



DNB Household Survey 2023

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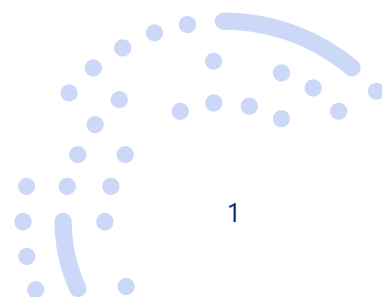
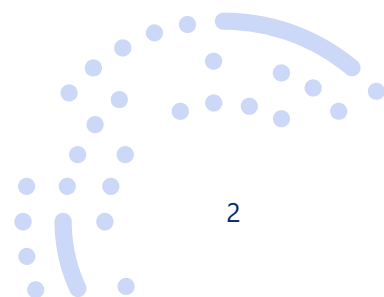




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1 Introduction

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.

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.

The 2023 wave (the 31st wave) of the DNB Household Survey was conducted over the period **March 2023 - September 2023**.

1.1 Six questionnaires

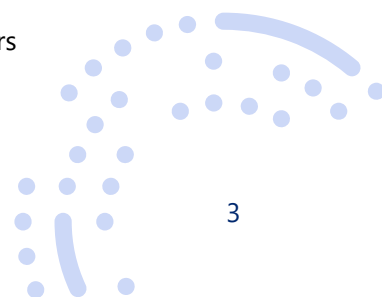
The DNB Household Survey consists of six questionnaires. Below, we give an overview of the topics that are covered by each of the questionnaires.

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 **2,332** households have participated in the **31st 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.

Additional email

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





1.2 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. hhi2023en_1.0	general information on the household	5,068	2,332
2. wrk2023en_1.0	household and work	2,650	2,099
3. hse2023en_1.0	accommodation and mortgages	2,017	2,017
4. inc2023en_1.0	health and income	2,526	2,002
5. wth2023en_1.0	assets and liabilities	2,669	2,117
6. psy2023en_1.0	economic and psychological concepts	2,814	2,216
7. agi2023en_1.0	aggregated data on income	2,523	2,001
8. agw2023en_1.0	aggregated data on assets, liabilities and mortgages	2,786	2,217

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:

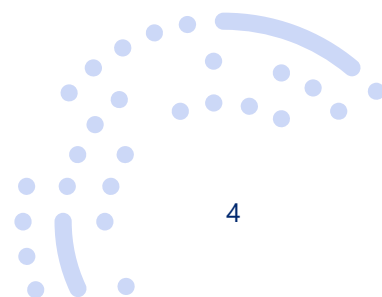
$$\textit{nohhold} \times 100 + \textit{nomem}$$

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
<i>nohhold</i>	household index
<i>nomem</i>	index of the member of the household

All amounts in the datasets are in euros.





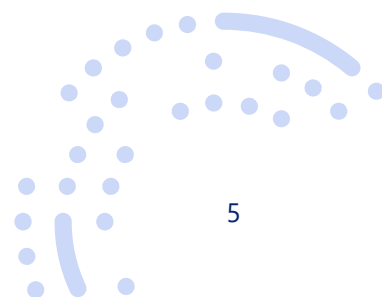
1.3 Aggregated data on income

Introduction

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, see agi file.

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]
AIO	aio-uitkering [gross] (Dutch)
AWW	general widows' and orphans' pension [gross]





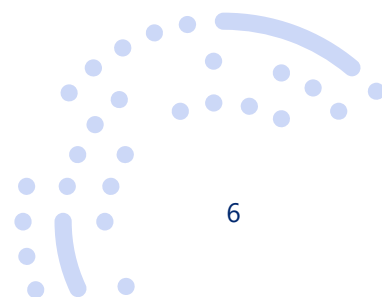
ZVWPREMIE	sick fund premium/iza-premium
BTOT	total gross income
NTOT	total net income
HEFKORT	considered tax credit
BOX3TAX	considered income tax box 3 (saving and investments)

The variables *nohold* 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.

