

DNB Household Survey 2016 - Documentation - English

Version 1.2

CentERdata - October 2017

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1. Introduction

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

The data are collected through the Internetpanel of CentERdata (*the CentERpanel*). Not every Dutchman has a computer with an Internet connection. This also applies to some of our panel members. Households without a computer and / or access to the Internet, are provided a basic computer and an Internet connection.

The computer (SimPC) has limited features. The SimPC has a web browser to be able to fill in the questionnaires and offers simple software such as a word processor and an e-mail program.

The 2016 wave (the 24th wave) of the DNB Household Survey was conducted over the period **April 2016 - October 2016**.

1.1 Six questionnaires

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

1. General Information on the Household
2. Household and Work
3. Accommodation and Mortgages
4. Health and Income
5. Assets and Liabilities
6. Economic and Psychological Concepts

All questionnaires were presented to the CentERpanel, of which **2231** households have participated in the **24th wave**. Within each household, all persons aged 16 or over were interviewed. The response rate of each questionnaire is presented in table 1 below. The section General Information on the Household includes *all* members of the household (also those under 16 years of age), and mainly consists of derived variables. The questions from this section are not presented to the respondents but are derived from other variables. For example, the province where the respondent lives is derived from the zip code.

1.2 Additional email

At the start of the fieldwork an additional email is sent to all eligible panel members explaining the purpose of each survey.

1.3 Data sets

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

Table 1. Response rates of the data sets

data set	subject	no. of persons	no. of households
1. hhi2016en_1.0	general information on the household	5307	2231
2. wrk2016en_1.0	household and work	2415	1914
3. hse2016en_1.0	accommodation and mortgages	1872	1872
4. inc2016en_1.0	health and income	2355	1872
5. wth2016en_1.0	assets and liabilities	2243	1789
6. psy2016en_1.0	economic and psychological concepts	2694	2128
7. agi2016en_1.0	aggregated data on income	2355	1872
8. agw2016en_1.0	aggregated data on assets, liabilities and mortgages	2436	1961

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

$$nohhold \times 100 + nomem$$

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

Table 2. Variables at the beginning of each data file

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

All amounts in the datasets are in euros.

1.4 Aggregated data on income

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

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

variable name	description
NOHHOLD	household index
NOMEM	index of the member of the household
IB	calculated income tax
WINST	profits [gross]
OG	real estate income/letting of rooms [gross]
HPREM	premium for subsidized purchase of house [gross]
BEURS	government scholarship [net]
STUDLEN	study loan [net]
ALIM	alimony from spouse [gross]
ALIK	alimony for children [net]
OTOEL	parental support for studies [net]
FTOEL	support from family [net]
RENTE	interest/dividends/other income [gross]
ERF	inheritance [net]
ZKP	premium private medical insurance
HS	rent allowance [net]
HG	allowance to adjust to new rent [net]
HWF	rateable value of accommodation [gross]
HTR	mortgage interest payments [gross]
LOON	pay/salary [gross]
VUT	early retirement benefits [gross]
WG	unempl. benefits civil servants [gross]
PENS	retirement pension/annuity [gross]
WW	unemployment benefits [gross]
ZW	illness benefits [gross]
ZORG	care support [gross]
K_OP	children support [gross]
KGB	kindgebonden budget [gross] (Dutch)
WAJONG	disability benefits for persons who were already disabled at the age of 17 and therefore could not work [gross]
WAZ	disability benefits for self-employed, their partner/free-lancers/clergymen etc. [gross]
WAO	disability benefits [gross]
IOAW	benefits for elderly and partly disabled unemployed/self-employed [gross]
ABW	social assistance (us: welfare)/benefits for self-employed [gross]
AOW	general old-age pension (us: social security payments) [gross]
AWW	general widows' and orphans' pension [gross]
ZVWPREMIE	sick fund premium/iza-premium
BTOT	total gross income
NTOT	total net income
HEFKORT	considered tax credit
BOX3TAX	considered income tax box 3 (saving and investments)

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

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

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

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

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

1.5 Aggregated data on assets, liabilities and mortgages

Introduction

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

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

Construction of new variables

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

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

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

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

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

The treatment of don't know answers and bracketed answers

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

If a respondent reports a bracketed answer, we add the middle value of the bracket to the total amount of that main asset component. For example, if a respondent reports 'between 1000 and 2000 euros' we add 1500 euros to the total amount. In case of a *final bracket*

answer (e.g. 'more than 50,000 euros'), we add the lower bound of the *final bracket* (50,000 euros) to the total amount.

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

Main asset, debt, and mortgage components

From the questionnaire 'Assets and liabilities' we obtain in total twenty-five main asset components (B1-B4, B6-B8, B11-B25, B28-B30), eight debt components (S1 through S8), and one mortgage component (B19Hy). From the questionnaire 'Accommodation and mortgages' we obtain two main asset components (B26OG and B27OG) and two mortgage components (B26HY and B27HY).

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

Questionnaire Assets and Liabilities

B1	checking accounts
B2	employer-sponsored savings plans (1=yes, 0=no)
B3	savings or deposit accounts
B4	deposit books
B6	savings certificates
B7	single-premium annuity insurance policies
B8	savings or endowment insurance policies
B11	growth funds
B12	mutual funds and/or mutual fund accounts
B13	bonds and/or mortgage bonds
B14	stocks and shares
B15	put-options bought (1=yes, 0=no)
B16	put-options written (1=yes, 0=no)
B17	call-options bought (1=yes, 0=no)
B18	call-options written (1=yes, 0=no)
B19Og	pieces of real estate, not being used for own accommodation
B19Hy	mortgages on pieces of real estate, not being used for own accommodation
B19Vz	value life insurance mortgage real estate
B20	cars
B21	motorbikes
B22	boats
B23	(site-)caravans/trailers
B24	money lent out to family or friends (1=yes, 0=no)
B25	savings or investments not mentioned before
B28	stocks from substantial holding
B29	business equity (professions)
B30	business equity self-employed
S1	private loans
S2	extended lines of credit
S3	outstanding debts not mentioned earlier
S4	finance debts
S5	loans from family or friends
S6	study loans
S7	credit card debts (1=yes, 0=no)
S8	loans not mentioned before
X1	number of checking accounts with positive/negative deficit balance

Questionnaire Accommodation and Mortgages

B26Og	owner of house (1=yes, 0=no)
B26Hy	mortgages on house
B26Vz	cash value life insurance mortgage house
B27Og	owner of a second house (1=yes, 0=no)
B27Hy	mortgages on second house
B27Vz	cash value life insurance mortgage second house

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

From 2005 the variables x1a, x1b en x1c have been added to the data file. The meaning of the variables is respectively the number of checking accounts with deficit balances, the total balance of checking accounts with deficit balances, and a missing value flag for checking accounts with deficit balances. The total balance has been imputed if amounts are unknown; in those cases b1b also was revised.

1.6 Set-up of the documentation

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

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

The data were collected by using the computer program Blaise IS. Computer-controlled surveys are very flexible. In the documentation we try to present the electronic version as accurate as possible.

Example 1

As an example, we will look at the question about marital status. The name of the question (variable) is printed to the left, in capitals (*burgst*). After that, the text of the question and the answer options follow. The number before each answer option corresponds with the value of the variable in the data set. Each answer option is followed by the name of the following question to be presented to the respondent (the routing). With answers 1 thru 5, the next question presented to the respondent is *jrbs*. With answer 6, the next question presented to the respondent is *kk*.

BURGST

What is your marital status?

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

Example 2

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

MNDBS

if married or registered partnership

[In which month did you get married or was your partnership registered?

If you were married or had a registered partnership more than once, please give the date of the last marriage or registration]

if divorced:

[In which month did you get your divorce?]

if living together with partner (not married):

[In which month did you start living together?]

if widowed:

[In which month did you become widowed?]

month.....ROUTING KK

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.

ROUTING KK

if GEBJAAR < 1972..... KK

otherwise.....KIDOUT

Example 3

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

IJ161 thru IJ163

What was your total gross income over the year 201 received from [NAME EMPLOYER]?

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

amount in euros..... IJ201

-9 don't know IJ181

Example 4

When '(string)' is printed after the variable name, this indicates that it concerns an 'open answer' question. For example:

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

ARVUT (string)
 What other reason was this?.....BET

Example 5

In some cases it is possible to indicate that one does not know the answer to a question. In these cases this answer appears in the dataset coded as -9. In the questionnaire Assets and Liabilities respondents were asked to enter the number -99 instead of using a preprogrammed button. Therefore the question mentions -99 in these cases. In order to be consistent towards the data users, this number has been recoded to -9 in the data.

BET4
 What was the total balance of your CHECKING ACCOUNTS on 31 December 2015?
 Type -99 if you don't know the answer. If the balance is a deficit, just enter the amount without a minus.
 amount BET91
 -9 don't knowBET5

1.7 Differences between the questionnaires of 2016 and 2015

The data collection of the **24th wave (fieldwork 2016)** differs to some extent from the previous waves.

B1 language level (Dutch: B1-taalniveau)

For the 2016 wave all modules were analysed for the language level that was used. If possible, the question wording was simplified to a B1 language level, without compromising the content.

Questions DNB

From 2003 extra questions for DNB have been added to the savings questionnaire. These questions are marked with an asterisk (*). The data collected through these questions are for the researchers of the DNB, but will become available to other researchers immediately since the year 2007.

In the remainder of this paragraph information (per section) is given on which variables are no longer part of the savings project and which variables are added in **2016**.

General Information on the Household

- New variables: n/a
- Deleted: n/a
- Changed question text: n/a
- New answering alternative: n/a
- Changed answering alternative: n/a

Questionnaire Household and Work

- New variables: BEL_BEZIG, AOW1, AOW2
- Deleted: DNB218
- Changed question text: DNB203, KA1PENS
- New answering alternative: DNB97, INDEX2010
- Changed answering alternative: WS033A, PFONDS

Questionnaire Accommodation and Mortgages

- New variables: n/a
- Deleted: n/a
- Changed question text: WOD2012_4, WO41, WOD44S, WO32, WOD52A, WO72, WOD52C, WOD72A, WOD72F
- New answering alternative: n/a
- Changed answering alternative: WO4, WOD2012_5, WOD44A, WOD52N1 to WOD52N6

Questionnaire Health and Income

- New variables: n/a
- Deleted: n/a
- Changed question text: IN38, HE070, HUISA1 t/m HUISA3
- New answering alternative: n/a
- Changed answering alternative: n/a

Questionnaire Assets and Liabilities

- New variables: n/a
- Deleted: BDR9R, BDR16, BDR17; BDR15A, BDRL5AND, BDRL6A, BDRL7A, BDRL5, BDRL6, BDRL7 en BDRL8
- Changed question text: n/a
- New answering alternative: n/a
- Changed answering alternative: n/a

Questionnaire Economic and Psychological Concepts

- New variables: n/a
- Deleted: n/a
- Changed question text: n/a
- New answering alternative: n/a
- Changed answering alternative: n/a
- Other: altered sequence HER1 - HER4, HER4 first, follow-up questions depending on value KANS

2. General Information on the Household**GEBJAAR**

Year of birth of the respondent
 any answer..... GESLACHT

GESLACHT

Sex of the respondent
 1 male POSITIE
 2 female..... POSITIE

POSITIE

The respondent's position in the household
 1 head of the household OPLZON
 2 spouse OPLZON
 3 permanent partner (not married) OPLZON
 4 parent (in law) OPLZON
 5 child living at home..... OPLZON
 6 housemate..... OPLZON
 7 family member or boarder OPLZON

OPLZON

Highest level of education attended (regardless of certificate/diploma)
 1 (Voortgezet) speciaal onderwijs / (continued) special educationOPLMET
 2 Kleuter-, lager- of basisonderwijs / kindergarten/primary education.....OPLMET
 3 Voorbereidend middelbaar beroepsonderwijs (VMBO) / pre-vocational
 educationOPLMET
 4 HAVO/VWO / pre-university educationOPLMET
 5 MBO of het leerlingwezen / senior vocational training or training through
 apprentice systemOPLMET
 6 HBO (eerste of tweede fase) / vocational colleges.....OPLMET
 7 Wetenschappelijk onderwijs WO / university education.....OPLMET
 8 Did not have education (yet).....OPLMET
 9 other sort of education/trainingOPLMET

OPLMET

Highest level of education completed
 1 (Voortgezet) speciaal onderwijs / (continued) special education BEZIGHEI
 2 Kleuter-, lager- of basisonderwijs / kindergarten/primary education.. BEZIGHEI
 3 Voorbereidend middelbaar beroepsonderwijs (VMBO) / pre-vocational
 education BEZIGHEI
 4 HAVO/VWO / pre-university education BEZIGHEI
 5 MBO of het leerlingwezen / senior vocational training or training through
 apprentice system BEZIGHEI
 6 HBO (eerste of tweede fase) / vocational colleges..... BEZIGHEI
 7 Wetenschappelijk onderwijs WO / university education..... BEZIGHEI
 8 Did not have education (yet)..... BEZIGHEI
 9 other sort of education/training BEZIGHEI

BEZIGHEI

Primary occupation of the respondent

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

AANTALHH

Number of household members

1 1 person.....	AANTALKI
2 2 people.....	AANTALKI
3 3 people.....	AANTALKI
4 4 people.....	AANTALKI
5 5 people.....	AANTALKI
6 6 people.....	AANTALKI
7 7 people.....	AANTALKI
8 8 people.....	AANTALKI
9 9 people or more	AANTALKI

AANTALKI

Number of children in the household

0 none	STED
1 1 child.....	STED
2 2 children	STED
3 3 children	STED
4 4 children	STED
5 5 children	STED
6 6 children	STED
7 7 children	STED
8 8 children	STED
9 9 children or more	STED

STED

Degree of urbanization of the town/city of residence

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

REGIO

Region

1 Three largest cities	PROV
2 Other West	PROV
3 North	PROV
4 East	PROV
5 South.....	PROV

PROV

Province

20 Groningen.....	WOONVORM
21 Friesland.....	WOONVORM
22 Drenthe.....	WOONVORM
23 Overijssel	WOONVORM
24 Flevoland.....	WOONVORM
25 Gelderland	WOONVORM
26 Utrecht.....	WOONVORM
27 Noord-Holland	WOONVORM
28 Zuid-Holland	WOONVORM
29 Zeeland.....	WOONVORM
30 Noord-Brabant.....	WOONVORM
31 Limburg.....	WOONVORM

WOONVORM

Composition of the household. The respondent:

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

ACCOUNT

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

0 no	KOSTWIN
1 yes	KOSTWIN

KOSTWIN

Are you the main wage earner of the household?

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

0 no	PARTNER
1 yes	PARTNER

PARTNER

Is there a partner present in the household?

0 no	WONING
1 yes	WONING

WONING

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

END of General Information on the Household

3. Questionnaire Household and Work

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

BURGST

What is your marital status?

- 1 married or registered partnership, having community of property (including separation from bed and table)JRBS
- 2 married or registered partnership, with a marriage settlement (including separation from bed and table)JRBS
- 3 divorced from spouseJRBS
- 4 living together with partner (not married).....JRBS
- 5 widowedJRBS
- 6 never marriedROUTING KK

JRBS

if married or registered partnership

[In which year did you get married or was your partnership registered?

If you were married or had a registered partnership more than once, please give the date of the last marriage or registration]

if divorced:

[In which year did you get your divorce?]

if living together with partner (not married):

[In which year did you start living together?]

if widowed:

[In which year did you become widowed?]

year.....MBRS

MNDBS

if married or registered partnership

[In which month did you get married or was your partnership registered?

If you were married or had a registered partnership more than once, please give the date of the last marriage or registration]

if divorced:

[In which month did you get your divorce?]

if living together with partner (not married):

[In which month did you start living together?]

if widowed:

[In which month did you become widowed?]

month.....ROUTING KK

ROUTING KK

if GEBJAAR < 1977 KK
 otherwise KIDOUT

KK

Do you have any grandchildren?
 1 yes HKK
 2 no KIDOUT

HKK

How many grandchildren do you have?
 number KIDOUT

KIDOUT

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

We mean children who are not living with you (and your partner) (anymore).

1 yes HKIDOUT
 2 no BEZIG

HKIDOUT¹

How many of your children live outside your household?
 Would you count **all** the children who lived with you (and your partner).

Last year you gave the following answer: [ANSWER KIDOUT PREVIOUS WAVE]

if 0 BEZIG
 if > 0 D1

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

D1

Day of date of birth first child
 day D2

D2

Month of date of birth first child
 month D2

¹ When KIDOUT is answered positively and the number of children filled out at HKIDOUT is the same as last year, the question is skipped. Since fieldwork of 2014.

D3
 Year of date of birth first child
 year ROUTING D4

ROUTING D4
 if more than 1 child (HKIDOUT > 1) D4
 if not more than 1 child (HKIDOUT = 1) BEZIG

D4
 Day of date of birth second child
 day D5

D5
 Month of date of birth second child
 month D6

D6
 Year of date of birth second child
 year ROUTING D7

ROUTING D7
 if more than 2 children (HKIDOUT > 2) D07
 if not more than 2 children (HKIDOUT = 2) GESL01

D07 thru D45
 The same procedure for the third, fourth, ... child GESL01 thru GESL10

GESL01 thru GESL10
 Gender child 1 thru 10
 1 Male BEZIG
 2 Female BEZIG

The next set of questions (BEZIG thru DNB220) is about the employment situation.

BEZIG_01 t/m BEZIG_11

What do you consider to be your primary occupation?
Select *all* options that apply.

Paid jobs are considered to be:

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

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

ROUTING BEZIG

als BEZIG_01 t/m BEZIG_11 = meer dan 1 antwoord BEL_BEZIG

BEL_BEZIG²

What do you consider to be your primary occupation?

That is the occupation that is the most time-consuming.

- | | |
|---|--------------------|
| 1 paid job..... | ROUTING BEL_BEZIG2 |
| 2 looking for a job after having lost my former job | ROUTING BEL_BEZIG2 |
| 3 looking for first-time work/looking for work after having been without a job for a long time..... | ROUTING BEL_BEZIG2 |
| 4 student, trainee/apprentice receiving only an allowance for expenses | ROUTING BEL_BEZIG2 |
| 5 work in my own household | ROUTING BEL_BEZIG2 |
| 6 retired, living off interest-yielding investments | ROUTING BEL_BEZIG2 |
| 7 early retirement | ROUTING BEL_BEZIG2 |
| 8 (partially) disabled..... | ROUTING BEL_BEZIG2 |
| 9 unpaid work, keeping my benefit payments | ROUTING BEL_BEZIG2 |
| 10 work as a volunteer | ROUTING BEL_BEZIG2 |
| 11 other..... | ROUTING BEL_BEZIG2 |

² BEZIG has been replaced.

ROUTING BEZIG2

if BEZIG = (partially) disabledAFGEK
 if BEZIG = retired, living off interest-yielding investments..... VUT
 if BEZIG = early retirement RVUT
 if BEZIG = paid job DNB201
 otherwiseBET

AFGEK (string)

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

Preloaded

VUT

Did you use the early retirement arrangement?
 1 yes RVUT
 2 noBET

Preloaded

RVUT

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

Preloaded

ARVUT (string)

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

BET

Do you have a paid job, even if it is only for one or a few hours per week or for a short period?
 1 yesROUTING DNB1
 2 no OOITW

OOITW

Have you ever had a paid job?
 1 yes DNB215
 2 no DNB215

*DNB201

How satisfied are you all in all with your *current* work?
 1 very satisfied DNB202
 2 satisfied DNB202
 3 satisfied nor dissatisfied DNB202
 4 dissatisfied DNB202
 5 very dissatisfied DNB202

*DNB202

How satisfied are you with your career so far?

- | | |
|------------------------------------|--------|
| 1 very satisfied | DNB316 |
| 2 satisfied | DNB316 |
| 3 satisfied nor dissatisfied | DNB316 |
| 4 dissatisfied | DNB316 |
| 5 very dissatisfied | DNB316 |

*DNB316

How intensively are you thinking of quitting your job (retiring)?

- | | |
|----------------------------|--------|
| 1 1 not at all..... | DNB215 |
| 2 2 | DNB215 |
| 3 3 | DNB215 |
| 4 4 | DNB215 |
| 5 5 very intensively | DNB215 |

*DNB215

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

- | | |
|---|--------------|
| 1 well informed | ROUTING DNB1 |
| 2 more than adequately informed | ROUTING DNB1 |
| 3 adequately informed | ROUTING DNB1 |
| 4 moderately informed | ROUTING DNB1 |
| 5 not well-informed | ROUTING DNB1 |
| 6 feel no need to be informed, we'll see by then..... | ROUTING DNB1 |

ROUTING DNB1

- | | |
|------------------------------|----------|
| if GEBJAAR < 1950..... | DNB220 |
| if BEZIG = betaald werk..... | INKVLOED |

*DNB220³

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

If this question does not apply to you, would you please then check "n.a.".

- | | |
|---|--------------|
| pension income in percentage points | ROUTING DNB3 |
| -9 don't know | ROUTING DNB3 |

³ Data are preloaded if question was answered in 2013 or later. Since fieldwork of 2014.

INKVLOED

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

- 1 I cannot influence the number of working hours in my regular job, neither can I take a job in addition to my regular jobROUTING DNB3
- 2 I cannot influence the number of working hours in my regular job, but I can take a job in addition to my regular job.....ROUTING DNB3
- 3 in my regular job, I can do paid overtime work, but I cannot take a job in addition to my regular jobROUTING DNB3
- 4 in my regular job, I can do paid overtime work, and I can also take a job in addition to my regular jobROUTING DNB3
- 9 don't knowROUTING DNB3

ROUTING DNB3

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

The following questions (LOOND2 thru AFSTAND) concern the paid job.

We say the respondents have a 'paid job now' if the following is true: BEZIG = 1 of BET = 1. We say the respondents 'used to have a paid job' if the following is true: BEZIG ≠ 1 en BET ≠ 1 en OOIW = 1 (yes).

LOOND2

If you [have / had] more than one job at the same time, the following questions would be about the job that you [spend / spent] the most time.

[Are / Were] you employed on a temporary or on a permanent basis, do you work on a stand-by basis, [do / did] you do temping, or [are / were] you self-employed/working freelance/practicing a free profession?

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

LOOND3

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

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

MAATS

[Do / did] you participate in a partnership (maatschap of vennootschap onder firma, VOF)?

In general, general practitioners, notaries, and farmers take part in a (maatschap), whereas production companies generally take part in a (vennootschap onder firma, VOF).

- 1 yes (maatschap) ROUTING VARIABLE 1
- 2 yes (vennootschap onder firma, VOF) ROUTING VARIABLE 1
- 3 no ZELFST

ZELFST

[Are / Were] you self-employed or [do / did] you work in the family business or freelance?

- 1 self-employed ROUTING VARIABLE 1
- 2 [work / worked] in the family business ROUTING VARIABLE 1
- 3 free lance / ZZP'er (Dutch) ROUTING VARIABLE 1

ROUTING VARIABLE 1

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

UREN

How many hours per week [do / did] you have to work according to your contract?
 number of hoursUURWERK

UREN2

How many hours per week [do / did] you usually have to work?
 number of hours ROUTING VARIABLE 2

UURWERK

How many hours per week [do / did] you on average **in fact** spend on your [last]
 (most important) job? For this question it doesn't make any difference whether
 overtime work [is / was] paid for or not.
 number of hours ROUTING VARIABLE 2

ROUTING VARIABLE 2

if paid job now VAKAN
 if used to have a paid job VAKVERL

VAKAN

if LOOND2 = 1, 2 (employed on a permanent or temporary basis):
 [How many days off (including holidays as a consequence of reduced working time)
 did you take with your employer in 2015?]
 if LOOND = 3, 4 or 5 (self-employed):
 [How many days off did you take in 2015?]

*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.*

If you are unsure about the number of holidays, please give an estimate.

number of days MWERK

VAKVERL

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

People who are not free to determine the number of their holidays and when to
 take them (For example, in education), should give the average number of holidays
 that they had.

number of days MWERK

-9 don't know MWERK

MWERK

Did you have other jobs before your [current / last] job?

If applicable: [only include jobs you had **before** your retirement.]

(Job also stands for self-employed.)

1 yes EWERK
2 no JFULL

EWERK

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

(Job also stands for self-employed.)

year..... JFULL

JFULL

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

[For how many years in total have you worked **at least 32 hours per week** according to your contract?]

if LOOND2 = 3, 4 or 5:

[For how many years in total have you worked **at least 32 hours per week?**]

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

number of years JPART

JPART

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

[For how many years in total have you worked **less than 32 hours per week** according to your contract?

If LOOND2 = 3, 4 or 5:

[For how many years in total have you worked **less than 32 hours per week?**]

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

number of years ROUTING VARIABLE 3

ROUTING VARIABLE 3

if paid job now JAARW
otherwise ROUTING POB

JAARW

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

year..... MAANDW

MAANDW

And in which month?

You can fill in a number between 1 and 12 (1 = January, 2 = February etc.)

month..... REIS

REIS

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

If the travel time varies, please give an average.

number of minutesAFSTAND

AFSTAND

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

If the travel distance varies, please give an average.

number of kilometresROUTING POB

ROUTING POB

if ever self-employed and retired POB

if now or ever employed by a private limited company AANBV

elseWPENS

The next set of questions (POB thru DNB117) is about pensions.

POB

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

- 1 employed on a contractual basis..... POC
 2 self-employed, freelance /ZZP'er (Dutch) working in the family business
 AANBV
 3 free profession AANBV

POC

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

- 1 yes, employed by the government..... WPENS
 2 yes, employed by a private limited company AANBV
 3 yes, employed by another kind of institution (public limited company,
 foundation, association or cooperative society) WPENS

AANBV

[Do / did] you have shares in the private limited company that you [work / worked] for in your [current / last] job?

- 1 yes RPENSBV
 2 no WPENS

RPENSBV

Are you entitled to a retirement pension through a contract with the private limited company that you [work / worked] for, or through a pension company?

- 1 yes APENSBV
 2 no WPENS

APENSBV

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

- 1 yes WPENS
 2 no WPENS

WPENS

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

- 1 yes DNB88
 2 no WS031

*DNB88

How [is / was] your pension built up?

- | | |
|---|----------------|
| 1 a pension based on the final pay | ROUTING DNB218 |
| 2 a pension based on the average pay earned during my working career..... | ROUTING DNB218 |
| 3 available premium | ROUTING DNB218 |
| 4 otherwise | DNB88A |
| -9 don't know | ROUTING DNB218 |

*DNB88A (string)

How [is / was] your pension built up then?

- | | |
|-------------|------------------|
| answer..... | ROUTING PFONDSJN |
|-------------|------------------|

PFONDSJN

[Do / did] you participate in a pension fund / insurer through your [current / last] employment?

- | | |
|-------------|----------|
| 1 yes | PFONDS01 |
| 2 no | DNB911 |

PFONDS01 thru PFONDS54

In which of the following pension funds / insurers [do / did] you participate through your [current / last] employment?

- | | |
|---|-------------------|
| 1 ABP | DNB911 |
| 2 PGGM & Pensioenfond's Zorg en Welzijn | DNB911 |
| 3 Metaal en Techniek (metal and technique) | DNB911 |
| 4 Bouwnijverheid (construction) | DNB911 |
| 5 Detailhandel (retail) | DNB911 |
| 6 Schoonmaak- en Glazenwassersbedrijf ((window) cleaning) | DNB911 |
| 7 Bedrijfstakpensioenfond's voor langdurige uitzendkrachten (Stiplu) (longterm temporary workers) & Pensioenfond's voor personeelsdiensten (StiPP)..... | DNB911 |
| 8 Beroepsvervoer over de Weg (transport people) | DNB911 |
| 9 Horecabedrijf (catering) | DNB911 |
| 10 Metalektro (PME) (metal and electricity) | DNB911 |
| 11 Beroepsgoederenvervoer over de Weg en de Verhuur van Mobiele Kranen (transport goods and rent)..... | DNB911 |
| 12 Werk en Reintegratie (work and reintegration)..... | DNB911 |
| 13 Landbouw (agriculture) | DNB911 |
| 14 Levensmiddelen (food) | DNB911 |
| 15 Flexsecurity | DNB911 |
| 16 Rabobankorganisatie (Rabobank) | DNB911 |
| 17 TNT Postbezorgers (postal) | DNB911 |
| 18 Grafische bedrijven (graphical companies) | DNB911 |
| 19 Schilders-, Afwerkings- en Glaszetbedrijf (painter, finishing, and glass companies)..... | DNB911 |
| 20 Wonen (housing)..... | DNB911 |
| 21 ING | DNB911 |
| 22 Bakkersbedrijven | DNB911 |
| 23 Woningcorporaties..... | DNB911 |
| 24 Spoorwegpensioenfond's..... | DNB911 |
| 25 Philips..... | DNB911 |
| 26 AHOLD..... | DNB911 |
| 27 VENDEX KBB | DNB911 |

28 ABN AMRO	DNB911
29 Apotheken.....	DNB911
30 UWV	DNB911
31 KPN.....	DNB911
32 Meubelindustrie en Meubileringsbedrijven	DNB911
33 Achmea Personeel	DNB911
34 APF	DNB911
35 Architectenbureaus.....	DNB911
36 DSM Nederland	DNB911
37 Fysiotherapeuten	DNB911
38 Heineken.....	DNB911
39 Hoogovens	DNB911
40 Huisartsen.....	DNB911
41 IBM Nederland.....	DNB911
42 KLM.....	DNB911
43 Koopvaardij	DNB911
44 Media PNO	DNB911
45 Medische Specialisten	DNB911
46 Openbaar Vervoer	DNB911
47 Progress Unilever	DNB911
48 Protector.....	DNB911
49 Shell.....	DNB911
50 SNS Reaal Groep.....	DNB911
51 TNO.....	DNB911
52 Zorgverzekeraars	DNB911
53 another pension funds/insurer	PFONDSAN
54 don't know	DNB911

PFONDSAN (string)

What pension fund are you then participating in?
 answer..... DNB911

*DNB911 thru DNB918

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

More than one answer possible.

