2nd LOAN not mentioned earlier in this questionnaire, on 31 December 1993 ?

7000-30510 guilders . . . .   4 $\left.\right\}\to$ 1847

1846.   **and302**   Into which of the categories mentioned below did the remaining debt go on 31 December 1993 ?

Less than f 100 1	0	
f 100 - f 1,000 2	0	
f 1,000 - f 3,000 3	0	
f 3,000 - f 5,000 4	0	
f 5,000 - f 10,000 5	0	
f 10,000 - f 15,000 6	0	
f 15,000 - f 20,000 7	0	
f 20,000 - f 25,000 8	0	$\to$ 1847
f 25,000 - f 30,000 9	0	
f 30,000 - f 35,000 10	0	
f 35,000 - f 40,000 11	0	
f 40,000 - f 45,000 12	0	
f 45,000 - f 50,000 13	0	
f 50,000 or more 14	0	

1847.   **and402**   How much (in total) did you pay on interest because of your 2nd LOAN (not mentioned earlier in this questionnaire) over the period 1 January 1993 through 31 December 1993 ?

300-2466 . . . .   3 $\left.\right\}\to$ 1848
Don't know. . . . . -9   1

1848.   **and5**   Did you contract this/these other loan(s) for any particular purpose ?

Yes 1   49 $\left.\right\}\to$ 1849

No. 2   14 $\left.\right\}\to$ 1859

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

What was the purpose of this/these other loan(s) ?
More than one answer is possible here.
1 to purchase/repair car, motorbike, scooter, caravan, boat, surfboard, moped or bicycle
2 to purchase or make major changes to my house / move to other accommodation
3 to purchase land or other real estate (not including your own accommodation)
4 to purchase audio-visual equipment, household appliances, luxury goods, or furniture
5 to make investments in business/firm, investments in stocks
6 for studies for myself or for members of my family
7 for holidays
8 to pay off other loan/mortgage
9 for other purpose

1849.   **and61**   Purpose of other loan: to purchase/repair car, motorbike, scooter, caravan, boat, surfboard, moped or bicycle

Yes 1   6
No... 2   43 $\Big\} \to$ 1850

1850.   **and62**   Purpose of other loan: to purchase or make major changes to my house / move to other accommodation

Yes 1   28
No... 2   21 $\Big\} \to$ 1851

1851.   **and63**   Purpose of other loan: to purchase land or other real estate (not including your own accommodation)

Yes 1   2
No... 2   47 $\Big\} \to$ 1852

1852.   **and64**   Purpose of other loan: to purchase audio-visual equipment, household appliances, luxury goods, or furniture

Yes 1   1
No... 2   48 $\Big\} \to$ 1853

1853.   **and65**   Purpose of other loan: to make investments in business/firm, investments in stocks

Yes 1   3
No... 2   46 $\Big\} \to$ 1854

1854.   **and66**   Purpose of other loan: for studies for myself or for members of my family

Yes 1   1
No... 2   48 $\Big\} \to$ 1855

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1855.	**and67**	Purpose of other loan: for holidays		
		Yes 1	0	→ 1856
		No.. 2	49	
1856.	**and68**	Purpose of other loan: to pay off other loan/mortgage		
		Yes 1	5	→ 1857
		No.. 2	44	
1857.	**and69**	Purpose of other loan: other purpose		
		Yes 1	6	→ 1858
		No.. 2	43	→ 1859
1858.	**and7**	What other purpose was that ?		
		... (Verbal answer)		→ 1859
1859.	**aflos1**	Did you, in 1993, FULLY PAY OFF one or more loans ?		
		Yes 1	264	→ 1860
		No.. 2	4510	→ 1861
1860.	**aflos2**	How much was, over the period 1 January 1993 through 31 December 1993, the total amount that you paid on interest on these loan(s) ?		
		1-6000 guilders	114	→ 1861
		Don't know...................................... -9	150	

Did you, on 31 December 1993, have any ARREARS with paying one or more ACCOUNTS/BILLS ?

More than one answer is possible here.
0 no
1 yes, arrears with paying rent
2 yes, arrears with paying for gas, water, electricity
3 yes, arrears with paying other accounts/bills

1861.	**rek0**	Arrears with paying accounts/bills: none		
		Yes 1	4718	→ 1862
		No.. 2	56	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1862.   **rek1**   Arrears with paying accounts/bills: rent

Yes 1   15 } → 1863

No.. 2   4759 } → 1864

1863.   **rekhuur**   How much was the TOTAL sum on RENT ARREARS on 31 December 1993 ?

359-1600 guilders......................................   14 } → 1864

Don't know.. -9   1 }

1864.   **rek2**   Arrears with paying accounts/bills: gas, water, electricity

Yes 1   13 } → 1865

No.. 2   4761 } → 1866

1865.   **rekgas**   How much was the TOTAL sum on ARREARS FOR GAS, WATER, ELECTRICITY, on 31 December 1993 ?

60-470 guilders ....   13 } → 1866

1866.   **rek3**   Arrears with paying accounts/bills: other accounts/bills

Yes 1   44 } → 1867

No.. 2   4730 } → 1868

1867.   **rekover**   How much was the TOTAL sum on OTHER ARREARS on 31 December 1993 ?

10-18000 guilders.....................................   30 }

Don't know... -9   14 } → 1868

1868.   **hebben**   Would you, at present, like to spend more money than you have available (e.g. through income) ?

Yes 1   240 }

No.. 2   4534 } → 1869

1869.   **lenen**   Are you currently in a position to borrow a substantial sum of money from family or friends ?

Yes 1   836 }

No.. 2   2367 } → 1870

Don't know... -9   1571 }

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

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.
0 NOT applied for any loan
1 mortgage
2 private loan
3 extended line of credit
4 other sort of loan

1870. **krediet1** Credit applied for: mortgage

Yes 1   502 } → 1871
No.. 2   4272

1871. **krediet2** Credit applied for: private loan

Yes 1   126 } → 1872
No.. 2   4648

1872. **krediet3** Credit applied for: extended line of credit

Yes 1   175 } → 1873
No.. 2   4599

1873. **krediet4** Credit applied for: other sort of loan

Yes 1   27 } → 1874
No.. 2   4747 } → 1875

1874. **andkred** What other sort of loan did you apply for over the past
two years ?
...   (Verbal answer)   → 1875

1875. **krediet0** Credit applied for: none

Yes 1   4038 } → 1879
No.. 2   736 } → 1876

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
		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 one answer is possible here. *1 yes, request for credit turned down* *2 yes, not given as much credit as I applied for* *3 no*		
1876.	**nokred1**	Request for credit turned down		
		Yes 1	22	
		No... 2	714	→ 1877
1877.	**nokred2**	Not given as much credit as I applied for		
		Yes 1	6	
		No... 2	730	→ 1878
1878.	**nokred3**	No request for credit (partly) turned down		
		Yes 1	708	
		No... 2	28	→ 1879
1879.	**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 ?		
		Yes 1	57	
		No... 2	4717	→ 1880
1880.	**verwkred**	If you would need credit now, would you expect your application to be accepted ?		
		Yes 1	3781	
		No... 2	993	→ 1881
1881.		*Interviewer:* Has the respondent answered the part Economic and Psychological Concepts *Formal description: uitgeven*[2026] > -10		
		Yes	3845	→ 1882
		No...	1766	→ 1955

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2.6 Economic and Psychological Concepts

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

The TOTAL NET INCOME OF YOUR HOUSEHOLD consists of the income of all members of the household, after deduction of taxes, taken as the sum total over the past 12 months.

1882.	**inkhh**	Can you estimate the total net income of your household OVER THE PAST 12 MONTHS ?		
		Less than *f* 20,000 1	166	
		f 20,000 - 28,000 2	309	
		f 28,000 - 43,000 3	736	
		f 43,000 - 80,000 4	1405	$\rightarrow$ 1883
		f 80,000 - 150,000 5	847	
		f 150,000 or more 6	68	
		Don't know .... -9	314	

1883.	**inkrond**	How well can you manage on the total income of your household (as mentioned in the previous question) ?		
		Very hard 1	83	
		Hard 2	244	
		Neither hard nor easy 3	1279	$\rightarrow$ 1884
		Easy 4	1647	
		Very easy 5	592	

1884.	**finsitu**	How is the financial situation of your household at the moment ?		
		...[399]in debt 1	108	
		...[400]drawing upon our savings 2	303	
		...[401]just about manage 3	903	$\rightarrow$ 1885
		...[402]save some money 4	1885	
		...[403]save a lot of money 5	646	

---

[399]**if** $famsize^{[3]} = 1$ **then** ...$\leftarrow$ 'I am' **else** ...$\leftarrow$ 'we are '
[400]**if** $famsize^{[3]} = 1$ **then** ...$\leftarrow$ 'I am' **else** ...$\leftarrow$ 'we are'
[401]**if** $famsize^{[3]} = 1$ **then** ...$\leftarrow$ 'I can' **else** ...$\leftarrow$ 'we can'
[402]**if** $famsize^{[3]} = 1$ **then** ...$\leftarrow$ 'I can' **else** ...$\leftarrow$ 'we can'
[403]**if** $famsize^{[3]} = 1$ **then** ...$\leftarrow$ 'I can' **else** ...$\leftarrow$ 'we can'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

The TOTAL NET INCOME OF YOUR HOUSEHOLD consists of the income of all members of the household, after deduction of taxes, taken as the sum total over the past 12 months.

1885.   **inkver**   Compared to about one year ago, did the total net income of your household increase, remain about the same, or decrease ?

Increased 1   838   } → 1886

Remained about the same 2   2506   } → 1888

Decreased 3   501   } → 1887

1886.   **inkho**   By what PERCENTAGE (approximately) has the total net income of your household increased ?

1-300 %   821   } → 1888

Don't know . . . . -9   17   }

1887.   **inkla**   By what PERCENTAGE (approximately) has the total net income of your household decreased ?

1-1000 %   484   } → 1888

Don't know . . . . -9   17   }

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 one answer is possible here.
1 a member of the household who currently has a job, will stop working
2 a member of the household who is currently out of work, will start working
3 a member of the household will get a promotion
4 social security benefits (if any) that we are now receiving will significantly go up
5 social security benefits (if any) that we are now receiving will significantly go down
6 other changes
7 I don't expect any significant changes IN THE NEXT 12 MONTHS
0 don't know

1888.   **gebeur0**   Change in income of the household: don't know

Yes 1   429   } → 1889

No 2   3416   }

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1889. **gebeur1** Change in income of the household: a member of the household will stop working

Yes 1   197 ⎫
No... 2   3648 ⎭ → 1890

1890. **gebeur2** Change in income of the household: a member of the household will start working

Yes 1   111 ⎫
No... 2   3734 ⎭ → 1891

1891. **gebeur3** Change in income of the household: a member of the household will get a promotion

Yes 1   171 ⎫
No... 2   3674 ⎭ → 1892

1892. **gebeur4** Change in income of the household: higher social security benefits

Yes 1   15 ⎫
No... 2   3830 ⎭ → 1893

1893. **gebeur5** Change in income of the household: lower social security benefits

Yes 1   117 ⎫
No... 2   3728 ⎭ → 1894

1894. **gebeur7** Change in income of the household: no changes

Yes 1   2514 ⎫
No... 2   1331 ⎭ → 1895

1895. **gebeur6** Change in income of the household: other changes

Yes 1   395 ⎫ → 1896
No... 2   3450 ⎭ → 1897

1896. **andver** What OTHER changes do you have in mind ?

...   (Verbal answer)   → 1897

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

The TOTAL NET INCOME OF YOUR HOUSEHOLD consists of the income of all members of the household, after deduction of taxes, taken as the sum total over the past 12 months.

1897. **inktoe** 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 ?

Increase... 1   529 } → 1898

Remain the same................................. 2   2805 } → 1900

Decrease 3   511 } → 1899

1898. **inktoeho** By what PERCENTAGE do you think the total net income of your household will increase IN THE NEXT 12 MONTHS ?

1-1000 %...   512 } → 1900

Don't know.. -9   17

1899. **inktoela** By what PERCENTAGE do you think the total net income of your household will decrease IN THE NEXT 12 MONTHS ?

1-110 %..   494 } → 1900

Don't know.. -9   17

1900. **inkzeker** How certain do you feel about this change of income ?

Very certain....................................... 1   839

Rather certain..................................... 2   2512 } → 1901

Not very certain................................... 3   423

Not at all certain................................. 4   71

Quest. \#	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

We would like to know a bit more about your expectations of the next 12 months. Below we have presented a number of possible changes in income. Please indicate (on the scale given) with any of those changes, how likely you think it is that the total income of your household will change by that percentage IN THE NEXT 12 MONTHS.

1901.   **inkzek1**   A rise in income of more than 15%

Highly unlikely 1	2726	
.... 2	408	
.... 3	128	
.... 4	124	→ 1902
.... 5	36	
.... 6	35	
Highly likely 7	59	
Don't know .... -9	329	

1902.   **inkzek2**   A rise in income between 10 and 15%

Highly unlikely 1	2536	
.... 2	480	
.... 3	184	
.... 4	129	→ 1903
.... 5	60	
.... 6	65	
Highly likely 7	54	
Don't know .... -9	337	

1903.   **inkzek3**   A rise in income between 5 and 10%

Highly unlikely 1	2021	
.... 2	424	
.... 3	364	
.... 4	289	→ 1904
.... 5	179	
.... 6	133	
Highly likely 7	108	
Don't know .... -9	327	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1904.   **inkzek4**   No significant change in income (change not more than 5%)

Highly unlikely	1	477	
	2	103	
	3	123	
	4	423	
	5	305	→ 1905
	6	786	
Highly likely	7	1414	
Don't know	-9	214	

1905.   **inkzek5**   A drop in income between 5 and 10%

Highly unlikely	1	1909	
	2	518	
	3	358	
	4	287	
	5	180	→ 1906
	6	128	
Highly likely	7	147	
Don't know	-9	318	

1906.   **inkzek6**   A drop in income between 10 and 15%

Highly unlikely	1	2454	
	2	489	
	3	175	
	4	141	
	5	78	→ 1907
	6	90	
Highly likely	7	85	
Don't know	-9	333	

1907.   **inkzek7**   A drop in income of more than 15%

Highly unlikely	1	2687	
	2	340	
	3	89	
	4	108	
	5	44	→ 1908
	6	65	
Highly likely	7	185	
Don't know	-9	327	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1908.	**ink5**	Do you think the total net income of your household will increase, remain the same, or decrease, in the NEXT FIVE YEARS ?		
		Increase... 1	1195 } → 1909	
		Remain about the same 2	1946 } → 1911	
		Decrease 3	704 } → 1910	
1909.	**ink5ho**	By what PERCENTAGE do you think the total net income of your household will increase in THE NEXT FIVE YEARS ?		
		1-2000 %..	1155 } → 1911	
		Don't know...................................... -9	40	
1910.	**ink5la**	By what PERCENTAGE do you think the total net income of your household will decrease in THE NEXT FIVE YEARS ?		
		1-800 %...	680 } → 1911	
		Don't know...................................... -9	24	
1911.	**ink5zek**	How certain do you feel about this change of income ?		
		Very certain.................................... 1	479 } → 1912	
		Rather certain.................................. 2	2415	
		Not very certain................................ 3	832	
		Not at all certain............................... 4	119	
1912.	**prijzen**	Do you expect prices IN GENERAL to rise, to remain the same, or to go down, in THE NEXT 12 MONTHS ?		
		Go down.. 1	42 } → 1914	
		Remain the same............................... 2	789	
		Rise.. 3	3014 } → 1913	
1913.	**hoevprs**	By how many PERCENT do you expect prices to rise in THE NEXT 12 MONTHS ?		
		1-100 %...	2978 } → 1914	
		Don't know...................................... -9	36	
1914.	**prijzen5**	Do you expect prices IN GENERAL to rise, to remain the same, or to go down, in THE NEXT FIVE YEARS ?		
		Go down.. 1	45 } → 1916	
		Remain the same............................... 2	350	
		Rise.. 3	3450 } → 1915	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1915. hoevprs5   By how many percent do you expect prices IN TOTAL to have risen after FIVE years ?