1.4 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 (agw file) 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

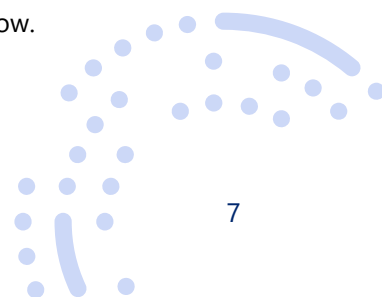
For each main asset component we have constructed the following three variables:

- 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.

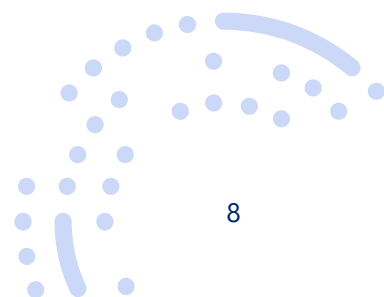
Main asset, debt, and mortgage components

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





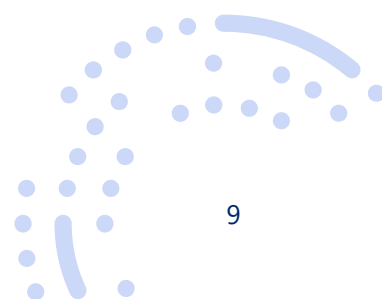
B21	motorbikes
B22	boats
B23	(site-)caravans/trailers
B24	money lent out to family or friends (1=yes, 0=no)
B25	savings or investments not mentioned before
B28	stocks from substantial holding
B29	business equity (professions)
B30	business equity self-employed
B31	crypto-currency
S1	private loans
S2	extended 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 and 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.





1.5 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 Quest which is a software package for online questionnaires developed by Centerdata. In the documentation we try to present the online 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 *ROUTING KK*.

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 spouse.....JRBS
- 4 living together with partner (not married)JRBS
- 5 widowed.....JRBS
- 6 never married.....ROUTING KK

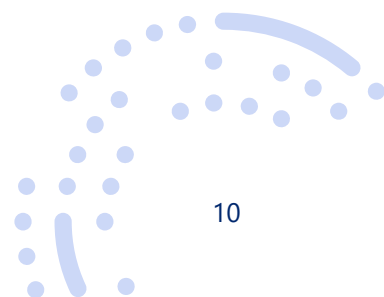
Example 2

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 2022 (according to the annual statement) received from [**NAME EMPLOYER**]?

- amount in eurosIJ201
- 9 don't knowIJ181





Example 3

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/organization.....BET
- 3 because I wanted to and it was possibleBET
- 4 other reasonARVUT

Preloaded

ARVUT (string)

What other reason was this?BET

Example 4

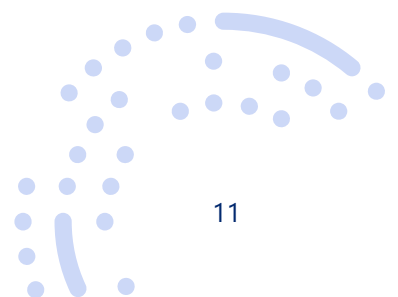
In some cases it is possible to indicate that one does not know the answer to a question. In these cases this answer appears in the dataset coded as -9. In the questionnaire Assets and Liabilities respondents were asked to enter the number -99 instead of using a preprogrammed button. Therefore the question 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 [credit/deficit] balance of your CHECKING ACCOUNTS on 31 December 2022?

Type **-99** if you don't know the answer. If the balance is a deficit, just enter the amount without a minus.

- amountBET91
- 9 don't know BET5





1.6 Differences between the questionnaires of 2023 and 2022

The data collection of the **31st wave (fieldwork 2023)** differs to some extent from the previous waves.

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 have 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 **2023**.