1 yes, through annuities.....	DRAAG
2 yes, through whole life policies.....	DRAAG
3 yes, through buying extra pension rights via employer.....	DRAAG
4 yes, through extra periodical payments via employer	DRAAG
5 yes, through extra periodical payments via employer	DRAAG
6 yes, otherwise.....	DNB92A
7 no	INDEX2010
8 don't know.....	INDEX2010

*DNB92A (string)

What other arrangement are you referring to?
 answer..... DRAAG

DRAAG

Does/did your employer contribute to this/these arrangement(s)?
 1 yes INDEX2010 || 2 no | INDEX2010 |

INDEX2010

In 2015 was your (future) retirement pension indexed to inflation?

- 1 yes, but less than the price-index (waardevast) WS031
 2 yes, using a price-index (waardevast) WS031
 3 yes, more than the price-index (welvaartsvast) WS031
 4 yes, with the salary-index (welvaartsvast) (or more) WS031
 5 yes, but I don't know exactly how WS031
 6 no, there was no indexation WS031
 7 no, the pension fund has applied a discount WS031
 -9 don't know WS031

WS031

Did your pension fund send you an overview of your pension rights in 2015?

This includes occupational pension schemes and pension benefits by insurance companies that were enclosed via your (former) employer as well.

- 1 yes WS031JA
 2 no WS033

WS031JA

From how many pension funds did you receive an overview?

number VR1A

Please fill out the next questions for each pension fund.
 If you cannot give an answer, you can skip the question.

Explanation: Keep your current civil state in mind. Do not mind your AOW.

VR1A thru VR1A6

What is the name of your pension fund?

answer WS033

VR1B thru VR1B6

Year pension overview

answer WS033

VR1C thru VR1C6

How many years have you built pension rights according to your overview?

answer WS033

VR1D thru VR1D6

According to the overview, what will be your gross pension a year from age 65?
 For working people who are now connected to the pension fund: this refers to the amount you would get at age 65 if you stop working now.

Information can be found within the overview at "opgebouwd pensioen".

answer WS033

WS033

Are there (other) pension funds where you have pension rights, but did not receive an overview from in 2015?

- 1 Yes WS033JA
2 No DNB971

WS033JA

From how many pension funds where you have built pension rights in the past did you not receive an overview?

- number WS033A01

WS033A01 thru WS033A34⁴

Can you fill out the name of the pension fund from whom you did not receive a pension overview in 2015?

More than one answer possible.

- 1 ABP ROUTING VARIABLE PENSIOEN
2 PGGM & Pensioenfonds Zorg en Welzijn ROUTING VARIABLE PENSIOEN
3 Metaal en Techniek (metal and technique) ROUTING VARIABLE PENSIOEN
4 Bouwnijverheid (construction) ROUTING VARIABLE PENSIOEN
5 Detailhandel (retail) ROUTING VARIABLE PENSIOEN
6 Schoonmaak- en Glazenwassersbedrijf ((window) cleaning)
..... ROUTING VARIABLE PENSIOEN
7 Bedrijfstakpensioenfonds voor langdurige uitzendkrachten (Stiplu) (longterm temporary workers) & Pensioenfonds voor personeelsdiensten (StiPP)
..... ROUTING VARIABLE PENSIOEN
8 Beroepsvervoer over de Weg (transport goods and rent)
..... ROUTING VARIABLE PENSIOEN
9 Horecabedrijf ROUTING VARIABLE PENSIOEN
10 Metalektro (PME) ROUTING VARIABLE PENSIOEN
~~11 Beroepsgoederenvervoer over de Weg en de Verhuur van Mobiele Kranen
..... ROUTING VARIABLE PENSIOEN~~
12 Werk en Reintegratie (work and reintegration) ROUTING VARIABLE PENSIOEN
13 Landbouw (agriculture) ROUTING VARIABLE PENSIOEN
14 Levensmiddelen (food) ROUTING VARIABLE PENSIOEN
15 Flexsecurity ROUTING VARIABLE PENSIOEN
16 Rabobankorganisatie (Rabobank) ROUTING VARIABLE PENSIOEN
17 TNT Postbezorgers (postal) ROUTING VARIABLE PENSIOEN
18 Grafische bedrijven (graphical companies) ROUTING VARIABLE PENSIOEN
19 Schilders-, Afwerkings- en Glaszetbedrijven (painter, finishing, and glass companies) ROUTING VARIABLE PENSIOEN
20 Wonen (housing) ROUTING VARIABLE PENSIOEN
21 ING ROUTING VARIABLE PENSIOEN
22 Bakkersbedrijven ROUTING VARIABLE PENSIOEN
23 Woningcorporaties ROUTING VARIABLE PENSIOEN
24 Spoorwegpensioenfonds ROUTING VARIABLE PENSIOEN
25 Philips ROUTING VARIABLE PENSIOEN
26 AHOLD ROUTING VARIABLE PENSIOEN
~~27 VENDEX KBB ROUTING VARIABLE PENSIOEN~~
28 ABN AMRO ROUTING VARIABLE PENSIOEN
29 Apotheken ROUTING VARIABLE PENSIOEN
30 UWV ROUTING VARIABLE PENSIOEN

⁴ The number of variables differs per year depending on the maximum number of pension funds that was found in the data.

31 KPN	ROUTING VARIABLE PENSIOEN
32 Meubelindustrie en Meubileringbedrijven	ROUTING VARIABLE PENSIOEN
33 Achmea Personeel	ROUTING VARIABLE PENSIOEN
34 APF.....	ROUTING VARIABLE PENSIOEN
35 Architectenbureaus.....	ROUTING VARIABLE PENSIOEN
36 DSM Nederland	ROUTING VARIABLE PENSIOEN
37 Fysiotherapeuten.....	ROUTING VARIABLE PENSIOEN
38 Heineken.....	ROUTING VARIABLE PENSIOEN
39 Hoogovens	ROUTING VARIABLE PENSIOEN
40 Huisartsen	ROUTING VARIABLE PENSIOEN
41 IBM Nederland	ROUTING VARIABLE PENSIOEN
42 KLM	ROUTING VARIABLE PENSIOEN
43 Koopvaardij	ROUTING VARIABLE PENSIOEN
44 Media PNO.....	ROUTING VARIABLE PENSIOEN
45 Medische Specialisten	ROUTING VARIABLE PENSIOEN
46 Openbaar Vervoer	ROUTING VARIABLE PENSIOEN
47 Progress Unilever	ROUTING VARIABLE PENSIOEN
48 Protector	ROUTING VARIABLE PENSIOEN
49 Shell.....	ROUTING VARIABLE PENSIOEN
50 SNS Reaal Groep.....	ROUTING VARIABLE PENSIOEN
51 TNO.....	ROUTING VARIABLE PENSIOEN
52 Zorgverzekeraars	ROUTING VARIABLE PENSIOEN
53 another pension funds/insurer	ROUTING VARIABLE PENSIOEN
54 don't know	DNB971

ROUTING VARIABLE PENSIOEN

if number in WS033A01 thru WS033A34 is not equal to WS033JA V1
 else DNB971

V1 thru V10⁵ (string)

You did not mention all names of the pension funds where you did not get an overview from.

Can you fill out the name(s) here?

If you cannot remember the name, you can skip the question.

What is the name of the pension fund?

answer..... DNB971

*DNB971 thru DNB9710

In the past 12 months, were there any changes in your pension built-up?

More than one answer possible

1 no	ROUTING KA1PENS
2 yes, the premium I pay myself has increased.....	ROUTING KA1PENS
3 yes, the premium I pay myself has decreased	ROUTING KA1PENS
4 yes, the premium the employer pays for me has increased	ROUTING KA1PENS
5 yes, the premium the employer pays for me has decreased	ROUTING KA1PENS
6 yes, the indexation for people receiving pension has not been (entirely) implemented	ROUTING KA1PENS
7 yes, there is an additional indexation	ROUTING KA1PENS
8 yes, the pension fund has applied a discount.....	ROUTING KA1PENS
9 yes, otherwise.....	ROUTING KA1PENS
10 don't know	ROUTING KA1PENS

⁵ 10 is the maximum number, in the dataset the number could end up lower.

ROUTING KA1PENS⁶

if GEBJAAR > 1952 KA1PENS
 if GEBJAAR < 1953ROUTING DNB4

KA1PENS

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

Please indicate on a scale from 0 to 100, whereas

0 means: 'no chance at all' and

100 means: 'absolutely certain'

chance KA2PENS

-9 don't know KA2PENS

KA2PENS

What are the chances of you working at least until your retirement age?

chanceROUTING DNB4

-9 don't knowROUTING DNB4

ROUTING DNB4⁷

if GEBJAAR > 1949 and BEZIG <> 6 and BEZIG <> 7LFTPENS

if GEBJAAR < 1950 or BEZIG = 6 or BEZIG = 7 DNB219

otherwise DNB203

LFTPENS

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

If this question is not applicable to you, please answer 99.

age..... DNB203

-7 not applicable DNB203

-9 don't know DNB203

LFTPENS_MND

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

If this question is not applicable to you, please answer 99.

age, number of months (together with LFTPENS) AOW1

-7 not applicable AOW1

-9 don't know AOW1

⁶ Date is raised by one every year.

⁷ Date is raised by one every year.

AOW1

Do you expect that this will be the state pension entitlement age?

- 1 yes..... ROUTING DNB203
 2 no, this is probably earlier than the state pension entitlement age.....
 ROUTING DNB203
 3 no, this is probably later than the state pension entitlement age
 ROUTING DNB203
 -9 don't know ROUTING DNB203

*DNB219

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

If this question is not applicable to you, please answer 99.

- age..... DNB219_MND
 -7 not applicable DNB219_MND
 -9 don't know DNB219_MND

*DNB219_MND

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

If this question is not applicable to you, please answer 99.

- age, number of months (together with DNB219) AOW2
 -7 not applicable ROUTING DNB203
 -9 don't know ROUTING DNB203

AOW2

Is dit uw aow-gerechtigde leeftijd?

- 1 yes..... ROUTING DNB203
 2 no, this is earlier than the state pension entitlement age.....
 ROUTING DNB203
 3 no, this is later than the state pension entitlement age
 ROUTING DNB203
 -9 don't know ROUTING DNB203

ROUTING DNB203

- if AOW1 = 2 or AOW2 = 2 DNB203
 otherwiseROUTING DNB5

*DNB203⁸

Did you obtain advice on how to bridge the period between (a possible) early retirement and the age of 67?

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

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

ROUTING DNB5⁹

if used to have a paid job or paid job now and GEBJAAR > 1949 PERCPENS
otherwiseROUTING DNB6

PERCPENS

How much do you expect your net retirement pension (including general old-age pension) to be in percentages to the last net income you receive before you retire? (If you are pre-retired, please mention the last net income before you pre-retired.)
percentage of net income just before retirementROUTING DNB6
-9 don't knowROUTING DNB6

ROUTING DNB6¹⁰

if GEBJAAR > 1949 DNB94
otherwise DNB96

*DNB94

Which of the below mentioned statements applies to you most?

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

⁸ Due to a programming failure this question didn't show up on the screen.

⁹ Date is raised by one every year.

¹⁰ Date is raised by one every year.

*DNB95

Which of the below mentioned statements applies to you most?

- 1 I rather pay more premium for a guaranteed pension (money for pension mainly invested in bonds) DNB96
- 2 I rather pay less premium for a pension that on average is equally high or is expected to be equally high, but for which the final pension payment can be higher or lower due to the higher risk of the chosen investment form (money for pension mainly invested in stocks) DNB96
- 9 don't know DNB96

*DNB96

Which of the below mentioned statements applies to you most?

- 1 I'd rather determine myself what is done with the pension premiums I pay, so that the final pension payment depends on the decisions I made.ROUTING DNB7
- 2 I'd rather decide which pension fund manages my pension premiums for me ...
.....ROUTING DNB7
- 3 building up my pension I gladly leave to the pension fund of my employer
.....ROUTING DNB7
- 7 not applicableROUTING DNB7
- 9 don't knowROUTING DNB7

ROUTING DNB7¹¹

if GEBJAAR > 1949 and BEZIG = paid workDNB206A
otherwiseROUTING DNB8

*DNB206A

Would you like to work for another two years part time or fulltime after you have reached the general pension age?

- 1 yes, I would like to work fulltime for another two yearsROUTING DNB8
- 2 yes, I would like to work part time for another two yearsDNB206B
- 3 no, I do not want to continue workingROUTING DNB8
- 9 don't knowROUTING DNB8

*DNB206B

How many hours a week would you still like work after the general pension age?
hoursROUTING DNB9

ROUTING DNB8¹²

if GEBJAAR > 1949DNB207A
otherwiseROUTING DNB9

¹¹ Date is raised by one every year.

¹² Date is raised by one every year.

*DNB207A

In 2012, it has been decided to increase the general old-age pension age.
To make sure that the general old-age pension remains affordable certain measures
have to be taken.

Which of the following measures appeals to you most?

- 1 A lower general old-age pension.....DNB207B
- 2 An increase of the old-age pension premium for people working.....DNB207B
- 3 Increase the age on which I will receive the general old-age pension. DNB207B

*DNB207B

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

- 1 A lower general old-age pension.....ROUTING DNB9
- 2 An increase of the old-age pension premium for people working.
.....ROUTING DNB9
- 3 Increase the age by two years on which I will receive the general old-age
pension.ROUTING DNB9

ROUTING DNB9¹³

if GEBJAAR > 1948 and paid job now or used to have a paid job DNB116
otherwise ROUTING DNB10

*DNB116

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

- 1 yes, I will put more money aside for my pension ROUTING DNB10
- 2 no, I will see what I'll do when it happens..... ROUTING DNB10
- 3 no, I think I can make ends meet fairly easily with the pension I will have.....
..... ROUTING DNB10
- 4 otherwiseDNB116A
- 9 don't know ROUTING DNB10

*DNB116A (string)

What will you do then if pensions are cut down?
answer..... ROUTING DNB11

ROUTING DNB10¹⁴

if GEBJAAR > 1948 and BEZIG = retired, living off interest-yielding investments,
pre-retired..... DNB210
otherwise DNB117

¹³ Date is raised by one every year.

¹⁴ Date is raised by one every year.

*DNB210

Suppose your pension fund should make a choice between increasing the pension premium or having an investment mix with a higher risk, as a result of which the exact height of your pension becomes less certain. There might be a small chance (2,5%) that the promised pension will be 10% less.

Will you change your savings behaviour if the pension fund chooses for the investment mix with a higher risk but where the pension premium remains the same?

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

*DNB117

Suppose you reach the retirement age tomorrow and retire (or you are older and are already retired). What is an acceptable pension for you (including general old-age pension)?

Please give a net amount per month.

amount ROUTING DNB11

ROUTING DNB11

if paid job now BIJBAAN
if used to have a paid job JWERKL
otherwise ZOEK

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

BIJBAAN

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

- 1 yes, an additional job (second paid job)HBIJB
 2 yes, through own business or firm, not mentioned beforeHBIJB
 3 yes, through second paid job and own business or firmHBIJB
 4 no, no additional job or second paid jobZWERK

HBIJB

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

number of hours.....ZWERK

ZWERK

How many hours per week **would** you like to work in total?

number of hours ZOEK

JWERKL

In which year did you stop working?

year.....MWERKL

MWERKL

And in which month?

You can fill a number between 1 and 12 (1 = January, 2 = February, etc.).

if LOOND2 = 5 (self-employed) ZOEK
 otherwise PLOON

PLOON

Did you receive your pay at your last job per:

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

LASTLOON

How much was your net wages at your last job [ANSWER PLOON]?

Would you please round of the amount on whole **euros**.

net wages RWEGA

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

RWEGA

For what reason did you stop working?

This question concerns your last job.

1 marriage	ZOEK
2 birth of child	ZOEK
3 health, disablement	ZOEK
4 studies	ZOEK
5 resigned for personal reasons.....	ZOEK
6 sold my own business	ZOEK
7 ended my own business	ZOEK
8 termination of family business (business/company of parents/spouse)	ZOEK
9 dismissal because the company was closed or due to reorganization	ZOEK
10 resignation for health partner, children, grandchildren, parents, in-laws	ZOEK
11 dismissal because end of (temporary) contract	ZOEK
12 dismissal for another reason	ZOEK
13 partner stops working	ZOEK
14 partner goes to work	ZOEK
15 partner works more	ZOEK
16 partner works less	ZOEK
17 moving because of work partner.....	ZOEK
18 VUT, (early) retirement	ZOEK
19 retired/living off investments.....	ZOEK
20 other reasons	ZOEK
-8 won't tell.....	ZOEK
-9 don't know	ZOEK

ZOEK

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

1 yes, I am seriously looking for a(nother) job	
if paid job now	RAWERK1
otherwise	JAWERK
2 yes, I am thinking about looking for a(nother) job	
if paid job now	RAWERK1
otherwise	JAWERK
3 no, I have already found another job but I haven't started working there yet...	
.....	XMIN1JN
4 no, I am not looking for a job	
if BEZIG = 3, 4, 10 OR 11	RNZOEK
otherwise	XMIN1JN

RNZOEK

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

- | | |
|---|---------|
| 1 doing a course/studying | XMIN1JN |
| 2 fulfilling my military service | XMIN1JN |
| 3 work in my own household | XMIN1JN |
| 4 (partially) disabled (IVA, WGA, WIA, WAO, Wajong, WAZ)..... | XMIN1JN |
| 5 living off interest-yielding investments | XMIN1JN |
| 6 (early) retired | XMIN1JN |
| 7 other..... | XMIN1JN |

XMIN1JN

We now would like to ask you a question about the minimum pay you would accept in another job.

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. Imagine all financial circumstances, apart from the pay, to be equal to those in your current position.

Would you consider accepting this job?

- | | |
|-------------|-------|
| 1 yes | MLON1 |
| 2 no | EINDE |

MLON1

How much would then the minimum **net wages** have to be such that you would accept that new job?

Would you please round of the amount on whole euros.

net wages..... MLONP1

MLONP1

Period net wages:

- | | |
|----------------|-------|
| 1 week..... | EINDE |
| 2 4 weeks..... | EINDE |
| 3 month | EINDE |
| 4 year | EINDE |

RAWERK1 thru RAWERK11

For what reason(s) are you looking for another job?

More than 1 answer is possible here.

- | | |
|--|---------|
| 1 I (probably) lose my current job | JAWERK |
| 2 I consider my current job as provisional | JAWERK |
| 3 I want to earn more | JAWERK |
| 4 I want to work in a better work environment..... | JAWERK |
| 5 I want an additional job, want to earn something extra | JAWERK |
| 6 I want to work fewer hours | JAWERK |
| 7 I want to work more hours | JAWERK |
| 8 I don't like my current job | JAWERK |
| 9 I want a job that gives more security | JAWERK |
| 10 changed circumstances at home | JAWERK |
| 11 other reason | ARAWERK |

ARAWERK (string)

What other reason are you referring to?

answer JAWERK

JAWERK

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

year..... MAWERK

MAWERK

And since which month?

Please indicate the month by a number (1 = January, 2 = February, etc.)

month HZOEK1 thru HZOEK9

HZOEK1 thru HZOEK9

In which way(s) have you been looking for a job during the past two months?

More than one answer possible.

*) Via the internet or not.

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

HSOL

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

number of times..... AUUR

AUUR

[How many hours per week do you expect to have to work in a new job? /
How many hours per week would you like to work?]

number of hours per week

if paid job now NETLOON

if used to have a paid job LOONM

NETLOON

How much **net wages** do you expect to be able to earn in a new job?

Would you please round of the amount on whole **euros** and would you please select
the period from the options that you'll get when you click on the item?

Minimum net wages in new job - amount

amount PERLOON

PERLOON

Minimum net wages in new job - period

1 week XMINL2JN

2 4 weeks XMINL2JN

3 month XMINL2JN

4 year XMINL2JN

XMINL2JN

We would now like to ask you a question about the minimum pay you would like to
get in a new job.

Imagine someone offers you a job which covers the same sort of work as you do
now, and which is in the same city/town where you work now.

Imagine all other financial circumstances, apart from the pay, to be equal to your
current position.

Would you consider accepting this job?

1 yes MLOON

2 no EINDE

MLOON

How much would the minimum **net wages** have to be such that you would accept
that new job?

Would you like to round of the amount on whole euros?

net wages MLOONP

MLOONP

Period:

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

Now we would like to know the minimum pay you would like to earn in a new job.

If you would be offered a job with [ANSWER AUUR] hours per week (that is, the number of hours that you would like to work), how much would then the minimum **net wages** have to be such that you would accept that new job?

Would you like to round of the amount op whole **euros**?

LOONM

What is the minimum **net wages** that they should provide you so you would accept that job?

net wages PERLOONM

PERLOONM

Period:

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

HLOONV

How much is the **net wages** that you expect to earn?

Would you like to round of the amount on whole euros and would you like to select the period from the options that you'll get when you click on the item?

amount LOONVP

LOONVP

For which period? Per:

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

END of questionnaire Household and Work

4. Questionnaire Accommodation and Mortgages

Some questions display answers from the previous wave (if present).
One could change the information if necessary. Sometimes questions are not shown because they can not be changed.

- WO2 - WO11
- WO30, WO31, WO31A
- WO32
- WO33
- WO 34, WO34A
- WO 41 - WO44
- WO48 - WO49

The following questions concern accommodation and accommodation costs. Questions will be asked about your current accommodation, your plans to move (if any) or future accommodation and - if applicable - your second accommodation.

We start with questions about your **current** accommodation.

WO2

What kind of house do you live in?

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

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

WON2 (string)

What other sort of accommodation is that?

answer..... WO4

WO4

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

- | | |
|-------------------------------------|-----|
| 1 before 1945 | WO5 |
| 2 from 1945 up and till 1954 | WO5 |
| 3 from 1955 up and till 1959 | WO5 |
| 4 from 1960 up and till 1964 | WO5 |
| 5 from 1965 up and till 1969 | WO5 |
| 6 from 1970 up and till 1974 | WO5 |
| 7 from 1975 up and till 1979 | WO5 |
| 8 from 1980 up and till 1984 | WO5 |
| 9 from 1985 up and till 1989 | WO5 |
| 10 from 1990 up and till 1994 | WO5 |
| 11 from 1995 up and till 1999 | WO5 |
| 12 from 2000 up and till 2004. | WO5 |
| 13 from 2005 up and till 2009. | WO5 |
| 14 from 2010 up and till 2014 | WO5 |
| 15 from 2015 up and till 2016 | WO5 |

WO5

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

If not all household members have been living at this address as of the same moment, then report the earliest date a member of the household moved in.

Since
year..... WO7

WO7

How many **rooms** does your accommodation include (not including those belonging to the business part of your house)?

Do include: bedroom, hobby room, study, living room.

Do not include: kitchen, bathroom, toilet, open attic, hall, corridor, storeroom.

number of rooms..... WO8

WO8

What is the area of your living room?

If you have an open kitchen, do **not** include that area in this measurement.

Fill the area in square meters (m²).

number of m² WO9

WO9

Is there a garage belonging to your accommodation (that does not belong to the business part of your house)?

- | | |
|-------------|------|
| 1 yes | WO10 |
| 2 no | WO10 |

WO10

Is there a garden, (court)yard, or patio with your house (that does not belong to the business part of your house)?

- 1 yes W011
2 no W01

WO11

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

Fill the area in square meters (m²).

- number of m² W01

WO1

Are you the tenant, subtenant, or owner of your **current** accommodation?

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

- 1 tenant WOD204
2 subtenant WOD204
3 owner W033
4 otherwise, e.g. rent free WOD44A

The next set of questions (WOD204 thru WO22) is about rented accommodation.

WOD204

Is your home owned by a housing corporation, a commercial tenant company/organization or a private person?

- 1 housing corporation WOD205
2 commercial tenant company / organization WOD205
3 private WOD205
4 other WOD204A

WOD204A (string)

Whose property is your home then?

- answer WOD205

WOD205

What do you expect the price of homes in **the next two years** will do? Will the prices rise, fall or stay about the same?

- 1 house prices will rise WOD206
- 2 house prices remain about the same WOD207
- 3 house prices will fall WOD206
- 9 don't know WOD207

WOD206

How many percent per year on average will prices rise / fall?

- percentage WOD207
- 9 don't know WOD207

WOD207

In about a period of 10 years what do you think is a normal increase or decrease for property prices **per year**?

If it concerns a decrease of property prices, please enter a negative number.

- percentage
- percentage WO15
- 9 don't know WO15

WO15

Do you pay rent per:

- 1 month WO16
- 2 quarter WO16
- 3 six months WO16
- 4 year WO16

WO16

How much is the rent per [ANSWER WO15] according to the (written or oral) contract; if any, include charges for service, gas, electricity, central antenna system etc. for your accommodation if they are included in the rental price (excluding the business part of your house).

- amount WO16A
- 9 don't know WO16A

WO16A

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

- 1 yes WO18
- 2 no WO20

WO18

How much are these charges for water, electricity, gas, heating and energy, and/or other service charges, **that are included in the rent**, in total?

amount WO20

-9 don't know WO20

WO20

Do you receive a rent allowance?

1 yes WO22

2 no WO25

WO22

How much is this rent allowance per month?

amount WOD44A

-9 don't know WOD44A

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

WO33

When you were looking for your **current** accommodation, did you pay a real estate agent to locate a house for you?

1 yes WO34

2 no WO34

WO34

How much did you pay for/what is the value of your **current** house (**not including** costs to the buyer)?

Not including the business part of your house.

Exclude costs of taking over moveable property.

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

amount (x 1000) WO34A

WO34A

Under which conditions did you buy your **current** house?

Standard: costs to the buyer (= k.k.). In case of newly built houses: no costs to the buyer (= v.o.n.).

1 costs to the buyer (k.k.) WOD35A

2 no costs to the buyer (v.o.n.) WOD35A

3 other WO35

WO35 (string)

What other conditions were these?

answer WOD35B

WOD35B

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

In the year

year WOD35AA

WOD35AA

The moment you bought the house, did you take out a mortgage? (A bridging mortgage should be left out.)

1 yes WOD35A

2 no WO41

WOD35A

What is the total amount on the mortgages you took out at that time? (A bridging mortgage should be left out.)

Give the amount **in thousands of euros**, so 180,000 is 180.

amount WO41

WO41

About how much do you expect to get for your residence if you sold it today?

Only the part not including the business part at "empty acceptance".

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

amount (x 1000)

if WO2 = 5

otherwise

-9 don't know

WO42

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

1 yes

2 no

WO43

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

1 month

2 quarter

3 six months

4 year

WO44

How much are these charges per [ANSWER WO43]?

amount

*WOD44K

Are you planning on using the surplus value of your property (again) in the next two years (by taking out an extra mortgage, by increasing your mortgage amount or by moving)?

1 yes, certainly

2 yes, probably

3 no, probably not

4 no, definitely not

5 not applicable; there is (probably) no overvalue

-9 don't know

WOD44N

In your opinion, has the value of your property increased, decreased or remained the same **in the past two years**?

- 1 decreased WOD44O
 2 remained the same WOD44P
 3 increased WOD44O
 -9 don't know WOD44P

WOD44O

How much percentage points has your house increased/decreased in total in your opinion the last two years?

- percentage WOD44P
 -9 don't know WOD44P

WOD44P

What kind of price movement do you expect on the housing market **in the next two years**? Will the housing prices increase, decrease or remain about the same?

- 1 the housing prices will increase WOD44Q
 2 the housing prices will remain about the same ROUTING WOD44P
 3 the housing prices will decrease WOD44Q
 -9 don't know ROUTING WOD44P

WOD44Q

How much percentage points a year will they increase/decrease on average?

- percentage ROUTING WOD44P
 -9 don't know ROUTING WOD44P

ROUTING WOD44P

- if WO1 = owner WOD44A
 otherwise WOD44RA

WO44A

Do you expect your house to increase or decrease in value, or do you expect the price to remain the same in the next two years?

- 1 increase WO44B
 2 stay more or less the same WOD44RA
 3 decrease WO44B
 -9 don't know WOD44RA

WO44B

How many percentage points a year do you expect it to increase/decrease?

- percentage WOD44RA
 -9 don't know WOD44RA

WOD44RA

What do you consider to be a normal increase percentage **per year** for houses in ten years?

If you found a decrease of property prices normal, please enter a negative number.

percentage per year

percentage WOD44S
-9 don't know WOD44S

WOD44S

In order to calculate for example the deemed home ownership value (eigenwoningforfait) and the immovable property tax (OZB) the government uses the WOZ-value of your house (the official value of your house determined by the municipality).

What is the determined WOZ-value for your home?

If possible, use the WOZ-value that you must fill in your tax return for 2015.