1-100 %...   3406 } → 1916
Don't know...-9   44

The following questions concern saving.

1916. zinvol   Do you think it makes sense to save money, considering the current general economic situation ?

Yes, certainly 1   2118
Yes, perhaps 2   1105
Probably not 3   365 } → 1917
Certainly not....................................... 4   92
Don't know 5   165

1917. opzij   Did you put any money aside IN THE PAST 12 MONTHS ?

Yes 1   2707 } → 1918
No... 2   1138 } → 1931

What do you have in mind that you want to spend this money on, or where have you already spent it on ? I want to spend it on:
More than one answer is possible here.
1 car
2 house
3 holidays, travel
4 durable goods
5 extra income (e.g. interests)
6 unforeseen circumstances
7 old age
8 my children
9 paying off debts
10 other purpose
11 no particular purpose

1918. bestem01   I want to spend it on: car

Yes 1   723 } → 1919
No... 2   1984

1919. bestem02   I want to spend it on: house

Yes 1   809 } → 1920
No... 2   1898

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1920. **bestem03**   I want to spend it on: holidays, travel

Yes 1   804 $\Big\}\to 1921$
No.. 2   1903

1921. **bestem04**   I want to spend it on: durable goods

Yes 1   724 $\Big\}\to 1922$
No.. 2   1983

1922. **bestem05**   I want to spend it on: extra income (e.g. interests)

Yes 1   299 $\Big\}\to 1923$
No.. 2   2408

1923. **bestem06**   I want to spend it on: unforeseen circumstances

Yes 1   1205 $\Big\}\to 1924$
No.. 2   1502

1924. **bestem07**   I want to spend it on: old age

Yes 1   545 $\Big\}\to 1925$
No.. 2   2162

1925. **bestem08**   I want to spend it on: my children

Yes 1   553 $\Big\}\to 1926$
No.. 2   2154

1926. **bestem09**   I want to spend it on: paying off debts

Yes 1   190 $\Big\}\to 1927$
No.. 2   2517

1927. **bestem11**   I want to spend it on: no particular purpose

Yes 1   824 $\Big\}\to 1928$
No.. 2   1883

1928. **bestem10**   I want to spend it on: other purpose

Yes 1   177 $\big\}\to 1929$
No.. 2   2530 $\big\}\to 1930$

1929.   **andstem**   What OTHER purpose do you have in mind ?

. . .   (Verbal answer) $\to 1930$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1930. **hoevopzy** About how much money has your household put aside
IN THE PAST 12 MONTHS ?

Less than f 3,000	1	658	
f 3,000 - 10,000	2	1090	
f 10,000 - 25,000	3	629	
f 25,000 - 40,000	4	128	$\rightarrow$ 1931
f 40,000 - 75,000	5	41	
f 75,000 - 150,000	6	12	
f 150,000 or more	7	6	
Don't know	-9	143	

1931.   **opzij12** Are you planning to put some money aside IN THE
NEXT 12 MONTHS ?

Yes, certainly	1	2204	$\rightarrow$ 1932
Yes, perhaps	2	923	
Probably not	3	521	$\rightarrow$ 1944
Certainly not	4	197	

What do you have in mind that you want to spend this
money on ? I want to spend it on:
More than one answer is possible here.
1 car
2 house
3 holidays, travel
4 durable goods
5 extra income (e.g. interests)
6 unforeseen circumstances
7 old age
8 my children
9 paying off debts
10 other purpose
11 no particular purpose

1932. **stem1201** I want to spend it on: car

Yes	1	704	$\rightarrow$ 1933
No..	2	2423	

1933. **stem1202** I want to spend it on: house

Yes	1	852	$\rightarrow$ 1934
No..	2	2275	

1934. **stem1203** I want to spend it on: holidays, travel

Yes	1	834	$\rightarrow$ 1935
No..	2	2293	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes		Frequen- cy	Rou- ting

1935. **stem1204** I want to spend it on: durable goods

Yes 1   744 } → 1936
No.. 2 2383

1936. **stem1205** I want to spend it on: extra income (e.g. interests)

Yes 1   270 } → 1937
No.. 2 2857

1937. **stem1206** I want to spend it on: unforeseen circumstances

Yes .... 1 1364 } → 1938
No.. 2 1763

1938. **stem1207** I want to spend it on: old age

Yes 1   608 } → 1939
No.. 2 2519

1939. **stem1208** I want to spend it on: my children

Yes 1   623 } → 1940
No.. 2 2504

1940. **stem1209** I want to spend it on: paying off debts

Yes 1   256 } → 1941
No.. 2 2871

1941. **stem1211** I want to spend it on: no particular purpose

Yes 1   996 } → 1942
No.. 2 2131

1942. **stem1210** I want to spend it on: other purpose

Yes 1   155 } → 1943
No.. 2 2972 } → 1944

1943. **andstm12** What OTHER purpose do you have in mind ?

...   (Verbal answer)   → 1944

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

We are interested to know what you understand by 'saving' or 'putting money aside'.
On the screen below a number of alternatives are mentioned. If you had to calculate the sum that you have saved over the past 12 months, which of the alternatives below would you include in your calculation?

More than one answer is possible here.
1 an increase in the balance of a savings account
2 an increase in the balance of a checking account
3 an increase in the market value of shares/bonds
4 an increase in the market value of own house
5 an increase in the market value of cars, boats, or motorbikes
6 a loan paid back in the past 12 months
7 a loan granted to someone else in the past 12 months
8 an increase in the market value of antiques, pieces of art, jewelry
9 an increase in the value of a life-insurance policy
10 other, that is...

1944.   **opzij1**   Saving: increase in the balance of a savings account

Include in the calculation of total savings 1	2577	
Not include in the calculation of total savings 2	326	→ 1945
Not applicable 3	942	

1945.   **opzij2**   Saving: increase in the balance of a checking account

Include in the calculation of total savings 1	1044	
Not include in the calculation of total savings 2	1467	→ 1946
Not applicable 3	1334	

1946.   **opzij3**   Saving: increase in the market value of shares/bonds

Include in the calculation of total savings 1	584	
Not include in the calculation of total savings 2	470	→ 1947
Not applicable 3	2791	

1947.   **opzij4**   Saving: increase in the market value of own house

Include in the calculation of total savings 1	507	
Not include in the calculation of total savings 2	1454	→ 1948
Not applicable 3	1884	

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
1948.	**opzij5**	Saving: market value of cars, boats, and motorbikes		
		Include in the calculation of total savings 1	272	
		Not include in the calculation of total savings 2	1403	→ 1949
		Not applicable 3	2170	
1949.	**opzij6**	Saving: loan paid back in the past 12 months		
		Include in the calculation of total savings 1	711	
		Not include in the calculation of total savings 2	729	→ 1950
		Not applicable 3	2405	
1950.	**opzij7**	Saving: loan granted to someone else in the past 12 months		
		Include in the calculation of total savings 1	138	
		Not include in the calculation of total savings 2	371	→ 1951
		Not applicable 3	3336	
1951.	**opzij8**	Saving: increase in the market value of antiques, pieces of art, jewelry		
		Include in the calculation of total savings 1	123	
		Not include in the calculation of total savings 2	772	→ 1952
		Not applicable 3	2950	
1952.	**opzij9**	Saving: increase in the value of a life-insurance		
		Include in the calculation of total savings 1	342	
		Not include in the calculation of total savings 2	1013	→ 1953
		Not applicable 3	2490	
1953.	**opzij10**	Are there any other things that you would include in 'saving' or 'putting money aside', which have not been mentioned above ?		
		Yes 1	195	→ 1954
		No. 2	3650	→ 1955
1954.	**opzand**	You have answered that you would include 'other things' in 'saving' or 'putting money aside'. Which other things do you have in mind ?		
		. . . (Verbal answer)		→ 1955
1955.		*Interviewer:* Is the respondent for the first time partic-ipating in the VSB-panel ?		
		Yes	880	→ 1956
		No.	4731	→ 1991

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1956.   *Interviewer:* Is the respondent head of the household or partner of the head of the household?
Formal description: positie[13] $\in [1..3]$

Yes .... 793 $\Big\} \rightarrow$ 1957

No.. 87 $\Big\} \rightarrow$ 2007

We would now like to ask you some questions about your personal opinion about saving.

People have many different reasons for saving money for a short or for a long time. Please indicate your opinion about each statement mentioned on the screen below. Is it to you personally of much or of little importance ?

1957. spaarm01   To leave money to my children (or other relatives)

Very unimportant 1	255	
.... 2	145	
.... 3	72	
.... 4	138	$\Big\} \rightarrow$ 1958
.... 5	73	
.... 6	38	
Very important..................................... 7	30	
Don't know.. -9	42	

1958. spaarm02   To give presents or other gifts to my (grand)children

Very unimportant 1	236	
.... 2	115	
.... 3	90	
.... 4	137	$\Big\} \rightarrow$ 1959
.... 5	83	
.... 6	47	
Very important..................................... 7	31	
Don't know.. -9	54	

1959. spaarm03   To have some savings to cover unforeseen expenses as a consequence of illness or accidents

Very unimportant 1	51	
.... 2	54	
.... 3	67	
.... 4	131	$\Big\} \rightarrow$ 1960
.... 5	149	
.... 6	177	
Very important..................................... 7	136	
Don't know.. -9	28	

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1960. spaarm04 To have some savings in case I or a member of my family get(s) unemployed

Very unimportant	1	168	
	2	109	
	3	76	
	4	144	
	5	102	→ 1961
	6	84	
Very important	7	70	
Don't know	-9	40	

1961. spaarm05 To supplement (in future possibly lower) General Old Age Pensions Act [AOW] benefits

Very unimportant	1	107	
	2	86	
	3	74	
	4	126	
	5	116	→ 1962
	6	137	
Very important	7	109	
Don't know	-9	38	

1962. spaarm06 To supplement my retirement pension, and to have some extra money to spend when I'm retired

Very unimportant	1	99	
	2	74	
	3	59	
	4	115	
	5	123	→ 1963
	6	149	
Very important	7	139	
Don't know	-9	35	

1963. spaarm07 To pay for my children's (or other relatives') education

Very unimportant	1	199	
	2	55	
	3	50	
	4	80	
	5	112	→ 1964
	6	120	
Very important	7	123	
Don't know	-9	54	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1964. spaarm08   To buy durable goods such as furniture, electric appliances, or bicycles in the future

Very unimportant	1	103
	2	87
	3	96
	4	163
	5	145
	6	112
Very important	7	54
Don't know	-9	33

$\rightarrow$ 1965

1965. spaarm09   To generate income from interests or dividends

Very unimportant	1	199
	2	128
	3	113
	4	143
	5	89
	6	58
Very important	7	25
Don't know	-9	38

$\rightarrow$ 1966

1966. spaarm10   To buy a house in the future

Very unimportant	1	313
	2	111
	3	53
	4	90
	5	52
	6	70
Very important	7	57
Don't know	-9	47

$\rightarrow$ 1967

1967. spaarm11   To set up my own business

Very unimportant	1	483
	2	98
	3	39
	4	56
	5	33
	6	15
Very important	7	19
Don't know	-9	50

$\rightarrow$ 1968

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1968. **spaarm12** As a reserve to cover unforeseen expenses

Very unimportant	1	31	
	2	29	
	3	35	
	4	90	
	5	161	→ 1969
	6	210	
Very important	7	208	
Don't know	-9	29	

1969. **spaarm13** To have enough money in my bank accounts to be sure I will be able to meet my financial liabilities

Very unimportant	1	42	
	2	50	
	3	68	
	4	114	
	5	128	→ 1970
	6	165	
Very important	7	198	
Don't know	-9	28	

The following statements are concerned with saving. Please indicate to what extent you agree or disagree with each statement.

1970. **stigsb01** I save to create a larger freedom of choice and to be more independent

Disagree strongly	1	49	
	2	48	
	3	65	
	4	149	
	5	140	→ 1971
	6	157	
Agree strongly	7	149	
Don't know	-9	36	

1971. **stigsb02** I always try to pick saving plans that yield high profits

Disagree strongly	1	52	
	2	39	
	3	75	
	4	127	
	5	146	→ 1972
	6	162	
Agree strongly	7	152	
Don't know	-9	40	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1972. **stigsb03** In general, it is a good idea to be able to buy a car on the installment plan

Disagree strongly	1	356
	2	141
	3	76
	4	82
	5	49
	6	27
Agree strongly	7	18
Don't know	-9	44

→ 1973

1973. **stigsb04** Being careful with money is an important character trait

Disagree strongly	1	43
	2	67
	3	102
	4	211
	5	132
	6	124
Agree strongly	7	88
Don't know	-9	26

→ 1974

1974. **stigsb05** With financial affairs, I tend to listen carefully to advice by family or friends

Disagree strongly	1	91
	2	108
	3	111
	4	186
	5	134
	6	85
Agree strongly	7	50
Don't know	-9	28

→ 1975

1975. **stigsb06** To me, the service of a bank is very important

Disagree strongly	1	34
	2	29
	3	52
	4	153
	5	150
	6	191
Agree strongly	7	162
Don't know	-9	22

→ 1976

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
1976.	**stigsb07**	Banks are only appropriate for people who have much money		
		Disagree strongly 1	300	
		 2	167	
		 3	109	
		 4	102	$\rightarrow$ 1977
		 5	41	
		 6	20	
		Agree strongly 7	23	
		Don't know . . . . -9	31	
1977.	**stigsb08**	It is important to always save as much as possible, and only to spend money on things that are strictly neces- sary		
		Disagree strongly 1	96	
		 2	128	
		 3	156	
		 4	174	$\rightarrow$ 1978
		 5	99	
		 6	64	
		Agree strongly 7	52	
		Don't know . . . . -9	24	
1978.	**stigsb09**	I try to have enough money in my bank accounts to be sure I will be able to meet my financial liabilities		
		Disagree strongly 1	22	
		 2	29	
		 3	49	
		 4	95	
		 5	111	$\rightarrow$ 1979
		 6	203	
		Agree strongly 7	259	
		Don't know . . . . -9	25	
1979.	**stigsb10**	It is important to have some money left at the end of the month		
		Disagree strongly 1	27	
		 2	31	
		 3	55	
		 4	142	$\rightarrow$ 1980
		 5	170	
		 6	186	
		Agree strongly 7	159	
		Don't know . . . . -9	23	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1980. **stigsb11** People who buy on installment are wasters

Disagree strongly 1   155
. . . . 2   139
. . . . 3   146
. . . . 4   153
. . . . 5   67   → 1981
. . . . 6   47
Agree strongly 7   47
Don't know . . . . -9   39

1981. **stigsb12** I am very interested in financial matters (insurances, investments, etc.)