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: n/a
- Deleted: n/a
- Changed question text: WERKZAAMHEDEN, REIS
- New answering alternative: n/a
- Changed answering alternative: BURGST, BEZIG_01 t/m BEZIG_11, BRANCHE, DNB911 t/m DNB918

Questionnaire Accommodation and Mortgages

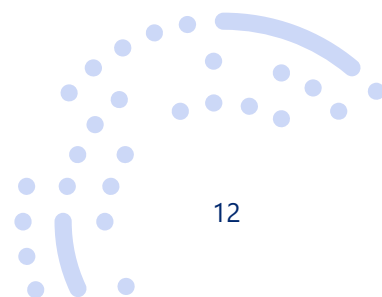
- New variables: n/a
- Deleted: n/a
- Changed question text: WO16, WOD206, WOD207, WOD44N, WOD44P, WO44A, WOD44S, WOD52D_new, WOD72B, WOD72C
- New answering alternative: n/a
- Changed answering alternative: WOD2012_5

Questionnaire Health and Income

- New variables: n/a
- Deleted: n/a
- Changed question text: IJ16BR t/m IJ16BR3, IJ181 t/m IJ183, IJ241 t/m IJ243, J16ABRa, J16B, IZ16BRa, IS4N t/m IS4N3, IN26, IN11A
- New answering alternative: TFIN2, IN2012
- Changed answering alternative: n/a

Questionnaire Assets and Liabilities

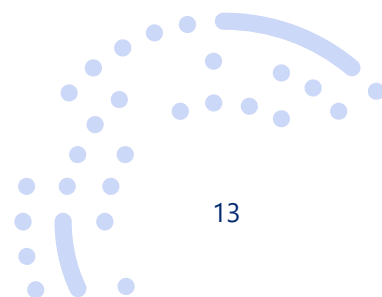
- New variables: n/a
- Deleted: BZ02, BDRL1X, BDRL34
- Changed question text: n/a
- New answering alternative: n/a
- Changed answering alternative: n/a





Questionnaire Economic and Psychological Concepts

- New variables: n/a
- Deleted: n/a
- Changed question text: INKROND, INKAANK, ECSIT, OPZIJ, NEW1, SPAARM01B - SPAARM16B, SITUAT2, SPAAR4, SPAAR5, BESCHRYF, NFC3, INTERN, ZON, HER4 - HER7, KENLTD, KENINK, JEUGD2, NEW2, NUM4
- New answering alternative: n/a
- Changed answering alternative: FINSITU, UITSPR, KENWERK, WORK01 - WORK09, JEUGD1, JEUGD4, PREF1





2 General Information on the Household

GEBJAAR

Year of birth of the respondent

any answerGESLACHT

GESLACHT

Sex of the respondent

1 malePOSITIE

2 femalePOSITIE

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 education OPLMET

2 Kleuter-, lager- of basisonderwijs / kindergarten/primary education..... OPLMET

3 Voorbereidend middelbaar beroepsonderwijs (VMBO) / pre-vocational education... OPLMET

4 HAVO/VWO / pre-university education OPLMET

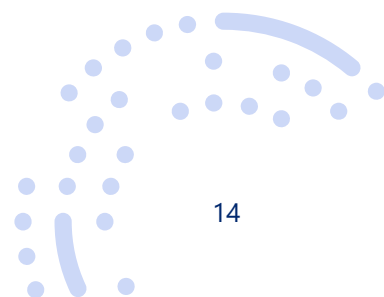
5 MBO of het leerlingwezen / senior vocational training or training through apprentice system..... OPLMET

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/training..... OPLMET





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

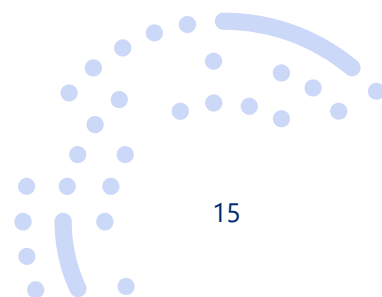
Primary occupation of the respondent

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

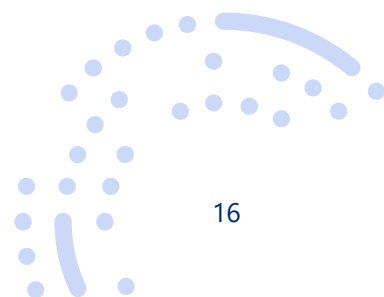
Degree of urbanization of the town/city of residence

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.