Thus the WOZ-value that was determined at the beginning of 2015 and was provided by your local government.

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

WOZ-valueWOD44T
-9 don't know WO30

WOD44T

In which year was this WOZ-value determined and provided by your local government?ROUTING VARIABLE3

ROUTING VARIABLE3

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

since 1994 or later (WO5 > 1993) WO30
since 1993 or earlier (WO5 < 1994) WO32

WO30

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

1 yes WO31
2 no WO32

WO31

How much did you receive from your parents (in law) or other relatives for your **current** accommodation?

amount WO31A
-9 don't know WO31A

WO31A

Which year did you receive that money for your **current** accommodation?
 year..... WO32

WO32

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

1 yes WO48

2 no WO48

WO48

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

1 yes ROUTING WOD48

2 no HYP11

3 unknown HYP11

ROUTING WOD48

if WO1 = owner and NogSteedsDezelfdeWoning = yes NIEUWEH
 otherwise WO49

NIEUWEH

Next to those, did you take out a new mortgage?

1 Yes, I have taken out a new mortgage. AANTALH

2 Yes, I have taken out more than one new mortgage. AANTALH

3 No, I have not taken out a new mortgage. WO49

AANTALH

How many new mortgages have you taken out then?
 number of mortgages WO49

WO49

How many mortgages are there on this accommodation?

There is more than one mortgage on your accommodation if you have taken out a second mortgage, or if you have taken out a mortgage consisting of different kinds of mortgages (e.g. a combination of an improved life-insurance mortgage and a no-repayment mortgage).

number of mortgages HYP11

1. **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.
2. **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).
3. **IMPROVED LIFE-INSURANCE MORTGAGE:** this is a certain type 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.
4. **LINEAR MORTGAGE:** with this sort of mortgage, the periodic payments include paying off a fixed percentage of the total mortgage loan, and paying interest on the loan that is left at that moment. Over time, the amount you pay on interest becomes less and less, such that total monthly costs go down through the years. In the first period of the term of the mortgage, the costs of a linear mortgage are higher than the costs of an annuity mortgage.
5. **ENDOWMENT MORTGAGE:** with an endowment mortgage it is possible, during the term of the mortgage, to get a new loan on (part of) the amount that you have already paid off.
6. **INVESTMENT MORTGAGE:** this is a variation on the (traditional) life-insurance mortgage. As is the case with the other life-insurance mortgages, also for most of the investment mortgages the loan is paid off out of the benefits of a whole life-insurance policy linked to the mortgage at the end of the mortgage period. Contrary to a(n improved) life-insurance mortgage, the returns of the life-insurance policy are based on the returns of an investment portfolio.
7. **INTEREST ONLY:** With this mortgage one only pays interest during the term of the mortgage with a balloon payment due at the end.
8. **ANNUITY CONSTRUCTION:** During the term of the mortgage one pays interest only, but at the same time one contributes to an annuity, which becomes available at the end of the mortgage period. The annuity does not have to be used to pay off the mortgage at the end of the mortgage period. It can be used as a supplementary pension provision.
9. **LIFE-INSURANCE:** the lifelong mortgage with life-insurance is a variation on the interest only mortgage. This mortgage is taken out for an indefinite period. To be sure that the mortgage is paid off after death (at the latest), the mortgage holds a term life-insurance policy.

10. BANK SAVINGS MORTGAGE: Compared with a traditional improved life insurance mortgage the bank savings mortgage uses no life insurance. One uses a blocked savings account or an escrow investment account that is linked to the mortgage.

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

HYP11 thru HYP15

We want to ask you some questions about the [1st thru 5th] mortgage.

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

1 yes HYD1A1
2 no HYD1A1

HYD1A1 thru HYD1A5

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

1 directly with a bank or other financial institution without mediation. HYP21
2 through a real estate agent, personal property agent and the like..... HYP21
3 through an insurance agent, insurance office etc. HYP21
4 through the Hypotheekshop, Hypotheker, Hypotheekvisie etc.. HYP21
5 through the employer HYP21
6 via Internet..... HYP21
7 otherwise HYD1B1
-9 don't know HYP21

HYD1B1 thru HYD1B5 (string)

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

answer..... HYP21
-9 don't know HYP21

HYP21 thru HYP25

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

1 ABN Amro.....	HYP41
2 Postbank	HYP41
3 Rabobank	HYP41
4 ING bank.....	HYP41
5 Fortis bank	HYP41
6 SNS bank	HYP41
7 Nationale Nederlanden	HYP41
8 AEGON.....	HYP41
9 AMEV	HYP41
10 Bouwfonds Nederlandse Gemeenten.....	HYP41
11 ABP.....	HYP41
12 other financial institution	HYP31

HYP31 thru HYP35 (string)

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

any answer.....	HYP41
-9 don't know	HYP41

HYP41 thru HYP45

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

1 annuity mortgage	HYP61
2 traditional life-insurance mortgage.....	HYP61
3 improved life-insurance mortgage.....	HYP61
4 linear mortgage.....	HYP61
5 endowment mortgage	HYP61
6 investment mortgage	HYP61
7 interest only mortgage	HYP61
8 mortgage with life-annuity construction.....	HYP61
9 lifelong mortgage with life-insurance.....	HYP61
10 bank saving mortgage	HYP61
11 other.....	HYP51

HYP51 thru HYP55 (string)

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

any answer.....	HYP61
-----------------	-------

HYP61 thru HYP65

Which year was the [1st thru 5th] mortgage taken out?

any answer.....	HY11
-----------------	------

MORTGAGE LOAN: the amount of the loan when you took out the mortgage.
 REMAINING DEBT of the mortgage: the amount that is not yet paid off.

HY11 thru HY15

How much was the loan at the time you took out the [1st thru 5th] mortgage?

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

amount (x 1000) HY21

-9 don't know HY21

HY21 thru HY25

How much of the loan of the [1st thru 5th] mortgage is left at present?

With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance. Also for the interest only mortgage the mortgage loan remains the same. This also usually applies for a bank savings mortgage.

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

amount (x 1000) HY31

-9 don't know HY31

HY31 thru HY35

What is the current interest rate of the [1st thru 5th] mortgage?

You may use a "comma" to indicate decimal points. For example, seven per cent is 7, five and a quarter per cent is 5,25.

any answer..... HY71

-9 don't know HY71

HY71 thru HY75

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

1 yes HY81

2 no HY41

HY81 thru HY85

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

any answer..... HY91

HY91 thru HY95

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

any answer..... HY41

HY41 thru HY45

What is the term of the [1st thru 5th] mortgage?
 By the term of a mortgage is meant the period in which the repayments of the loan has to take place. This standard period is 30 years, but departures on this rule are possible. The deductibility of paid rent for new mortgages is limited to 30 years.

Fill the term in years
 any answer..... HY51

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

HY51 thru HY55

Do you pay total mortgage expenses for the [1st thru 5th] mortgage per:
 1 month..... HY61
 2 quarter..... HY61
 3 six months..... HY61
 4 year..... HY61

HY61 thru HY65

How much do you pay now on all mortgage expenses for the [1st thru 5th] MORTGAGE per [ANSWER HY5]?
 amount..... HYD6A1
 -9 don't know HYD6A1

HYD6A1 thru HYD6A5

How much interest do you pay on your [1st thru 5th] mortgage per [ANSWER HY5]?
 amount.....ROUTING HYD6
 -9 don't knowROUTING HYD6

HB110x

Since (you/your household) first acquired this property, have you ever had another mortgage that had this property as collateral before this one?
 1 Yes HB113x
 2 No..... HB113x

HB113x

Did you replace the most recent earlier mortgage with the current one in order to get better loan terms, to borrow additional money against the property, or some other reason?
 1 Yes, to get better conditions..... HB115x
 2 Yes, for increasing the mortgage amount..... HB115x
 3 Otherwise HB115x
 4 The mortgage did not replace a previous loan..... HB115x

HB115x

Since (you/your household) first took out your current mortgage, have you ever renegotiated any of the terms of the loan?

- 1 Yes ROUTING HB1
 2 No..... ROUTING HB1

ROUTING HB1

- if HB115x = YesHB150x
 if HB115x = NoROUTING HYD6

HB150x

When you refinanced your earlier mortgage, did you increase the mortgage amount?

- 1 Yes ROUTING HYD6
 2 No..... ROUTING HYD6

ROUTING HYD6

if HYP4 = investment mortgage, improved life-insurance mortgage, traditional life-insurance mortgage or annuity constructionHYD6F1
 otherwise WOD52A

HYD6F1 thru HYD6F5

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

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

- amount (x 1000) HYD6G1
 -9 don't know WOD44A

HYD6G01 thru HYD6G30 (*answer 1-6 below for [1st thru 5th] mortgage*) and
 HYD6G_1_dk thru HYD6G_5_dk (*answer 7 below for [1st thru 5th] mortgage*)
 Where is the money invested in?

More than one answer possible.

- 1 stock funds HYD6I1
 2 bond funds HYD6I1
 3 mix-funds..... HYD6I1
 4 deposits and liquidity funds..... HYD6I1
 5 immovable property funds HYD6I1
 6 otherwise HYD6H1
 7 don't know..... WOD44A

HYD6H1 thru HYD6H5 (string)

Where else in?

- answer..... HYD6I1

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

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

- | | |
|-------------------------------------|--------|
| 1 stock funds | WOD44A |
| 2 bond funds | WOD44A |
| 3 mix-funds | WOD44A |
| 4 deposits and liquidity funds..... | WOD44A |
| 5 immovable property funds | WOD44A |
| 6 otherwise | WOD44A |

The next set of questions (WOD44A thru WO568) is for tenants as well as home-owners.

WOD44A

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

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

- | | |
|--|--------|
| 1 houses are overestimated (market value is higher than real value) | WOD44B |
| 2 houses are underestimated (market value is lower than real value) ... | WOD44B |
| 3 it seems to me that the market value is consistent with the real value | WOD52A |
| -9 don't know | WOD52A |

WOD44B

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

Please enter a **positive** number between 0 and 100.

- | | |
|---------------------|--------|
| percentage | WOD52A |
| -9 don't know | WOD52A |

WOD52A

The following questions concern the development in mortgage interest.

Do you expect that the height of the mortgage interest in two years time (compared to the interest rate now) will be lower, will be just as high, or will be higher than now?

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

WOD52B

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

For instance: when the interest of 4% [rises to 5% / falls to 3%], the [rise / fall] is 1% point.

- percentage WOD52C
- 9 don't know WOD52C

WOD52C

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

Please use a maximum of one decimal.

A normal interest percentage is:

- percentageWOD52D01
- 9 don't knowWOD52D01

WOD52D01 thru WOD52D13

This question concerns **your personal situation**.

Under which unforeseen circumstances would it possibly be difficult for you to pay your living expenses?

More than one answer possible.

- 1 temporarily unemployment of main breadwinnerWOD52F
- 2 temporarily unemployment of both partnersWOD52F
- 3 permanent unemployment of main breadwinnerWOD52F
- 4 permanent unemployment of both partnersWOD52F
- 5 disability of main breadwinner.....WOD52F
- 6 disability of both partnersWOD52F
- 7 divorce.....WOD52F
- 8 death of partnerWOD52F
- 9 an increase of the mortgage interest of three percentage points or more.....
.....WOD52F
- 10 a substantial drop of the stock market.....WOD52F
- 11 otherwise..... WOD52E
- 12 I can pay my living expenses under any circumstances.....WOD52F
- 13 if mortgage deductibility is abolished.....WOD52F
- 14 don't knowWOD52F

WOD52E (string)

What other circumstances are you referring to?

- answer.....WOD52F

WOD52F

The next questions concern tax deductibility of the mortgage interest.

Since 2013 the paid mortgage interest on new mortgages is only deductible if the mortgage is fully repaid in 30 years time (according to an annuity relief schedule or faster). The intention is to gradually decrease the maximum rate against which the mortgage interest can be deducted from 52% in 2014 to 38% in 2041.

Do you expect a limitation of the mortgage deductibility in the foreseeable future, say 10 years?

- 1 yes WOD2012_1
 2 no WOD52I
 -9 don't know WOD52I

WOD2012_1

Do you expect a further limitation of the mortgage deductibility within 5 years from now?

- 1 yes WOD2012_2
 2 no WOD2012_2

WOD2012_2

Do you expect a further limitation of the mortgage deductibility within 3 years from now?

- 1 yes WOD52I
 2 no WOD52I

WOD52I

Do you favor a further limitation of the mortgage interest deductibility?

- 1 yes (under certain conditions) WOD2013_11
 2 no WOD52L
 -9 don't know WOD52L

WOD2013_11 thru WOD2013_13¹⁵

Under which conditions do you favor a limitation of the mortgage interest deductibility?

More than one answer possible.

- 11 If the maximum to be deducted is €300.000. WOD52L
 12 If the maximum percentage of the mortgage interest deductibility is decreased faster than currently intended. WOD52L
 13 Otherwise, that is WOD2013_3AND

WOD2013_3AND (string)

answer WOD52L

¹⁵ This question replaces WOD2012_31 thru WOD2012_34

WOD52L

Do you intend to buy a (another) house eventually?

- 1 no, I prefer to rent accommodation..... WO53
- 2 no, I cannot afford to buy accommodation WO53
- 3 yes, preferably in the short-term (within two years) WOD52N
- 4 yes, in the long-term (more than two years from now)..... WOD52N
- 5 I don't have any intention to move WO71
- 6 otherwise WOD52M
- 9 don't know WO53

WOD52M (string)

What do you mean by otherwise?

answer..... WO53

WOD52N1 thru WOD52N6

Do you save money consciously for the future purchase of a house, e.g. for the purchase itself or for the furnish? (You can read 'I' as 'my partner and I' as well.)

More than one answer possible.

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

WOD52O (string)

What do you do then?

answer..... WOD53

WOD2012_4

What is the amount (in euros) you have spent on the maintenance and / or improvement / adaptation of your home last year?

amount..... ROUTING WOD2012_4

ROUTING WOD2012_4

wod2012_4 >= 1 WOD2012_5
 otherwise WO53

WOD2012_5

This investment...

- | | |
|--|------|
| 1 ...failed and the value of the home has fallen. | WO53 |
| 2 ...was normal maintenance and had no effect on the value of the property. | WO53 |
| 3 ...in part increased the value of the property. | WO53 |
| 4 ...will reflect fully in an increase of the property value in the case of a sale. | WO53 |
| 5 ...will increase the value of the property above the costs that were made..... | WO53 |
| -9 don't know | WO53 |

WO53

The following questions concern your **plans to move if any**.

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

- | | |
|---|-------|
| 1 yes, actively looking for other accommodation, either to buy or to rent | WO560 |
| 2 yes, actively looking for other accommodation to buy | WO560 |
| 3 yes, actively looking for other accommodation to rent..... | WO560 |
| 4 yes, considering buying other accommodation..... | WO560 |
| 5 yes, considering renting other accommodation | WO560 |
| 6 no, have already found other accommodation, but have yet to move there | WO89 |
| 7 no, not looking for other accommodation..... | WO89 |
| if WO5 > 2014 | WO71 |
| if WO5 <= 2014..... | WO89 |

WO560 thru WO569

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

More than one answer possible.

- | | |
|---|------|
| 0 the investments costs would be too high to make things the way I want | WO89 |
| 1 want to move to another part of the country | WO89 |
| 2 composition of the household has changed | WO89 |
| 3 health or old age | WO89 |
| 4 current accommodation is soon to be pulled down or renovated | WO89 |
| 5 want to improve living conditions..... | WO89 |
| 6 want to spend less on housing costs | WO89 |
| 7 want to spend more on housing costs | WO89 |
| 8 have new workplace..... | WO89 |
| 9 other reason | WO89 |

The next set of questions (WO71 thru AANTALH2) is about your FORMER accommodation.

WO71

You have indicated that you have recently moved.

Were you the tenant, subtenant, or owner of you **former** accommodation?

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

WO72

What was the selling price of your **former** accommodation? Exclude costs of taking over moveable property.

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

amount (x 1000)..... W072A

WOD72A

How much was the total sum of the mortgage opposite the sell?

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

amount (x 1000)..... WOD72B

WOD72B

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

- | | |
|-------------|--------|
| 1 yes | WOD72C |
| 2 no | WOD72F |

WOD72C

What is the surplus value that you have used?

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

amount (x 1000)..... WOD72D

WOD72D01 thru WOD72D13

For what purpose did you use the surplus value?

More than one answer possible.

- | | |
|---|--------|
| 1 property improvement (renovating house, kitchen etc.) | WOD72F |
| 2 purchase of real estate (land, holiday house etc.) | WOD72F |
| 3 business investment..... | WOD72F |
| 4 purchase of durable goods (car, boat etc.) | WOD72F |
| 5 purchase of electronic equipment, furniture | WOD72F |
| 6 holiday, world trip, party etc. | WOD72F |
| 7 savings account..... | WOD72F |
| 8 purchase of stocks/ investments | WOD72F |
| 9 pension arrangements/old-age/early retirement/life insurance | WOD72F |
| 10 education of the children..... | WOD72F |
| 11 paying off other loans: amount..... | WOD72F |
| 12 additional costs when moving such as conveyance tax, real estate broker,
moving costs etc. | WOD72F |
| 13 otherwise..... | WOD72E |

WOD72E (string)

For what purpose did you use the surplus value then?

answer.....WOD72F

WOD72F

Did you make use of a real estate agent when selling your previous house?

yes..... WO89

no..... WO89

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

WO89

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

Do you have a second residence?

- 1 yes WO89A
2 no END

WO89A

Is your second residence in the Netherlands or abroad?

- 1 in the Netherlands WO90
2 abroad WO90

WO90

Are you the tenant, subtenant, or owner of your **second** residence?

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

WO93

About how much would you expect to get for your **second** residence, if you sold it today (empty and not let)?

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

- amount (x 1000)WO102
-9 don't knowWO102

WO102

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

- 1 yesWO103
2 no WO94

WO103

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

- amount..... WO94

WO94

Are there one or more mortgages on this second house?

Loans, e.g. from parents (in law), will be reported later.

- 1 yes ROUTING WO94
 2 no END
 3 unknown END

ROUTING WO94

- if NogSteedsTweedeWoning = yes NIEUWEH2
 otherwise WO95

NIEUWEH2

Next to those, did you take out a new mortgage?

- 1 Yes, I have taken out a new mortgage. AANTALH2
 2 Yes, I have taken out more than one new mortgage. AANTALH2
 3 No, I have not taken out a new mortgage. WO95

AANTALH2

How many new mortgages have you taken out then?..... WO95

WO95

How many mortgages are there on your **second** residence?

number of mortgages HPO11

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

HPO11 thru HPO15	municipal mortgage guarantee - second residence
HPO21 thru HPO25	financial institution - second residence
HYD1A6 thru HYD1A10	intermediary - second residence
HYD1B6 thru HYD1B10	intermediary otherwise (string) - second residence
HPO31 thru HPO35	financial institution (string) - second residence
HPO41 thru HPO45	sort of mortgage - second residence
HPO51 thru HPO55	sort of mortgage (string) - second residence
HPO61 thru HPO65	year taken out mortgage - second residence
HP11 thru HP15	mortgage loan - second residence
HP21 thru HP25	remaining debt mortgage - second residence
HP31 thru HP35	interest rate mortgage - second residence
HP71 thru HP75	fixed interest rate - second residence
HP81 thru HP85	number of years fixed interest rate - second residence
HP91 thru HP95	last year when interest rate was fixed - second residence
HP41 thru HP45	term of mortgage - second residence
HP51 thru HP55	period pay mortgage expenses - second residence
HP61 thru HP65	total mortgage expenses - second residence
HYD6A6 thru HYD6A10	interest percentage - second residence
HYD6F6 thru HYD6F10	value savings or investments depot - second residence
HYD6G31 thru HYD6G60	invested means - second residence
HYD6G_6_DK thru HYD6G_10_DK	invested means - I don't know - second residence
HYD6H31 thru HYD6H60	invested means otherwise (string) - second residence
HYD6I31 thru HYD6I60	share invested means - second residence

END of questionnaire Accommodation and Mortgages

5. Questionnaire Health and Income

This questionnaire has two topics: health and the income earned in 2015.

5.1 Health

GEZ1

How tall are you?

Give your answer in centimetres.

number of centimetres GEZ2

GEZ2

How much do you weigh, without clothes and shoes?

Give your answer in whole kilos.

number of kilograms GEZ3

GEZ3

In general, would you say your health is:

1 excellent GEZ4

2 good GEZ4

3 fair GEZ4

4 not so good GEZ4

5 poor GEZ4

GEZ4

Compared to one year ago, would you say your health is better now or worse?

1 much better GEZ5

2 somewhat better GEZ5

3 about the same GEZ5

4 somewhat worse GEZ5

5 much worse GEZ5

GEZ5

Do you suffer from a long illness, disorder, or handicap; or do you suffer from the consequences of an accident?

1 yes GEZ6

2 no GEZ7

GEZ6 (string)

Please give a short description GEZ7

GEZ7

Do you smoke cigarettes at all?

- 1 yes, every now and then GEZ9
 2 yes, every day GEZ8
 3 no GEZ9

GEZ8

About how many cigarettes do you smoke a day?

- 1 less than 20 cigarettes a day GEZ9
 2 at least 20 cigarettes a day GEZ9

GEZ9

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

- 1 yes HUISA1
 2 no HUISA1

HUISA1 thru HUISA3

How many times did you contact your general practitioner about your own health in 2015?

- 1 contact by phone: x times ROUTING VARIABLE ZIEK
 2 visit to your general practitioner: x times ROUTING VARIABLE ZIEK
 3 visit of general practitioner to you ROUTING VARIABLE ZIEK

ROUTING VARIABLE ZIEK

- if BEZIG = 1 or BEZIG = 1 ZIEK
 otherwise KANS0

ZIEK

Have you been absent from work because of illness in the year 2015?

- 1 yes HZIEK
 2 no (or not applicable) KANS0

HZIEK

How many working days were you absent from work because of illness in the year 2015?

- number of days KANS0

The following 1 or 2 questions concern life-expectancy and are to be answered by respondents under the age of 90. KANS0 is presented to people aged 16 thru 55, KANS1a is presented to people aged 16 thru 65, KANS2a is presented to people aged 16 thru 70, KANS3a is presented to people aged 65 thru 75, KANS4a to people aged 70 thru 80, KANS5a to people aged 75 thru 85, and KANS6a to people aged 80 thru 90.

For all cases the following applies:

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

KANS0

How likely is it that you will attain at least the age of 65?
 chanceIJ2

KANS1a

How likely is it that you will attain at least the age of 75?
 chanceIJ2

KANS2a

How likely is it that you will attain at least the age of 80?
 chanceIJ2

KANS3a

How likely is it that you will attain at least the age of 85?
 chanceIJ2

KANS4a

How likely is it that you will attain at least the age of 90?
 chanceIJ2

KANS5a

How likely is it that you will attain at least the age of 95?
 chanceIJ2

KANS6a

How likely is it that you will attain at least the age of 100?
 chanceIJ2

END of section on Health

5.2 Income

These were the questions on your health. We will now continue with questions on your income in the year 2015.

INCOME THROUGH WORK

IJ2

How many employers did you have in 2015?

This question concerns paid jobs on a contractual basis. Do **not** include self-employed work (or work in a free profession/freelance work) here. Being the director of a public/private limited company is employment on a contractual basis.

If you didn't have any employer in 2015, type 0 (zero).

number of employersNaamWerkgever

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

NaamWerkgever (string)

What was the name of [**the first, the second, the third**] organization you'd worked for in 2015?

Naam werkgever IJ161

IJ161 thru IJ163

What was your **total gross** income over the year 2015 (according to the annual statement) received from [**NAME EMPLOYER**]?

amount IJ241

-9 don't know IJ16BR

IJ16BR thru IJ16BR3

Could you then indicate in which category your **total gross income** falls over the year 2015 at [**NAME EMPLOYER**]?

- | | |
|-----------------------------|-------|
| 1 up until 8.000 euro | IJ241 |
| 2 8.000 - 16.000 euro..... | IJ241 |
| 3 16.000 - 24.000 euro..... | IJ241 |
| 4 24.000 - 36.000 euro..... | IJ241 |
| 5 36.000 - 48.000 euro..... | IJ241 |
| 6 48.000 - 60.000 euro..... | IJ241 |
| 7 60.000 euro or more | IJ241 |
| -9 don't know | IJ181 |

IJ181 thru IJ183

Could you then indicate the **net income** over 2015 which you received from [**NAME EMPLOYER**]?

- | | |
|---------------------|-------|
| amount | IJ241 |
| -9 don't know | IJ241 |

IJ241 thru IJ243

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

- | | |
|---------------------------------|-----------------------|
| 1 written annual statement..... | ROUTING VARIABLE J16A |
| 2 other written source..... | ROUTING VARIABLE J16A |
| 3 no written source..... | ROUTING VARIABLE J16A |

ROUTING VARIABLE J16A

- | | |
|--------------------------------------|------|
| if IJ2 less than or equal to 3 | IZ1 |
| if IJ2 more than 3..... | J16A |

J16A

With the previous question, you have mentioned the gross salaries that you received with your first three employers. How much was, in 2015, the total **gross salary** you received with your **other employers** (other than [**NAME EMPLOYER 1**, **NAME EMPLOYER** and **NAME EMPLOYER 3**]?)

- | | |
|---------------------|---------|
| amount | IZ1 |
| -9 don't know | J16ABRa |

J16ABRa

Could you then indicate in which category your **total gross income** falls over the year 2015 for all **other employers** (other than [NAME EMPLOYER 1, NAME EMPLOYER and NAME EMPLOYER 3])?

- | | |
|-------------------------------|------|
| 1 Up until 1.000 euro | IZ1 |
| 2 1.000 - 3.000 euro | IZ1 |
| 3 3.000 - 6.000 euro | IZ1 |
| 4 6.000 - 8.000 euro | IZ1 |
| 5 8.000 - 12.000 euro..... | IZ1 |
| 6 12.000 - 16.000 euro..... | IZ1 |
| 7 16.000 - 24.000 euro..... | IZ1 |
| 8 24.000 - 36.000 euro..... | IZ1 |
| 9 36.000 - 48.000 euro..... | IZ1 |
| 10 48.000 - 60.000 euro | IZ1 |
| 11 60.000 euro or more | IZ1 |
| -9 don't know | J16B |

J16B

Do you know the **total net** amount that you received from your other employers in 2015?

- | | |
|---------------------|-----|
| amount | IZ1 |
| -9 don't know | IZ1 |

INCOME SELF-EMPLOYED

The following questions concern your income as a self-employed over the year 2015.

IZ1

In 2015 were you (also) self-employed, working as a free professional or as a freelancer?

Being the director of a public/private limited company is employment on a contractual basis.

- | | |
|-------------|--------------------|
| 1 yes | IZ14 |
| 2 no | ROUTING VARIABLE 4 |

IZ14

Is the fiscal profit (or loss) of your own business for 2015 known?

By fiscal profit we mean the profits or income after deduction of costs, but before business deduction (Dutch: ondernemersaftrek), income taxes and social insurance contributions.

Expenses of spouse / partner working in your business also account to these costs.

- | | |
|-------------|------|
| 1 yes | IZ15 |
| 2 no | IZ15 |

IZ15

[Is the fiscal profit over 2015 a credit or a deficit balance? / Will the fiscal profit over 2015 be a credit or deficit balance?]

- 1 credit IZ16
2 deficit..... IZ16

IZ16

[How much was the fiscal profit over 2015? / Please give an estimation of the fiscal profit over 2015.]

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

If the amount is a deficit, there is **no** need to enter a minus.

- amount IZ18
-9 don't know IZ16BRa

IZ16BRa

Could you then indicate in which category (approx.) the **fiscal profit** falls over the year 2015?

If the amount is a deficit, please consider the following amounts as negative.

- 1 up until 1.000 euro IZ18
2 1.000 - 3.000 euro IZ18
3 3.000 - 6.000 euro IZ18
4 6.000 - 8.000 euro IZ18
5 8.000 - 12.000 euro..... IZ18
6 12.000 - 16.000 euro..... IZ18
7 16.000 - 24.000 euro..... IZ18
8 24.000 - 36.000 euro..... IZ18
9 36.000 - 48.000 euro..... IZ18
10 48.000 - 60.000 euro IZ18
11 60.000 euro or more IZ18
-9 don't know IZ18

IZ18

Was there, in 2015, a deduction due to work done by your spouse/partner in the business?

- 1 yes IZ19
2 no IZ24

IZ19

[How much was this deduction due to work done by your spouse/partner in 2015? / Please give an estimation of the expected deduction due to work done by your spouse/partner in 2015.]

- amount IZ24
-9 don't know IZ24

IZ24

The following questions concern self-employed work in **the year 2014**.

Were you (also) self-employed (or practicing a free profession) in **2014**?

- 1 yes IZ37
2 no ROUTING VARIABLE 4

IZ37

Was the fiscal profit over **2014** a credit or a deficit balance?

- 1 credit IZ38
2 deficit..... IZ38

IZ38

How much was the (estimated) fiscal profit over **2014**?

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

If the amount is a deficit, there is **no** need to enter a minus.

- amount IZ40
-9 don't know IZ38BR

IZ38BR

Could you then indicate in which category your **fiscal profit** fell over the year **2014**?

If the amount is a deficit, please consider the following amounts as negative.