Disagree strongly 1   194
. . . . 2   165
. . . . 3   105
. . . . 4   132
. . . . 5   62   → 1982
. . . . 6   65
Agree strongly 7   37
Don't know . . . . -9   33

1982. **stigsb13** It is not a good idea to borrow money to be able to go on holidays

Disagree strongly 1   85
. . . . 2   61
. . . . 3   46
. . . . 4   52
. . . . 5   62   → 1983
. . . . 6   126
Agree strongly 7   333
Don't know . . . . -9   28

1983. **stigsb14** I reserve part of my salary to save it

Disagree strongly 1   56
. . . . 2   38
. . . . 3   40
. . . . 4   123
. . . . 5   123   → 1984
. . . . 6   161
Agree strongly 7   215
Don't know . . . . -9   37

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1984.   **stigsb15**   I always keep some reserve money because my income
varies during the year

Disagree strongly. 1   367 ⎫
. . . . 2   138 ⎪
. . . . 3   70 ⎪
. . . . 4   77 ⎬ → 1985
. . . . 5   37 ⎪
. . . . 6   27 ⎪
Agree strongly 7   31 ⎪
Don't know. . . . . -9   46 ⎭

1985.   **stigsb16**   Saving should be encouraged in today's society

Disagree strongly. 1   40 ⎫
. . . . 2   39 ⎪
. . . . 3   64 ⎪
. . . . 4   184 ⎬ → 1986
. . . . 5   158 ⎪
. . . . 6   131 ⎪
Agree strongly 7   147 ⎪
Don't know. . . . . -9   30 ⎭

1986.   **stigsb17**   People who are successful in saving are also successful
in life

Disagree strongly. 1   229 ⎫
. . . . 2   118 ⎪
. . . . 3   90 ⎪
. . . . 4   156 ⎬ → 1987
. . . . 5   83 ⎪
. . . . 6   37 ⎪
Agree strongly 7   32 ⎪
Don't know. . . . . -9   48 ⎭

1987.   **stigsb18**   If I compare myself with my friends, I think in general
I am (financially) better off

Disagree strongly. 1   72 ⎫
. . . . 2   60 ⎪
. . . . 3   91 ⎪
. . . . 4   302 ⎬ → 1988
. . . . 5   96 ⎪
. . . . 6   70 ⎪
Agree strongly 7   42 ⎪
Don't know. . . . . -9   60 ⎭

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

1988. **stigsb19** For me, there is no need to save because my income will rise significantly in the future

Disagree strongly 1	348	
. . . . 2	186	
. . . . 3	92	
. . . . 4	88	$\rightarrow$ 1989
. . . . 5	15	
. . . . 6	7	
Agree strongly 7	8	
Don't know . . . . -9	49	

1989. **stigsb20** Most people in my environment are saving money

Disagree strongly 1	28	
. . . . 2	28	
. . . . 3	80	
. . . . 4	190	$\rightarrow$ 1990
. . . . 5	107	
. . . . 6	74	
Agree strongly 7	38	
Don't know . . . . -9	248	

1990. **stigsb21** Because of the social security system in our country, there is no need to save money

Disagree strongly 1	291	
. . . . 2	230	
. . . . 3	102	
. . . . 4	82	$\rightarrow$ 1991
. . . . 5	27	
. . . . 6	15	
Agree strongly 7	10	
Don't know . . . . -9	36	

1991. *Interviewer:* Is the total net income of the household f 20,000 or more ? *Formal description: inkhh*[1882] > 1

Yes	3365	$\rightarrow$ 1992
No	2246	$\rightarrow$ 1998

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
		The following questions concern money, saving, and investments.		
		The following statements are about saving and risk. Please indicate to what extent you agree or disagree with each statement, on the basis of personal opinion or experience.		
1992.	**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		
		Disagree strongly 1	116	
		 2	125	
		 3	227	
		 4	482	
		 5	473	→ 1993
		 6	897	
		Agree strongly 7	803	
		Don't know . . . . -9	242	
1993.	**spaar2**	I would never consider investments in shares because I find this too risky		
		Disagree strongly 1	328	
		 2	373	
		 3	439	
		 4	587	
		 5	333	→ 1994
		 6	480	
		Agree strongly 7	609	
		Don't know . . . . -9	216	
1994.	**spaar3**	If I think an investment will be profitable, I am prepared to borrow money to make this investment		
		Disagree strongly 1	1009	
		 2	555	
		 3	364	
		 4	478	
		 5	349	→ 1995
		 6	272	
		Agree strongly 7	165	
		Don't know . . . . -9	173	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

1995.   **spaar4**   I want to be certain that my investments are safe

Disagree strongly	1	52	
	2	44	
	3	103	
	4	314	
	5	505	$\rightarrow$ 1996
	6	1068	
Agree strongly	7	1066	
Don't know	-9	213	

1996.   **spaar5**   I get more and more convinced that I should take greater financial risks to improve my financial position

Disagree strongly	1	797	
	2	696	
	3	451	
	4	587	
	5	331	$\rightarrow$ 1997
	6	191	
Agree strongly	7	79	
Don't know	-9	233	

1997.   **spaar6**   I am prepared to take the risk to lose money, when there is also a chance to gain money

Disagree stronly	1	910	
	2	731	
	3	430	
	4	584	
	5	336	$\rightarrow$ 1998
	6	140	
Agree strongly	7	58	
Don't know	-9	176	

1998.   *Interviewer:* Is the respondent for the first time participating in the VSB-panel ?

Yes	793	$\rightarrow$ 1999
No	4818	$\rightarrow$ 2025

1999.   *Interviewer:* Is the total net income of the household f 20000 or more ?
Formal description: inkhh[1882] > 1

Yes	674	$\rightarrow$ 2000
No	119	$\rightarrow$ 2001

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
2000.	**beschryf**	What would you say was the risk factor that you have taken with investments over the past few years ? *If you haven't made any investments, select answer 6.*		
		I have taken no risk at all 1	119	
		I have taken small risks every now and then......... 2	82	
		I have taken some risks 3	67	
		I have sometimes taken great risks 4	6	→ 2001
		I have often taken great risks 5	2	
		Not applicable 6	377	
		Don't know.. -9	21	
		With the following 3 questions, imagine that you unexpectedly receive some money.		
		Imagine that your employer (or, if you are not employed, think of another source of income, for example the government) offers you a one-time bonus. This bonus is paid out over a period of 12 months. During those 12 months you receive a net sum of f 400 every month.		
2001.	**bonus1**	How much of this money would you spend PER MONTH IN THE NEXT YEAR ?		
		1-400 guilders	552	→ 2002
		Don't know.. -9	241	
		Imagine that your employer (or someone else) offers you a one-time bonus. This bonus is worth f 4,800 and is paid out at once.		
2002.	**bonus2**	How much of this money would you spend NEXT MONTH ?		
		1-4799 guilders	473	→ 2003
		4800 guilders	30	→ 2004
		Don't know.. -9	290	→ 2003
2003.	**bonus3**	How much of this money would you spend DURING THE REST OF THE NEXT YEAR ? *The total sum of the bonus was f 4,800 and you were already going to spend ...guilders in the next month.*		
		1-4800 guilders	458	→ 2004
		Don't know.. -9	305	
2004.	**bezaand**	Do you have any shares ?		
		Yes 1	103	→ 2005
		No.. 2	690	→ 2007

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

With answering the following questions, assume that you don't change anything in your investments in shares.

2005.	**dividend**	Imagine that your net income through dividends will rise substantially THIS YEAR, compared to last year. How would that affect your consumer expenditures ?		
		It would not affect my consumer expenditures....... 1	82	
		I would spend less than 25% of the extra dividends.. 2	11	
		I would spend between 25% and 50% of the extra dividends.. 3	3	
		I would spend between 50% and 75% of the extra dividends.. 4	1	→ 2006
		I would spend between 75% and 100% of the extra dividends.. 5	1	
		I would spend all the extra dividends 6	5	

With answering the following question, again assume that you don't change anything in your investments in shares.

2006.	**aandwaar**	Imagine the value of your shares will substantially increase in the next 12 months. How would that affect your consumer expenditures ?		
		It would not affect my consumer expenditures....... 1	83	
		I would be tempted to spend more, but I would spend less than 25% of the total rise in value of my shares... 2	16	
		I would spend between 25% and 50% of the total rise in value of my shares................................. 3	1	
		I would spend between 50% and 75% of the total rise in value of my shares................................. 4	1	→ 2007
		I would spend between 75% and 100% of the total rise in value of my shares............................. 5	0	
		I would spend the total rise in value of my shares... 6	2	

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
		The following questions concern your preferences with respect to future possibilities compared to the present. We would like to know whether you prefer to receive things at once, or whether you prefer to wait a while before receiving them. There are no right or wrong answers to these questions. We are interested in your personal preference.		
2007.	**tijd1**	Imagine you win a cash prize in a lottery. The prize is worth f 1,000 and can be paid out AT ONCE. Imagine the lottery, which is a financially trustworthy organization, asks if you are prepared to wait 3 months before you get the prize. Would you agree on that proposal, or would you ask for more money if you had to wait for 3 months ?		
		I would agree on the waiting term of 3 months without the need to receive extra money for that. So, after 3 months I receive f 1,000.......................... 1	285	→ 2009
		I would agree on the waiting term of 3 months, but I want to receive extra money for that............... 2	595	→ 2008
2008.	**tijd2**	How much EXTRA money (in guilders) do you want to receive AT LEAST, in addition to the f 1,000, to compensate for the waiting term of 3 months ?		
		1-2000 guilders....................................	590	→ 2009
		Don't know.. -9	5	
2009.	**tijd3**	Imagine the cash prize that you win in the lottery is worth f 100,000. Again, the prize can be paid out AT ONCE, or after 3 months. What would you prefer:		
		I would agree on the waiting term of 3 months without the need to receive extra money for that. So, after 3 months I receive f 100,000.......................... 1	185	→ 2011
		I would agree on the waiting term of 3 months, but I want to receive extra money for that............... 2	695	→ 2010
2010.	**tijd4**	How much EXTRA money (in guilders) do you want to receive AT LEAST, in addition to the f 100,000, to compensate for the waiting term of 3 months ?		
		1-200000 guilders...................................	688	→ 2011
		Don't know.. -9	7	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2011.   **tijd5**   Imagine the lottery asks if you are prepared to wait a year before you get the prize of f 100,000. What would you prefer ?

I would agree on the waiting term of a year without the need to receive extra money for that. So, after a year I receive f 100,000. 1   94 $\rightarrow$ 2013

I would agree on the waiting term of a year, but I want to receive extra money for that...................... 2   786 $\rightarrow$ 2012

2012.   **tijd6**   How much EXTRA money (in guilders) do you want to receive AT LEAST, in addition to the f 100,000, to compensate for the waiting term of a year ?

1-200000 guilders....................................   781 $\rightarrow$ 2013

Don't know.. -9   5

2013.   **tijd7**   Imagine you receive an assessment for tax arrears. To settle the payment, you have two options. One option is paying f 1,000 NOW. The other option is paying LATER, but in that case you have to pay MORE. What would you prefer ?

I would pay f 1,000 now........................... 1   815 $\rightarrow$ 2015

I pay 3 months later, and I am prepared to pay more for that.. 2   65 $\rightarrow$ 2014

2014.   **tijd8**   How much EXTRA money (in guilders) would you be prepared to pay AT MOST, in addition to the f 1,000, to get the extension of payment of 3 months ?

1-2000 guilders.......................................   59 $\rightarrow$ 2015

Don't know.. -9   6

2015.   **tijd9**   Imagine you could wait a YEAR with settling the tax assessment of f 1,000. What would you prefer:

I would pay f 1,000 now........................... 1   783 $\rightarrow$ 2017

I would pay a year later, and I am prepared to pay more for that 2   97 $\rightarrow$ 2016

2016.   **tijd10**   How much EXTRA money would you be prepared to pay AT MOST, in addition to the f 1,000, to get the extension of payment of a YEAR ?

1-1300 guilders ....   89 $\rightarrow$ 2017

Don't know.. -9   8

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
		The following questions are similar to the questions above, but now the question is how much LESS you would be prepared to receive, if you receive something at once compared to receiving it later.		
2017.	**tijd11**	Imagine the cash prize that you win in the lottery is worth f 1,000, but is paid out only after 3 MONTHS. The lottery, however, offers to pay out at once, but in that case you will receive less. What would you prefer:		
		I would wait 3 months, and receive f 1,000.......... 1	785	$\rightarrow$ 2019
		I would like to have the money now, and receive less 2	95	$\rightarrow$ 2018
2018.	**tijd12**	How much LESS money (in guilders) would you be prepared to receive AT MOST, if you would get the money at once instead of f 1,000 after 3 MONTHS ?		
		1-1000 guilders	77	$\rightarrow$ 2019
		Don't know... -9	18	
2019.	**tijd13**	Now imagine the prize is paid out only after A YEAR. What would you prefer:		
		I would wait a year, and receive f 1,000............. 1	622	$\rightarrow$ 2021
		I would like to have the money now, and receive less 2	258	$\rightarrow$ 2020
2020.	**tijd14**	How much LESS money (in guilders) would you be prepared to receive AT MOST, if you would get the money at once instead of f 1,000 after A YEAR ?		
		1-1000 guilders	237	$\rightarrow$ 2021
		Don't know... -9	21	
2021.	**tijd15**	Imagine the prize is worth f 100,000, but is only paid out after 3 MONTHS. What would you prefer ?		
		I would wait 3 months, and receive f 100,000,- 1	721	$\rightarrow$ 2023
		I would like to have the money now, and receive less 2	159	$\rightarrow$ 2022
2022.	**tijd16**	How much LESS money (in guilders) would you be prepared to receive AT MOST, if you would get the money at once instead of f 100,000 after 3 MONTHS ?		
		1-100000 guilders....................................	144	$\rightarrow$ 2023
		Don't know... -9	15	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
2023.	**tijd17**	Imagine the prize is worth f 100,000, but is only paid out after A YEAR. What would you prefer ?		
		I would wait a year, and receive f 100,000 1	551 $\Big\}$	$\rightarrow$ 2025
		I would like to have the money now, and receive less 2	329 $\Big\}$	$\rightarrow$ 2024
2024.	**tijd18**	How much LESS money (in guilders) would you be prepared to receive AT MOST, if you would get the money at once instead of f 100,000 after A YEAR ?		
		1-100000 guilders....................................	314 $\Big\}$	$\rightarrow$ 2025
		Don't know... -9	15	
2025.		*Interviewer:* Is the respondent head of the household or partner of the head of the household ? *Formal description: positie*[13] $\in [1..3]$		
		Yes	3845 $\Big\}$	$\rightarrow$ 2026
		No..	1766 $\Big\}$	$\rightarrow$ 2087
		People have different opinions about planning financial affairs. Some people find it important to plan in advance, other people manage without much planning. The following questions concern planning financial affairs.		
		Some people spend all their income immediately. Others save some money in order to have something to fall back on.		
2026.	**uitgeven**	Please indicate what you do with money that is left over after having paid for food, rent, and other necessities. Are you the sort of person that likes to spend his/her money immediately, or are you the sort of person that tries to save as much as possible, or are you somewhere in between those two extremes ?		
		I like to spend all my money immediately 1	50 $\Big\rangle$	
		 2	125	
		 3	261	
		 4	1271	
		 5	1033	$\rightarrow$ 2027
		 6	739	
		I want to save as much as possible.................. 7	242	
		Don't know... -9	124	

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
2027.		*Interviewer:* Is the respondent for the first time participating in the VSB-panel ? *Formal description:* $stigsb01^{[1970]} \geq -9$		
		Yes	793 $\Big\}\rightarrow$ 2028	
		No...	3052 $\Big\}\rightarrow$ 2087	
		People use different time-horizons when they decide about what part of the income to spend, and what part to save.		
2028.	**periode1**	Which of the time-horizons mentioned below is in your household MOST important with regard to planning expenditures and savings ?		
		The next couple of months 1	369	
		Next year 2	173	
		The next couple of years........................... 3	161	$\rightarrow$ 2029
		The next 5 to 10 years............................ 4	55	
		More than 10 years from now...................... 5	35	
2029.	**periode2**	Which time-horizon is LEAST important to you ?		
		The next couple of months 1	186	
		Next year 2	44	
		The next couple of years........................... 3	45	$\rightarrow$ 2030
		The next 5 to 10 years............................ 4	68	
		More than 10 years from now...................... 5	450	
		How much in advance do you think your household should plan the PURCHASE OF DURABLE GOODS, that cost between f 500 en f 1,000 ?		
2030.	**levtijd**	What is the time-unit / time-duration		
		Day(s) 1	160	
		Week(s)... 2	179	
		Month(s).. 3	365	$\rightarrow$ 2031
		Year(s).. 4	63	
		Other 5	26	
2031.	**duuraant**	Number of days/weeks/months/years ?		
		0	25	
		1-1000	768 $\Big\}\rightarrow$ 2032	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

2032.   **beheer**   How do you handle your finances ?

I never bother recording my finances 1	25	
. . . . 2	26	
. . . . 3	54	
. . . . 4	164	
. . . . 5	186	$\Big\} \rightarrow$ 2033
. . . . 6	177	
I always record precisely what I spend my money on 7	132	
Don't know . . . . -9	29	

2033.   **beheerou**   How did your parents handle their finances ?

They didn't bother recording their finances 1	13	
. . . . 2	12	
. . . . 3	25	
. . . . 4	85	
. . . . 5	115	$\Big\} \rightarrow$ 2034
. . . . 6	205	
They always recorded precisely what they spent their money on 7	176	
Don't know . . . . -9	162	

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
		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 one answer is possible here. *1 I keep a housekeeping book* *2 I don't have any credit cards or cheques* *3 I try to pay that much on taxes during the year, so that I will more probably get a return of payment than an additional assessment at the final assessment at the end of the year.* *4 I always make sure I have a limited amount of money on me* *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* *0 none of the above-mentioned ways/not applicable*		
2034.	**uitg10**	Control expenditures: none of the above-mentioned ways / not applicable Yes .... 1 No 2	312 481	} → 2035
2035.	**uitg11**	Control expenditures: housekeeping book Yes .... 1 No 2	154 639	} → 2036
2036.	**uitg12**	Control expenditures: no credit cards or cheques Yes .... 1 No 2	109 684	} → 2037
2037.	**uitg13**	Control expenditures: tax returns Yes .... 1 No 2	131 662	} → 2038
2038.	**uitg14**	Control expenditures: limited amount of money on me Yes .... 1 No 2	146 647	} → 2039

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2039.   **uitg15**   Control expenditures: withdraw a certain amount from the bank

            Yes 1   234 $\Big\}$ → 2040

            No.. 2   559

Do you sometimes use one or more of the ways mentioned below?

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

2040.   **uitg20**   Control expenditures: none of the above-mentioned / not applicable

            Yes 1   257 $\Big\}$ → 2041

            No.. 2   536

2041.   **uitg21**   Control expenditures: automatic transfer to savings account

            Yes 1   425 $\Big\}$ → 2042

            No.. 2   368

2042.   **uitg22**   Control expenditures: take something I bought back to the shop

            Yes 1   57 $\Big\}$ → 2043

            No.. 2   736

2043.   **uitg23**   Control expenditures: don't go shopping

            Yes 1   162 $\Big\}$ → 2044

            No.. 2   631

2044.   **uitg24**   Control expenditures: other ways

            Yes 1   83 $\}$ → 2045

            No.. 2   710 $\}$ → 2046

2045.   **wman**   What ways do you use to plan your expenditures ?

            ...   (Verbal answer)   → 2046

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
2046.	**pin**	How often do you pay in shops with a bank card (ATM-card) with a PIN code ?		
		I use the bank card with PIN code very rarely 1	184	
		I use the bank card with PIN code every now and then 2	257	
		I use the bank card with PIN code often 3	189	→ 2047
		I use the bank card with PIN code very often 4	65	
		I DON'T HAVE a bank card with a PIN code....... 5	98	

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.

More than one answer is possible here.
0 no
1 separate bank or giro accounts
2 separate envelopes or jars/boxes, or in another way in your own house
3 other ways

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
2047.	**potjes0**	Put money aside: no		
		Yes 1	524	→ 2048
		No... 2	269	
2048.	**potjes1**	Put money aside: separate bank or giro accounts		
		Yes 1	222	→ 2049
		No... 2	571	
2049.	**potjes2**	Put money aside: separate envelopes or jars/boxes, or in another way in your own house		
		Yes 1	39	→ 2050
		No... 2	754	
2050.	**potjes3**	Put money aside: other ways		
		Yes 1	21	→ 2051
		No... 2	772	→ 2052
2051.	**apot**	What other ways do you have in mind ?		
		... (Verbal answer)		→ 2052

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

The following questions concern life expectancy and be-quests.

2052.   **gemleef1**   For people of your age and sex there is an average life-expectation. Do you have any idea what age people of your age and sex reach on average ?

    Yes 1   533 $\big\}\to$ 2053

    No. 2   260 $\big\}\to$ 2055

2053.   **gemleef2**   What age do you think people of your age and sex reach on average ?

    1-100 . . . .   533 $\big\}\to$ 2054

You answered that you think people of your age and sex on average reach an age of . . . .

2054.   **gemleef3**   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 ?

    Shorter. 1   59

    About the same as the average person 2   236

    Longer. 3   107 $\to$ 2055

    Much longer. 4   8

    No idea 5   123

2055.   **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 ?

    Yes 1   87 $\big\}\to$ 2056

    No. 2   534

    Don't know. . . . . -9   172 $\to$ 2063

2056.   **erfgeld**   Will these inheritances and/or gifts in total be worth a great amount of money, an average amount, or a small amount ?

    Great amount 1   32

    Average amount. 2   49 $\to$ 2057

    Small amount 3   6

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

What sort of asset do you think these inheritances and/or gifts will consist of ?
More than one answer is possible here.
1 a house
2 antiques, pieces of art, other goods
3 payment of a life insurance
4 money
5 other

2057. erfvorm1 Future inheritance: a house

Yes 1   37 $\Big\} \rightarrow 2058$
No.. 2   50

2058. erfvorm2 Future inheritance: antiques, pieces of art, other goods

Yes 1   21 $\Big\} \rightarrow 2059$
No.. 2   66

2059. erfvorm3 Future inheritance: payment of life insurance

Yes 1   4 $\Big\} \rightarrow 2060$
No.. 2   83

2060. erfvorm4 Future inheritance: money

Yes 1   74 $\Big\} \rightarrow 2061$
No.. 2   13

2061. erfvorm5 Future inheritance: other sort of asset

Yes 1   5 $\big\} \rightarrow 2062$
No.. 2   82 $\big\} \rightarrow 2063$

2062. wvorm What other sort of asset do you have in mind ?

...   (Verbal answer) $\rightarrow 2063$

2063. erfdenk Have you ever thought about leaving a bequest ?

Yes 1   229 $\big\} \rightarrow 2064$
No.. 2   564 $\big\} \rightarrow 2080$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

Some people think it important to leave a bequest to their children or to other heirs, while other people don't find that important.

2064.   **erfbel**   Do you think this is important, or not at all ?

Very important...................................	1	36	
Important..	2	87	
Neither important nor unimportant.................	3	62	→ 2065
Unimportant	4	22	
Very unimportant	5	22	

2065.   **testa**   Have you made a will ?

No..	1	142	→ 2066
Yes	2	87	

To whom or what would you like to bequeath ?

More than one answer is possible here.
1 partner
2 children
3 parents
4 family, friends, or acqaintances
5 to charitable institution or other associations/institutions
6 other

2066.   **erfwie1**   Bequeath to: partner

Yes	1	170	→ 2067
No..	2	59	

2067.   **erfwie2**   Bequeath to: children

Yes	1	159	→ 2068
No..	2	70	

2068.   **erfwie3**   Bequeath to: parents

Yes	1	13	→ 2069
No..	2	216	

2069.   **erfwie4**   Bequeath to: family, friends, or acquaintances

Yes	1	38	→ 2070
No..	2	191	

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
2070.	**erfwie5**	Bequeath to: charitable institution or other associations/institutions		
		Yes 1	28 ⎫	→ 2071
		No... 2	201 ⎭	
2071.	**erfwie6**	Bequeath to: other		
		Yes 1	9 ⎫	→ 2072
		No... 2	220 ⎭	→ 2073
2072.	**andwie**	To whom or what would you like to bequeath ?		
		... (Verbal answer)		→ 2073
		What sort of asset would your bequest consist of ?		
		More than one answer is possible here.		
		1 a house		
		2 antiques, pieces of art, other goods		
		3 payment of a life insurance		
		4 money		
		5 other		
2073.	**erfna1**	Bequest would consist of: house		
		Yes 1	180 ⎫	→ 2074
		No... 2	49 ⎭	
2074.	**erfna2**	Bequest would consist of: antiques, pieces of art, other goods		
		Yes 1	85 ⎫	→ 2075
		No... 2	144 ⎭	
2075.	**erfna3**	Bequest would consist of: payment of life insurance		
		Yes 1	58 ⎫	→ 2076
		No... 2	171 ⎭	
2076.	**erfna4**	Bequest would consist of: money		
		Yes 1	134 ⎫	→ 2077
		No... 2	95 ⎭	
2077.	**erfna5**	Bequest would consist of: other		
		Yes 1	18 ⎫	→ 2078
		No... 2	211 ⎭	→ 2079

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

2078. **andvorm** What other asset do you have in mind ?

    ...   (Verbal answer)   → 2079

2079. **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.

1-8000000 guilders....................................   206 }→ 2080
Don't know... -9   23 }

2080.   *Interviewer:* Does the General Information on the Household tell that there are children present in the household ?
Formal description: kids$^{[10]} > 0$

Yes ....   357 }→ 2082
No..   436 }→ 2081

The following questions should be answered by people who have children (either being a member of the house-hold 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.

2081. **baby** Do you have any children (either being a member of the household or not) ?

Yes 1   203 }→ 2082
No.. 2   232 }→ 2087

Do you give substantial amounts of money to your chil-dren 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 one answer is possible here.
0 no
1 yes, I give already substantial amounts now
2 yes, I am planning to give substantial amounts in the future
3 don't know

2082. **plan0** Transfer capital to children: no

Yes 1   361 }→ 2083
No.. 2   199 }

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
2083.	**plan1**	Transfer capital to children: I give substantial amounts now		
		Yes 1	31	
		No.. 2	529	→ 2084
2084.	**plan2**	Transfer capital to children: planning to give substantial amounts in the future		
		Yes 1	60	
		No.. 2	500	→ 2085
2085.	**plan3**	Transfer capital to children: don't know		
		Yes 1	118	
		No.. 2	442	→ 2086
2086.	**uitspr**	Please indicate which of the following 4 statements about parents leaving a bequest to their children, would be closest to your own opinion about this.		
		If our children would take good care of us when we become old, we would like to leave them a considerable bequest.. 1	28	
		We would like to leave our children a considerable bequest, irrespective of the way they will take care of us when we are old. 2	80	
		We have no preconceived plans about leaving a bequest to our children because we want to enjoy our own lives 3	322	→ 2087
		We don't intend to leave a bequest to our children, because we don't want to do that..................... 4	8	
		NONE of the above-mentioned statements 5	122	
2087.		*Interviewer:* Is the respondent head of the household or partner of the head of the household ? *Formal description: positie*[13] $\in [1..3]$		
		Yes	4126	→ 2088
		No..	1485	→ 2260
2088.		*Interviewer:* Is the respondent for the first time participating in the VSB-panel ? *Formal description: lotto1*[2089] ≥ -9		
		Yes	786	→ 2089
		No..	3340	→ 2101

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

The following questions concern your readiness to take risks. First, some questions about games of chance.

2089.   **lotto1**   How often do you buy lottery tickets, do you play in a lottery, or something of the kind ?

Every week	1	53	}	
A few times per month	2	33		
Once a month	3	177		
6 to 10 times per year	4	29	} → 2090	
1 to 6 times per year	5	48		
Rarely	6	86	}	
Never/hardly ever	7	337	} → 2091	
Don't know	-9	23	} → 2090	

2090.   **lotto2**   About how much have you spent on lotteries or similar things in the past 12 months ?

1-12000 guilders		414	} → 2091	
Don't know	-9	35		

As you probably know, in the State Lottery it is possible, both to buy full lottery tickets of f 25 and to buy partial tickets, e.g. 1/5 tickets that then cost f 5. If the number of the 1/5 ticket wins, you also receive only 1/5 of the prize. Thus it it also possible to buy e.g. 5 different 1/5 tickets; thus you have a higher chance to win a prize, but the prize will of course be smaller.