- 1 up until 1.000 euro IZ40
2 1.000 - 3.000 euro IZ40
3 3.000 - 6.000 euro IZ40
4 6.000 - 12.000 euro..... IZ40
5 12.000 - 30.000 euro..... IZ40
6 30.000 - 60.000 euro..... IZ40
7 60.000 euro or more..... IZ40
-9 don't know IZ40

IZ40

Was there, in **2014**, a **deduction due to work** done by your spouse/partner in the business?

- 1 yes IZ41
2 no ROUTING VARIABLE 4

IZ41

How much was this **deduction due to work** done by your spouse/partner in **2014**?

- amount ROUTING VARIABLE 4
-9 don't know ROUTING VARIABLE 4

ROUTING VARIABLE 4

if GEBJAAR < 1964IP20
 otherwise II20

INCOME THROUGH PENSIONS

IP20 thru IP24

Which of the pension payments mentioned below did you receive in 2015?

More than one answer possible.

0 none of the below-mentioned II20
 1 early retirement pension [VUT, FPU]IP41
 2 general old-age pension/social security payments [AOW]INP27A
 3 other pensionsINP27A
 4 annuityIP41

INP27A

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

1 general old-age pension/social security payments are paid out separately by the [Sociale Verzekeringsbank]IP41
 2 both general old-age pension/social security payments and pension payments are paid out at the same timeIP41

The following questions concern the different sources of income. This series of questions was presented to the respondents a maximum of four times. Therefore, the variables receive the numbers 1 thru 4 (last number in the variable name). For questions IP4, IP7 and IP10 the following addition also applies: "If applicable please give the amount including the bonus received to compensate for having an income below the minimum. Please use digits only, no dots or comma's."

IP41 thru IP44

How much is the **gross sum** you received in 2015 through [**SOURCE OF INCOME IP20 thru IP24**] (preferably according to annual statement).

amount II20
 -9 don't knowIP4BRa

IP4BRa thru IP4BR4a

Could you then indicate in which category the **gross sum** falls over the year 2015 for the [**SOURCE OF INCOME IP20 thru IP24**] mentioned?

1 up until 1.000 euro	II20
2 1.000 - 3.000 euro	II20
3 3.000 - 6.000 euro	II20
4 6.000 - 8.000 euro	II20
5 8.000 - 12.000 euro.....	II20
6 12.000 - 16.000 euro.....	II20
7 16.000 - 24.000 euro.....	II20
8 24.000 - 36.000 euro.....	II20
9 36.000 - 48.000 euro.....	II20
10 48.000 - 60.000 euro	II20
11 60.000 euro or more	II20
-9 don't know	IP71

IP71 thru IP74

Could you then indicate the **net sum** you approximately received in 2015 through [SOURCE OF INCOME]?

amount.....	II20
-9 don't know	II20

(SICKNESS) BENEFITS

II20 thru II23

Which of the benefit payments mentioned below did you receive in 2015?

More than one answer possible.

0 none of the below-mentioned.....	IS20
1 Sickness Benefits Act	II41
2 Short-term Unemployment Insurance Act [WW].....	II41
3 Reduced pay scheme	II41

The following questions concern the different sources of income through unemployment benefits mentioned by the respondent. This series of questions was presented to the respondents for each source.

II41 thru II43

How much was the **gross sum** you received in 2015 through [**BENEFIT MENTIONED IN II20 thru II23**] (preferably according to annual statement)?

amount.....	IS20
-9 don't know	II4BR

II4BR thru II4BR3

Could you then indicate in which category the **gross sum** falls over the year 2015 for the [**BENEFIT MENTIONED IN II20 thru II23**]?

1 up until 1.000 euro	IS20
2 1.000 - 3.000 euro	IS20
3 3.000 - 6.000 euro	IS20
4 6.000 - 12.000 euro.....	IS20
5 12.000 - 30.000 euro.....	IS20
6 30.000 - 60.000 euro.....	IS20
7 60.000 euro or more.....	IS20
-9 don't know	II61

II61 thru II63

Perhaps you know the **net sum** you received in 2015 through [**BENEFIT MENTIONED IN II20 thru II23**].

amount.....	IS20
-9 don't know	IS20

SOCIAL SECURITY BENEFITS

EXPLANATION OF ABBREVIATIONS USED

ANW	= Benefit for persons whose partner or parents died
WAO/WIA	= Disability Insurance Act
WAZ	= General Disability Benefits Act
Wajong	= Disablement Assistance Act for Handicapped Young Persons
WWB	= Work and Social Assistance Act
WIJ	= Investeren in Youth Act
Bbz	= Benefits for self-employed
WWIK	= Work and Income Artists Act
IOAW	= Benefits for elderly and partly disabled unemployed
IOAZ	= Benefits for elderly and partly disabled former self-employed
IOW	= Inkomensvoorziening Oudere Werklozen (Dutch)

IS20 thru IS211

Which of the (social security) benefits mentioned below did you receive in 2015?

More than one answer possible.

0 none of the below-mentioned.....	IO20
1 ANW	IS41
2 WAO and/or WIA	IS41
3 WAZ	IS41
4 Wajong	IS41
5 Invalidity pension	IS41
6 WWB.....	IS41
7 Bbz and/or WWIK.....	IS41
8 IOAW and/or IOAZ and/or IOW	IS41
9 Benefits for care support (Dutch: Zorgtoeslag).....	IS4N
10 Benefits for child support (Dutch: Kinderopvangtoeslag).....	IS4N
11 Kindgebonden budget (Dutch).....	IS4N

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

IS41 thru IS48

How much was the **gross sum** you received in 2015 through [**BENEFIT MENTIONED IN IS20 thru IS211**] (preferably according to annual statement)?
 amount IO20
 -9 don't know IS4BR

IS4BR thru IS4BR8

Could you then indicate in which category the **gross sum** falls over the year 2015 for the [**BENEFIT MENTIONED IN IS20 thru IS211**]?

1 up until 1.000 euro	IO20
2 1.000 - 3.000 euro	IO20
3 3.000 - 6.000 euro	IO20
4 6.000 - 12.000 euro.....	IO20
5 12.000 - 30.000 euro.....	IO20
6 30.000 - 60.000 euro.....	IO20
7 60.000 euro or more.....	IO20
-9 don't know.....	IS61

IS61 thru IS68

Perhaps you know the **net sum** you approximately received in 2015 through [**BENEFIT MENTIONED IN IS20 thru IS211**]?

amount	IO20
-9 don't know	IO20

The following questions concern benefits for care support and benefits for child support through social security benefits. This series of questions was presented to the respondents a maximum of two times. Therefore the last number of the variable name indicates whether it concerns the first, second etc. time the series of questions was presented.

IS4N thru IS4N3

How much was the **net sum** you received in 2015 through [**benefits for care support / benefits for child support / Kindgebonden budget (Dutch)**] (preferably according to annual statement)?
 amount IO20
 -9 don't know IS4BRN

IS4BRN thru IS4BRN3

Could you then indicate in which category the **net sum** falls over the year 2015 for [benefits for care support / benefits for child support / Kindgebonden budget (Dutch)]?

1 up until 1.000 euro	IO20
2 1.000 - 3.000 euro	IO20
3 3.000 - 6.000 euro	IO20
4 6.000 - 12.000 euro.....	IO20
5 12.000 - 30.000 euro.....	IO20
6 30.000 - 60.000 euro.....	IO20
7 60.000 euro or more.....	IO20
-9 don't know	IO20

OTHER INCOME

IO20 thru IO28, IO48A, IO48C

Which of the kinds of income mentioned below did you receive in 2015?

More than one answer possible.

0 none of the below-mentioned	IN25
1 real estate income (including letting of rooms)	IO41
2 government contribution to home owners	IO41
3 scholarship or additional support for studies.....	IO41
4 interest-bearing loan (studies)	IO41
5 alimony from former spouse	IO41
6 alimony for your children	IO41
7 parental support for studies	IO41
8 support from family	IO41
IO48A income from dividends from shares, investment accounts, mutual funds or other securities	IO41
IO48C interest of savings, bonds, mortgage bonds, investment accounts or other securities.....	IO41

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

1. income from dividends from shares, investment accounts, mutual funds or other securities
2. interest of savings, bonds, mortgage bonds, investment accounts or other securities

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

We would now like to ask you to give the total amount that you received in 2015 through the other sources of income you have indicated.

IO41 thru IO48, IO48B, IO48D

How much was, in 2015, the sum total that you received through [**SOURCE OF INCOME MENTIONED EARLIER**]?

amount IN25
 -9 don't know IO4BR

IO4BR thru IO4BR10

Could you then indicate in which category the sum falls over the year 2015 for the [**SOURCE OF INCOME MENTIONED BEFORE**]?

1 up until 1.000 euro IN25
 2 1.000 - 3.000 euro IN25
 3 3.000 - 6.000 euro IN25
 4 6.000 - 12.000 euro IN25
 5 12.000 - 30.000 euro IN25
 6 30.000 - 60.000 euro IN25
 7 60.000 euro or more IN25
 -9 don't know IN25

REMAINING QUESTIONS

IN25

Did you receive any inheritances and/or gifts in 2015?

1 yes IN26
 2 no IN11A

IN26

What was the sum of these inheritances and/or gifts that you have received in 2015 (before deduction of any taxes)?

amount IN11A
 -9 don't know IN11A

IN11A

Did you, in 2015, have any other sources of income not mentioned before in this questionnaire?

- 1 yes IN12A
2 no IN29A

IN12A

How much is the total gross sum of these sources of income in 2015, not yet mentioned before?

- gross sum IN14
-9 don't know IN14

IN14 (string)

What kind of income was this?..... IN29A

IN29A

Did you, in 2015, pay any interest on private loans, extended lines of credit, or other loans?

Note: Do **not** include any mortgage loan payments here.

- 1 yes IN29B
2 no IN29

IN29B

How much was this interest that you paid on private loans, extended lines of credit, or other loans in 2015?

Note: Do **not** include any mortgage loan payments here.

- amount IN29
-9 don't know IN29

IN29

Did you, in 2015, pay alimony to your former wife/husband?

Note: Do **not** include child support/alimony for children here.

- 1 yes IN30
2 no IN32
-7 not applicable IN32

IN30

How much, in total over 2015, was this alimony to your former wife/husband?

- amount IN32
-9 don't know IN32

IN32

Did you, in 2015, make any payments to/on behalf of your children?

- 1 yes IN33
 2 no IN35
 -7 not applicable IN35

IN33

How much, in total over 2015, was the amount of these payments to/on behalf of your children?

- amount IN35
 -9 don't know IN35

IN35

Did you, in 2015, give parental support to your children being students and living away from home?

- 1 yes IN36
 2 no IN38

IN36

How much was this parental support in total over 2015?

- amount IN38
 -9 don't know IN38

IN38

Did you, in 2015, apart from the parental support to your children being students and living away from home, (regularly) support any members of your family in any other way, or give money to your child(ren) living away from home, or to other people?

- 1 yes IN39
 2 no IN41A

IN39

How much was/were this support/these gifts in total over 2015?

- amount IN41A
 -9 don't know IN41A

IN41A

What sort of medical insurance did you have on December 31, 2015?

- 1 no medical insurance IN45
 2 different insurance compared to 2014 IN42
 3 same insurance compared to 2014 IN42

IN42

Did you pay the premium on your medical insurance in 2015 per:

- 1 month HE070
- 2 quarter HE070
- 3 six months HE070
- 4 year HE070
- 5 I do not pay any premium HE067

HE070

How much was your premium in total per [PREVIOUSLY REPORTED PERIOD] on your medical insurance in 2015? Please count only the premium you paid yourself, and not the premium your partner paid. If you yourself paid premium for your partner and/or kind(s), this should be taken into account.

- amount HE067
- 9 don't know HE067

HE067

Is your medical insurance an individual or a collective contract (for example via employer or a union)?

- 1 individual HE068
- 2 collective HE068
- 9 don't know HE068

HE068

Did you have an additional medical insurance in 2015 (for dental care, alternative care etc.)?

- 1 yes HE069
- 2 no HE069
- 9 don't know HE069

HE069

In 2015 there was an own risk of 360 euro's. In addition, a voluntary own risk was possible. How much was the voluntary own risk for you in 2015 (thus on top of 360 euro's)?

- 1 0 euro ROUTING VARIABLE IN45
- 2 100 euro ROUTING VARIABLE IN45
- 3 200 euro ROUTING VARIABLE IN45
- 4 300 euro ROUTING VARIABLE IN45
- 5 400 euro ROUTING VARIABLE IN45
- 6 500 euro ROUTING VARIABLE IN45
- 9 don't know ROUTING VARIABLE IN45

ROUTING VARIABLE IN45

- if GEBJAAR < 1996 IN45
- otherwise IN16

IN45

Did you, in 2015, have a car that was provided by your employer?

It makes no difference for this question if you used the car for private purposes also.

- 1 yes IN46
 2 no IN16
 -7 not applicable (did not have employer) IN16

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 2015, take the listed value of the last car.

- amount IN48
 -9 don't know IN48

IN48

For how many months in 2015 did you have this car provided by your employer?

If you changed your car in 2015, take the total number of months of all cars.

- number of months IN2012

IN2012

What is the percentage of the additional tax liability of the company car?

- 1 0% IN16
 2 4% IN16
 3 7% IN16
 4 14% IN16
 5 20% IN16
 6 25% IN16
 -9 don't know IN16

IN16

Did you fill in an income tax form for 2015?

- 1 yes IN18
 2 no ROUTING VARIABLE IN49A

IN18

How much was your taxable income for 2015? We mean your joint income for your tax form.

- amount ROUTING VARIABLE IN49A
 -9 don't know IN20

IN20

Can you give an **estimation** of your taxable income for 2015?

- 1 less than 2.500 euro ROUTING VARIABLE IN49A
- 2 between 2.500 euro and 5.000 euro ROUTING VARIABLE IN49A
- 3 between 5.000 euro and 10.000 euro..... ROUTING VARIABLE IN49A
- 4 between 10.000 euro and 15.000 euro ROUTING VARIABLE IN49A
- 5 between 15.000 euro and 20.000 euro ROUTING VARIABLE IN49A
- 6 between 20.000 euro and 30.000 euro ROUTING VARIABLE IN49A
- 7 between 30.000 euro and 40.000 euro ROUTING VARIABLE IN49A
- 8 between 40.000 euro and 50.000 euro ROUTING VARIABLE IN49A
- 9 between 50.000 euro and 75.000 euro ROUTING VARIABLE IN49A
- 10 more than 75.000 euro..... ROUTING VARIABLE IN49A
- 9 don't know IN22

IN22

It is unfortunate that you don't know your taxable income for 2015. Perhaps you know **about** how much your taxable income was for 2014?

- amount ROUTING VARIABLE IN49A
- 9 don't know ROUTING VARIABLE IN49A

ROUTING VARIABLE IN49A

- if head of household, partner or spouse..... IN49A
- otherwise PSY1

IN49A

What is the total net income **for your household** in 2015?

The total net income for your household is the net income of all household members combined. Net income means the income after deduction of taxes and social security benefits.

- amount PSY1
- 9 don't know IN50

IN50

Please indicate about how much the **total net income** of your household was over the period 1 January 2015 through 31 December 2015.

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

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

Which **net income** of the household would you, in your situation, find very bad, bad, insufficient, sufficient, good, very good? Please give a **year's income**.

PSY1

VERY BAD if the yearly income would be about ... euros?
amount PSY2

PSY2

BAD if the yearly income would be about:
amount PSY3

PSY3

INSUFFICIENT if the yearly income would be about:
amount PSY4

PSY4

SUFFICIENT if the yearly income would be about:
amount PSY5

PSY5

GOOD if the yearly income would be about:
amount PSY6

PSY6

VERY GOOD if the yearly income would be about:
amount GEBEUR1

GEBEUR1 thru GEBEUR9

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

More than one answer possible.

- 1 a member of the household who currently has a job, will stop working LAAG
- 2 a member of the household who is currently out of work, will start working LAAG
- 3 a member of the household will change jobs LAAG
- 4 a member of the household will get a promotion LAAG
- 5 social security (welfare) benefits (if any) that the household now receives will significantly go up LAAG
- 6 social security (welfare) benefits (if any) that the household now receives will significantly go down LAAG
- 7 other changes ANDVER
- 8 I don't expect any significant changes in the next 12 months LAAG
- 9 none of the above..... LAAG

ANDVER (string)

What other change do you mean? LAAG

LAAG

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

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

HOOG

What do you expect to be the **highest** total net yearly income your household may realize in the next 12 months?
amount ROUTING VARIABLE PRO1

ROUTING VARIABLE PRO1

If HOOG-LAAG > 5 PRO1
otherwiseROUTING VARIABLE DNBBAAN

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

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

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

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

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

ROUTING VARIABLE DNBBAAN
 If BEZIG < 6 DNBBAAN
 otherwise LAAGPR

DNBBAAN
 [If BEZIG < 4: What do you think is the probability that you lose your job in the next 12 months? / If BEZIG = 4 or BEZIG = 5: What do you think is the probability that you find a job in the next 12 months?]
 You can fill in a number between 0 and 100.
 0= you think there is no probability
 100= you're sure that [If BEZIG < 4: you lose your job/ If BEZIG = 4 or BEZIG = 5: you find a job]
 percentage LAAGPR

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

LAAGPR

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

What will be the **minimum** percentage prices could increase over the next twelve months, do you think? If you think prices will decrease, you can fill in a negative percentage by using a minus in front of the number.

Would you please round off the percentage to one decimal? For example 1.3 or -3.2.

percentageHOOGPR

HOOGPR

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

Would you please round off the percentage to one decimal? For example 1.3 or -3.2.

percentagePRO

PR0

What is the most likely (consumer)prices increase over the next twelve months, do you think?

- 1 1% PR1a
- 2 2% PR1a
- 3 3% PR1a
- 4 4% PR1a
- 5 5% PR1a
- 6 6% PR1a
- 7 7% PR1a
- 8 8% PR1a
- 9 9% PR1a
- 10 10%..... PR1a

if pr0=1 or pr0=2

Y1:='1' Y2:='2' Y3:='3' Y4:='4'

if pr0=3

Y1:='1' Y2:='2' Y3:='4' Y4:='5'

if pr0=4

Y1:='2' Y2:='3' Y3:='5' Y4:='6'

if pr0=5

Y1:='2' Y2:='4' Y3:='6' Y4:='8'

if pr0=6

Y1:='3' Y2:='5' Y3:='7' Y4:='9'

if pr0=7

Y1:='3' Y2:='6' Y3:='8' Y4:='11'

if pr0=8

Y1:='4' Y2:='7' Y3:='9' Y4:='12'

if pr0=9

Y1:='5' Y2:='8' Y3:='10' Y4:='13'

if pr0=10

Y1:='5' Y2:='8' Y3:='12' Y4:='15'

PR1a

Of course it is difficult to predict on forehand how much (consumer) prices will increase.

Therefore we would like to ask you how sure you are about your prediction.

How likely do you think that it is that the increase (in percent) in prices in the next twelve months will be **less** than [Y1]%?

percentage PR2a

PR2a

How likely do you think that it is that the increase (in percent) in prices in the next twelve months will be **less** than [Y2]%?

percentage PR3a

PR3a

How likely do you think that it is that the increase (in percent) in prices in the next twelve months will be **more** than [Y3] percentage PR4a

PR4a

How likely do you think that it is that the increase (in percent) in prices in the next twelve months will be **more** than [Y4] percentage END

END of questionnaire Health and Income

6. Questionnaire Assets and Liabilities

6.1 Assets

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

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

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

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

BZR1 Were you, in 2015, employed on a contractual basis by the government, by a foundation or cooperation, by a public or a private limited company, or were you self-employed, practicing a free profession, or working freelance?

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

- 1 yes, employed by the government (national, provincial, municipal),.....BZ01
- 2 yes, employed by a foundation or cooperation (non-profit)BZ01
- 3 yes, employed by a public limited companyBZ01
- 4 yes, employed by a private limited company BZR1A
- 5 yes, employed by a cooperation or another kind of businessBZ01
- 6 yes, participating in a partnership [maatschap/vennootschap onder firma]BZ01
- 7 yes, self-employed or free lance BZR1B
- 8 no (declared unfit for work, unemployed, (early) retired, student, housewife without other occupation).....BZ01

BZR1A

Were you, on 31 December 2015, director - main shareholder of a private limited company?

- 1 yesBZ01
- 2 noBZ01

BZR1B

Would you call yourself a freelancer (self-employed)?

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

CHECKING ACCOUNTS are private accounts with bank or giro to which, for example, your salary or benefits-payment is transferred, and from which you can make payments. CHECKING ACCOUNTS are sometimes called: current accounts, salary accounts, or private accounts. If you have a checking account that you mainly use for saving, please consider this account to be a SAVINGS ACCOUNT. Savings accounts will be reported later.

BZ01

Did you, on 31 December 2015, have one or more CHECKING ACCOUNTS? Do **not** include checking accounts that you also use for making payments and/or to receive income for your own business here.

- 1 yesBET2
- 2 no BDR3a

BET2

How many CHECKING ACCOUNTS did you have on 31 December 2015?

- answer > 5.....BET3
- answer < 6..... BET91

BET3

Did you (in total) have a credit or a deficit balance on your checking accounts on 31 December 2015?

- 1 creditBET4
- 2 deficit.....BET4

BET4

What was the total balance of your CHECKING ACCOUNTS on 31 December 2015? Type **-99** if you don't know the answer. If the balance is a deficit, just enter the amount without a minus.

- amount BET91
- 9 don't knowBET5

BET5

Into which of the categories does the total balance (either a credit or a deficit) of your checking accounts go as per 31 December 2015?

1 less than 50 Euro.....	BET91
2 between 50 Euro and 250 Euro	BET91
3 between 250 Euro and 500 Euro.....	BET91
4 between 500 Euro and 750 Euro.....	BET91
5 between 750 Euro and 1.000 Euro	BET91
6 between 1.000 Euro and 2.500 Euro	BET91
7 between 2.500 Euro and 5.000 Euro	BET91
8 between 5.000 Euro and 7.500 Euro	BET91
9 between 7.500 Euro and 10.000 Euro	BET91
10 between 10.000 Euro and 11.500 Euro	BET91
11 between 11.500 Euro and 14.000 Euro	BET91
12 between 14.000 Euro and 17.000 Euro	BET91
13 between 17.000 Euro and 20.000 Euro	BET91
14 between 20.000 Euro and 25.000 Euro	BET91
15 25.000 Euro or more	BET91
-9 don't know	BET91

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

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

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

BET91 thru BET95

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

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

BET101 thru BET105 (string)

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

BET111 thru BET115

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

- 1 ABN AMRO..... BET131
- 2 Rabobank BET131
- 3 ING Bank..... BET131
- 4 SNS Bank BET131
- 5 other..... BET121

BET121 thru BET125 (string)

So with which bank or financial institution is your [1st thru 5th] CHECKING ACCOUNT registered? Type -**99** if you don't know the answer.
any answer..... BET131

BET131 thru BET135

Did you, on 31 December 2015, have a credit or a deficit balance on your [1st thru 5th] CHECKING ACCOUNT?

- 1 credit..... BET141
- 2 deficit BET141

BET141 thru BET145

What was the balance of your [1st thru 5th] CHECKING ACCOUNT on 31 December 2015? If the balance is a deficit, just enter the amount without a minus. Type **-99** if you don't know the answer.

any answer.....
 if employed (BZR1=1,2,3,4 or 5) BDR3a
 otherwise (BZR1=6,7 or 8).....BZ03
 -9 don't know BET151

BET151 thru BET155

Into which of the categories does the [credit/deficit] balance go as per 31 December 2015?

1 less than 50 Euro.....
 2 between 50 Euro and 250 Euro
 3 between 250 Euro and 500 Euro.....
 4 between 500 Euro and 750 Euro.....
 5 between 750 Euro and 1.000 Euro
 6 between 1.000 Euro and 2.500 Euro
 7 between 2.500 Euro and 5.000 Euro
 8 between 5.000 Euro and 7.500 Euro
 9 between 7.500 Euro and 10.000 Euro
 10 between 10.000 Euro and 11.500 Euro
 11 between 11.500 Euro and 14.000 Euro
 12 between 14.000 Euro and 17.000 Euro
 13 between 17.000 Euro and 20.000 Euro
 14 between 20.000 Euro and 25.000 Euro
 15 25.000 Euro or more
 -9 don't know
 if employed (BZR1=1, 2, 3, 4 or 5) BDR3a
 otherwise (BZR1=6, 7 or 8).....BZ03

The following questions concern employer-sponsored savings plans.

The SAVE-AS-YOU-EARN DEDUCTION ARRANGEMENT existed until 2012 and is a kind of employer-sponsored savings plan through which a certain amount of the gross salary was deposited onto a separate savings account. Under certain conditions, the so-saved sum was not subject to income tax and no premiums for social insurance policies have to be paid on it. For each year, a maximum amount (€ 613) could be saved in this (tax-free) way. Also, no money could be withdrawn from this particular savings account for a period of four years. There were a number of exceptions to this rule. The money saved through the save-as-you-earn deduction arrangement could for example be used to pay for the premiums for an annuity or for other life-insurance policies.

If an employee participated in a save-as-you-earn deduction arrangement and saved up to a maximum of € 613, the regular tax and premium levy applied in case of an arrangement to share in the company's profit. If one saved less than € 613, the difference could be paid to the employee free of tax in the framework of the arrangement TO SHARE IN THE COMPANY'S PROFIT or could be deposited on a frozen save-as-you-earn deduction arrangement account.

In an arrangement TO SHARE IN THE COMPANY'S PROFIT extra salary is granted to employees. The amount depends on the profits of the employer. If this extra income is deposited onto a separate savings account for at least four years and does not exceed € 613 per year, the so-saved sum is (like in the save-as-you-earn deduction arrangement) not subject to income tax and no premiums for social insurance policies have to be paid for it.

Through the SHARES-OPTION ARRANGEMENT the employer grants the employed the right to buy (option) shares of his own company. The employer can grant the employed an annual benefit with a maximum of twice the amount that remains after save-as-you-earn deduction and share in the company's profit arrangements have been subtracted from € 613.

BDR3a

Did you, in regard to arrangements in force before 2015, have money in a save-as-you-earn deduction account, an account to share in the company's profit or a shares-option arrangement?

- 1 yes BDR7
 2 no.....BDRL1

BDR7

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

What was the balance on your save-as-you-earn deduction account on 31 December 2015? Type **-99** if you don't know the answer.

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

What was the total balance on your save-as-you-earn deduction account and/or your account to share in the company's profit on 31 December 2015? Type **-99** if you don't know the answer.

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

What was the total balance on your save-as-you-earn deduction account and/or your account to share in the company's profit on 31 December 2015? If you participate in the shares-option arrangement, please also include the value of the stock options. Type **-99** if you don't know the answer.

amountBDRL1
-9 don't know BDR8

BDR8

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

1 less than 50 Euro.....BDRL1
2 between 50 Euro and 250 EuroBDRL1
3 between 250 Euro and 500 Euro.....BDRL1
4 between 500 Euro and 750 Euro.....BDRL1
5 between 750 Euro and 1.000 EuroBDRL1
6 between 1.000 Euro and 2.500 EuroBDRL1
7 between 2.500 Euro and 5.000 EuroBDRL1
8 between 5.000 Euro and 7.500 EuroBDRL1
9 between 7.500 Euro and 10.000 EuroBDRL1
10 between 10.000 Euro and 11.500 EuroBDRL1
11 between 11.500 Euro and 14.000 EuroBDRL1
12 between 14.000 Euro and 17.000 EuroBDRL1
13 between 17.000 Euro and 20.000 EuroBDRL1
14 between 20.000 Euro and 25.000 EuroBDRL1
15 25.000 Euro or moreBDRL1
-9 don't knowBDRL1

The LIFE COURSE SAVINGS SCHEME was introduced in the Netherlands in 2006 and existed until 2012 for new participants. It was a tax regime in order to make saving up for alternative income during a period of unpaid leave cheaper. This unpaid leave could consist of parental leave, care leave, or a sabbatical. Unpaid leave prior to old age pension was also a possibility.

BDRL1

Did you still take part in the Life Course Savings Scheme in 2015?

1 YesBDRL2
2 NoBZ03
3 I was not eligible to use the Life Course Savings Scheme.BZ03

BDRL2

Since what year do/did you take part in the Life Course Savings Scheme? Type -
99 if you don't know the answer.

year.....BDRL3
 -9 don't knowBDRL3

BDRL3

What was the amount in your Life Course Savings account on 31 December 2015?
 If your employer contributed any additional amount to your savings account, please
 include this in the total. Type **-99** if you don't know the answer. Express the amount
 to the nearest Euro.

all answersBZ03
 -9 don't knowBDRL4

BDRL4

Into which of the categories fell the amount you put into the Life Course Savings
 account on 31 December 2015? If your employer contributed any additional amount
 to your savings account, please include this in the total.

1 less than 50 Euro.....BZ03
 2 between 50 Euro and 250 EuroBZ03
 3 between 250 Euro and 500 Euro.....BZ03
 4 between 500 Euro and 750 Euro.....BZ03
 5 between 750 Euro and 1.000 EuroBZ03
 6 between 1.000 Euro and 2.500 EuroBZ03
 7 between 2.500 Euro and 5.000 EuroBZ03
 8 between 5.000 Euro and 7.500 EuroBZ03
 9 between 7.500 Euro and 10.000 EuroBZ03
 10 between 10.000 Euro and 11.500 EuroBZ03
 11 between 11.500 Euro and 14.000 EuroBZ03
 12 between 14.000 Euro and 17.000 EuroBZ03
 13 between 17.000 Euro and 20.000 EuroBZ03
 14 between 20.000 Euro and 25.000 EuroBZ03
 15 25.000 Euro or moreBZ03
 -9 don't knowBZ03

A SAVINGS ACCOUNT gives interest as of the day you put money into this account
 (Internet savings accounts are also taken into account).

On a DEPOSIT ACCOUNT money is put for a certain duration. The interest received
 depends on the interest rate on the financial markets at the time. This interest rate
 holds for the whole period of duration.

BZ03

Did you, on 31 December 2015, have one or more SAVINGS OR DEPOSIT
 ACCOUNTS?

1 yesSPA2
 2 noBZ04

SPA2

How many of these SAVINGS OR DEPOSIT ACCOUNTS did you have on 31 December 2015?

answer > 7.....SPA3
 answer < 8.....SPA71

SPA3

What was the total balance of your SAVINGS OR DEPOSIT ACCOUNTS on 31 December 2015? Type **-99** if you don't know the answer.

amount.....SPA71
 -9 don't knowSPA4

SPA4

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

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

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

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

SPA71 thru SPA77

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

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

SPA81 thru SPA87 (string)

Who is the account holder of your [1st thru 7th] account? Type **-99** if you don't know the answer.

any answer..... SPA91

SPA91 thru SPA97

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

- 1 ABN AMRO..... SPA111
- 2 Rabobank SPA111
- 3 ING Bank..... SPA111
- 4 SNS Bank SPA111
- 5 other..... SPA101

SPA101 thru SPA107 (string)

With which bank or financial institution is your [1st thru 7th] account registered? Type **-99** if you don't know the answer.

any answer..... SPA111

SPA111 thru SPA117 (string)

Can you describe what kind of account it is (e.g. a 'Direct Sparen' account with ABN AMRO, a 'Toprekening' or a 'Profijtrekening' with the ING, SNS Maxisparen or a 'Rabo SpaarRekening')? Type **-99** if you don't know the answer.

any answer..... SPA131

SPA131 thru SPA137

What was the balance of your [1st thru 7th] account on 31 December 2015? Type **-99** if you don't know the answer.

amount BZ04

-9 don't know SPA141

SPA141 thru SPA147

Into which of the categories did the balance of your account go on 31 December 2015?

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

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

BZ04

Did you, on 31 December 2015, have one or more DEPOSIT BOOKS? Do not include any savings or deposit accounts.

1 yes	BOE2
2 no	BZ06

BOE2

How many of these DEPOSIT BOOKS did you have on 31 December 2015?

answer > 3.....	BOE3
answer < 4.....	BOE51

BOE3

What was the total balance of your DEPOSIT BOOK(S) on 31 December 2015? Type **-99** if you don't know the answer.

amount	BOE51
-9 don't know	BOE4

BOE4

Into which of the categories did the balance of your savings go?

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

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

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

BOE51 thru BOE53

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

1 the deposit book is registered in my own name	BOE71
2 the deposit book is registered in my partner's/spouse's name	BOE71
3 the deposit book is registered jointly in my own name and someone else's name (e.g. partner/spouse).....	BOE71
4 the deposit book is registered in (one of) my parents' name	BOE71
5 other.....	BOE61

BOE61 thru BOE63 (string)

Who is the holder of your [1st thru 3rd] deposit book? Type **-99** if you don't know the answer.

any answer.....	BOE71
-----------------	-------

BOE71 thru BOE73

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

1 ABN AMRO.....	BOE91
2 Rabobank	BOE91
3 ING Bank.....	BOE91
4 SNS Bank	BOE91
5 other.....	BOE81

BOE81 thru BOE83 (string)

With which bank or financial institution is your [1st thru 3rd] deposit book registered? Type **-99** if you don't know the answer.
any answer..... BOE91 thru BOE93

BOE91 thru BOE93

What was the balance of your [1st thru 3rd] deposit book on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.
amountBZ06
-9 don't know BOE101 thru BOE103

BOE101 thru BOE103
Into which of the categories did the balance of your savings go on 31 December 2015?
1 less than 50 Euro.....BZ06
2 between 50 Euro and 250 EuroBZ06
3 between 250 Euro and 500 Euro.....BZ06
4 between 500 Euro and 750 Euro.....BZ06
5 between 750 Euro and 1.000 EuroBZ06
6 between 1.000 Euro and 2.500 EuroBZ06
7 between 2.500 Euro and 5.000 EuroBZ06
8 between 5.000 Euro and 7.500 EuroBZ06
9 between 7.500 Euro and 10.000 EuroBZ06
10 between 10.000 Euro and 11.500 EuroBZ06
11 between 11.500 Euro and 14.000 EuroBZ06
12 between 14.000 Euro and 17.000 EuroBZ06
13 between 17.000 Euro and 20.000 EuroBZ06
14 between 20.000 Euro and 25.000 EuroBZ06
15 25.000 Euro or moreBZ06
-9 don't knowBZ06

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

BZ06

Did you, on 31 December 2015, have one or more SAVINGS CERTIFICATES?
1 yesBR12
2 noBZ07

BR12

How many SAVINGS CERTIFICATES did you have on 31 December 2015?
answer > 5..... BR13
answer < 6..... BR16

BR13

How much in total did you pay for the SAVINGS CERTIFICATES that you had on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.
amount BR15
-9 don't know BR14

BRI4

Into which of the categories did the total sum that you paid for your savings certificates go?

- | | |
|---|------|
| 1 less than 500 Euro | BRI5 |
| 2 between 500 Euro and 1.500 Euro | BRI5 |
| 3 between 1.500 Euro and 2.500 Euro | BRI5 |
| 4 between 2.500 Euro and 5.000 Euro | BRI5 |
| 5 between 5.000 Euro and 7.500 Euro | BRI5 |
| 6 between 7.500 Euro and 10.000 Euro | BRI5 |
| 7 between 10.000 Euro and 12.000 Euro | BRI5 |
| 8 between 12.000 Euro and 15.000 Euro | BRI5 |
| 9 between 15.000 Euro and 20.000 Euro | BRI5 |
| 10 between 20.000 Euro and 25.000 Euro | BRI5 |
| 11 between 25.000 Euro and 50.000 Euro | BRI5 |
| 12 between 50.000 Euro and 75.000 Euro | BRI5 |
| 13 between 75.000 Euro and 100.000 Euro | BRI5 |
| 14 100.000 Euro or more | BRI5 |
| -9 don't know | BRI5 |

BRI5

How much in total is to be repaid to you for the SAVINGS CERTIFICATES that you had on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- | | |
|---------------------|-------|
| amount | BRI71 |
| -9 don't know | BRI6 |

BRI6

Into which of the categories did the total sum that you are to be repaid for your savings certificates?

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

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

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

BRI71 thru BRI75

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

- | | |
|------------------|-------|
| 1 ABN AMRO..... | BRI91 |
| 2 Rabobank | BRI91 |
| 3 ING Bank..... | BRI91 |
| 4 SNS Bank | BRI91 |
| 5 other..... | BRI81 |

BRI81 thru BRI85 (string)

With which bank or financial institution is your [1st thru 5th] savings certificate registered? Type **-99** if you don't know the answer.

- | | |
|-----------------|-------|
| any answer..... | BRI91 |
|-----------------|-------|

BRI91 thru BRI95

How much did you PAY for your [1st thru 5th] savings certificate? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- | | |
|---------------------|--------|
| amount | BRI111 |
| -9 don't know | BRI101 |

BRI101 thru BRI105

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

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

BRI111 thru BRI115

How much is to be repaid to you for your [1st thru 5th] savings certificate? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- | | |
|---------------------|---------|
| amount | BRI12A1 |
| -9 don't know | BRI121 |

BRI121 thru BRI125

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

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

BRI12A1 thru BRI12A5

When (which year) did you buy your [1st thru 5th] savings certificate? Type - **99** if you don't know the answer.

year	BRI12B1
-9 don't know	BRI12B1

BRI12B1 thru BRI12B5

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

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

BRI131 thru BRI135

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

.....BZ07

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

BZ07

Did you, in or before 2015, take out SINGLE-PREMIUM INSURANCES and/or ANNUITY INSURANCES (pension insurance), which were still in effect on 31 December 2015?

Do not include pension arrangements provided by your employer or professional pension plans here.

1 yes KOO2

2 no BZ08

KOO2

How many SINGLE-PREMIUM INSURANCE POLICIES and/or ANNUITIES, which were still in effect on 31 December 2015 did you have?

answer > 10 KOO3

answer < 11 KOO501

KOO3

How much is the guaranteed minimum final payment of your SINGLE-PREMIUM INSURANCE POLICIES or ANNUITIES on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount KOO501

-9 don't know KOO4

KOO4

Into which of the categories did the guaranteed minimum final payment go?

1 less than 500 Euro KOO501

2 between 500 Euro and 1.500 Euro KOO501

3 between 1.500 Euro and 2.500 Euro KOO501

4 between 2.500 Euro and 5.000 Euro KOO501

5 between 5.000 Euro and 7.500 Euro KOO501

6 between 7.500 Euro and 10.000 Euro KOO501

7 between 10.000 Euro and 12.000 Euro KOO501

8 between 12.000 Euro and 15.000 Euro KOO501

9 between 15.000 Euro and 20.000 Euro KOO501

10 between 20.000 Euro and 25.000 Euro KOO501

11 between 25.000 Euro and 50.000 Euro KOO501

12 between 50.000 Euro and 75.000 Euro KOO501

13 between 75.000 Euro and 100.000 Euro KOO501

14 100.000 Euro or more KOO501

-9 don't know KOO501

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

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

KOO501 thru KOO510

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

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

KOO601 thru KOO610 (string)

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

any answer..... KOO701

KOO701 thru KOO710

When (which year) did you take out your [1st thru 10th] single-premium insurance policy or annuity? Type **-99** if you don't know the answer.

any answer..... KOO801
-9 don't know

KOO801 thru KOO810

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

number of years.....KOO1001

KOO901 thru KOO910.....
 Does/did your [1st thru 10th] single-premium insurance policy or annuity involve a single deposit or periodic (e.g. monthly or annual) payments?
 1 single deposit.....KOO1101
 2 periodic paymentsKOO10A01

KOO10A01 thru KOO10A10
 Did you, in 2015, pay the premium for the annuity insurance per year, per month or per quarter?
 1 per yearKOO1001
 2 per monthKOO1001
 3 per quarterKOO1001

KOO1001 thru KOO1010
 [if periodic payments]
 How much was the annual/monthly/quarterly premium for the [1st thru 10th] single-premium insurance policy or annuity insurance in 2015? Type **-99** if you don't know the answer.
 [if single deposit]
 How much was the premium for your [1st thru 10th] single-premium insurance policy in 2015?
 Express the amount to the nearest Euro.
 any answer.....EXTRA01
 -9 don't knowEXTRA01

EXTRA01 thru EXTRA10

Does the [1st thru 10th] single-premium insurance policy or annuity insurance have a guaranteed minimum final payment on 31 December 2015?
 1 yesKOO1101
 2 noBZ08
 -9 don't knowBZ08

KOO1101 thru KOO1110
 How much is the guaranteed minimum final payment of your [1st thru 10th] single-premium insurance policy or annuity on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.
 amount.....BZ08
 -9 don't knowKOO1201

KOO1201 thru KOO1210

Into which of the categories did the guaranteed minimum final payment go on 31 December 2015?

1 less than 500 Euro	BZ08
2 between 500 Euro and 1.500 Euro	BZ08
3 between 1.500 Euro and 2.500 Euro	BZ08
4 between 2.500 Euro and 5.000 Euro	BZ08
5 between 5.000 Euro and 7.500 Euro	BZ08
6 between 7.500 Euro and 10.000 Euro	BZ08
7 between 10.000 Euro and 12.000 Euro	BZ08
8 between 12.000 Euro and 15.000 Euro	BZ08
9 between 15.000 Euro and 20.000 Euro	BZ08
10 between 20.000 Euro and 25.000 Euro	BZ08
11 between 25.000 Euro and 50.000 Euro	BZ08
12 between 50.000 Euro and 75.000 Euro	BZ08
13 between 75.000 Euro and 100.000 Euro	BZ08
14 100.000 Euro or more	BZ08
-9 don't know	BZ08

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

BZ08

Did you, on 31 December 2015, have one or more ENDOWMENT INSURANCE POLICIES that were still in effect? Do not include life-insurance policies connected to an (improved) traditional life-insurance mortgage here. These will be reported later.

1 yes	KAP2
2 no	BZ12

KAP2

How many SAVINGS OR ENDOWMENT INSURANCE POLICIES did you have on 31 December 2015?

answer > 5	KAP3
answer < 6	KAP51

KAP3

How much was the total sum that you had saved through your SAVINGS OR ENDOWMENT INSURANCE POLICIES on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount	KAP51
-9 don't know	KAP4

KAP4

Into which of the categories did your total savings go?

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

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

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

KAP51 thru KAP55

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

1 Aegon	KAP71
2 ASR (Amev, Stad Rotterdam)	KAP71
3 Amersfoortse	KAP71
4 Avero	KAP71
5 Centraal Beheer	KAP71
6 Delta Lloyd	KAP71
7 AXA	KAP71
8 FBTO	KAP71
9 't Hooge Huys	KAP71
10 Interpolis	KAP71
11 Nationale Nederlanden	KAP71
12 OHRA	KAP71
13 OLM	KAP71
14 OVVM	KAP71
15 Reaal	KAP71
16 other	KAP61 thru KAP65
-9 don't know	KAP71

KAP61 thru KAP65 (string)

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

any answer..... KAP71

KAP71 thru KAP75

When (which year) did you take out your [1st thru 5th] savings or endowment insurance policy? Type **-99** if you don't know the answer.

any answer..... KAP81

KAP81 thru KAP85

Did you, in 2015, pay the premium on your [1st thru 5th] savings or endowment insurance policy per year, per month or per quarter?

1 per year KAP91

2 per month KAP91

3 per quarter KAP91

KAP91 thru KAP95

How much was, in 2015, the premium that you paid on your [1st thru 5th] savings or endowment insurance policy per [year/month/quarter]? Express the amount to the nearest Euro.

any answer..... KAP101

-9 don't know KAP101

KAP101 thru KAP105

How much was the total sum that you had saved through your [1st thru 5th] savings or endowment insurance policy on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount BZ12

-9 don't know KAP111

KAP111 thru KAP115

Into which of the categories did the sum that you had saved go on 31 December 2015?

1 less than 500 Euro BZ12

2 between 500 Euro and 1.500 Euro BZ12

3 between 1.500 Euro and 2.500 Euro BZ12

4 between 2.500 Euro and 5.000 Euro BZ12

5 between 5.000 Euro and 7.500 Euro BZ12

6 between 7.500 Euro and 10.000 Euro BZ12

7 between 10.000 Euro and 12.000 Euro BZ12

8 between 12.000 Euro and 15.000 Euro BZ12

9 between 15.000 Euro and 20.000 Euro BZ12

10 between 20.000 Euro and 25.000 Euro BZ12

11 between 25.000 Euro and 50.000 Euro BZ12

12 between 50.000 Euro and 75.000 Euro BZ12

13 between 75.000 Euro and 100.000 Euro BZ12

14 100.000 Euro or more BZ12

-9 don't know BZ12

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

BZ12

Did you, on 31 December 2015, have investments with MUTUAL FUNDS? Do not include investments in growth funds, investments (shares, bonds) in companies, or 'insured saving' (i.e. saving through a life-insurance) here.

- 1 yes BEL2
2 no BZ13

BEL2

With how many of these MUTUAL FUNDS did you have investments on 31 December 2015?

- answer > 5 BEL3
answer < 6 BEL61

BEL3

How much was the total value of your investments with MUTUAL FUNDS on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount BEL5
-9 don't know BEL61

BEL5

Into which of the categories did the total value of your investments go?

- 1 less than 500 Euro BEL61
2 between 500 Euro and 1.500 Euro BEL61
3 between 1.500 Euro and 2.500 Euro BEL61
4 between 2.500 Euro and 5.000 Euro BEL61
5 between 5.000 Euro and 7.500 Euro BEL61
6 between 7.500 Euro and 10.000 Euro BEL61
7 between 10.000 Euro and 12.000 Euro BEL61
8 between 12.000 Euro and 15.000 Euro BEL61
9 between 15.000 Euro and 20.000 Euro BEL61
10 between 20.000 Euro and 25.000 Euro BEL61
11 between 25.000 Euro and 50.000 Euro BEL61
12 between 50.000 Euro and 75.000 Euro BEL61
13 between 75.000 Euro and 100.000 Euro BEL61
14 100.000 Euro or more BEL61
-9 don't know BEL61

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

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

BEL61 thru BEL65

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

- | | |
|---------------------|--------|
| 1 Robeco..... | BEL7A1 |
| 2 ABN AMRO..... | BEL7A1 |
| 3 Mees Pierson..... | BEL7A1 |
| 4 ING Bank..... | BEL7A1 |
| 5 VIB..... | BEL7A1 |
| 6 Wereldhave..... | BEL7A1 |
| 7 Aegon..... | BEL7A1 |
| 8 Alex..... | BEL7A1 |
| 9 BinckBank..... | BEL7A1 |
| 10 other..... | BEL71 |

BEL71 thru BEL75 (string)

With which bank or financial institution did you invest through your [1st thru 5th] mutual fund and/or mutual fund account? Type **-99** if you don't know the answer.
any answer..... BEL7A1

BEL7A1 thru BEL7A5

In what kind of mutual fund do you invest?

- | | |
|------------------------------------|-------|
| 1 shares-fund..... | BEL91 |
| 2 bonds-fund..... | BEL91 |
| 3 deposit- and liquidity fund..... | BEL91 |
| 4 real estate-fund..... | BEL91 |
| 5 mix-fund..... | BEL91 |
| 6 hedge fund..... | BEL91 |
| -9 don't know..... | BEL91 |

BEL91 thru BEL95 (string)

What is the name of your [1st thru 5th] mutual fund and/or mutual fund account (e.g. "Robeco Hollands Bezit" or "ING IT Fonds")? Type **-99** if you don't know the answer.
any answer..... BEL101

BEL101 thru BEL105

How much was the value of your investments with your [1st thru 5th] mutual fund and/or mutual fund account on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- | | |
|--------------------|--------|
| amount..... | BZ13 |
| -9 don't know..... | BEL121 |

BEL121 thru BEL125

Into which of the categories did the total value go on 31 December 2015?

- | | |
|---|------|
| 1 less than 500 Euro | BZ13 |
| 2 between 500 Euro and 1.500 Euro | BZ13 |
| 3 between 1.500 Euro and 2.500 Euro | BZ13 |
| 4 between 2.500 Euro and 5.000 Euro | BZ13 |
| 5 between 5.000 Euro and 7.500 Euro | BZ13 |
| 6 between 7.500 Euro and 10.000 Euro | BZ13 |
| 7 between 10.000 Euro and 12.000 Euro | BZ13 |
| 8 between 12.000 Euro and 15.000 Euro | BZ13 |
| 9 between 15.000 Euro and 20.000 Euro | BZ13 |
| 10 between 20.000 Euro and 25.000 Euro | BZ13 |
| 11 between 25.000 Euro and 50.000 Euro | BZ13 |
| 12 between 50.000 Euro and 75.000 Euro | BZ13 |
| 13 between 75.000 Euro and 100.000 Euro | BZ13 |
| 14 100.000 Euro or more | BZ13 |
| -9 don't know | BZ13 |

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

BZ13 Did you, on 31 December 2015, have any BONDS and/or MORTGAGE BONDS? Do not include bonds through mutual funds here.

- | | |
|-------------|------|
| 1 yes | OBL2 |
| 2 no | BZ14 |

OBL2 With how many companies or institutions did you have these (MORTGAGE) BONDS on 31 December 2015? Count having bonds with the government as having bonds with one institution.

- | | |
|--------------------------------|--------|
| 1 one company | OBL2A1 |
| 2 two companies | OBL2A1 |
| 3 three companies | OBL2A1 |
| 4 four companies | OBL2A1 |
| 5 five or more companies | OBL2A1 |

OBL2A1 thru OBL2A4

What kind of companies does this encompass? *More than one answer possible.*

- | | |
|--|--------|
| 1 government | OBL3 |
| 2 banks and financial institutions | OBL3 |
| 3 non-financial institutions | OBL3 |
| 4 other | OBL2AA |

OBL2AA (string)

What do you mean by other?

- | | |
|------------------|------|
| any answer | OBL3 |
|------------------|------|

OBL3

How much was the total market value of all your (MORTGAGE) BONDS with this/these companies on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amountBZ14
 -9 don't know OBL5

OBL5

Into which of the categories did the total market value go?

1 less than 500 EuroBZ14
 2 between 500 Euro and 1.500 EuroBZ14
 3 between 1.500 Euro and 2.500 EuroBZ14
 4 between 2.500 Euro and 5.000 EuroBZ14
 5 between 5.000 Euro and 7.500 EuroBZ14
 6 between 7.500 Euro and 10.000 EuroBZ14
 7 between 10.000 Euro and 12.000 EuroBZ14
 8 between 12.000 Euro and 15.000 EuroBZ14
 9 between 15.000 Euro and 20.000 EuroBZ14
 10 between 20.000 Euro and 25.000 EuroBZ14
 11 between 25.000 Euro and 50.000 EuroBZ14
 12 between 50.000 Euro and 75.000 EuroBZ14
 13 between 75.000 Euro and 100.000 EuroBZ14
 14 100.000 Euro or moreBZ14
 -9 don't knowBZ14

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

BZ14 Did you, on 31 December 2015, own any SHARES? Do not include shares of your own private limited company here, nor bonds through MUTUAL FUNDS.

1 yesBUITENL
 2 noBZ15

BUITENL

Did this include shares of foreign companies?

1 yes AAN2
 2 no AAN2

AAN2

With how many Dutch and/or foreign companies did you have SHARES on 31 December 2015? Do not include shares of your own private limited company here, nor include bonds through MUTUAL FUNDS.

answer > 10 AAN2A
 answer < 11AAN401

AAN2A

How much was the total market value of all your SHARES on 31 December 2015?
Express the amount to the nearest Euro. Type **-99** if you don't know the answer.
amountAAN401
-9 don't know AAN2D

AAN2D

Into which of the categories did the total value go?
1 less than 500 EuroAAN401
2 between 500 Euro and 1.500 EuroAAN401
3 between 1.500 Euro and 2.500 EuroAAN401
4 between 2.500 Euro and 5.000 EuroAAN401
5 between 5.000 Euro and 7.500 EuroAAN401
6 between 7.500 Euro and 10.000 EuroAAN401
7 between 10.000 Euro and 12.000 EuroAAN401
8 between 12.000 Euro and 15.000 EuroAAN401
9 between 15.000 Euro and 20.000 EuroAAN401
10 between 20.000 Euro and 25.000 EuroAAN401
11 between 25.000 Euro and 50.000 EuroAAN401
12 between 50.000 Euro and 75.000 EuroAAN401
13 between 75.000 Euro and 100.000 EuroAAN401
14 100.000 Euro or moreAAN401
-9 don't knowAAN401

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

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

AAN401 thru AAN410 (string)

What is the name of the [1st thru 10th] company with which you had SHARES on
31 December 2015 (e.g Heineken or Koninklijke Olie)? Type **-99** if you don't know
the answer.
any answerAAN501

AAN501 thru AAN510

How many shares did you have on 31 December 2015 with [NAME OF COMPANY
MENTIONED IN AAN401 thru AAN410]? Type **-99** if you don't know the answer.
any answerAAN601
-9 don't knowAAN601

AAN601 thru AAN610

How much was the estimated total market value of these shares with [NAME OF
COMPANY MENTIONED IN AAN401 thru AAN410] on 31 December 2015 expressed
in Euros? Type **-99** if you don't know the answer.
amountBZ15
-9 don't knowAAN9A01

AAN801 thru AAN810

Into which of the categories did the value go on 31 December 2015?

1 less than 500 Euro	BZ15
2 between 500 Euro and 1.500 Euro	BZ15
3 between 1.500 Euro and 2.500 Euro	BZ15
4 between 2.500 Euro and 5.000 Euro	BZ15
5 between 5.000 Euro and 7.500 Euro	BZ15
6 between 7.500 Euro and 10.000 Euro	BZ15
7 between 10.000 Euro and 12.000 Euro	BZ15
8 between 12.000 Euro and 15.000 Euro	BZ15
9 between 15.000 Euro and 20.000 Euro	BZ15
10 between 20.000 Euro and 25.000 Euro	BZ15
11 between 25.000 Euro and 50.000 Euro	BZ15
12 between 50.000 Euro and 75.000 Euro	BZ15
13 between 75.000 Euro and 100.000 Euro	BZ15
14 100.000 Euro or more	BZ15
-9 don't know	BZ15

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

BZ15

Did you, on 31 December 2015, have one or more PUT-OPTIONS?

1 yes	OPT2
2 no	BZ16

OPT2

How much was the total sum that you had paid for the PUT-OPTIONS in your possession on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount	BZ16
-9 don't know	OPT2A

OPT2A

Into which of the categories did the total sum that you had paid for your PUT-OPTIONS go?

- | | |
|---|------|
| 1 less than 500 Euro | BZ16 |
| 2 between 500 Euro and 1.500 Euro | BZ16 |
| 3 between 1.500 Euro and 2.500 Euro | BZ16 |
| 4 between 2.500 Euro and 5.000 Euro | BZ16 |
| 5 between 5.000 Euro and 7.500 Euro | BZ16 |
| 6 between 7.500 Euro and 10.000 Euro | BZ16 |
| 7 between 10.000 Euro and 12.000 Euro | BZ16 |
| 8 between 12.000 Euro and 15.000 Euro | BZ16 |
| 9 between 15.000 Euro and 20.000 Euro | BZ16 |
| 10 between 20.000 Euro and 25.000 Euro | BZ16 |
| 11 between 25.000 Euro and 50.000 Euro | BZ16 |
| 12 between 50.000 Euro and 75.000 Euro | BZ16 |
| 13 between 75.000 Euro and 100.000 Euro | BZ16 |
| 14 100.000 Euro or more | BZ16 |
| -9 don't know | BZ16 |

BZ16

Did you have any written PUT-OPTIONS outstanding on 31 December 2015?

- | | |
|-------------|------|
| 1 yes | OPT4 |
| 2 no | BZ17 |

OPT4

How much was, on 31 December 2015, the total market value of these PUT-OPTIONS? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- | | |
|---------------------|-------|
| amount | BZ17 |
| -9 don't know | OPT4A |

OPT4A

Into which of the categories did the total market value go?

1 less than 500 Euro	BZ17
2 between 500 Euro and 1.500 Euro	BZ17
3 between 1.500 Euro and 2.500 Euro	BZ17
4 between 2.500 Euro and 5.000 Euro	BZ17
5 between 5.000 Euro and 7.500 Euro	BZ17
6 between 7.500 Euro and 10.000 Euro	BZ17
7 between 10.000 Euro and 12.000 Euro	BZ17
8 between 12.000 Euro and 15.000 Euro	BZ17
9 between 15.000 Euro and 20.000 Euro	BZ17
10 between 20.000 Euro and 25.000 Euro	BZ17
11 between 25.000 Euro and 50.000 Euro	BZ17
12 between 50.000 Euro and 75.000 Euro	BZ17
13 between 75.000 Euro and 100.000 Euro	BZ17
14 100.000 Euro or more	BZ17
-9 don't know	BZ17

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

BZ17

Had you, on 31 December 2015, bought one or more CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS?

1 yes	OPT6
2 no	BZ18

OPT6

How much was, on 31 December 2015, the total sum that you had paid for the CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS that you had bought? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount	BZ18
-9 don't know	OPT6A

OPT6A

Into which of the categories did the total sum that you had paid for the CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS go?

- 1 less than 500 EuroBZ18
- 2 between 500 Euro and 1.500 EuroBZ18
- 3 between 1.500 Euro and 2.500 EuroBZ18
- 4 between 2.500 Euro and 5.000 EuroBZ18
- 5 between 5.000 Euro and 7.500 EuroBZ18
- 6 between 7.500 Euro and 10.000 EuroBZ18
- 7 between 10.000 Euro and 12.000 EuroBZ18
- 8 between 12.000 Euro and 15.000 EuroBZ18
- 9 between 15.000 Euro and 20.000 EuroBZ18
- 10 between 20.000 Euro and 25.000 EuroBZ18
- 11 between 25.000 Euro and 50.000 EuroBZ18
- 12 between 50.000 Euro and 75.000 EuroBZ18
- 13 between 75.000 Euro and 100.000 EuroBZ18
- 14 100.000 Euro or moreBZ18
- 9 don't knowBZ18

BZ18

Had you, on 31 December 2015, any written CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS outstanding?

- 1 yesOPT8
- 2 noROUTING VARIABLE 5

OPT8

How much was, on 31 December 2015, the total market value of the CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS that you had written?

- amountROUTING VARIABLE5
- 9 don't knowOPT8A

OPT8A

Into which of the categories did the total market value go?