2091.   **staatlot**   Now imagine you want to spend f 25 on the State Lottery. How would you prefer to spend it:

Buy a full ticket of f 25	1	451	}	
Buy five 1/5 tickets of f 25 in total	2	189	} → 2092	
Don't know	3	146	}	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		You are probably familiar with games shown on television, where people win prizes and can choose between several options. For example, they can choose to keep a certain prize, or they can choose to take a chance to get a much bigger prize, at the risk of losing the prize altogether.		
		The following questions present similar choices, concerning amounts of money. Some of the amounts are certain for you to have, others you can win in a lottery.		
		We would like to know which choice you would make. There are no right or wrong answers with these questions.		
2092.	**wed1**	We toss a coin once. You may choose one of the following two options:		
		You receive *f* 1000 with either heads or tails......... 1	598	
		With heads you receive *f* 2000, with tails you don't receive anything at all. 2	188	→ 2093
2093.	**wed2**	Which of the following two options would you choose:		
		You draw a lottery ticket with an 80% chance to win *f* 45 (if you lose, you don't get anything at all)...... 1	327	→ 2094
		You receive *f* 30, no matter which ticket is drawn... 2	459	
2094.	**wed3**	Which of the following two options would you choose:		
		You draw a lottery ticket with a 25% chance to win *f* 100 (if you lose, you don't get anything at all) 1	413	→ 2095
		You draw a lottery ticket with a 20% chance to win *f* 130 (if you lose, you don't get anything at all) 2	373	
2095.	**wed4**	Which of the following two options would you choose:		
		You draw a lottery ticket with a 2% chance to win *f* 3,000 (if you lose, you don't get anything at all)... 1	355	→ 2096
		You draw a lottery ticket with a 1% chance to win *f* 6,000 (if you lose, you don't get anything at all)... 2	431	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
2096.	**wed5**	We toss a coin once. Would you accept the following agreement:		
		Heads, you win f 1,500		
		Tails, you lose f 1,000		
		Yes 1	91	$\Big\} \rightarrow$ 2097
		No... 2	695	
2097.	**lot1**	*Imagine you have won f 200 in a game. You can now choose between keeping that f 200, or having a lottery ticket with a certain chance to win a prize of f 20,000.* How high would that chance to win f 20,000 need to be such that you would prefer the lottery ticket to keeping the f 200 that you had already won ?		
		I would prefer the lottery ticket if the chance to win the first prize would be at least ...%		
		1-100 %	556	$\Big\} \rightarrow$ 2098
		Don't know.. -9	230	
2098.	**lot2**	*Now imagine you have won f 1,000 in a game. You can now choose between keeping that f 1,000, or having a lottery ticket with a certain chance to win a prize of f 20,000.* How high would that chance to win f 20,000 need to be such that you would prefer the lottery ticket to keeping the f 1,000 that you had already won ?		
		I would prefer the lottery ticket if the chance to win the first prize would be at least ...%		
		1-100 %	3227	$\Big\} \rightarrow$ 2099
		Don't know.. -9	899	
2099.		*Interviewer:* Is the respondent for the first time partic-ipating in the VSB-panel ? *Formal description: lotto1*[2089] ≥ -9		
		Yes	786	$\Big\} \rightarrow$ 2100
		No...	3340	$\Big\} \rightarrow$ 2102

Quest. #	Variables	Question according to questionnaire, answering options and codes	Frequency	Routing
		Now imagine you have won f 5,000 in a game. You can now choose between keeping that f 5,000, or having a lottery ticket with a certain chance to win a prize of f 20,000.		
2100.	**lot3**	How high would that chance to win *f* 20,000 need to be such that you would prefer the lottery ticket to keeping the *f* 5,000 that you had already won ? I would prefer the lottery ticket if the chance to win the first prize would be at least … %		
		1-100 % . . . . Don't know . . . . -9	545 $\Big\} \to$ 2103 241	
		Imagine you have won f 100 in a game. You can now choose between keeping that f 100, or having a lottery ticket with a certain chance to win a prize of f 20,000.		
2101.	**lot1a**	How high would that chance to win f 20,000 need to be such that you would prefer the lottery ticket to keeping the f 100 that you had already won ? I would prefer the lottery ticket if the chance to win the first prize would be at least … %		
		1-100 % . . . . Don't know . . . . -9	2697 $\Big\} \to$ 2098 643	
		Now imagine you have won f 10,000 in a game. You can now choose between keeping that f 10,000, or having a lottery ticket with a certain chance to win a prize of f 20,000.		
2102.	**lot3a**	How high would that chance to win f 20,000 need to be such that you would prefer the lottery ticket to keeping the f 10,000 that you had already won ? I would prefer the lottery ticket if the chance to win the first prize would be at least … %		
		1-100 % . . . . Don't know . . . . -9	2632 $\Big\} \to$ 2103 708	
2103.		*Interviewer:* Has the respondent answered the third part of the questionnaire 'Economic and Psychological Concepts' (questions **tiener1** through **sprknd2**) and is the respondent head of the household or partner of the head of the household? *Formal description: tiener1[2104] ≥ -9*		
		Yes . . . . No	685 $\Big\} \to$ 2104 3441 $\Big\} \to$ 2117	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

The next two questions concern the time when you were a teenager (13 through 19 years old)

2104.	**tiener1**	When you were a teenager, did your parents or other relatives regularly give you money ?		
		Yes 1	455	
		No.. 2	230	$\Big\} \to 2105$
2105.	**tiener2**	When you were a teenager, did you regularly earn money (by working for it) ?		
		Yes 1	431	
		No.. 2	254	$\Big\} \to 2106$
2106.		*Interviewer:* Did the respondent have regular income as a teenager ?		
		Formal description: $(tiener1^{[2104]} = 1) \vee (tiener2^{[2105]} = 1)$		
		Yes	599	$\Big\} \to 2107$
		No..	86	$\Big\} \to 2108$
2107.	**spaardl**	Which part (in percentages) of the money that you were given or earned as a teenager did you spend immediately ?		
		0	49	
		1-100	550	$\Big\} \to 2108$
2108.	**kid1**	Do you currently have one or more teenage children (13 through 19 years old) ?		
		Yes 1	116	$\Big\} \to 2110$
		No.. 2	569	$\Big\} \to 2109$
2109.	**kid2**	Have you ever had teenage children (13 through 19 years old) ?		
		Yes 1	201	$\Big\} \to 2110$
		No.. 2	368	$\Big\} \to 2117$
2110.	**kid3**	...[404]you have 1 teenage child, or more than 1 ?		
		1 child 1	81	
		More than 1 child 2	236	$\Big\} \to 2111$

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[404]**if** $kid1^{[2108]} = 1$ **then** ... $\leftarrow$ 'Do' **else** ... $\leftarrow$ 'Did'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

The next two questions concern your child ...[405].

$$slt \leftarrow (2 - kid2) \times 2 + (2 - kid3)$$

2111.   **kind1**   ...[406]you regularly give money to your teenage child...[407]?

Yes 1   291 $\Big\}$ → 2112

No... 2   26

2112.   **kind2**   ...[408]your child ...[409]regularly earn money themselves (by working for it) ?

Yes 1   206 $\Big\}$ → 2113

No... 2   111

2113.   *Interviewer:* Do/did the children of the respondent have regular income ?
Formal description: $(kind1^{[2111]} = 1) \vee (kind2^{[2112]} = 1)$

Yes ....   307 $\Big\}$ → 2114

No...   10 $\Big\}$ → 2117

2114.   *Interviewer:* Is the respondent for the first time participating in the VSB-panel ?

Yes ....   0 $\Big\}$ → 2115

No...   0 $\Big\}$ → 2117

Next, we would like to know which part of their money your first TWO children (if any) ...[410]*immediately.*

2115.   **sprknd1**   Which part (in percentages) of the money your ...[411]CHILD ...[412]he/she spend immediately ?

0 ....   27 $\Big\}$ → 2116

1-100 %   280

2116.   **sprknd2**   Which part (in percentages) of the money your 2nd CHILD ...[413]he/she spend immediately ?

0 ....   22 $\Big\}$ → 2117

1-100 %   206

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[405]**if** $kid3^{[2110]} = 2$ **then** ...← 'ren'

[406]**case** slt **of** 0 : ...← 'Did' ; 1 : ...← 'Did' ; 2 : ...← 'Do' ; 3 : ...← 'Do' **end**

[407]**if** $kid3^{[2110]} = 2$ **then** ...← 'ren'

[408]**case** slt **of** 0 : ...← 'Did' ; 1 : ...← 'Did' ; 2 : ...← 'Do' ; 3 : ...← 'Does' **end**

[409]**if** $kid3^{[2110]} = 2$ **then** ...← 'ren'

[410]**if** $kid2^{[2109]} = 1$ **then** ...← 'spent' **else** ...← 'spend'

[411]**if** $kid3^{[2110]} = 2$ **then** ...← ' 1st '

[412]**if** $kid2^{[2109]} = 1$ **then** ...← 'was given, did ' **else** ...← 'is given, does'

[413]**if** $kid2^{[2109]} = 1$ **then** ...← 'was given, did' **else** ...← ' is given, does'

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

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 in every case opposites. Please indicate for each of the pairs 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.

2117.   **teg1a**   Quality: nervous — relaxed

Nervous... 1   47 ⎫
.... 2   165 ⎪
.... 3   551 ⎪
.... 4   890 ⎬ → 2118
.... 5   948 ⎪
.... 6   1178 ⎪
Relaxed 7   266 ⎪
Don't know.......................................-9   81 ⎭

2118.   **teg2a**   Quality: like to try things — conservative

Like to try things 1   162 ⎫
.... 2   550 ⎪
.... 3   769 ⎪
.... 4   849 ⎬ → 2119
.... 5   865 ⎪
.... 6   714 ⎪
Conservative 7   134 ⎪
Don't know.......................................-9   83 ⎭

2119.   **teg3a**   Quality: trained thinker — untrained thinker

Trained thinker.................................... 1   435 ⎫
.... 2   1212 ⎪
.... 3   914 ⎪
.... 4   883 ⎬ → 2120
.... 5   359 ⎪
.... 6   159 ⎪
Untrained thinker 7   37 ⎪
Don't know.......................................-9   127 ⎭

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

2120.   **teg4a**   Quality: gentle — rough

Gentle 1	425	
.... 2	1383	
.... 3	1175	
.... 4	783	→ 2121
.... 5	223	
.... 6	51	
Rough 7	9	
Don't know.................................... -9	77	

2121.   **teg5a**   Quality: always worried — unconcerned

Always worried................................ 1	180	
.... 2	589	
.... 3	1092	
.... 4	1265	→ 2122
.... 5	599	
.... 6	288	
Unconcerned 7	33	
Don't know.................................... -9	80	

2122.   **teg6a**   Quality: imaginative — down-to-earth

Imaginative 1	173	
.... 2	418	
.... 3	541	
.... 4	904	→ 2123
.... 5	848	
.... 6	925	
Down to earth................................. 7	237	
Don't know.................................... -9	80	

2123.   **teg7a**   Quality: aimed at proving myself — indulgent

Aimed at proving myself....................... 1	78	
.... 2	276	
.... 3	596	
.... 4	1156	→ 2124
.... 5	1043	
.... 6	783	
Indulgent 7	91	
Don't know.................................... -9	103	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes		Frequen-cy	Rou-ting

2124. **teg8a** Quality: friendly — cold

Friendly.. 1	458	
.... 2	1200	
.... 3	1068	
.... 4	853	→ 2125
.... 5	350	
.... 6	107	
Cold.. 7	13	
Don't know...................................... -9	77	

2125. **teg9a** Quality: principled — carefree

Principled.. 1	583	
.... 2	1390	
.... 3	1002	
.... 4	654	→ 2126
.... 5	264	
.... 6	121	
Carefree.. 7	25	
Don't know...................................... -9	87	

2126. **teg10a** Quality: critical —accommodating

Critical.. 1	315	
.... 2	1041	
.... 3	967	
.... 4	1010	→ 2127
.... 5	485	
.... 6	196	
Accommodating.................................. 7	21	
Don't know...................................... -9	91	

2127. **teg11a** Quality: prefer to be independent — prefer to be in other people's company

Prefer to be independent 1	586	
.... 2	965	
.... 3	761	
.... 4	991	→ 2128
.... 5	438	
.... 6	255	
Prefer to be in other people's company.............. 7	48	
Don't know...................................... -9	82	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
2128.	**teg12a**	Quality: artificial — natural		
		Artificial 1	52	
		 2	213	
		 3	403	
		 4	1255	
		 5	1030	→ 2129
		 6	807	
		Natural 7	151	
		Don't know . . . . -9	215	
2129.	**teg13a**	Quality: self-controlled — moody		
		Self-controlled 1	208	
		 2	1051	
		 3	1084	
		 4	900	
		 5	527	→ 2130
		 6	215	
		Moody 7	43	
		Don't know . . . . -9	98	
2130.	**teg14a**	Quality: self-confident — timid		
		Self-confident 1	292	
		 2	998	
		 3	1119	
		 4	951	
		 5	481	→ 2131
		 6	173	
		Timid 7	24	
		Don't know . . . . -9	88	
2131.	**teg15a**	Quality: good at handling stress — not very good at handling stress		
		Good at handling stress 1	328	
		 2	1047	
		 3	869	
		 4	792	
		 5	553	→ 2132
		 6	353	
		Not very good at handling stress 7	101	
		Don't know . . . . -9	83	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2132.   **teg16a**   Quality: always want new experiences — want a quiet life

Always want new experiences 1	262	
.... 2	726	
.... 3	868	
.... 4	896	→ 2133
.... 5	605	
.... 6	549	
Want a quiet life 7	143	
Don't know .... -9	77	

Below, fourteen statements about buying behavior are mentioned. For each statement we would like to know to what extent the statement applies to you.

2133.   **koop01**   I buy things that I cannot really afford.

How often does this statement apply to you ?

Never 1	2667	
Sometimes 2	1366	
Regularly 3	77	→ 2134
Frequently 4	10	
Permanently 5	6	

2134.   **koop02**   I think other people would be shocked if they knew my pattern of spending.

How often does this statement apply to you ?

Never 1	1894	
Sometimes 2	1797	
Regularly 3	240	→ 2135
Frequently 4	162	
Permanently 5	33	

2135.   **koop03**   If I have some money left at the end of the month, I simply have to spend it.

How often does this statement apply to you ?

Never 1	2891	
Sometimes 2	1027	
Regularly 3	130	→ 2136
Frequently 4	58	
Permanently 5	20	

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

2136. **koop04** I buy things to make me feel better.

How often does this statement apply to you ?

Never	1	1390		
Sometimes	2	2234		
Regularly	3	348		→ 2137
Frequently	4	117		
Permanently	5	37		

2137. **koop05** If I don't have quite enough money to buy something, I simply pay with a check or a credit card.

How often does this statement apply to you ?

Never	1	2690		
Sometimes	2	1219		
Regularly	3	155		→ 2138
Frequently	4	43		
Permanently	5	19		

2138. **koop06** I simply need to buy things, no matter what it is.

How often does this statement apply to you ?

Never	1	3450		
Sometimes	2	628		
Regularly	3	31		→ 2139
Frequently	4	16		
Permanently	5	1		

2139. **koop07** If something is in the sales or on special offer, I tend to buy it.

How often does this statement apply to you ?

Never	1	1168		
Sometimes	2	2450		
Regularly	3	373		→ 2140
Frequently	4	123		
Permanently	5	12		

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

2140. **koop08** I am nervous when I cannot buy things or cannot go out shopping.

How often does this statement apply to you ?

Never	1	3622	
Sometimes	2	433	
Regularly	3	49	→ 2141
Frequently	4	17	
Permanently	5	5	

2141. **koop09** Shopping is having fun.

How often does this statement apply to you ?

Never	1	602	
Sometimes	2	2161	
Regularly	3	721	→ 2142
Frequently	4	479	
Permanently	5	163	

2142. **koop10** I feel depressed after shopping.

How often does this statement apply to you ?