- 1 less than 500 EuroROUTING VARIABLE 5
- 2 between 500 Euro and 1.500 EuroROUTING VARIABLE 5
- 3 between 1.500 Euro and 2.500 EuroROUTING VARIABLE 5
- 4 between 2.500 Euro and 5.000 EuroROUTING VARIABLE 5
- 5 between 5.000 Euro and 7.500 EuroROUTING VARIABLE 5
- 6 between 7.500 Euro and 10.000 EuroROUTING VARIABLE 5
- 7 between 10.000 Euro and 12.000 EuroROUTING VARIABLE 5
- 8 between 12.000 Euro and 15.000 EuroROUTING VARIABLE 5
- 9 between 15.000 Euro and 20.000 EuroROUTING VARIABLE 5
- 10 between 20.000 Euro and 25.000 EuroROUTING VARIABLE 5
- 11 between 25.000 Euro and 50.000 EuroROUTING VARIABLE 5
- 12 between 50.000 Euro and 75.000 EuroROUTING VARIABLE 5
- 13 between 75.000 Euro and 100.000 EuroROUTING VARIABLE 5
- 14 100.000 Euro or moreROUTING VARIABLE 5
- 9 don't knowROUTING VARIABLE 5

ROUTING VARIABLE 5

none of the below-mentioned.....BZ19
 I was the director or (main) shareholder of a private limited company (BZR1=4 and BZR1A=1)EXT2
 I participated in a partnership or firm (BZR1=6)EXT9
 I was self-employed (BZR1=7)EXT14

EXT2

On 31 December 2015, did the private limited company have a PENSION COMPANY?

1 yesEXT3
 2 noEXT5

EXT3

How big was, in the financial year 2015, your share (percentage) in this PENSION COMPANY? If the percentage is 1% or less, type 1. Type **-99** if you don't know the answer.

any answer.....EXT4
 -9 don't knowEXT4

EXT4

How much was the equity capital in this PENSION COMPANY on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amountEXT5
 -9 don't knowEXT4A

EXT4A

Into which of the categories did the equity capital in this PENSION COMPANY go on 31 December 2015?

1 less than 50.000 EuroEXT5
 2 between 50.000 Euro and 100.000 EuroEXT5
 3 between 100.000 Euro and 150.000 EuroEXT5
 4 between 150.000 Euro and 200.000 EuroEXT5
 5 between 200.000 Euro and 250.000 EuroEXT5
 6 between 250.000 Euro and 400.000 EuroEXT5
 7 between 400.000 Euro and 500.000 EuroEXT5
 8 between 500.000 Euro and 1.000.000 EuroEXT5
 9 between 1.000.000 Euro and 2.500.000 EuroEXT5
 10 2.500.000 Euro or moreEXT5
 -9 don't knowEXT5

EXT5

How big was, in the financial year 2015, your share (in percentages) in the private limited company of which you are a (main) shareholder? If the percentage is 1% or less, type 1. Type **-99** if you don't know the answer.

any answer.....POSNEG
 -9 don't knowPOSNEG

POSNEG

Was the equity capital in this private limited company positive or negative?

- 1 positiveEXT6
 2 negativeEXT6

EXT6

How much was the equity capital in this private limited company on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amountEXT7
 -9 don't knowEXT6A

EXT6A

Into which of the categories did the equity capital in this private limited company go on 31 December 2015?

- 1 less than 50.000 EuroEXT7
 2 between 50.000 Euro and 100.000 EuroEXT7
 3 between 100.000 Euro and 150.000 EuroEXT7
 4 between 150.000 Euro and 200.000 EuroEXT7
 5 between 200.000 Euro and 250.000 EuroEXT7
 6 between 250.000 Euro and 400.000 EuroEXT7
 7 between 400.000 Euro and 500.000 EuroEXT7
 8 between 500.000 Euro and 1.000.000 EuroEXT7
 9 between 1.000.000 Euro and 2.500.000 EuroEXT7
 10 2.500.000 Euro or moreEXT7
 -9 don't knowEXT7

EXT7

Did you, on 31 December 2015, have any money lent to the private limited company of which you are a (main) shareholder?

- 1 yesEXT8
 2 noBZ19

EXT8

How much had you lent to the company on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- any answerBZ19
 -9 don't knowBZ19

EXT9

Is it correct that you participated in a partnership or firm?

- 1 yesEXT10
 2 noBZ19

EXT10

Did the financial year of your partnership/firm run parallel to the calendar year on 31 December 2015?

- 1 yes EXT11
2 no EXT11

EXT11

How much was, in the financial year (2015) (2014/2015), your share in the equity capital of the firm, according to the fiscal balance on the closing date of the financial year? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount EXT12
-9 don't know EXT11A

EXT11A

Into which of the categories did your share in the equity capital of the firm go on the closing date of the financial year?

- 1 less than 50.000 Euro EXT12
2 between 50.000 Euro and 100.000 Euro EXT12
3 between 100.000 Euro and 150.000 Euro EXT12
4 between 150.000 Euro and 200.000 Euro EXT12
5 between 200.000 Euro and 250.000 Euro EXT12
6 between 250.000 Euro and 400.000 Euro EXT12
7 between 400.000 Euro and 500.000 Euro EXT12
8 between 500.000 Euro and 1.000.000 Euro EXT12
9 between 1.000.000 Euro and 2.500.000 Euro EXT12
10 2.500.000 Euro or more EXT12
-9 don't know EXT12

EXT12

Did you, on 31 December 2015, have any [buitenvennootschappelijk] capital outside the partnership in the firm?

- 1 yes EXT13
2 no BZ19

EXT13

How much was this capital in the financial year [if ext10=yes: (2015) / if ext10=no: (2014/2015)] on the closing date of the financial year? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount BZ19
-9 don't know EXT13A

EXT13A

Into which of the categories did this [buitenvennootschappelijk] capital outside the partnership go on the closing date of the financial year?

- | | |
|--|------|
| 1 less than 50.000 Euro | BZ19 |
| 2 between 50.000 Euro and 100.000 Euro | BZ19 |
| 3 between 100.000 Euro and 150.000 Euro | BZ19 |
| 4 between 150.000 Euro and 200.000 Euro | BZ19 |
| 5 between 200.000 Euro and 250.000 Euro | BZ19 |
| 6 between 250.000 Euro and 400.000 Euro | BZ19 |
| 7 between 400.000 Euro and 500.000 Euro | BZ19 |
| 8 between 500.000 Euro and 1.000.000 Euro | BZ19 |
| 9 between 1.000.000 Euro and 2.500.000 Euro..... | BZ19 |
| 10 2.500.000 Euro or more | BZ19 |
| -9 don't know | BZ19 |

EXT14

The next questions are about your own company's personal capital and about the fiscal pension reserve. Is it true that you were self-employed on 31 December 2015?

- | | |
|-------------|-------|
| 1 yes | EXT15 |
| 2 no | EXT15 |

EXT15

Does the financial year of your firm run parallel to the calendar year?

- | | |
|-------------|-------|
| 1 yes | EXT16 |
| 2 no | EXT16 |

EXT16

How much was, in the financial year [if ext10=yes: (2015) / if ext10=no: (2014/2015)], your equity capital in the firm, according to the fiscal balance (on the closing date of the financial year)? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- | | |
|---------------------|--------|
| amount | EXT17B |
| -9 don't know | EXT16A |

EXT16A

Into which of the categories did your equity capital in the firm go on the closing date of the financial year?

- | | |
|--|--------|
| 1 less than 50.000 Euro | EXT17B |
| 2 between 50.000 Euro and 100.000 Euro | EXT17B |
| 3 between 100.000 Euro and 150.000 Euro | EXT17B |
| 4 between 150.000 Euro and 200.000 Euro | EXT17B |
| 5 between 200.000 Euro and 250.000 Euro | EXT17B |
| 6 between 250.000 Euro and 400.000 Euro | EXT17B |
| 7 between 400.000 Euro and 500.000 Euro | EXT17B |
| 8 between 500.000 Euro and 1.000.000 Euro | EXT17B |
| 9 between 1.000.000 Euro and 2.500.000 Euro..... | EXT17B |
| 10 2.500.000 Euro or more | EXT17B |
| -9 don't know | EXT17B |

EXT17B

Have you built up a 'fiscal private pension allowance' [fiscale oudedagsreserve] up to 31 December 2015?

- 1 yes EXT17
2 no BZ19

EXT17

How much was this fiscal private pension allowance [fiscale oudedagsreserve] at the end of 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount BZ19
-9 don't know EXT17A

EXT17A

Into which of the categories did the fiscal private pension allowance [fiscale oudedagsreserve] go at the end of 2015?

- 1 less than 50.000 Euro EXT18
2 between 50.000 Euro and 100.000 Euro EXT18
3 between 100.000 Euro and 150.000 Euro EXT18
4 between 150.000 Euro and 200.000 Euro EXT18
5 between 200.000 Euro and 250.000 Euro EXT18
6 between 250.000 Euro and 400.000 Euro EXT18
7 between 400.000 Euro and 500.000 Euro EXT18
8 between 500.000 Euro and 1.000.000 Euro EXT18
9 between 1.000.000 Euro and 2.500.000 Euro EXT18
10 2.500.000 Euro or more EXT18
-9 don't know EXT18

EXT18

If you were to sell your business now, what would that yield? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount EXT19
-9 don't know EXT18A

EXT18A

Into which of the categories would the current resale value of your business probably go?

- 1 less than 50.000 Euro EXT19
2 between 50.000 Euro and 100.000 Euro EXT19
3 between 100.000 Euro and 150.000 Euro EXT19
4 between 150.000 Euro and 200.000 Euro EXT19
5 between 200.000 Euro and 250.000 Euro EXT19
6 between 250.000 Euro and 400.000 Euro EXT19
7 between 400.000 Euro and 500.000 Euro EXT19
8 between 500.000 euro and 1.000.000 euro EXT19
9 between 500.000 Euro and 1.000.000 Euro EXT19
10 2.500.000 Euro or more EXT19
-9 don't know EXT18B

EXT18B

Please indicate at least a minimum value.

- amount EXT19
-9 don't know EXT19

EXT19

If you were to sell your business right before you stop working (because of old-age pension), what would you expect the resale value to be at that moment?

Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amountBZ19
 -9 don't know..... EXT19A

EXT19A

Into which of the categories would the resale value of your business probably go right before your old-age pension?

1 less than 50.000 Euro.....BZ19
 2 between 50.000 Euro and 100.000 EuroBZ19
 3 between 100.000 Euro and 150.000 EuroBZ19
 4 between 150.000 Euro and 200.000 EuroBZ19
 5 between 200.000 Euro and 250.000 EuroBZ19
 6 between 250.000 Euro and 400.000 EuroBZ19
 7 between 400.000 Euro and 500.000 EuroBZ19
 8 tussen 500.000 euro en 1.000.000 euroBZ19
 9 between 500.000 Euro and 1.000.000 Euro.....BZ19
 10 2.500.000 Euro or more.....BZ19
 -9 don't know..... EXT19B

EXT19B

Please indicate at least a minimum value.

amountBZ19
 -9 don't know.....BZ19

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

BZ19

Did you, on 31 December 2015, have any REAL ESTATE (NOT being used for your own accommodation)? Do not report your second house here.

- 1 yes ONR2
2 noBZ20

ONR2

How many pieces of REAL ESTATE did you have on 31 December 2015?

- answer > 5..... ONR2A
answer < 6..... ONR31

ONR2A

What was the total value of your REAL ESTATE on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount..... ONR31
-9 don't know ONR2B

ONR2B

Into which of the categories did the total value go?

- 1 less than 50.000 Euro ONR31
2 between 50.000 Euro and 100.000 Euro ONR31
3 between 100.000 Euro and 150.000 Euro ONR31
4 between 150.000 Euro and 200.000 Euro ONR31
5 between 200.000 Euro and 250.000 Euro ONR31
6 between 250.000 Euro and 400.000 Euro ONR31
7 between 400.000 Euro and 500.000 Euro ONR31
8 between 500.000 Euro and 1.000.000 Euro ONR31
9 between 1.000.000 Euro and 2.500.000 Euro..... ONR31
10 2.500.000 Euro or more ONR31
-9 don't know ONR31

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

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

ONR31 thru ONR35

What sort of real estate is your [1st thru 5th] piece of REAL ESTATE (primarily)?

- | | |
|--------------------------|-------|
| 1 house..... | ONR51 |
| 2 apartment | ONR51 |
| 3 arable land | ONR51 |
| 4 factory building | ONR51 |
| 5 land | ONR51 |
| 6 farm | ONR51 |
| 7 office building | ONR51 |
| 8 shop | ONR51 |
| 9 allotment garden | ONR51 |
| 10 other..... | ONR41 |

ONR41 thru ONR45 (string)

What sort of real estate is your [1st thru 5th] piece of real estate primarily? Type **-99** if you don't know the answer.

any answer.....SOORT2012_11

SOORT2012_11 thru SOORT2012_14 -thru- SOORT2012_51 thru SOORT2012_54

What is the purpose of your [1st thru 5th] piece of real estate primarily?

More than one answer possible.

- | | |
|--|-------|
| 1 for private use..... | ONR51 |
| 2 for private use in the future (for instance for your children) | ONR51 |
| 3 your own business (for instance as premises) | ONR51 |
| 4 as investment | ONR51 |

ONR51 thru ONR55

How much was the estimated market value of your [1st thru 5th] piece of real estate on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount.....	ONR61
-9 don't know	ONR5A1

ONR5A1 thru ONR5A5

Into which of the categories did the estimated value go at the end of 2015?

1 less than 50.000 Euro	ONR61
2 between 50.000 Euro and 100.000 Euro	ONR61
3 between 100.000 Euro and 150.000 Euro	ONR61
4 between 150.000 Euro and 200.000 Euro	ONR61
5 between 200.000 Euro and 250.000 Euro	ONR61
6 between 250.000 Euro and 400.000 Euro	ONR61
7 between 400.000 Euro and 500.000 Euro	ONR61
8 between 500.000 Euro and 1.000.000 Euro	ONR61
9 between 1.000.000 Euro and 2.500.000 Euro.....	ONR61
10 2.500.000 Euro or more	ONR61
-9 don't know	ONR61

ONR61 thru ONR65

How many mortgages were there on your [1st thru 5th] piece of real estate on 31 December 2015? If there are no mortgages on your [1st thru 5th] piece of real estate, type 0 (zero).

answer = 0.....	BZ20
answer > 0.....	O211

The variables below concern the mortgages respondents may have on their pieces of real estate. For each piece of real estate a maximum of 3 mortgages could be recorded. The variable names all end in three digits. The first digit in each variable name indicates the number of the question, the second digit indicates the number of the piece of real estate (1st thru 5th), and the third digit indicates the number of the mortgage (1st thru 3rd).

E.g. variable O123 records the answer of the respondent to the first question, about the third mortgage on his second piece of real estate.

O211 thru O213 -thru- O251 thru O253¹⁶

With which financial institution did you take out the [1st thru 3rd] mortgage?

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

O311 thru O313 -thru- O351 thru O353 (string)

With which financial institution did you take out the [1st thru 3rd] mortgage?

any answer.....	O411
-----------------	------

¹⁶ Depending on number of real estates and mortgages on those real estates.

1. **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.
2. **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).
3. **IMPROVED LIFE-INSURANCE MORTGAGE:** this is a certain type 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.
4. **LINEAR MORTGAGE:** with this sort of mortgage, the periodic payments include paying off a fixed percentage of the total mortgage loan, and paying interest on the loan that is left at that moment. Over time, the amount you pay on interest becomes less and less, such that total monthly costs go down through the years. In the first period of the term of the mortgage, the costs of a linear mortgage are higher than the costs of an annuity mortgage.
5. **ENDOWMENT MORTGAGE:** with an endowment mortgage it is possible, during the term of the mortgage, to get a new loan on (part of) the amount that you have already paid off.
6. **INVESTMENT MORTGAGE:** this is a new variation on the (traditional) life-insurance mortgage. As is the case with the other life-insurance mortgages, also for most of the investment mortgages the loan is paid off out of the benefits of a whole life-insurance policy linked to the mortgage at the end of the mortgage period. Contrary to a(n improved) life-insurance mortgage, the returns of the life-insurance policy are based on the returns of an investment portfolio.
7. **INTEREST ONLY:** With this mortgage you only pay interest during the term of the mortgage with a balloon payment due at the end.
8. **ANNUITY CONSTRUCTION:** During the term of the mortgage one pays interest only, but at the same time one contributes to an annuity, which becomes available at the end of the mortgage period. The annuity does not have to be used to pay off the mortgage at the end of the mortgage period. It can be used as a supplementary pension provision.
9. **LIFE-INSURANCE:** the lifelong mortgage with life-insurance is a variation on the interest only mortgage. This mortgage is taken out for an indefinite period. To be sure that the mortgage is paid off after death (at the latest), the mortgage holds a term life-insurance policy.

10. BANK SAVINGS MORTGAGE: Compared with a traditional improved life insurance mortgage the bank savings mortgage uses no life insurance. One uses a blocked savings account or an escrow investment account that is linked to the mortgage.

O411 thru O413-thru- O451 thru O453

What sort of mortgage was the [1st thru 3rd] mortgage?

1 annuity mortgage.....	O611
2 traditional life-insurance mortgage	O611
3 improved traditional life-insurance mortgage	O611
4 linear mortgage	O611
5 endowment mortgage.....	O611
6 investment mortgage.....	O611
7 interest only mortgage.....	O611
8 annuity construction	O611
9 life-insurance mortgage	O611
10 other kind of mortgage	O511

O511 thru O513 -thru- O551 thru O553 (string)

What sort of mortgage was the [1st thru 3rd] mortgage then?

any answer.....	O611
-----------------	------

O611 thru O613 -thru- O651 thru O653

When (which year) was the [1st thru 3rd] mortgage taken out?

any answer.....	ON111
-----------------	-------

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

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

ON111 thru ON113 -thru- ON151 thru ON153

How much was the main sum of the loan at the time you took out the [1st thru 3rd] MORTGAGE? Type **-99** if you don't know the answer.

any answer.....	ON211
-9 don't know	ON211

ON211 thru ON213 -thru- ON251 thru ON253

How much of the loan of the [1st thru 3rd] MORTGAGE is left at present? With (improved) traditional life-insurance mortgage or investment mortgage, the mortgage loan doesn't change as a result of premium payments to the life-insurance. Also the mortgage loan of the interest only mortgage remains the same. Type **-99** if you don't know the answer.

any answer.....	ON311
-9 don't know	ON311

ON311 thru ON313 -thru- ON351 thru ON353

What is the current interest rate of the [1st thru 3rd] MORTGAGE? You may use a "comma" to indicate decimal points. For example, seven per cent is 7, five and a quarter per cent is 5,25. Type **-99** if you don't know the answer.

any answer..... ON811
-9 don't know ON811

ON411 thru ON413 -thru- ON451 thru ON453

Does the [1st thru 3rd] mortgage involve a period with a fixed interest rate?

1 yes ON511
2 no ON711

ON511 thru ON513 -thru- ON551 thru ON553

The last time the interest rate was fixed, it was fixed for how many years?

any answer..... ON611

ON611 thru ON613 -thru- ON651 thru ON653

When (which year) was the last time that the interest rate belonging to the [1st thru 3rd] mortgage was fixed?

any answer..... ON711

ON711 thru ON713 -thru- ON751 thru ON753

What is the term of the [1st thru 3rd] mortgage (number of years)?

any answer..... ON811

ON811 thru ON813 -thru- ON851 thru ON853

How often do you pay mortgage expenses for the [1st thru 3rd] mortgage?

1 per month ON911
2 per quarter ON911
3 per six months ON911
4 per year ON911

ON911 thru ON913 -thru- ON951 thru ON953

How much do you currently pay on all mortgage expenses for the [1st thru 3rd] MORTGAGE per [month/quarter/six months/year]? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

any answer.....BZ20
-9 don't know.....BZ20

BZ20

Did you, on 31 December 2015, own one or more CAR(S)? Do NOT mention cars provided by employer or leased cars here.

1 yes AUT2
2 noBZ21

AUT2

How many CARS did you own on 31 December 2015?

answer > 5.....AUT2A
answer < 6.....AUT301

AUT2A

How much was the total estimated market value of your cars on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value AUT301
-9 don't knowAUT2B

AUT2B

Into which of the categories did the estimated market value go?

1 less than 500 Euro AUT301
2 between 500 Euro and 1.500 Euro AUT301
3 between 1.500 Euro and 2.500 Euro AUT301
4 between 2.500 Euro and 5.000 Euro AUT301
5 between 5.000 Euro and 7.500 Euro AUT301
6 between 7.500 Euro and 10.000 Euro AUT301
7 between 10.000 Euro and 12.000 Euro AUT301
8 between 12.000 Euro and 15.000 Euro AUT301
9 between 15.000 Euro and 20.000 Euro AUT301
10 between 20.000 Euro and 25.000 Euro AUT301
11 between 25.000 Euro and 50.000 Euro AUT301
12 between 50.000 Euro and 75.000 Euro AUT301
13 between 75.000 Euro and 100.000 Euro AUT301
14 100.000 Euro or more AUT301
-9 don't know AUT301

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

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

AUT301 thru AUT305

What is the year of construction of your [1st thru 5th] car? Type **-99** if you don't know the answer.

any answer AUT501
-9 don't know AUT501

AUT501 thru AUT505 (string)

What is the make of your [1st thru 5th] car?

any answer AUT601

AUT601 thru AUT605 (string)

What is the type of your [1st thru 5th] car? Type **-99** if you don't know the answer.

any answer AUT701

AUT701 thru AUT705

What was the purchase price of your [1st thru 5th] car? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value AUT801
-9 don't know AUT7A01

AUT7A01 thru AUT7A05

Into which of the categories did the purchase price go?

1 less than 500 Euro	AUT801
2 between 500 Euro and 1.500 Euro	AUT801
3 between 1.500 Euro and 2.500 Euro	AUT801
4 between 2.500 Euro and 5.000 Euro	AUT801
5 between 5.000 Euro and 7.500 Euro	AUT801
6 between 7.500 Euro and 10.000 Euro	AUT801
7 between 10.000 Euro and 12.000 Euro	AUT801
8 between 12.000 Euro and 15.000 Euro	AUT801
9 between 15.000 Euro and 20.000 Euro	AUT801
10 between 20.000 Euro and 25.000 Euro	AUT801
11 between 25.000 Euro and 50.000 Euro	AUT801
12 between 50.000 Euro and 75.000 Euro	AUT801
13 between 75.000 Euro and 100.000 Euro	AUT801
14 100.000 Euro or more	AUT801
-9 don't know	AUT801

AUT801 thru AUT805

How much was the estimated market value of your [1st thru 5th] car, on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value	BZ21
-9 don't know	AUT8A01

AUT8A01 thru AUT8A05

Into which of the categories did the estimated market value go on 31 December 2015?

1 less than 500 Euro	BZ21
2 between 500 Euro and 1.500 Euro	BZ21
3 between 1.500 Euro and 2.500 Euro	BZ21
4 between 2.500 Euro and 5.000 Euro	BZ21
5 between 5.000 Euro and 7.500 Euro	BZ21
6 between 7.500 Euro and 10.000 Euro	BZ21
7 between 10.000 Euro and 12.000 Euro	BZ21
8 between 12.000 Euro and 15.000 Euro	BZ21
9 between 15.000 Euro and 20.000 Euro	BZ21
10 between 20.000 Euro and 25.000 Euro	BZ21
11 between 25.000 Euro and 50.000 Euro	BZ21
12 between 50.000 Euro and 75.000 Euro	BZ21
13 between 75.000 Euro and 100.000 Euro	BZ21
14 100.000 Euro or more	BZ21
-9 don't know	BZ21

BZ21

Did you, on 31 December 2015, own one or more MOTORBIKE(S)?

1 yes	MOT2
2 no	BZ22

MOT2

How many motorbikes did you own on 31 December 2015?

answer > 5	MOT2A
answer < 6	MOT301

MOT2A

How much was the total estimated market value of your motorbikes on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value MOT301
 -9 don't know MOT2B

MOT2B

Into which of the categories did the estimated market value go?

1 less than 500 Euro MOT301
 2 between 500 Euro and 1.500 Euro MOT301
 3 between 1.500 Euro and 2.500 Euro MOT301
 4 between 2.500 Euro and 5.000 Euro MOT301
 5 between 5.000 Euro and 7.500 Euro MOT301
 6 between 7.500 Euro and 10.000 Euro MOT301
 7 between 10.000 Euro and 12.000 Euro MOT301
 8 between 12.000 Euro and 15.000 Euro MOT301
 9 between 15.000 Euro and 20.000 Euro MOT301
 10 between 20.000 Euro and 25.000 Euro MOT301
 11 between 25.000 Euro and 50.000 Euro MOT301
 12 between 50.000 Euro and 75.000 Euro MOT301
 13 between 75.000 Euro and 100.000 Euro MOT301
 14 100.000 Euro or more MOT301
 -9 don't know MOT301

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

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

MOT301 thru MOT305

What is the year of construction of your [1st thru 5th] motorbike? Type **-99** if you don't know the answer.

any answer MOT501
 -9 don't know MOT501

MOT501 thru MOT505 (string)

What is the make of your [1st thru 5th] motorbike?

any answer MOT601

MOT601 thru MOT605 (string)

What is the type of your [1st thru 5] motorbike? Type **-99** if you don't know the answer.

any answer MOT701

MOT701 thru MOT705

What was the purchase price of your [1st thru 5th] motorbike? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value MOT801
 -9 don't know MOT7A01

MOT7A01 thru MOT7A05

Into which of the categories did the purchase price go?

1 less than 500 Euro	MOT801
2 between 500 Euro and 1.500 Euro	MOT801
3 between 1.500 Euro and 2.500 Euro	MOT801
4 between 2.500 Euro and 5.000 Euro	MOT801
5 between 5.000 Euro and 7.500 Euro	MOT801
6 between 7.500 Euro and 10.000 Euro	MOT801
7 between 10.000 Euro and 12.000 Euro	MOT801
8 between 12.000 Euro and 15.000 Euro	MOT801
9 between 15.000 Euro and 20.000 Euro	MOT801
10 between 20.000 Euro and 25.000 Euro	MOT801
11 between 25.000 Euro and 50.000 Euro	MOT801
12 between 50.000 Euro and 75.000 Euro	MOT801
13 between 75.000 Euro and 100.000 Euro	MOT801
14 100.000 Euro or more	MOT801
-9 don't know	MOT801

MOT801 thru MOT805

How much was the estimated market value of your [1st thru 5th] motorbike, on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value	BZ22
-9 don't know	MOT8A01

MOT8A01 thru MOT8A05

Into which of the categories did the estimated market value go on 31 December 2015?

1 less than 500 Euro	BZ22
2 between 500 Euro and 1.500 Euro	BZ22
3 between 1.500 Euro and 2.500 Euro	BZ22
4 between 2.500 Euro and 5.000 Euro	BZ22
5 between 5.000 Euro and 7.500 Euro	BZ22
6 between 7.500 Euro and 10.000 Euro	BZ22
7 between 10.000 Euro and 12.000 Euro	BZ22
8 between 12.000 Euro and 15.000 Euro	BZ22
9 between 15.000 Euro and 20.000 Euro	BZ22
10 between 20.000 Euro and 25.000 Euro	BZ22
11 between 25.000 Euro and 50.000 Euro	BZ22
12 between 50.000 Euro and 75.000 Euro	BZ22
13 between 75.000 Euro and 100.000 Euro	BZ22
14 100.000 Euro or more	BZ22
-9 don't know	BZ22

BZ22

Did you, on 31 December 2015, own one or more BOAT(S)? Do not include: rowboats, canoes, rubber boats and the like.

1 yes	BOO2
2 no	BZ23

BOO2

How many BOATS did you own on 31 December 2015?

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

BOO2A

How much was the total estimated market value of your boats on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value BOO301
 -9 don't know BOO2B

BOO2B

Into which of the categories did the estimated market value go?

1 less than 500 Euro BOO301
 2 between 500 Euro and 1.500 Euro BOO301
 3 between 1.500 Euro and 2.500 Euro BOO301
 4 between 2.500 Euro and 5.000 Euro BOO301
 5 between 5.000 Euro and 7.500 Euro BOO301
 6 between 7.500 Euro and 10.000 Euro BOO301
 7 between 10.000 Euro and 12.000 Euro BOO301
 8 between 12.000 Euro and 15.000 Euro BOO301
 9 between 15.000 Euro and 20.000 Euro BOO301
 10 between 20.000 Euro and 25.000 Euro BOO301
 11 between 25.000 Euro and 50.000 Euro BOO301
 12 between 50.000 Euro and 75.000 Euro BOO301
 13 between 75.000 Euro and 100.000 Euro BOO301
 14 100.000 Euro or more BOO301
 -9 don't know BOO301

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

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

BOO301 thru BOO305

What is the year of construction of your [1st thru 5th] boat? Type **-99** if you don't know the answer.

any answer..... BOO401
 -9 don't know BOO401

BOO401 thru BOO405 (string)

What is the make of your [1st thru 5th] boat? Type **-99** if you don't know the answer.

any answer..... BOO501

BOO501 thru BOO505

What was the purchase price of your [1st thru 5th] boat? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value BOO601
 -9 don't know BOO5A01

BOO5A01 thru BOO5A05

Into which of the categories did the purchase price go?