Never	1	3399	
Sometimes	2	609	
Regularly	3	62	→ 2143
Frequently	4	43	
Permanently	5	13	

2143. **koop11** I buy things, but I don't really know why I buy them.

How often does this statement apply to you ?

Never	1	3586	
Sometimes	2	516	
Regularly	3	19	→ 2144
Frequently	4	4	
Permanently	5	1	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2144. **koop12** I cannot keep myself from buying things.

How often does this statement apply to you ?

Never	1	3777	
Sometimes	2	216	
Regularly	3	25	$\rightarrow$ 2145
Frequently	4	13	
Permanently	5	95	

2145. **koop13** If I had more money, my problems would be solved.

How often does this statement apply to you ?

Never	1	2069	
Sometimes	2	1481	
Regularly	3	250	$\rightarrow$ 2146
Frequently	4	176	
Permanently	5	150	

2146. **koop14** If I am in a department store, I want to buy something.

How often does this statement apply to you ?

Never	1	1914	
Sometimes	2	1986	
Regularly	3	135	$\rightarrow$ 2147
Frequently	4	65	
Permanently	5	26	

2147. *Interviewer:* Is the respondent for the first time partic- ipating in the VSB-panel ?
Formal description: lotto1[2089] ≥ -9

Yes	786	$\rightarrow$ 2148
No	3340	$\rightarrow$ 2151

2148. *Interviewer:* Does the household concists of more than one person and is the respondent head of partner ?
Formal description: $(famsize^{[3]} > 1) \wedge (positie^{[13]} \in [1..3])$

Yes	596	$\rightarrow$ 2149
No	190	$\rightarrow$ 2150

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2149.   **hhrela**   How would you, generally, characterize your own household ?

Very good relationships between the members of the household 1   314

Good relationships between the members of the household 2   242

Neither particularly good nor particularly bad relationships between the members of the household 3   19 $\rightarrow$ 2150

Bad relationships between the members of the household 4   4

Very bad relationships between the members of the household 5   0

2150.   **gelukkig**   All in all, to what extent do you consider yourself to be a happy person ?

Very happy 1   172

Happy 2   514

Neither happy nor unhappy....................... 3   86 $\rightarrow$ 2151

Unhappy.. 4   8

Very unhappy 5   0

Don't know 6   6

If you think of your circle of acquaintances, into which age category do most of these people go ?

2151.   **kenltd**   Age (in years) is mostly:

Select the answer that is closest to reality.

Under 16.. 1   55

16-20 2   208

21-25 3   187

26-30 4   410

31-35 5   600

36-40 6   635

41-45 7   559 $\rightarrow$ 2152

46-50 8   517

51-55 9   285

56-60 10   272

61-65 11   212

66-70 12   124

Over 70 13   62

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

Your acquaintances may live alone or share a household with other people (for example with a partner and children).

2152.	**kenhh**	Of how many persons do MOST households of your acquaintances consist ?		
		One person.. 1	293	
		Two persons 2	1615	
		Three persons 3	780	
		Four persons 4	1277	→ 2153
		Five persons 5	125	
		Six persons or more than six........................ 6	36	

2153.	**kenink**	How much do you think is the AVERAGE total net income per year of those households ?		
		Less than f 17,500 per year 1	116	
		F 17,500 - 20,000................................. 2	41	
		F 20,000 - 24,000................................. 3	70	
		F 24,000 - 28,000................................. 4	135	
		F 28,000 - 34,000................................. 5	227	
		F 34,000 - 43,000................................. 6	406	
		F 43,000 - 60,000................................. 7	739	→ 2154
		F 60,000 - 80,000................................. 8	534	
		F 80,000 - 105,000................................. 9	225	
		F 105,000 - 150,000................................ 10	87	
		F 150,000 or more................................. 11	8	
		Don't know.. -9	1538	

2154.	**kenopl**	Which level of education do MOST of your acquaintances have ?		
		Primary education 1	77	
		Junior vocational training 2	280	
		Lower secondary education 3	595	
		Secondary education/pre-university education....... 4	1127	→ 2155
		Senior vocational training 5	601	
		Vocational colleges/first year university education... 6	1015	
		University education................................ 7	431	

2155.	**kenwerk**	What kind of employment do MOST of your acquaintances have ?		
		Self-employed 1	320	
		Practicing a (free) profession 2	166	
		Working in the family business 3	40	→ 2156
		Employed on a contractual basis.................... 4	3014	
		No paid job 5	586	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2156. **manuur** If you think of the MEN among your acquaintances, how many hours per week do they work on average ?

		0 hours	440	$\Big\}\to 2157$
		1-80 hours	3686	

2157. **vrouwuur** If you think of the WOMEN among your acquaintances, how many hours per week do they work on average ?

		0 hours	747	$\Big\}\to 2158$
		1-80 hours	3379	

2158. *Interviewer:* Is the respondent for the first time partic- ipating in the VSB-panel ?

		Yes	786	$\Big\}\to 2159$
		No..	3340	$\Big\}\to 2260$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2.7   Choice of bank

The following questions concern the banks that you do business with. First we would like to know the NUMBER of banks that you do business with. Next, we would like to have some information about the accessibility of those banks. Finally, we would like to ask 3 general questions. First we will ask a few questions about the bank that you do the MOST business with, then a few questions about the bank that you do the SECOND MOST business with, etc. We will ask about a maximum of 5 banks.

2159.   **nbank**   With how many banks do you hold accounts or loans, or with how many banks do you do business regularly ?

0 ....   37 $\Big\} \to 2251$

1-20 ....   749 $\Big\} \to 2160$

2160.   **lweek**   How many weeks ago was the LAST TIME that you went into a branch of a bank ?
If the answer is one week or less, please fill in '1'.

1-100 weeks ....   588 $\Big\} \to 2161$

Don't know....................................... -9   161 $\Big\} \to 2162$

2161.   **elweek**   How many weeks ago was the SECOND FROM LAST TIME that you went into a branch of a bank ?
If the answer is one week or less, please fill in '1'.

1-200 weeks   460

Don't know....................................... -9   128 $\Big\} \to 2162$

2162.   **buiten**   Do you work away from home ?

Yes 1   308

No.. 2   441 $\Big\} \to 2163$

2163.   **naam11**   What is the name of the bank that you do the most business with ?

ABN Amro....................................... 1   139

Postbank.. 2   257

Rabobank.. 3   236

ING bank.. 4   20 $\to 2164$

VSB bank.. 5   39

SNS bank.. 6   26

Other bank 7   32

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

... [414]

2164.   **bbank1**   Is this the bank where you have the checking account to which your (monthly) income is transferred ?
This question concerns the bank with which you do the most business.

Yes 1   679 } → 2165
No.. 2   70

2165.   *Interviewer:* Does the respondent do the most business with the Postbank ?

Yes ....   257 } → 2180

No..   492 } → 2166

... [415]

2166.   **dutch1**   Is this bank located in the Netherlands ?

This question concerns the bank with which you do the most business.

Yes 1   486 } → 2167
No.. 2   6

2167.   *Interviewer:* Does the respondent work away from home ?
Formal description: buiten[2162] $= 1$

Yes ....   308 } → 2168

No..   184 } → 2172

... [416]

2168.   **huis1**   Is this branch of the bank closer to your home or closer to your work ?
This question concerns the bank with which you do the most business.

Closer to my home 1   208
Closer to my work................................. 2   44
About the same distance from home as from work... 3   47 } → 2169
Don't know 4   9

---

[414] ... ← *naam*11[2163]
[415] ... ← *naam*11[2163]
[416] ... ← *naam*11[2163]

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
		...⁴¹⁷		

| | | ...⁴¹⁷ | | |

2169.   **vaker1**   Do you go to this branch of the bank more often from home, or more often from work ?
This question concerns the bank with which you do the most business.

More often from home.............................. 1   200
More often from work 2   49
About as often from home as from work 3   23 $\Big\} \to 2170$
Don't know 4   36

     ...⁴¹⁸

2170.   **werk1**   About how many kilometers is the distance between your work and this branch of the bank ?
This question concerns the bank with which you do the most business.

1-230 kilometers......................................   265 $\Big\} \to 2171$
Don't know.. -9   43

     ...⁴¹⁹

2171.   **reis21**   About how many minutes do you normally have to travel to get from work to this branch of the bank ?
This question concerns the bank with which you do the most business.

1-475 minutes ....   284 $\Big\} \to 2172$
Don't know.. -9   24

     ...⁴²⁰

2172.   **afst1**   About how many kilometers is the distance between your home and this branch of the bank ?
This question concerns the bank with which you do the most business.

1-180 kilometers......................................   462 $\Big\} \to 2173$
Don't know.. -9   30

---

⁴¹⁷...$\leftarrow naam11^{[2163]}$
⁴¹⁸...$\leftarrow naam11^{[2163]}$
⁴¹⁹...$\leftarrow naam11^{[2163]}$
⁴²⁰...$\leftarrow naam11^{[2163]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

...[421]

2173.   **reis11**   About how many minutes do you normally have to travel to get from home to this branch of the bank ?
This question concerns the bank with which you do the most business.

1-150 minutes ....   478 } → 2174
Don't know................................... -9   14 }

2174.   *Interviewer:* Has the respondent filled in option 1 or option 2 with the variable 'vaker' ?
Formal description: $vaker1^{[2169]} \in [1..2]$

Yes ....   249 } → 2175
No...   243 } → 2176

...[422]

2175.   **vv11**   Do you mostly go on foot from ...[423]to this BRANCH OF THE BANK or do you use a means of transport ?
This question concerns the bank with which you do the most business.

On foot 1   65 ⎫
Public transport............................. 2   4
Bicycle...................................... 3   94
Car 4   80 ⎬ → 2177
Motor-bike or moped 5   5
Other means of transport 6   0
Not applicable 7   1 ⎭

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[421]... ← $naam11^{[2163]}$
[422]... ← $naam11^{[2163]}$
[423]**if** $vaker = 1$ **then** ... ← 'HOME' **else** ... ← 'WORK'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

... [424]

2176.	**vv21**	Do you mostly go on foot from ...[425]to this BRANCH OF THE BANK or do you use a means of transport ? *This question concerns the bank with which you do the most business.*		
		On foot 1	42	
		Public transport 2	2	
		Bicycle 3	115	
		Car 4	66	$\rightarrow$ 2177
		Motor-bike or moped 5	4	
		Other means of transport 6	0	
		Not applicable 7	8	
		Don't know .... -9	6	

... [426]

2177.	**wpc1**	Do you know the zip code of this bank ? *This question concerns the bank with which you do the most business.*		
		Yes 1	65	$\rightarrow$ 2178
		No.. 2	421	$\rightarrow$ 2180
		Don't know .... -9	6	

2178.	**number1**	Digits of zip code		
		1-9948	62	$\rightarrow$ 2179
		Don't know .... -9	3	

| 2179. | **letter1** | Letters of zip code | | |
| | | ...   (Verbal answer) | | $\rightarrow$ 2180 |

2180.		*Interviewer:* Does the respondent do business with more than 1 bank ? *Formal description: nbank*[2159] > 1		
		Yes	364	$\rightarrow$ 2181
		No..	385	$\rightarrow$ 2248

---

[424]... $\leftarrow naam11^{[2163]}$

[425]**if** $(reis21^{[2171]} > 0) \wedge (reis21^{[2171]} < reis11^{[2173]})$ **then** ... $\leftarrow$ 'WORK' **else** ... $\leftarrow$ 'HOME'

[426]... $\leftarrow naam11^{[2163]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2181.   **naam12**   What is the name of the bank with which you do the second most business ?

ABN Amro... 1	74	
Postbank.. 2	79	
Rabobank.. 3	86	
ING bank.. 4	24	→ 2182
VSB bank.. 5	19	
SNS bank.. 6	16	
Other bank 7	66	

2182.   *Interviewer:* Does the respondent do the second most business with the Postbank ?

Yes ....   79 } → 2197

No..   285 } → 2183

...[427]

2183.   **dutch2**   Is this bank located in the Netherlands ?

This question concerns the bank with which you do the second most business.

Yes 1   279 } → 2184
No.. 2   6

2184.   *Interviewer:* Does the respondent work away from home ?
Formal description: buiten[2162] = 1

Yes ....   98 } → 2185

No..   187 } → 2189

...[428]

2185.   **huis2**   Is this branch of the bank closer to your home or closer to your work ?
This question concerns the bank with which you do the second most business.

Closer to my home 1	43	
Closer to my work................................. 2	13	
About the same distance from home as from work... 3	21	→ 2186
Don't know 4	19	
Don't know....................................... -9	2	

---

[427] ...← *naam12*[2181]
[428] ...← *naam12*[2181]

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

... [429]

2186.   **vaker2**   Do you go to this branch of the bank more often from home, or more often from work ?
This question concerns the bank with which you do the second most business.

More often from home............................... 1			40	
More often from work 2			6	
About as often from home as from work 3			11	→ 2187
Don't know 4			39	
Don't know.. -9			2	

... [430]

2187.   **werk2**   About how many kilometers is the distance between your work and this branch of the bank ?
This question concerns the bank with which you do the second most business.

1-300 kilometers.....................................			69	→ 2188
Don't know.. -9			29	

... [431]

2188.   **reis22**   About how many minutes do you normally have to travel to get from work to this branch of the bank ?
This question concerns the bank with which you do the second most business.

1-200 minutes			72	→ 2189
Don't know.. -9			26	

... [432]

2189.   **afst2**   About how many kilometers is the distance between your home and this branch of the bank ?
This question concerns the bank with which you do the second most business.

1-250 kilometers.....................................			232	→ 2190
Don't know.. -9			53	

---

[429] ...← $naam12^{[2181]}$
[430] ...← $naam12^{[2181]}$
[431] ...← $naam12^{[2181]}$
[432] ...← $naam12^{[2181]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

... [433]

| 2190. | **reis12** | About how many minutes do you normally have to travel to get from home to this branch of the bank ? *This question concerns the bank with which you do the second most business.* | | |

1-200 minutes . . . .   238 $\Big\}\to 2191$
Don't know . . . . -9   47

| 2191. | | *Interviewer:* Has the respondent filled in option 1 or option 2 with the variable 'vaker' ? *Formal description:* $vaker2^{[2186]} \in [1..2]$ | | |

Yes . . . .   46 $\Big\}\to 2192$
No . . . .   239 $\Big\}\to 2193$

... [434]

| 2192. | **vv12** | Do you mostly go on foot from . . . [435] to this BRANCH OF THE BANK or do you use a means of transport ? *This question concerns the bank with which you do the second most business.* | | |

On foot 1   12
Public transport 2   1
Bicycle 3   15
Car 4   15 $\to 2194$
Motor-bike or moped 5   1
Other means of transport 6   0
Not applicable 7   2

---

[433] . . . $\leftarrow naam12^{[2181]}$
[434] . . . $\leftarrow naam12^{[2181]}$
[435] **if** $vaker = 1$ **then** . . . $\leftarrow$ 'HOME' **else** . . . $\leftarrow$ 'WORK'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

...[436]

2193.   **vv22**   Do you mostly go on foot from ...[437] to this BRANCH OF THE BANK or do you use a means of transport ?
This question concerns the bank with which you do the second most business.