1 less than 500 Euro BOO601
 2 between 500 Euro and 1.500 Euro BOO601
 3 between 1.500 Euro and 2.500 Euro BOO601
 4 between 2.500 Euro and 5.000 Euro BOO601
 5 between 5.000 Euro and 7.500 Euro BOO601
 6 between 7.500 Euro and 10.000 Euro BOO601
 7 between 10.000 Euro and 12.000 Euro BOO601
 8 between 12.000 Euro and 15.000 Euro BOO601
 9 between 15.000 Euro and 20.000 Euro BOO601
 10 between 20.000 Euro and 25.000 Euro BOO601
 11 between 25.000 Euro and 50.000 Euro BOO601
 12 between 50.000 Euro and 75.000 Euro BOO601
 13 between 75.000 Euro and 100.000 Euro BOO601
 14 100.000 Euro or more BOO601
 -9 don't know BOO601

BOO601 thru BOO605

How much was the estimated market value of your [1st thru 5th] boat, on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value BZ23
 -9 don't know BOO6A01

BOO6A01 thru BOO6A05

Into which of the categories did the estimated market value go on 31 December 2015?

1 less than 500 Euro BZ23
 2 between 500 Euro and 1.500 Euro BZ23
 3 between 1.500 Euro and 2.500 Euro BZ23
 4 between 2.500 Euro and 5.000 Euro BZ23
 5 between 5.000 Euro and 7.500 Euro BZ23
 6 between 7.500 Euro and 10.000 Euro BZ23
 7 between 10.000 Euro and 12.000 Euro BZ23
 8 between 12.000 Euro and 15.000 Euro BZ23
 9 between 15.000 Euro and 20.000 Euro BZ23
 10 between 20.000 Euro and 25.000 Euro BZ23
 11 between 25.000 Euro and 50.000 Euro BZ23
 12 between 50.000 Euro and 75.000 Euro BZ23
 13 between 75.000 Euro and 100.000 Euro BZ23
 14 100.000 Euro or more BZ23
 -9 don't know BZ23

BZ23

Did you, on 31 December 2015, own one or more (SITE-)CARAVANS?

- 1 yes CAR2
 2 noBZ24

CAR2

How many (SITE-)CARAVANS did you own on 31 December 2015?

- 0..10 CAR3

CAR3

What was the purchase price of your (SITE-)CARAVAN(S)? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- value CAR4
 -9 don't know CAR3A

CAR3A

Into which of the categories did the purchase price go?

- 1 less than 500 Euro CAR4
 2 between 500 Euro and 1.500 Euro CAR4
 3 between 1.500 Euro and 2.500 Euro CAR4
 4 between 2.500 Euro and 5.000 Euro CAR4
 5 between 5.000 Euro and 7.500 Euro CAR4
 6 between 7.500 Euro and 10.000 Euro CAR4
 7 between 10.000 Euro and 12.000 Euro CAR4
 8 between 12.000 Euro and 15.000 Euro CAR4
 9 between 15.000 Euro and 20.000 Euro CAR4
 10 between 20.000 Euro and 25.000 Euro CAR4
 11 between 25.000 Euro and 50.000 Euro CAR4
 12 between 50.000 Euro and 75.000 Euro CAR4
 13 between 75.000 Euro and 100.000 Euro CAR4
 14 100.000 Euro or more CAR4
 -9 don't know CAR4

CAR4

How much was the total estimated market value of your (SITE-) CARAVAN(S) on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- valueBZ24
 -9 don't know CAR4A

CAR4A

Into which of the categories did the estimated market value go on 31 December 2015?

1 less than 500 Euro	BZ24
2 between 500 Euro and 1.500 Euro	BZ24
3 between 1.500 Euro and 2.500 Euro	BZ24
4 between 2.500 Euro and 5.000 Euro	BZ24
5 between 5.000 Euro and 7.500 Euro	BZ24
6 between 7.500 Euro and 10.000 Euro	BZ24
7 between 10.000 Euro and 12.000 Euro	BZ24
8 between 12.000 Euro and 15.000 Euro	BZ24
9 between 15.000 Euro and 20.000 Euro	BZ24
10 between 20.000 Euro and 25.000 Euro	BZ24
11 between 25.000 Euro and 50.000 Euro	BZ24
12 between 50.000 Euro and 75.000 Euro	BZ24
13 between 75.000 Euro and 100.000 Euro	BZ24
14 100.000 Euro or more	BZ24
-9 don't know	BZ24

BZ24

Did you, on 31 December 2015, have any money LENT OUT to family, friends or acquaintances?

1 yes	UIT2
2 no	BZ25

UIT2

How much was the total amount you had lent out on 31 December 2015 to family, friends or acquaintances? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value	BZ25
-9 don't know	UIT2A

UIT2A

Into which of the categories did the total amount go?

1 less than 500 Euro	BZ25
2 between 500 Euro and 1.500 Euro	BZ25
3 between 1.500 Euro and 2.500 Euro	BZ25
4 between 2.500 Euro and 5.000 Euro	BZ25
5 between 5.000 Euro and 7.500 Euro	BZ25
6 between 7.500 Euro and 10.000 Euro	BZ25
7 between 10.000 Euro and 12.000 Euro	BZ25
8 between 12.000 Euro and 15.000 Euro	BZ25
9 between 15.000 Euro and 20.000 Euro	BZ25
10 between 20.000 Euro and 25.000 Euro	BZ25
11 between 25.000 Euro and 50.000 Euro	BZ25
12 between 50.000 Euro and 75.000 Euro	BZ25
13 between 75.000 Euro and 100.000 Euro	BZ25
14 100.000 Euro or more	BZ25
-9 don't know	BZ25

BZ25

Did you, on 31 December 2015, have any money saved or invested IN A WAY NOT MENTIONED BEFORE in this questionnaire? Do NOT include assets belonging to your own business here.

- 1 yes OV2
2 no SP421

OVE2

How many of these investments not mentioned before did you have on 31 December 2015?

- answer > 5..... OVE2A
answer < 6.....OVE31

OVE2A

What was the total value of the investments not mentioned before, on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount.....OVE31
-9 don't know OVE2B

OVE2B

Into which of the categories did the total value go on 31 December 2015?

- 1 less than 500 EuroOVE31
2 between 500 Euro and 1.500 EuroOVE31
3 between 1.500 Euro and 2.500 EuroOVE31
4 between 2.500 Euro and 5.000 EuroOVE31
5 between 5.000 Euro and 7.500 EuroOVE31
6 between 7.500 Euro and 10.000 EuroOVE31
7 between 10.000 Euro and 12.000 EuroOVE31
8 between 12.000 Euro and 15.000 EuroOVE31
9 between 15.000 Euro and 20.000 EuroOVE31
10 between 20.000 Euro and 25.000 EuroOVE31
11 between 25.000 Euro and 50.000 EuroOVE31
12 between 50.000 Euro and 75.000 EuroOVE31
13 between 75.000 Euro and 100.000 EuroOVE31
14 100.000 Euro or moreOVE31
-9 don't knowOVE31

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

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

OVE31 thru OVE35

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

- 1 ABN AMRO.....OVE51
- 2 RabobankOVE51
- 3 ING Bank.....OVE51
- 4 SNS BankOVE51
- 5 other.....OVE41
- 7 not applicableOVE51

OVE41 thru OVE45 (string)

With which bank or financial institution did you make your [1st thru 5th] investment? Type **-99** if you don't know the answer.

any answer.....OVE51

OVE51 thru OVE55 (string)

What kind of investment is your [1st thru 5th] investment? Type **-99** if you don't know the answer.

any answer.....OVE71

OVE71 thru OVE75

How much was the value of your [1st thru 5th] investment on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

value DNB301

-9 don't knowOVE7A1

OVE7A1 thru OVE7A5

Into which of the categories did the total value go?

1 less than 500 Euro	DNB301
2 between 500 Euro and 1.500 Euro	DNB301
3 between 1.500 Euro and 2.500 Euro	DNB301
4 between 2.500 Euro and 5.000 Euro	DNB301
5 between 5.000 Euro and 7.500 Euro	DNB301
6 between 7.500 Euro and 10.000 Euro	DNB301
7 between 10.000 Euro and 12.000 Euro	DNB301
8 between 12.000 Euro and 15.000 Euro	DNB301
9 between 15.000 Euro and 20.000 Euro	DNB301
10 between 20.000 Euro and 25.000 Euro	DNB301
11 between 25.000 Euro and 50.000 Euro	DNB301
12 between 50.000 Euro and 75.000 Euro	DNB301
13 between 75.000 Euro and 100.000 Euro	DNB301
14 100.000 Euro or more	DNB301
-9 don't know	DNB301

*DNB301

Do you have money that is not put into an account, but money you keep inside your house (such as coins, money kept under your bed etc.)?

1 yes	DNB301A
2 no	PERS1

*DNB301A

How much was the value of the money you keep inside your house? Type **-99** if you don't know the answer.

amount	PERS1
-9 don't know	PERS1

END of section on Assets

6.2 Liabilities

The following questions concern your own LIABILITIES.

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

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

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

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

PERS1

Did you, on 31 December 2015, have one or more PRIVATE loans? With a private loan, the whole sum is made available at one time.

- 1 yes PERS2
2 no DOOR1

PERS2

How many PRIVATE loans did you have on 31 December 2015?

- answer > 5 PERS2A
answer < 6 PER101

PERS2A

What was the remaining debt on your PRIVATE loans on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amount PER101
-9 don't know PERS2B

PERS2B

Into which of the categories did the remaining debt go?

1 less than 50 Euro.....	PER101
2 between 50 Euro and 250 Euro	PER101
3 between 250 Euro and 500 Euro.....	PER101
4 between 500 Euro and 750 Euro.....	PER101
5 between 750 Euro and 1.000 Euro	PER101
6 between 1.000 Euro and 2.500 Euro	PER101
7 between 2.500 Euro and 5.000 Euro	PER101
8 between 5.000 Euro and 7.500 Euro	PER101
9 between 7.500 Euro and 10.000 Euro	PER101
10 between 10.000 Euro and 11.500 Euro.....	PER101
11 between 11.500 Euro and 14.000 Euro.....	PER101
12 between 14.000 Euro and 17.000 Euro.....	PER101
13 between 17.000 Euro and 20.000 Euro.....	PER101
14 between 20.000 Euro and 25.000 Euro.....	PER101
15 25.000 Euro or more	PER101
-9 don't know	PER101

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

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

PER101 thru PER105

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

1 ABN AMRO.....	PER301
2 Rabobank	PER301
3 ING Bank.....	PER301
4 SNS Bank	PER301
5 other.....	PER201

PER201 thru PER205 (string)

With which bank or financial institution did you take out your [1st thru 5th] private loan? Type **-99** if you don't know the answer.

any answer.....	PER301
-----------------	--------

PER301 thru PER305

How much was the remaining debt of your [1st thru 5th] private loan on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount.....	DOOR1
-9 don't know	PER401

PER401 thru PER405

Into which of the categories did the remaining debt go on 31 December 2015?

1 less than 50 Euro.....	DOOR1
2 between 50 Euro and 250 Euro	DOOR1
3 between 250 Euro and 500 Euro.....	DOOR1
4 between 500 Euro and 750 Euro.....	DOOR1
5 between 750 Euro and 1.000 Euro	DOOR1
6 between 1.000 Euro and 2.500 Euro	DOOR1
7 between 2.500 Euro and 5.000 Euro	DOOR1
8 between 5.000 Euro and 7.500 Euro	DOOR1
9 between 7.500 Euro and 10.000 Euro	DOOR1
10 between 10.000 Euro and 11.500 Euro	DOOR1
11 between 11.500 Euro and 14.000 Euro	DOOR1
12 between 14.000 Euro and 17.000 Euro.....	DOOR1
13 between 17.000 Euro and 20.000 Euro.....	DOOR1
14 between 20.000 Euro and 25.000 Euro.....	DOOR1
15 25.000 Euro or more	DOOR1
-9 don't know	DOOR1

DOOR1

Did you, on 31 December 2015, have one or more EXTENDED LINES OF CREDIT?
An extended line of credit is an arrangement that enables you to withdraw money,
up to a set maximum.

0 no	POST1
1 yes	DOOR2

DOOR2

HOW MANY EXTENDED LINES OF CREDIT did you have on 31 December 2015?

answer > 5.....	DOOR2A
answer < 6.....	DOO101

DOOR2A

What was the remaining debt for your EXTENDED LINES OF CREDIT on 31
December 2015? Express the amount to the nearest Euro. Type **-99** if you don't
know the answer.

amount.....	DOO101
-9 don't know	DOOR2B

DOOR2B

Into which of the categories did the remaining debt go?

1 less than 50 Euro.....	DOOR101
2 between 50 Euro and 250 Euro	DOOR101
3 between 250 Euro and 500 Euro.....	DOOR101
4 between 500 Euro and 750 Euro.....	DOOR101
5 between 750 Euro and 1.000 Euro	DOOR101
6 between 1.000 Euro and 2.500 Euro	DOOR101
7 between 2.500 Euro and 5.000 Euro	DOOR101
8 between 5.000 Euro and 7.500 Euro	DOOR101
9 between 7.500 Euro and 10.000 Euro	DOOR101
10 between 10.000 Euro and 11.500 Euro.....	DOOR101
11 between 11.500 Euro and 14.000 Euro.....	DOOR101
12 between 14.000 Euro and 17.000 Euro.....	DOOR101
13 between 17.000 Euro and 20.000 Euro.....	DOOR101
14 between 20.000 Euro and 25.000 Euro.....	DOOR101
15 25.000 Euro or more	DOOR101
-9 don't know	DOOR101

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

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

DOO101 thru DOO105

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

1 ABN AMRO.....	DOO301
2 Rabobank	DOO301
3 ING Bank.....	DOO301
4 SNS Bank	DOO301
5 other.....	DOO201

DOO201 thru DOO205 (string)

With which financial institution did you take out your [1st thru 5th] extended line of credit? Type **-99** if you don't know the answer.

any answer.....	DOO301
-----------------	--------

DOO301 thru DOO310

How much was the remaining debt of your [1st thru 5h] extended line of credit on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount.....	DOO501
-9 don't know	DOO401

DOO401 thru DOO405

Into which of the categories did the remaining debt go on 31 December 2015?

1 less than 50 Euro.....	DOO501
2 between 50 Euro and 250 Euro	DOO501
3 between 250 Euro and 500 Euro.....	DOO501
4 between 500 Euro and 750 Euro.....	DOO501
5 between 750 Euro and 1.000 Euro	DOO501
6 between 1.000 Euro and 2.500 Euro	DOO501
7 between 2.500 Euro and 5.000 Euro	DOO501
8 between 5.000 Euro and 7.500 Euro	DOO501
9 between 7.500 Euro and 10.000 Euro	DOO501
10 between 10.000 Euro and 11.500 Euro.....	DOO501
11 between 11.500 Euro and 14.000 Euro.....	DOO501
12 between 14.000 Euro and 17.000 Euro.....	DOO501
13 between 17.000 Euro and 20.000 Euro.....	DOO501
14 between 20.000 Euro and 25.000 Euro.....	DOO501
15 25.000 Euro or more	DOO501
-9 don't know	DOO501

DOO501 thru DOO505

What is the maximum credit of your [1st thru 5th] extended line of credit? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

any answer.....	FINA1
-9 don't know	FINA1

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

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

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

DEBTS NOT MENTIONED BEFORE deal with credits with mail order companies, shops or other forms of retail (e.g. debts on a customer card).

FINA1

Did you, on 31 December 2015, have any OUTSTANDING DEBTS from a HIRE-PURCHASE CONTRACT, or a DEBT BASED ON PAYMENT BY INSTALLMENT, and/or an EQUITY-BASED LOAN?

0 no POST1
1 yes FINA2

FINA2

How many of these DEBTS/LOANS did you have on 31 December 2015?

answer > 5 FINA2A
answer < 6 FIN101

FINA2A

How much was the remaining debt on these DEBTS/LOANS on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount FIN101
-9 don't know FINA2B

FINA2B

Into which of the categories did the remaining debt go?

1 less than 50 Euro FIN101
2 between 50 Euro and 250 Euro FIN101
3 between 250 Euro and 500 Euro FIN101
4 between 500 Euro and 750 Euro FIN101
5 between 750 Euro and 1.000 Euro FIN101
6 between 1.000 Euro and 2.500 Euro FIN101
7 between 2.500 Euro and 5.000 Euro FIN101
8 between 5.000 Euro and 7.500 Euro FIN101
9 between 7.500 Euro and 10.000 Euro FIN101
10 between 10.000 Euro and 11.500 Euro FIN101
11 between 11.500 Euro and 14.000 Euro FIN101
12 between 14.000 Euro and 17.000 Euro FIN101
13 between 17.000 Euro and 20.000 Euro FIN101
14 between 20.000 Euro and 25.000 Euro FIN101
15 25.000 Euro or more FIN101
-9 don't know FIN101

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

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

FIN101 thru FIN105

What kind of debt is your [1st thru 5th] outstanding debt?

- 1 payment by installmentFIN201
- 2 hire-purchaseFIN201
- 3 equity-basedFIN201

FIN201 thru FIN205

How much was the remaining debt of your [1st thru 5th] outstanding debt based on hire-purchase or payment by installment, or equity-based loan, on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- amountPOST1
- 9 don't knowFIN301

FIN301 thru FIN305

Into which of the categories did the remaining debt go?

- 1 less than 50 Euro.....POST1
- 2 between 50 Euro and 250 EuroPOST1
- 3 between 250 Euro and 500 Euro.....POST1
- 4 between 500 Euro and 750 Euro.....POST1
- 5 between 750 Euro and 1.000 EuroPOST1
- 6 between 1.000 Euro and 2.500 EuroPOST1
- 7 between 2.500 Euro and 5.000 EuroPOST1
- 8 between 5.000 Euro and 7.500 EuroPOST1
- 9 between 7.500 Euro and 10.000 EuroPOST1
- 10 between 10.000 Euro and 11.500 EuroPOST1
- 11 between 11.500 Euro and 14.000 EuroPOST1
- 12 between 14.000 Euro and 17.000 EuroPOST1
- 13 between 17.000 Euro and 20.000 EuroPOST1
- 14 between 20.000 Euro and 25.000 EuroPOST1
- 15 25.000 Euro or morePOST1
- 9 don't knowPOST1

POST1

Did you, on 31 December 2015, have one or more outstanding debts NOT MENTIONED BEFORE with a mail-order firm, shop(s), or other sort of retail business (e.g. a debt from a 'client-card')?

- 1 yesPOST2
- 2 noFAMI1

POST2

How many of these outstanding debts NOT MENTIONED BEFORE did you have on 31 December 2015?

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

POST2A

How much was the remaining debt of your outstanding debt not mentioned before with a mail-order firm, shop, or other sort of retail business, on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount PS1A1
 -9 don't know POST2B

POST2B

Into which of the categories did the remaining debt go?

1 less than 50 Euro..... PS1A1
 2 between 50 Euro and 250 Euro PS1A1
 3 between 250 Euro and 500 Euro..... PS1A1
 4 between 500 Euro and 750 Euro..... PS1A1
 5 between 750 Euro and 1.000 Euro PS1A1
 6 between 1.000 Euro and 2.500 Euro PS1A1
 7 between 2.500 Euro and 5.000 Euro PS1A1
 8 between 5.000 Euro and 7.500 Euro PS1A1
 9 between 7.500 Euro and 10.000 Euro PS1A1
 10 between 10.000 Euro and 11.500 Euro PS1A1
 11 between 11.500 Euro and 14.000 Euro PS1A1
 12 between 14.000 Euro and 17.000 Euro PS1A1
 13 between 17.000 Euro and 20.000 Euro PS1A1
 14 between 20.000 Euro and 25.000 Euro PS1A1
 15 25.000 Euro or more PS1A1
 -9 don't know PS1A1

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

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

PS1A1 thru PS1A5 (string)

With which mail-order firm, shop, or other sort of retail business did you have an outstanding debt on 31 December 2015?

any answer..... PS101

PS101 thru PS105

What was the remaining debt for your [1st thru 5th] outstanding debt/loan not mentioned before, on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount..... FAMI1

-9 don't know PS201

PS201 thru PS205

Into which of the categories did the remaining debt go?

1 less than 50 Euro..... FAMI1

2 between 50 Euro and 250 Euro FAMI1

3 between 250 Euro and 500 Euro..... FAMI1

4 between 500 Euro and 750 Euro..... FAMI1

5 between 750 Euro and 1.000 Euro FAMI1

6 between 1.000 Euro and 2.500 Euro FAMI1

7 between 2.500 Euro and 5.000 Euro FAMI1

8 between 5.000 Euro and 7.500 Euro FAMI1

9 between 7.500 Euro and 10.000 Euro FAMI1

10 between 10.000 Euro and 11.500 Euro FAMI1

11 between 11.500 Euro and 14.000 Euro FAMI1

12 between 14.000 Euro and 17.000 Euro FAMI1

13 between 17.000 Euro and 20.000 Euro FAMI1

14 between 20.000 Euro and 25.000 Euro FAMI1

15 25.000 Euro or more FAMI1

-9 don't know FAMI1

FAMI1

Did you, on 31 December 2015, have a LOAN FROM FAMILY, FRIENDS OR ACQUAINTANCES?

1 yes FAMI2

2 no STUD1

FAMI2

HOW MANY of these loans from family, friends or acquaintances did you have on 31 December 2015?

answer > 5.....FAM12A

answer < 6.....FAM101

FAMI2A

How much was the total remaining debt of your loan from family, friends or acquaintances on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount FAM101
 -9 don't know FAM12B

FAMI2B

Into which of the categories did the total remaining debt go?

1 less than 50 Euro..... FAM101
 2 between 50 Euro and 250 Euro FAM101
 3 between 250 Euro and 500 Euro..... FAM101
 4 between 500 Euro and 750 Euro..... FAM101
 5 between 750 Euro and 1.000 Euro FAM101
 6 between 1.000 Euro and 2.500 Euro FAM101
 7 between 2.500 Euro and 5.000 Euro FAM101
 8 between 5.000 Euro and 7.500 Euro FAM101
 9 between 7.500 Euro and 10.000 Euro FAM101
 10 between 10.000 Euro and 11.500 Euro FAM101
 11 between 11.500 Euro and 14.000 Euro FAM101
 12 between 14.000 Euro and 17.000 Euro FAM101
 13 between 17.000 Euro and 20.000 Euro FAM101
 14 between 20.000 Euro and 25.000 Euro FAM101
 15 25.000 Euro or more FAM101
 -9 don't know FAM101

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

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

FAM101 thru FAM105

How much was the remaining debt of your [1st thru 5th] loan from family, friends or acquaintances on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount STUD1
-9 don't know FAM201

FAM201 thru FAM205

Into which of the categories did the remaining debt go?

1 less than 50 Euro..... STUD1
2 between 50 Euro and 250 Euro STUD1
3 between 250 Euro and 500 Euro..... STUD1
4 between 500 Euro and 750 Euro..... STUD1
5 between 750 Euro and 1.000 Euro STUD1
6 between 1.000 Euro and 2.500 Euro STUD1
7 between 2.500 Euro and 5.000 Euro STUD1
8 between 5.000 Euro and 7.500 Euro STUD1
9 between 7.500 Euro and 10.000 Euro STUD1
10 between 10.000 Euro and 11.500 Euro STUD1
11 between 11.500 Euro and 14.000 Euro STUD1
12 between 14.000 Euro and 17.000 Euro STUD1
13 between 17.000 Euro and 20.000 Euro STUD1
14 between 20.000 Euro and 25.000 Euro STUD1
15 25.000 Euro or more STUD1
-9 don't know STUD1

STUD1

Did you, on 31 December 2015, have a STUDY LOAN?

1 yes STUD2
2 no CRED1

STUD2

HOW MANY STUDY LOANS did you have on 31 December 2015?

answer > 5..... STUD2A
answer < 6..... STU101

STUD2A

How much was the total remaining debt of your STUDY LOAN on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount STU101
 -9 don't know STUD2B

STUD2B

Into which of the categories did the total remaining debt go?

1 less than 50 Euro..... STU101
 2 between 50 Euro and 250 Euro STU101
 3 between 250 Euro and 500 Euro..... STU101
 4 between 500 Euro and 750 Euro..... STU101
 5 between 750 Euro and 1.000 Euro STU101
 6 between 1.000 Euro and 2.500 Euro STU101
 7 between 2.500 Euro and 5.000 Euro STU101
 8 between 5.000 Euro and 7.500 Euro STU101
 9 between 7.500 Euro and 10.000 Euro STU101
 10 between 10.000 Euro and 11.500 Euro STU101
 11 between 11.500 Euro and 14.000 Euro STU101
 12 between 14.000 Euro and 17.000 Euro STU101
 13 between 17.000 Euro and 20.000 Euro STU101
 14 between 20.000 Euro and 25.000 Euro STU101
 15 25.000 Euro or more STU101
 -9 don't know STU101

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

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

STU101 thru STU105

How much was the remaining debt of your [1st thru 5th] study loan on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount CRED1
-9 don't know STU201

STU201 thru STU205

Into which of the categories did the remaining debt go?

1 less than 50 Euro CRED1
2 between 50 Euro and 250 Euro CRED1
3 between 250 Euro and 500 Euro CRED1
4 between 500 Euro and 750 Euro CRED1
5 between 750 Euro and 1.000 Euro CRED1
6 between 1.000 Euro and 2.500 Euro CRED1
7 between 2.500 Euro and 5.000 Euro CRED1
8 between 5.000 Euro and 7.500 Euro CRED1
9 between 7.500 Euro and 10.000 Euro CRED1
10 between 10.000 Euro and 11.500 Euro CRED1
11 between 11.500 Euro and 14.000 Euro CRED1
12 between 14.000 Euro and 17.000 Euro CRED1
13 between 17.000 Euro and 20.000 Euro CRED1
14 between 20.000 Euro and 25.000 Euro CRED1
15 25.000 Euro or more CRED1
-9 don't know CRED1

CRED1

Did you, on 31 December 2015, have any CREDIT CARD DEBTS (that is, were you in the red with one or more of your credit cards)?

1 yes CRED2
2 no ANDE1

CRED2

How much was the TOTAL DEBT through these CREDIT CARDS on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount ANDE1
-9 don't know CRED3

CRED3

Into which of the categories did the remaining debt go?

- | | |
|--|-------|
| 1 less than 50 Euro..... | ANDE1 |
| 2 between 50 Euro and 250 Euro | ANDE1 |
| 3 between 250 Euro and 500 Euro..... | ANDE1 |
| 4 between 500 Euro and 750 Euro..... | ANDE1 |
| 5 between 750 Euro and 1.000 Euro | ANDE1 |
| 6 between 1.000 Euro and 2.500 Euro | ANDE1 |
| 7 between 2.500 Euro and 5.000 Euro | ANDE1 |
| 8 between 5.000 Euro and 7.500 Euro | ANDE1 |
| 9 between 7.500 Euro and 10.000 Euro | ANDE1 |
| 10 between 10.000 Euro and 11.500 Euro | ANDE1 |
| 11 between 11.500 Euro and 14.000 Euro | ANDE1 |
| 12 between 14.000 Euro and 17.000 Euro | ANDE1 |
| 13 between 17.000 Euro and 20.000 Euro | ANDE1 |
| 14 between 20.000 Euro and 25.000 Euro | ANDE1 |
| 15 25.000 Euro or more | ANDE1 |
| -9 don't know | ANDE1 |

ANDE1

Did you, on 31 December 2015, have any other loans not mentioned above?

- | | |
|-------------|--------|
| 1 yes | ANDE2 |
| 2 no | AFLOS1 |

ANDE2

How many of these other loans not mentioned earlier did you have on 31 December 2015?

- | | |
|-----------------|--------|
| answer > 5..... | ANDE2A |
| answer < 6..... | AND101 |

ANDE2A

What was the total remaining debt of the loans not mentioned before on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

- | | |
|---------------------|--------|
| amount..... | AND101 |
| -9 don't know | ANDE2B |

ANDE2B

Into which of the categories did the remaining debt go?

1 less than 50 Euro.....	AND101
2 between 50 Euro and 250 Euro	AND101
3 between 250 Euro and 500 Euro.....	AND101
4 between 500 Euro and 750 Euro.....	AND101
5 between 750 Euro and 1.000 Euro	AND101
6 between 1.000 Euro and 2.500 Euro	AND101
7 between 2.500 Euro and 5.000 Euro	AND101
8 between 5.000 Euro and 7.500 Euro	AND101
9 between 7.500 Euro and 10.000 Euro	AND101
10 between 10.000 Euro and 11.500 Euro.....	AND101
11 between 11.500 Euro and 14.000 Euro.....	AND101
12 between 14.000 Euro and 17.000 Euro.....	AND101
13 between 17.000 Euro and 20.000 Euro.....	AND101
14 between 20.000 Euro and 25.000 Euro.....	AND101
15 25.000 Euro or more	AND101
-9 don't know	AND101

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

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

AND101 thru AND105 (string)

What kind of loan is your [1st thru 5th] loan that has not yet been mentioned?
any answer..... AND201

AND201 thru AND205

How much was the remaining debt of your [1st thru 5th] loan not mentioned earlier, on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

amount.....	AFLOS1
-9 don't know	AND301

AND301 thru AND305

Into which of the categories did the remaining debt go?