On foot 1	26	
Public transport 2	0	
Bicycle 3	50	
Car 4	39	$\rightarrow$ 2194
Motor-bike or moped 5	3	
Other means of transport 6	0	
Not applicable 7	60	
Don't know . . . . -9	61	

...[438]

2194.   **wpc2**   Do you know the zip code of this bank ?

This question concerns the bank with which you do the second most business.

Yes 1	29	$\rightarrow$ 2195
No 2	250	
Don't know . . . . -9	6	$\rightarrow$ 2197

2195.   **number2**   Digits of zip code

1-9919	27	$\rightarrow$ 2196
Don't know . . . . -9	2	

2196.   **letter2**   Letters of zip code

... (Verbal answer)		$\rightarrow$ 2197

2197.   *Interviewer:* Does the respondent do business with more than 2 banks ?
Formal description: nbank[2159] > 2

Yes	94	$\rightarrow$ 2198
No	270	$\rightarrow$ 2248

---

[436] ... $\leftarrow naam12^{[2181]}$
[437] **if** $(reis22^{[2188]} > 0) \wedge (reis22^{[2188]} < reis12^{[2190]})$ **then** ... $\leftarrow$ 'WORK' **else** ... $\leftarrow$ 'HOME'
[438] ... $\leftarrow naam12^{[2181]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2198.   **naam13**   What is the name of the bank with which you do the third most business ?

ABN Amro... 1	23	
Postbank... 2	13	
Rabobank.. 3	21	
ING bank.. 4	2	→ 2199
VSB bank.. 5	5	
SNS bank.. 6	2	
Other bank 7	28	

2199.   *Interviewer:* Does the respondent do the third most business with the Postbank ?

Yes	13	→ 2214
No..	81	→ 2200

...[439]

2200.   **dutch3**   Is this bank located in the Netherlands ?

This question concerns the bank with which you do the third most business.

Yes 1	75	→ 2201
No.. 2	6	

2201.   *Interviewer:* Does the respondent work away from home ?
Formal description: buiten[2162] $= 1$

Yes	24	→ 2202
No..	57	→ 2206

...[440]

2202.   **huis3**   Is this branch of the bank closer to your home or closer to your work ?
This question concerns the bank with which you do the third most business.

Closer to my home 1	10	
Closer to my work................................. 2	2	
About the same distance from home as from work... 3	4	→ 2203
Don't know 4	6	
Don't know.......................................-9	2	

---

[439] ...← *naam*13[2198]
[440] ...← *naam*13[2198]

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

... [441]

2203.   **vaker3**   Do you go to this branch of the bank more often from home, or more often from work ?
This question concerns the bank with which you do the third most business.

More often from home............................... 1	9	
More often from work 2	2	
About as often from home as from work 3	2	→ 2204
Don't know 4	9	
Don't know....................................... -9	2	

... [442]

2204.   **werk3**   About how many kilometers is the distance between your work and this branch of the bank ?
This question concerns the bank with which you do the third most business.

1-300 kilometers.....................................	15	→ 2205
Don't know....................................... -9	9	

... [443]

2205.   **reis23**   About how many minutes do you normally have to travel to get from work to this branch of the bank ?
This question concerns the bank with which you do the third most business.

1-300 minutes	14	→ 2206
Don't know....................................... -9	10	

... [444]

2206.   **afst3**   About how many kilometers is the distance between your home and this branch of the bank ?
This question concerns the bank with which you do the third most business.

1-300 kilometers.....................................	61	→ 2207
Don't know....................................... -9	20	

---

[441] ... ← *naam*13[2198]

[442] ... ← *naam*13[2198]

[443] ... ← *naam*13[2198]

[444] ... ← *naam*13[2198]

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

... [445]

2207.	**reis13**	About how many minutes do you normally have to travel to get from home to this branch of the bank ? *This question concerns the bank with which you do the third most business.*		
		1-400 minutes	60	
		Don't know... -9	21	$\Big\}$ → 2208

2208.		*Interviewer:* Has the respondent filled in option 1 or option 2 with the variable 'vaker' ? *Formal description:* $vaker3^{[2203]} \in [1..2]$		
		Yes	31	$\Big\}$ → 2209
		No...	50	$\Big\}$ → 2210

... [446]

2209.	**vv13**	Do you mostly go on foot from ...[447]to this BRANCH OF THE BANK or do you use a means of transport ? *This question concerns the bank with which you do the third most business.*		
		On foot 1	3	
		Public transport................................. 2	0	
		Bicycle.. 3	5	
		Car 4	3	
		Motor-bike or moped 5	0	→ 2211
		Other means of transport 6	0	
		Not applicable 7	0	
		Don't know....................................... -9	20	

---

[445] ... ← $naam13^{[2198]}$

[446] ... ← $naam13^{[2198]}$

[447]**if** $vaker = 1$ **then** ... ← 'HOME' **else** ... ← 'WORK'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

...[448]

2210.   **vv23**   Do you mostly go on foot from ...[449]to this BRANCH
OF THE BANK or do you use a means of transport ?
This question concerns the bank with which you do the
third most business.

On foot 1	7	
Public transport 2	0	
Bicycle 3	10	
Car 4	7	$\rightarrow$ 2211
Motor-bike or moped 5	1	
Other means of transport 6	0	
Not applicable 7	19	
Don't know . . . . -9	6	

...[450]

2211.   **wpc3**   Do you know the zip code of this bank ?

This question concerns the bank with which you do the
third most business.

Yes 1	8	$\rightarrow$ 2212
No 2	67	$\rightarrow$ 2214
Don't know . . . . -9	6	

2212.   **number3**   Digits of zip code

1-9951	8	$\rightarrow$ 2213

2213.   **letter3**   Letters of zip code

. . . (Verbal answer)		$\rightarrow$ 2214

2214.   *Interviewer:* Does the respondent do business with more
than 3 banks ?
Formal description: $nbank^{[2159]} > 3$

Yes	19	$\rightarrow$ 2215
No	75	$\rightarrow$ 2248

---

[448]... $\leftarrow naam13^{[2198]}$

[449]**if** $(reis23^{[2205]} > 0) \wedge (reis23^{[2205]} < reis13^{[2207]})$ **then** ... $\leftarrow$ 'WORK' **else** ... $\leftarrow$ 'HOME'

[450]... $\leftarrow naam13^{[2198]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2215.   **naam14**   What is the name of the bank with which you do the fourth most business ?

ABN Amro.. 1	3	
Postbank... 2	2	
Rabobank... 3	0	
ING bank... 4	3	$\rightarrow$ 2216
VSB bank... 5	1	
SNS bank... 6	0	
Other bank 7	10	

2216.   *Interviewer:* Does the respondent do the fourth most business with the Postbank ?

Yes ....   2 $\Big\} \rightarrow$ 2231

No..   17 $\Big\} \rightarrow$ 2217

... [451]

2217.   **dutch4**   Is this bank located in the Netherlands ?

This question concerns the bank with which you do the fourth most business.

Yes 1   15 $\Big\} \rightarrow$ 2218
No.. 2   2

2218.   *Interviewer:* Does the respondent work away from home ?
Formal description: buiten[2162] $= 1$

Yes ....   6 $\Big\} \rightarrow$ 2219

No..   11 $\Big\} \rightarrow$ 2223

... [452]

2219.   **huis4**   Is this branch of the bank closer to your home or closer to your work ?
This question concerns the bank with which you do the fourth most business.

Closer to my home 1	3	
Closer to my work................................. 2	0	
About the same distance from home as from work... 3	1	$\rightarrow$ 2220
Don't know 4	1	
Don't know....................................... -9	1	

---

[451] ... $\leftarrow$ *naam14*[2215]

[452] ... $\leftarrow$ *naam14*[2215]

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

... [453]

2220.	**vaker4**	Do you go to this branch of the bank more often from home, or more often from work ? *This question concerns the bank with which you do the fourth most business.*		

More often from home.............................. 1	2	
More often from work 2	0	
About as often from home as from work 3	0	→ 2221
Don't know 4	3	
Don't know.. -9	1	

... [454]

2221.	**werk4**	About how many kilometers is the distance between your work and this branch of the bank ? *This question concerns the bank with which you do the fourth most business.*		

1-300 kilometers....................................	5	→ 2222
Don't know.. -9	1	

... [455]

2222.	**reis24**	About how many minutes do you normally have to travel to get from work to this branch of the bank ? *This question concerns the bank with which you do the fourth most business.*		

1-1999 minutes.....................................	5	→ 2223
Don't know.. -9	1	

... [456]

2223.	**afst4**	About how many kilometers is the distance between your home and this branch of the bank ? *This question concerns the bank with which you do the fourth most business.*		

1-300 kilometers....................................	13	→ 2224
Don't know.. -9	4	

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[453] ... ← $naam14^{[2215]}$

[454] ... ← $naam14^{[2210]}$

[455] ... ← $naam14^{[2210]}$

[456] ... ← $naam14^{[2210]}$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
		... [457]		
2224.	**reis14**	About how many minutes do you normally have to travel to get from home to this branch of the bank ? *This question concerns the bank with which you do the fourth most business.*		
		1-1999 minutes	12	
		Don't know.. -9	5	→ 2225
2225.		*Interviewer:* Has the respondent filled in option 1 or option 2 with the variable 'vaker' ? *Formal description:* $vaker4^{[2215]} \in [1..2]$		
		Yes	5	→ 2226
		No...	12	→ 2227
		... [458]		
2226.	**vv14**	Do you mostly go on foot from ...[459]to this BRANCH OF THE BANK or do you use a means of transport ? *This question concerns the bank with which you do the fourth most business.*		
		On foot 1	1	
		Public transport................................. 2	0	
		Bicycle.. 3	0	
		Car 4	1	
		Motor-bike or moped 5	0	→ 2228
		Other means of transport 6	0	
		Not applicable 7	0	
		Don't know....................................... -9	3	

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[457] ... ← $naam14^{[2210]}$

[458] ... ← $naam14^{[2210]}$

[459] **if** $vaker = 1$ **then** ... ← 'HOME' **else** ... ← 'WORK'

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

... [460]

2227.	**vv24**	Do you mostly go on foot from ...[461]to this BRANCH OF THE BANK or do you use a means of transport ? *This question concerns the bank with which you do the fourth most business.*		

On foot .... 1 $\quad$ 2

Public transport .... 2 $\quad$ 0

Bicycle .... 3 $\quad$ 0

Car .... 4 $\quad$ 3 $\quad \rightarrow$ 2228

Motor-bike or moped .... 5 $\quad$ 0

Other means of transport .... 6 $\quad$ 0

Not applicable .... 7 $\quad$ 5

Don't know .... -9 $\quad$ 2

... [462]

2228.	**wpc4**	Do you know the zip code of this bank ? *This question concerns the bank with which you do the fourth most business.*		

Yes .... 1 $\quad$ 1 $\}\rightarrow$ 2229

No .... 2 $\quad$ 14

Don't know .... -9 $\quad$ 2 $\}\rightarrow$ 2231

2229.	**number4**	Number of zip code		

1012-8901 .... $\quad$ 1 $\}\rightarrow$ 2230

2230.	**letter4**	Letters of zip code		

... $\quad$ (Verbal answer) $\quad\quad\quad\rightarrow$ 2231

2231.		*Interviewer:* Does the respondent do business with more than 4 banks ? *Formal description: nbank[2154] > 4*		

Yes .... $\quad$ 9 $\}\rightarrow$ 2232

No .... $\quad$ 10 $\}\rightarrow$ 2248

---

[460] ... $\leftarrow naam14^{[2210]}$

[461]**if** $(reis24^{[2217]} > 0) \wedge (reis24^{[2217]} < reis14^{[2219]})$ **then** ... $\leftarrow$ 'WORK' **else** ... $\leftarrow$ 'HOME'

[462] ... $\leftarrow naam14^{[2210]}$

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2232. **naam15** What is the name of the bank with which you do the fifth most business ?

ABN Amro.. 1   0

Postbank... 2   0

Rabobank.. 3   1

ING bank.. 4   0 $\rightarrow$ 2233

VSB bank.. 5   0

SNS bank.. 6   0

Other bank 7   8

2233.   *Interviewer:* Does the respondent do the fifth most business with the Postbank ?

Yes .... 0 $\} \rightarrow$ 2248

No.. 9 $\} \rightarrow$ 2234

...[463]

2234. **dutch5** Is this bank located in the Netherlands ?

This question concerns the bank with which you do the fifth most business.

Yes 1   7

No.. 2   2 $\} \rightarrow$ 2235

2235.   *Interviewer:* Does the respondent work away from home ?
Formal description: buiten[2157] = 1

Yes .... 3 $\} \rightarrow$ 2236

No.. 6 $\} \rightarrow$ 2240

...[464]

2236. **huis5** Is this branch of the bank closer to your home or closer to your work ?
This question concerns the bank with which you do the fifth most business.

Closer to my home 1   1

Closer to my work................................ 2   0

About the same distance from home as from work... 3   0 $\} \rightarrow$ 2237

Don't know 4   1

Don't know....................................... -9   1

---

[463] ...$\leftarrow naam15^{[2227]}$

[464] ...$\leftarrow naam15^{[2227]}$

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

...⁴⁶⁵

2237.   **vaker5**   Do you go to this branch of the bank more often from home, or more often from work ?
This question concerns the bank with which you do the fifth most business.

More often from home............................. 1		1	
More often from work 2		0	
About as often from home as from work 3		0	$\rightarrow$ 2238
Don't know 4		1	
Don't know.. -9		1	

...⁴⁶⁶

2238.   **werk5**   About how many kilometers is the distance between your work and this branch of the bank ?
This question concerns the bank with which you do the fifth most business.

1-220 kilometers.....................................		2	$\rightarrow$ 2239
Don't know.. -9		1	

...⁴⁶⁷

2239.   **reis25**   About how many minutes do you normally have to travel to get from work to this branch of the bank ?
This question concerns the bank with which you do the fifth most business.

1-1999 minutes.....................................		2	$\rightarrow$ 2240
Don't know.. -9		1	

...⁴⁶⁸

2240.   **afst5**   About how many kilometers is the distance between your home and this branch of the bank ?
This question concerns the bank with which you do the fifth most business.

1-225 kilometers.....................................		4	$\rightarrow$ 2241
Don't know.. -9		5	

---

⁴⁶⁵...$\leftarrow naam15^{[2227]}$

⁴⁶⁶...$\leftarrow naam15^{[2227]}$

⁴⁶⁷...$\leftarrow naam15^{[2227]}$

⁴⁶⁸...$\leftarrow naam15^{[2227]}$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

...[469]

2241.   **reis15**   About how many minutes do you normally have to travel to get from home to this branch of the bank ?
This question concerns the bank with which you do the fifth most business.

1-1999 minutes.....................................	4	
Don't know.......................................-9	5	$\Big\} \to 2242$

2242.   *Interviewer:* Has the respondent filled in option 1 or option 2 with the variable 'vaker' ?
Formal description: $vaker5^{[2232]} \in [1..2]$

Yes	1	$\} \to 2243$
No..	8	$\} \to 2244$

...[470]

2243.   **vv15**   Do you mostly go on foot from ...[471]to this BRANCH OF THE BANK or do you use a means of transport ?
This question concerns the bank with which you do the fifth most business.