- | | |
|--|--------|
| 1 less than 50 Euro..... | AFLOS1 |
| 2 between 50 Euro and 250 Euro | AFLOS1 |
| 3 between 250 Euro and 500 Euro..... | AFLOS1 |
| 4 between 500 Euro and 750 Euro..... | AFLOS1 |
| 5 between 750 Euro and 1.000 Euro | AFLOS1 |
| 6 between 1.000 Euro and 2.500 Euro | AFLOS1 |
| 7 between 2.500 Euro and 5.000 Euro | AFLOS1 |
| 8 between 5.000 Euro and 7.500 Euro | AFLOS1 |
| 9 between 7.500 Euro and 10.000 Euro | AFLOS1 |
| 10 between 10.000 Euro and 11.500 Euro | AFLOS1 |
| 11 between 11.500 Euro and 14.000 Euro | AFLOS1 |
| 12 between 14.000 Euro and 17.000 Euro | AFLOS1 |
| 13 between 17.000 Euro and 20.000 Euro | AFLOS1 |
| 14 between 20.000 Euro and 25.000 Euro | AFLOS1 |
| 15 25.000 Euro or more | AFLOS1 |
| -9 don't know | AFLOS1 |

AFLOS1

Did you, in 2015, FULLY PAY OFF one or more loans?

- | | |
|-------------|------------|
| 1 yes | ACHT2013_1 |
| 2 no | ACHT2013_1 |

ACHT2013_1

Have you, in 2015, consulted with your bank or financial institution, because you had or expected payment problems with the repayment of a loan or mortgage?

- | | |
|------------|-------------|
| 1 yes..... | ACHT2013_21 |
| 2 no..... | REK0 |

ACHT2013_21 thru ACHT2013_27

Did your bank or financial institution change the terms of one of your loans as a result of (possible) payment problems?

More than one answer possible.

- | | |
|---|-------------|
| 1 no..... | REK0 |
| 2 yes, the terms of my mortgage have been eased | ACHT2013_31 |
| 3 yes, the terms of my mortgage have been tightened | ACHT2013_31 |
| 4 yes, the terms of my business loan have been eased..... | ACHT2013_31 |
| 5 yes, the terms of my business loan have been tightened..... | ACHT2013_31 |
| 6 yes, the terms of one of my other loans have been eased | ACHT2013_31 |
| 7 yes, the terms of one of my other loans have been tightened ... | ACHT2013_31 |

ACHT2013_31 thru ACHT2013_37

Which terms have been changed?

More than one answer possible.

1 interest	REK0
2 payment term	REK0
3 date of final payment	REK0
4 principal amount of the loan.....	REK0
5 fixed interest term	REK0
6 type of loan (i.e. from interest only to annuity, from investment to improved life-insurance mortgage)	REK0
7 required pledge	REK0

REK0 thru REK3

Did you, on 31 December 2015, have any ARREARS with paying one or more accounts/bills?

More than one answer possible.

0 no	HEBBEN
1 yes, arrears with paying the rent.....	REKHUUR
2 yes, arrears with paying for gas, water, electricity	REKGAS
3 yes, arrears with paying other accounts/bills.....	REKOVER

REKHUUR

How much was the TOTAL sum on RENT ARREARS on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

any answer

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

REKGAS

How much was the total sum on ARREARS FOR GAS, WATER, ELECTRICITY, on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

any answer

if REK3=1	REKOVER
otherwise	HEBBEN

REKOVER

How much was the total sum on OTHER ARREARS on 31 December 2015? Express the amount to the nearest Euro. Type **-99** if you don't know the answer.

any answer..... HEBBEN

HEBBEN

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

- 1 yes LENEN
2 no LENEN

LENEN

Are you currently in a position to borrow a substantial sum of money from family or friends?

- 1 yes KREDIET0
2 no KREDIET0
-9 don't know KREDIET0

KREDIET0 thru KREDIET4

Which of the ways to get a credit mentioned below did you APPLY FOR (irrespective of the application being accepted) over the past two years?

More than one answer possible.

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

ANDKRED (string)

What other sort of loan did you apply for over the past two years? Type **-99** if you don't know the answer.

- any answer..... NOKRED

NOKRED1 thru NOKRED3

In the past 2 years, has a request you (or your partner) made for credit been turned down, or were you not given as much credit as you applied for?

More than one answer possible.

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

AFGEZIEN

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

- 1 yes VERWKRED
2 no VERWKRED

VERWKRED

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

- 1 yes END
- 2 no END

END of questionnaire Assets and Liabilities

7. Questionnaire Economic and Psychological Concepts

This questionnaire on economic and psychological concepts has been split in two parts since 2000, but in 2009 it was merged into one questionnaire.

The questions INKHH to SPAARM16 are only presented to people in position 1, 2 of 3.

INKHH

The **total net income of your household** consists of the income of all members of the household, after deduction of taxes and premiums for social insurance policies, over the past 12 months. Into which of the categories mentioned below did the total net income of your household go **in the past 12 months**?

- | | |
|---------------------------------------|---------|
| 1 less than € 10,000 | INKNORM |
| 2 between € 10,000 and € 14,000 | INKNORM |
| 3 between € 14,000 and € 22,000 | INKNORM |
| 4 between € 22,000 and € 40,000 | INKNORM |
| 5 between € 40,000 and € 75,000 | INKNORM |
| 6 € 75,000 or more | INKNORM |
| -9 don't know | INKROND |

INKNORM

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

- | | |
|-----------------------|---------|
| 1 unusually low | INKROND |
| 2 regular | INKROND |
| 3 unusually high..... | INKROND |
| -9 don't know | INKROND |

INKROND

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

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

FINSITU

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

- | | |
|-------------------------------------|---------|
| 1 there are debts | INKEVEN |
| 2 need to draw upon savings | INKEVEN |
| 3 it is just about manageable..... | INKEVEN |
| 4 some money is saved..... | INKEVEN |
| 5 a lot of money can be saved | INKEVEN |

INKEVEN

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

- 1 the expenditures were higher than the income INKAANK
 2 the expenditures were about equal to the income LOAN1
 3 the expenditures were lower than the income LOAN1

INKAANK

Were (big) investments, such as the purchase of a house or car, part of these expenditures?

- 1 yes INKSEC
 2 no LOAN1

INKSEC

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

- 1 the expenditures were higher than the income LOAN1
 2 the expenditures were about equal to the income LOAN1
 3 the expenditures were lower than the income LOAN1

Now we present you three questions on loans.

LOAN1

Did you ever regret taking out a loan?

- 1 yes LOAN2
 2 no LOAN2
 -7 not applicable LOAN2

LOAN2

Do you agree with the following statement?

If I want, I can easily obtain a loan.

- 1 totally agree LOAN3
 2 agree LOAN3
 3 agree nor disagree LOAN3
 4 disagree LOAN3
 5 totally disagree LOAN3
 -9 don't know LOAN3

LOAN3

Have you ever had any help from 'Debt assistance/aid'? (=Schuldhulpverlening)

- 1 yes INK25A
 2 no INK25A

INK25A

Do you think the expenditures of your household, in the **next 12 months**, will be higher, about the same, or lower than the income of your household?

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

INK25B

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

- 1 yes INK25C
- 2 no ECSIT

INK25C

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

- 1 the expenditures will be much higher than the income ECSIT
- 2 the expenditures will be higher than the income ECSIT
- 3 the expenditures will be about the same as the income ECSIT
- 4 the expenditures will be lower than the income ECSIT
- 5 the expenditures will be much lower than the income..... ECSIT

ECSIT

How do you think the economic situation of your household will be in five years' time in comparison to the current situation?

- 1 much worse ZINVOL
- 2 worse..... ZINVOL
- 3 (about) the same..... ZINVOL
- 4 better..... ZINVOL
- 5 much better ZINVOL
- 9 don't know ZINVOL

The following questions concern saving.

ZINVOL

Do you think it makes sense to save money, considering the current general economic situation?

- 1 yes, certainly OPZIJ
- 2 yes, perhaps OPZIJ
- 3 probably not OPZIJ
- 4 certainly not OPZIJ
- 9 don't know OPZIJ

OPZIJ Did your household put any money aside **in the past 12 months**?

- 1 yes HOEVSPA
- 2 no HOEVSPA

HOEVSPA

About how much money has your household [if opzij=1: put aside/if opzij=2: cashed from savings accounts] **in the past 12 months?**

- | | |
|---------------------------------------|---------|
| 1 less than € 1,500..... | OPZIJ12 |
| 2 between € 1,500 and € 5,000 | OPZIJ12 |
| 3 between € 5,000 and € 12,500..... | OPZIJ12 |
| 4 between € 12,500 and € 20,000 | OPZIJ12 |
| 5 between € 20,000 and € 37,500 | OPZIJ12 |
| 6 between € 37,500 and € 75,000 | OPZIJ12 |
| 7 € 75,000 or more | OPZIJ12 |
| -9 don't know | OPZIJ12 |

OPZIJ12

Is your household planning to put money aside **in the next 12 months?**

- | | |
|------------------------|----------|
| 1 yes, certainly | SPAARM01 |
| 2 yes, perhaps | SPAARM01 |
| 3 probably not | SPAARM01 |
| 4 certainly not | SPAARM01 |
| -9 don't know | SPAARM01 |

There may be many different reasons for saving money for a shorter or a longer period of time. Please indicate your opinion about each statement mentioned below.

How important is it to you to have some money saved?

Please indicate on a scale from 1 to 7 how important it is to you.

1 means **'very unimportant'**

7 means **'very important'**.

1	2	3	4	5	6	7	Not applicable
1	2	3	4	5	6	7	-7

- SPAARM01 to leave a house and/or other valuable assets to your childrenSPAARM02
- SPAARM02 to help your children if they have financial difficultiesSPAARM03
- SPAARM03 to supplement your general old-age pension.....SPAARM04
- SPAARM04 in order to cover future (high) expensesSPAARM05
- SPAARM05 so that you do not ever need to ask other people for financial help.....SPAARM06
- SPAARM06 so you can buy a (different) apartment or house in the futureSPAARM07
- SPAARM07 to generate income from interests or dividends.....SPAARM08
- SPAARM08 to increase your freedom so you can do what you wantSPAARM09
- SPAARM09 to leave money to your children (or other relatives)SPAARM10
- SPAARM10 to have some savings to cover unexpected expenses.....SPAARM11
- SPAARM11 to have some extra money to spend when you are retired.....SPAARM12
- SPAARM12 to set up your own businessSPAARM13
- SPAARM13 to give presents or gifts to your children and/or grandchildrenSPAARM14
- SPAARM14 to have enough money in your bank account to be sure you will be able to meet your financial liabilities.....SPAARM15
- SPAARM15 to buy durable goods (such as furniture, electrical equipment or bikes) in the futureSPAARM16
- SPAARM16 for a better future ROUTING VARIABLE 7

ROUTING VARIABLE 7

Is the total net income of the household equal to or more than € 10,000?

1 yes SPAAR1

2 no UITGEVEN

The following statements concern saving and taking risks. Please indicate for each statement to what extent you agree or disagree.

To what extent do you agree with the following statements?

Please indicate on a scale from 1 to 7 to what extent you agree with the statement.

1 means **'totally disagree'**

7 means **'totally agree'**.

totally disagree							totally agree
1	2	3	4	5	6	7	

SPAAR1

I think it is more important to have safe investments and guaranteed returns, than to take a risk to have a chance to get the highest possible returns. SPAAR2

SPAAR2

I do not invest in shares, because I find this too risky..... SPAAR3

SPAAR3

If I think an investment will be profitable, I am prepared to borrow money to make this investment..... SPAAR4

SPAAR4

I want to be certain that my investments are safe..... SPAAR5

SPAAR5

If I want to improve my financial position, I should take financial risks SPAAR6

SPAAR6

I am prepared to take the risk to lose money, when there is also a chance to gain money BESCHRYF

BESCHRYF

How would you describe the risks that you have taken with investments over the past few years? If you haven't made any investments, choose 'not applicable'.

1 I have taken no risk at all TOEK01

2 I have taken small risks every now and then..... TOEK01

3 I have taken some risks TOEK01

4 I have sometimes taken great risks TOEK01

5 I have often taken great risks TOEK01

-7 not applicable TOEK01

-9 don't know TOEK01

Now we present you some statements about the future. Please indicate for each statement to what extent you agree or disagree.

To what extent do you agree with the following statements?

Please indicate on a scale from 1 to 7 to what extent you agree with the following statements.

1 means '**extremely uncharacteristic**'

7 means '**extremely characteristic**'

1 2 3 4 5 6 7

TOEK01

I think about how things can change in the future, and try to influence those things in my everyday life.....TOEK02

TOEK02

I often work on things that will only pay off in a couple of years.....TOEK03

TOEK03

I am only concerned about the present, because I trust that things will work themselves out in the future.TOEK04

TOEK04

With everything I do, I am only concerned about the immediate consequences (say a period of a couple of days or weeks).TOEK05

TOEK05

Whether something is convenient for me or not, to a large extent determines the decisions that I take or the actions that I undertake.TOEK06

TOEK06

I am willing to sacrifice my well-being in the present to achieve certain goals in the future.TOEK07

TOEK07

I think it is important to take warnings about negative consequences of my acts seriously, even if these negative consequences would only occur in the distant future.TOEK08

TOEK08

I think it is more important to work on things that have important consequences in the future, than to work on things that have immediate but less important consequences.TOEK09

TOEK09

In general, I ignore warnings about future problems because I think these problems will be solved before they get critical.TOEK10

TOEK10

I think there is no need to sacrifice things now for problems that lie in the future, because it will always be possible to solve these future problems later.....TOEK11

TOEK11

I only respond to urgent problems, trusting that problems that come up later can be solved in a later stage.TOEK12

TOEK12

I find it more important to do work that gives short-term results, than work where the consequences are not apparent until later UITGEVEN

There are different opinions about planning financial affairs. Some find it important to plan in advance, other manage without too much planning. The following questions concern planning financial affairs.

UITGEVEN

Some people spend all their income immediately. Others save some money in order to have something to fall back on.

Please indicate what you do with money that remains after having paid for food, rent, and other necessities, where 1 means 'I spend all my money immediately' and 7 means 'I save as much as possible'.

spend immediately							save as much as possible
1	2	3	4	5	6	7.....	PLANNEN

PLANNEN

Do you find it easy or difficult to control your expenditures?

Please indicate how easy or difficult you find this on a scale from 1 to 7, where 1 means 'very easy' and 7 means 'very difficult'.

very easy							very difficult
1	2	3	4	5	6	7.....	PERIODE1

PERIODE1

People use different periods when they decide about what part of the income to spend, and what part to save.

Which of the periods mentioned below is in your household **most** important with regard to planning expenditures and savings?

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

BIJHOUD

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

1 I don't or very badly keep track of my expenditures.....	POTJES
2 I keep rather bad track of my expenditures	POTJES
3 I more or less keep track of my expenditures.....	POTJES
4 I keep good track of my expenditures	POTJES
5 I keep very good track of my expenditures	POTJES

POTJES

Do you put money aside for particular purposes (holidays, clothes, rent etc.) in order to reserve separate amounts for different expenditures? For example, by depositing money into separate bank accounts, or by putting money in separate envelopes or jars.

- 1 no PIN1
 2 separate bank accounts..... PIN1
 3 separate envelopes or jars/boxes, or in another way in your own house ... PIN1
 4 other ways..... APOT

APOT (string)

What other ways do you have in mind? PIN1

PIN1 Do you own a PIN card (that is a debit card with a PIN code) that you use to pay?

- 1 yes PIN2
 2 no FOON

PIN2 How often do you use a PIN card?

I use the PIN card:

- 1 never or very rarelyNFC1
 2 every now and thenNFC1
 3 often.....NFC1
 4 very often.....NFC1

NFC1

Do you own one or more PIN cards that allow contactless payments?

Contactless payment is a form of electronic payment where you need to keep the debit card close to the terminal to pay. For amounts up to € 25,- no PIN is required. Whether or not your debit card is suitable for contactless payments is identified by the following logo:



- 1 yesNFC2
 2 noAUTOM

NFC2

How often do you use your PIN card paying contactless?

- 1 never AUTOM
 2 seldom AUTOM
 3 every now and then AUTOM
 4 often (that is (almost) every week) AUTOM
 5 very often (that is (almost) every day) AUTOM

AUTOM

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

- 1 I prefer to use the ATM FOON
- 2 I prefer to go into the bank..... FOON
- 3 I have no particular preference..... FOON
- 9 don't know FOON

FOON

Banks offer the possibility to arrange your banking affairs by phone. After entering your personal secret code, you can obtain information about the balance of your account, and you can transfer money from one account to another. Examples of this facility are Saldofoon, Rabofoon or Saldolijn.

Do you use such a facility?

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

SMART

Banks offer the possibility to arrange banking affairs by smartphone. You can manage your accounts and execute payments by using a special app that is provided by your bank

Do you use such a facility?

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

INTERN

Banks also offer the possibility to arrange banking affairs through Internet (Internet banking).

Do you use such a facility?

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

The next set of questions is about estimating chances.

ZON

What is the chance of having a sunny day tomorrow, according to you?

0 means 'no chance'

100 means 'absolutely sure'

0..100 % chance HER4

HER4

What is the chance that you will leave an inheritance (including possessions and valuable items)?

0 means 'no chance'

100 means 'absolutely sure'

answer 0% chance BABY

answer >0% chance HER1

HER1

What is the chance that you will leave an inheritance (including possessions and valuable items) of more than **10,000 euro**?

0 means 'no chance'

100 means 'absolutely sure'

answer 0% chance BABY

answer >0% chance HER2

HER2

What is the chance that you will leave an inheritance (including possessions and valuable items) of more than **100,000 euro**?

0 means 'no chance'

100 means 'absolutely sure'

answer 0% chance BABY

answer >0% chance HER3

HER3

What is the chance that you will leave an inheritance (including possessions and valuable items) of more than **500,000 euro**?

0 means 'no chance'

100 means 'absolutely sure'

0..100 % chance BABY

BABY

Do you have any children?

1 yes PLAN

2 no ROUTING VARIABELE 9

PLAN

Do you give large amounts of money to your children in order to transfer part of your capital to them, or are you planning to do so in the future, e.g. every year?

- 1 no UITSPR
 2 yes, I already give large amounts now UITSPR
 3 yes, I am planning to give large amounts in the future UITSPR
 -9 don't know UITSPR

UITSPR

Please indicate which of the following statements would be closest to your own opinion about this?

Please read 'I' instead of 'we' if necessary.

- 1 if our children would take good care of us when we get old, we would like to leave them a considerable bequest. ROUTING VARIABLE 9
 2 we would like to leave our children a considerable bequest, irrespective of whether they will take care of us or not, when we are old..... ROUTING VARIABLE 9
 3 we have no preconceived plans about leaving a bequest to our children ROUTING VARIABLE 9
 4 we don't intend to leave a bequest to our children ROUTING VARIABLE 9
 5 none of the statements mentioned above ROUTING VARIABLE 9

ROUTING VARIABLE 9

Number of persons in household > 1?

- 1 yes HHRELA
 2 no GELUK

HHRELA

How would you define your household?

- 1 Very good relationships between the members of the household ROUTING VARIABLE 10
 2 Good relationships between the members of the household ROUTING VARIABLE 10
 3 Neither really good nor really bad relationships between the members of the household ROUTING VARIABLE 10
 4 Bad relationships between the members of the household ROUTING VARIABLE 10
 5 Very bad relationships between the members of the household ROUTING VARIABLE 10

ROUTING VARIABLE 10

Is there a partner in your household?

- 1 yes BESLIS
 2 no GELUK

BESLIS

Which of the following five statements would best describe the way in which financial matters are decided in your household?

- 1 I always leave it to my partner to decide on financial matters GELDH
- 2 my partner has more influence than me on financial decisions..... GELDH
- 3 my partner and I have equal influence on financial decisions..... GELDH
- 4 I have more influence on financial decisions than my partner does GELDH
- 5 my partner always leaves the financial decisions to me GELDH

GELDH

Now we would like to ask you how your household is organized and how financial decisions are taken. Which of the following statements represents the situation in your household most?

- 1 All our money belongs to both of us, there is no distinction between mine and yours GELUK
- 2 Part of the money is considered to be someone's own, the other part is mutual money. GELUK
- 3 The money we earn individually is one's own GELUK
- 4 I control the finances, my partner receives an allowance. GELUK
- 5 My partner controls the finances, I receive an allowance..... GELUK
- 6 I get part of the household money, my partner controls the rest GELUK
- 7 My partner receives part of the household money, I control the rest GELUK
- 8 Another settlement GELUK
- 7 not applicable GELUK
- 9 don't know GELUK

GELUK

All in all, to what extent do you consider yourself a happy person?

- 1 very happyKENLTD
- 2 happyKENLTD
- 3 neither happy nor unhappyKENLTD
- 4 unhappyKENLTD
- 5 very unhappyKENLTD
- 9 don't knowKENLTD

The following questions concern your circle of acquaintances, that is, the people with whom you associate frequently, such as friends, neighbors, acquaintances, or maybe people at work.

KENLTD

Into which age category do **most** of the people in your circle of acquaintances go?

Think about the people with whom you associate frequently, such as friends, neighbors, acquaintances, or maybe people at work.

Please select the answer that is closest to reality.

Age (in years) is mostly:

- | | | |
|----|------------------------|-------|
| 1 | under 16 | KENHH |
| 2 | 16 - 20..... | KENHH |
| 3 | 21 - 25..... | KENHH |
| 4 | 26 - 30..... | KENHH |
| 5 | 31 - 35..... | KENHH |
| 6 | 36 - 40..... | KENHH |
| 7 | 41 - 45..... | KENHH |
| 8 | 46 - 50..... | KENHH |
| 9 | 51 - 55..... | KENHH |
| 10 | 56 - 60..... | KENHH |
| 11 | 61 - 65..... | KENHH |
| 12 | 66 - 70..... | KENHH |
| 13 | 71 years or over | KENHH |

KENHH

The people in your circle of acquaintances may live alone or share a household with other people (for example with a partner and children). Of how many persons do **most** households of your acquaintances consist?

- | | | |
|---|---------------------------|--------|
| 1 | one person | KENINK |
| 2 | two persons..... | KENINK |
| 3 | three persons..... | KENINK |
| 4 | four persons | KENINK |
| 5 | five persons | KENINK |
| 6 | six persons or more | KENINK |

KENINK

How much do you think is the **average** total net income per year of those households?

- | | | |
|----|-------------------------------------|--------|
| 1 | less than € 8,000 per year | KENOPL |
| 2 | between € 8,000 and € 9,500 | KENOPL |
| 3 | between € 9,500 and € 11,000..... | KENOPL |
| 4 | between € 11,000 and € 13,000 | KENOPL |
| 5 | between € 13,000 and € 16,000 | KENOPL |
| 6 | between € 16,000 and € 20,000 | KENOPL |
| 7 | between € 20,000 and € 28,000 | KENOPL |
| 8 | between € 28,000 and € 38,000 | KENOPL |
| 9 | between € 38,000 and € 50,000 | KENOPL |
| 10 | between € 50,000 and € 75,000 | KENOPL |
| 11 | € 75,000 or more..... | KENOPL |
| -9 | don't know | KENOPL |

KENOPL

Which level of education do **most** of your acquaintances have?

- | | |
|--|---------|
| 1 primary education..... | KENWERK |
| 2 junior vocational training | KENWERK |
| 3 lower secondary education..... | KENWERK |
| 4 secondary education/pre-university education | KENWERK |
| 5 senior vocational training..... | KENWERK |
| 6 vocational colleges/first year university education..... | KENWERK |
| 7 university education..... | KENWERK |

KENWERK

What kind of employment do **most** of your acquaintances have?

- | | |
|---|--------|
| 1 self-employed | MANUUR |
| 2 practicing a free profession (freelance)..... | MANUUR |
| 3 working in the family business | MANUUR |
| 4 employed on a contractual basis..... | MANUUR |
| 5 mostly no paid job | MANUUR |

MANUUR

If you think of the **men** among your acquaintances, how many hours per week do they work on average?

- | | |
|---------------------------|----------|
| 0..100 hours a week | VROUWUUR |
|---------------------------|----------|

VROUWUUR

If you think of the **women** among your acquaintances, how many hours per week do they work on average?

- | | |
|---------------------------|-------|
| 0..100 hours a week | KUNDE |
|---------------------------|-------|

The following questions concern the sources you use for financial information and advice.

KUNDE

How knowledgeable do you consider yourself with respect to financial matters?

- | | |
|------------------------------------|--------|
| 1 not knowledgeable..... | ADVIES |
| 2 more or less knowledgeable | ADVIES |
| 3 knowledgeable | ADVIES |
| 4 very knowledgeable | ADVIES |

ADVIES

What is your most important source of advice when you have to make important financial decisions for the household?

- | | |
|--|--------|
| 1 parents, friends or acquaintances | CON30 |
| 2 information from the newspapers | CON30 |
| 3 financial magazines, guides, books | CON30 |
| 4 brochures from my bank or mortgage adviser | CON30 |
| 5 advertisements on TV, in the papers, or in other media | CON30 |
| 6 professional financial advisers | CON30 |
| 7 financial computer programs..... | CON30 |
| 8 financial information on the Internet | CON30 |
| 9 other..... | ANDADV |

ANDADV (string)

So, what is your most important source of advice when you have to make important financial decisions for the household? CON30

For the following statements on human behaviour, please choose the statement which applies most to **you**.

Describe yourself as you are, not as how you want to be. Describe yourself in comparison to other people you know of the same sex and of about the same age.

1 means '**not at all applicable**'

5 means '**highly applicable**'

CON30 I have excellent ideas. CON10
 CON10 I like order. CON23
 CON23 I keep in the background..... CON24
 CON24 I sympathize with others' feelings..... CON41
 CON41 I have frequent mood swings CON22
 CON22 I have a vivid imagination CON02
 CON02 I'll leave my things lying around..... CON47
 CON47 I am quiet around strangers CON40
 CON40 I take time out for others CON13
 CON13 I get stressed out easily ROUTING VARIABLE 11

ROUTING VARIABLE 11

If the respondent worksWORK01

If the respondent does not work.....JEUGD1

The next questions are about your **work**. Please indicate in which extent you agree or disagree.

1 means '**totally disagree**'

7 means '**totally agree**'

In my work:

WORK01	I interact a lot with other people	WORK02
WORK02	I have to cooperate with others.....	WORK03
WORK03	I make my own decisions.	WORK04
WORK04	I am interested in and help out other people.....	WORK05
WORK05	I have to solve complicated tasks	WORK06
WORK06	I usually work in my own office	WORK07
WORK07	I usually do what other people tell me to do	WORK08
WORK08	I work with others in a team	WORK09
WORK09	I decide what other people should do.....	JEUGD1

Note: The following six questions are only asked if respondents did not fill them out before. The answers of the previous waves are variables JEUGD1_X to JEUGD6_X.

The next 6 questions are about your childhood. Please think about the time you were a child and try to answer the following questions as best as possible.

JEUGD1	When you were between 8 and 12 years of age, did you receive an allowance from your parents then? By allowance we mean a fixed amount received on a regular basis.	
	1 yes	JEUGD2
	2 yes, but it was sometimes forgotten	JEUGD2
	3 occasionally	JEUGD2
	4 no	JEUGD2
JEUGD2	When you were between 8 and 12 years of age, did you do little household chores (like washing the car) for which you received some money from your parents?	
	1 often	JEUGD3
	2 sometimes.....	JEUGD3
	3 occasionally	JEUGD3
	4 hardly ever	JEUGD3
	5 never	JEUGD3

JEUGD3

When you were between 8 and 12 years of age, could you spend your money as you pleased?

- 1 My parents decided on how I spent all my moneyJEUGD4
- 2 My parents decided on how I spent most of my money.....JEUGD4
- 3 Part of my expenditure was decided by me, the rest was decided by my parentsJEUGD4
- 4 Mostly, I could decide on how I spent my moneyJEUGD4
- 5 I could decide on all my expendituresJEUGD4

JEUGD4

Did you have a job on the side (like a newspaper round, a job on Saturday etc.) when you were between 12 and 16 years of age?

- 1 Yes, I had many jobs on the side at that time.JEUGD5
- 2 Yes, I had a few jobs on the side at that time.....JEUGD5
- 3 Yes, I had one job on the side at that time.JEUGD5
- 4 No, I did not have a job on the side at that time.....JEUGD5

JEUGD5

Did your (grand)parents try to teach you how to budget when you were between 12 and 16 years of age?

- 1 Yes, they gave me advice and practical help.JEUGD6
- 2 Yes, they gave me some advice and practical helpJEUGD6
- 3 Yes, but to a certain extent.....JEUGD6
- 4 NoJEUGD6

JEUGD6

Did your (grand)parents stimulate you to save money between the age of 12 and 16?

- 1 Yes, they emphasized the necessity of saving.MHI001
- 2 Yes, they told me how important saving isMHI001
- 3 Yes, but to a certain extent.....MHI001
- 4 No, not at all.....MHI001

The following questions are about how you felt over the past month.
For every question, please choose the answer that best describes how you felt during this past month.

This past month

- 1 never
- 2 seldom
- 3 sometimes
- 4 often
- 5 mostly
- 6 continuously

- MHI001 I felt very anxious END
- MHI002 I felt so down that nothing could cheer me up..... END
- MHI003 I felt calm and peaceful..... END
- MHI004 I felt depressed and gloomy..... END
- MHI005 I felt happy..... END

END Questionnaire Economic and Psychological Concepts