On foot 1	1	
Public transport................................. 2	0	
Bicycle.. 3	0	
Car 4	0	
Motor-bike or moped 5	0	$\to 2245$
Other means of transport 6	0	
Not applicable 7	0	
Don't know.......................................-9	0	

---

[469]$... \leftarrow naam15^{[2227]}$

[470]$... \leftarrow naam15^{[2227]}$

[471]**if** $vaker = 1$ **then** $... \leftarrow$ 'HOME' **else** $... \leftarrow$ 'WORK'

Quest. #	Varia-bles	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

... [472]

2244.	**vv25**	Do you mostly go on foot from ...[473]to this BRANCH OF THE BANK or do you use a means of transport ? *This question concerns the bank with which you do the fifth most business.*		

On foot 1	0	
Public transport 2	0	
Bicycle 3	0	
Car 4	1	$\rightarrow$ 2245
Motor-bike or moped 5	0	
Other means of transport 6	0	
Not applicable 7	5	
Don't know .... -9	2	

... [474]

2245.	**wpc5**	Do you know the zip code of this bank ? *This question concerns the bank with which you do the fifth most business.*		

Yes 1	1	$\rightarrow$ 2246
No 2	6	$\rightarrow$ 2248
Don't know .... -9	2	

2246.	**number5**	Digits of zip code		

3000-7908	1	$\rightarrow$ 2247

2247.	**letter5**	Letters of zip code		

... (Verbal answer)		$\rightarrow$ 2248

---

[472]... $\leftarrow naam15^{[2227]}$

[473]**if** $(reis25^{[2234]} > 0) \wedge (reis25^{[2234]} < reis15^{[2236]})$ **then** ... $\leftarrow$ 'WORK' **else** ... $\leftarrow$ 'HOME'

[474]... $\leftarrow naam15^{[2227]}$

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting

Now we would like to ask you a few questions about what you think is of importance for your relationship with a (branch of the) bank.

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
2248.	**op1**	Which of the following two statements is closest to your opinion ?		
		I think the most important thing is that the branch of my bank is as close as possible to where I live or to where I work 1	225	
		I think the most important thing is that the people working in the branch of my bank are service-minded 2	440	→ 2249
		Don't know.. -9	84	
2249.	**op2**	Which of the following two statements is closest to your opinion ?		
		I think the most important thing is that the branch of my bank belongs to a bank with many branches..... 1	292	
		I think the most important thing is that the branch of my bank is as close as possible to where I live or to where I work 2	330	→ 2250
		Don't know.. -9	127	
2250.	**op3**	Which of the following two statements is closest to your opinion ?		
		I think the most important thing is that the people working in the branch of my bank are service-minded 1	545	
		I think the most important thing is that the branch of my bank belongs to a bank with many branches..... 2	120	→ 2251
		Don't know.. -9	84	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2.8 Health

The following (around 15) questions concern your height, weight, and health.

2251.   **gez1**   How tall are you ?

     1-204 centimeters ....   860 $\Big\}\to$ 2252

2252.   **gez2**   How much do you weigh (without clothes and shoes) ?

     1-128 kilograms ....   860 $\Big\}\to$ 2253

2253.   **gez3**   In general, would you say your health is:

     Excellent 1   220
     Good 2   495
     Fair 3   120 $\to$ 2254
     Not so good 4   23
     Poor 5   2

2254.   **gez4**   Compared to one year ago, would you rate your health given the choices below

     Much better now 1   38
     Somewhat better now 2   88
     About the same 3   671 $\to$ 2255
     Somewhat worse 4   56
     Much worse 5   7

2255.   **gez5**   Do you suffer from a long illness, disorder, or handicap; or do you suffer from the consequences of an accident ?

     Yes 1   178 $\Big\}\to$ 2256

     No... 2   682 $\Big\}\to$ 2257

2256.   **gez6**   Could you please describe this ?

     ...   (Verbal answer) $\to$ 2257

2257.   **gez7**   Do you smoke cigarettes at all ?

     Yes, I smoke every now and then 1   77 $\Big\}\to$ 2259

     Yes, I smoke every day 2   212 $\Big\}\to$ 2258

     No... 3   571 $\Big\}\to$ 2259

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2258.   **gez8**   About how many cigarettes do you smoke a day ?

Less than 20 cigarettes a day 1   136   ⎱
At least 20 cigarettes a day 2   76   ⎰ → 2259

2259.   **gez9**   On average, do you have more than four alcoholic drinks a day ?

Yes 1   47   ⎱
No.. 2   813   ⎰ → 2260

2260.   End of questionnaire

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2.9   Derived personal income

The income components mentioned below have been derived from the data collected through the questionnaire. When only the net income of the respondent was known, the program 'Brunet' has been used to calculate the gross income. This program has also been applied to calculate the premium for the national health service or the IZA-premium (medical insurance for civil servants), and the income tax to be paid. For each component it is indicated whether it concerns (or is considered to be) a gross or a net component. The income components are mentioned for each individual member of the household.

| 2261. | **loon** | Pay/salary [gross] | | |
| | | 0-410000 guilders.................................. | 5047 | $\}\rightarrow$ 2262 |

| 2262. | **vutb** | Early retirement benefit [gross] | | |
| | | 0-166397 guilders.................................. | 5407 | $\}\rightarrow$ 2263 |

| 2263. | **pens** | Retirement pension/annuity [gross] | | |
| | | 0-544182 guilders.................................. | 5364 | $\}\rightarrow$ 2264 |

| 2264. | **zw** | Sickness benefit [gross] | | |
| | | 0-101386 guilders.................................. | 5414 | $\}\rightarrow$ 2265 |

| 2265. | **wao** | Disability pension [gross] | | |
| | | 0-2070907 guilders.................................. | 5351 | $\}\rightarrow$ 2266 |

| 2266. | **ww** | Unemployment benefit [gross] | | |
| | | 0-74000 guilders.................................. | 5363 | $\}\rightarrow$ 2267 |

| 2267. | **wg** | Reduced pay [gross] | | |
| | | 0-4038500 guilders.................................. | 5407 | $\}\rightarrow$ 2268 |

| 2268. | **aow** | General old-age pension [gross] | | |
| | | 0-1815310 guilders.................................. | 5353 | $\}\rightarrow$ 2269 |

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
2269.	**aww**	General widows' and orphans' pension [gross]		
		0-32714 guilders......................................	5392 }	→ 2270
2270.	**abw**	Social assistance/benefit for self-employed [gross]		
		0-29556 guilders......................................	5399 }	→ 2271
2271.	**rww**	Long-term unemployment benefit [gross]		
		0-29236 guilders......................................	5389 }	→ 2272
2272.	**aaw**	Disability benefit [gross]		
		0-23480 guilders......................................	5398 }	→ 2273
2273.	**ioaw**	Benefit for elderly and partly disabled unemployed/self-employed [gross]		
		0-25137 guilders......................................	5412 }	→ 2274
2274.	**beurs**	Scholarship through government scholarships' scheme [net]		
		0-17160 guilders......................................	5373 }	→ 2275
2275.	**studlen**	Study loan [net]		
		0-6000 guilders.......................................	5408 }	→ 2276
2276.	**otoel**	Parental support for studies [net]		
		0-14000 guilders......................................	5402 }	→ 2277
2277.	**ftoel**	Support from family [net]		
		0-34000 guilders......................................	5407 }	→ 2278
2278.	**alim**	Alimony from spouse [gross]		
		0-36000 guilders......................................	5411 }	→ 2279
2279.	**alik**	Alimony for child(ren) [net]		
		0-12000 guilders......................................	5411 }	→ 2280

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
2280.	**winst**	Profits [gross]		
		-350000-450000 guilders	5297 $\}\to$ 2281	
2281.	**rente**	Interest/dividends/other income [gross]		
		0-225400 guilders...................................	5331 $\}\to$ 2282	
2282.	**og**	Proceeds from real estate [gross]		
		0-120000 guilders...................................	5401 $\}\to$ 2283	
2283.	**erf**	Inheritance [net]		
		0-240000 guilders...................................	5381 $\}\to$ 2284	
2284.	**htr**	Mortgage interest		
		0-178000 guilders...................................	4782 $\}\to$ 2285	
2285.	**hg**	Allowance to adjust to new rent [net]		
		0-6320 guilders.....................................	5412 $\}\to$ 2286	
2286.	**hs**	Rent allowance [net]		
		0-7500 guilders.....................................	5402 $\}\to$ 2287	
2287.	**hprem**	Premium for subsidized purchase of house [gross]		
		0-15000 guilders....................................	5398 $\}\to$ 2288	
2288.	**zfp**	Premium national health service/IZA-premium		
		0-4291 guilders.....................................	5392 $\}\to$ 2289	
2289.	**zkp**	Premium private medical insurance		
		0-8888888 guilders..................................	3625 $\}\to$ 2290	
2290.	**hwf**	Rateable value of accommodation		
		0-17400 guilders....................................	5174 $\}\to$ 2291	

Quest. #	Varia-bels	Question according to questionnaire, answering options and codes	Frequen-cy	Rou-ting
2291.	**lb**	Paid tax on wage		
		0-2170734 guilders..................................	4824 $\left.\right\}\to$ 2292	
2292.	**ib**	Calculated income tax		
		619-2406164 guilders	4743 $\left.\right\}\to$ 2293	
2293.	**btot**	Total gross income		
		0-4038500 guilders..................................	4743 $\left.\right\}\to$ 2294	
2294.	**ntot**	Total net income		
		0-1632336 guilders..................................	4672 $\left.\right\}\to$ 2295	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

2.10   Derived household income

The income components mentioned below have been derived from the data collected through the questionnaire. When only the net income of the respondent was known, the program 'Brunet' has been used to calculate the gross income. This program has also been applied to calculate the premium for the national health service or the IZA-premium (medical insurance for civil servants), and the income tax to be paid. For each component it is indicated whether it concerns (or is considered to be) a gross or a net component. The income components are mentioned for each individual member of the household.

2295.   **loonh**   Pay/salary [gross]

0-410000 guilders....................................   2657 $\Big\}\to$ 2296

2296.   **vuth**   Early retirement benefit [gross]

0-166397 guilders....................................   2965 $\Big\}\to$ 2297

2297.   **pensh**   Retirement pension/annuity [gross]

0-544182 guilders....................................   2923 $\Big\}\to$ 2298

2298.   **zwh**   Sickness benefit [gross]

0-101386 guilders....................................   2972 $\Big\}\to$ 2299

2299.   **waoh**   Disability pension [gross]

0-2070907 guilders....................................   2909 $\Big\}\to$ 2300

2300.   **wwh**   Unemployment benefit [gross]

0-74000 guilders....................................   2923 $\Big\}\to$ 2301

2301.   **wgh**   Reduced pay [gross]

0-4038500 guilders....................................   2965 $\Big\}\to$ 2302

2302.   **aowh**   General old-age pension [gross]

0-1815310 guilders....................................   2914 $\Big\}\to$ 2303

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
2303.	**awwh**	General widows' and orphans' pension [gross]		
		0-32714 guilders.....................................	2950 $\Big\} \to$ 2304	
2304.	**abwh**	Social assistance/benefit for self-employed [gross]		
		0-29556 guilders.....................................	2957 $\Big\} \to$ 2305	
2305.	**rwwh**	Long-term unemployment benefit [gross]		
		0-45166 guilders.....................................	2950 $\Big\} \to$ 2306	
2306.	**aawh**	Disability benefit [gross]		
		0-23480 guilders.....................................	2956 $\Big\} \to$ 2307	
2307.	**ioawh**	Benefit for elderly and partly disabled unemployed/self-employed [gross]		
		0-25137 guilders.....................................	2970 $\Big\} \to$ 2308	
2308.	**beursh**	Scholarship through government scholarships' scheme [net]		
		0-17160 guilders.....................................	2932 $\Big\} \to$ 2309	
2309.	**studlenh**	Study loan [net]		
		0-7800 guilders.....................................	2966 $\Big\} \to$ 2310	
2310.	**otoelh**	Parental support for studies [net]		
		0-14000 guilders.....................................	2961 $\Big\} \to$ 2311	
2311.	**ftoelh**	Support from family [net]		
		0-34000 guilders.....................................	2967 $\Big\} \to$ 2312	
2312.	**alimh**	Alimony from spouse [gross]		
		0-36000 guilders.....................................	2969 $\Big\} \to$ 2313	
2313.	**alikh**	Alimony for child(ren) [net]		
		0-12000 guilders.....................................	2969 $\Big\} \to$ 2314	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
2314.	**winsth**	Profits [gross]		
		-350000-450000 guilders	2861 $\}\rightarrow$ 2315	
2315.	**renteh**	Interest/dividends/other income [gross]		
		0-225400 guilders..................................	2892 $\}\rightarrow$ 2316	
2316.	**ogh**	Proceeds from real estate [gross]		
		0-120000 guilders..................................	2959 $\}\rightarrow$ 2317	
2317.	**erfh**	Inheritance [net]		
		0-472390 guilders..................................	2940 $\}\rightarrow$ 2318	
2318.	**htrh**	Mortgage interest		
		0-178000 guilders..................................	2340 $\}\rightarrow$ 2319	
2319.	**hgh**	Allowance to adjust to new rent [net]		
		0-6320 guilders....................................	2970 $\}\rightarrow$ 2320	
2320.	**hsh**	Rent allowance [net]		
		0-7500 guilders....................................	2960 $\}\rightarrow$ 2321	
2321.	**hpremh**	Premium for subsidized purchase of house [gross]		
		0-15000 guilders...................................	2959 $\}\rightarrow$ 2322	
2322.	**zfph**	Premium national health service/IZA-premium		
		0-8582 guilders....................................	2950 $\}\rightarrow$ 2323	
2323.	**zkph**	Premium private medical insurance		
		0-49440 guilders...................................	1595 $\}\rightarrow$ 2324	
2324.	**hwfh**	Rateable value of accommodation		
		0-17400 guilders...................................	2678 $\}\rightarrow$ 2325	

Quest. #	Varia- bels	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting
2325.	**lbh**	Paid tax on wage		
		0-2170734 guilders....................................	2462 $\Big\}\to$ 2326	
2326.	**ibh**	Calculated income tax		
		0-2406164 guilders....................................	2392 $\Big\}\to$ 2327	
2327.	**btoth**	Total gross income		
		0-4038500 guilders....................................	2392 $\Big\}\to$ 2328	
2328.	**ntoth**	Total net income		
		0-1632336 guilders....................................	2337 $\Big\}$	

Quest. #	Varia- bles	Question according to questionnaire, answering options and codes	Frequen- cy	Rou- ting

3 Appendix 1: Mortgages

ANNUITY MORTGAGE:

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

TRADITIONAL LIFE-INSURANCE MORTGAGE:

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

IMPROVED LIFE-INSURANCE MORTGAGE [spaarhypotheek]:

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 mort-gage.

ENDOWMENT MORTGAGE [krediethypotheek]:

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.