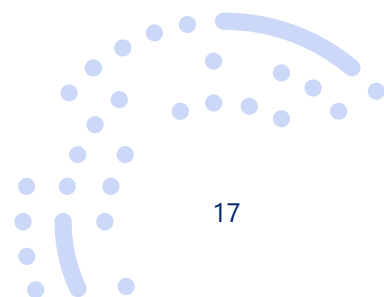
0 no.....	KOSTWIN
1 yes.....	KOSTWIN

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?

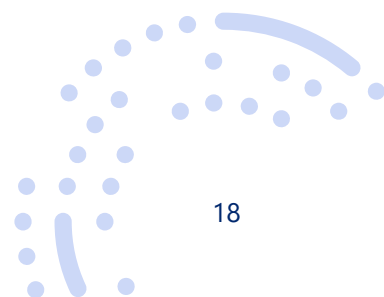
- 0 no.....WONING
- 1 yes.....WONING

WONING

Type of accommodation

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

END of General Information on the Household





3 Questionnaire Household and Work

This questionnaire of the savings study has the subject 'work and employment history'. The questions are about your social situation, paid work and pensions.

To answer the questions, it is useful to have work and pension information at hand.

We particularly appreciate it if you participate (again). If panel members participate for several consecutive years, it is possible to investigate developments and changes over time.

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 spouse.....JRBS
- 4 living together with partner (not married)JRBS
- 5 widowedJRBS
- 6 living apart togetherROUTING KK
- 7 singleROUTING 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?]

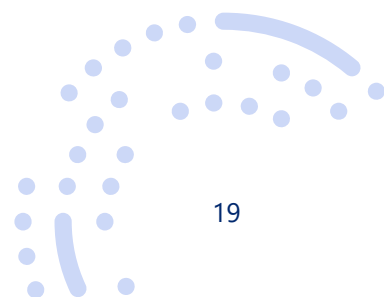
if living together with partner (not married):

[In which year did you start living together?]

if widowed:

[In which year did you become widowed?]

In the year 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_01

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 HKIDOUT PREVIOUS WAVE]

if 0 kids BEZIG_01

if > 0 kids.....D3

if HkidOut = 1:

We ask you to state the name, gender, and year of birth of the child who no longer belongs to your household.

else:

We ask you to provide the names, gender, and birth dates of the **[HKIDOUT]** children who no longer belong to your household.

The 'name' is intended for yourself, you can enter a 'made up' name here if you wish.

Your answer from last year:

Data you entered last year is in the table below, but you can change or add to it.

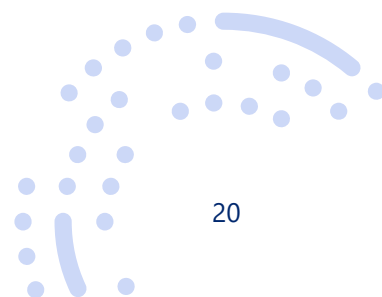
D3

Year of date of birth first child

1900..2023 Year {as a drop down}ROUTING D4

¹ When KIDOUT is answered positively and the number of children filled out at HKIDOUT is the same as last year, the question D3 is skipped.

Since fieldwork of 2014.





ROUTING D4

if more than 1 child (HKIDOUT > 1)D6
if not more than 1 child (HKIDOUT = 1) GESL01

D6

Year of date of birth second child
1900..2023 Year {as a drop down}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

GESL01 thru GESL10

Gender child 1 thru 10

1 MaleROUTING KK
2 FemaleROUTING KK

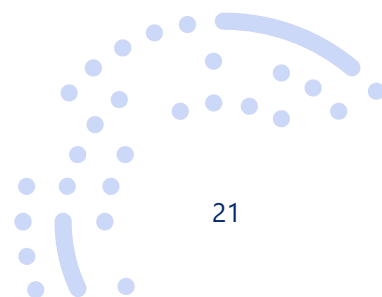
ROUTING KK

if GEBJAAR < 1984 KK
otherwise BEZIG_01

KK

Do you have any grandchildren?

1 yes BEZIG_01
2 no BEZIG_01





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

BEZIG_01 thru BEZIG_11

Which of the following situations and/or occupations apply to you? 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, municipal labor pool, work experience projects;
- in training at a company or institution, receiving wage or salary;
- trainee/apprentice, receiving wage or salary (not: allowance for expenses).

- 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 BEL_BEZIG

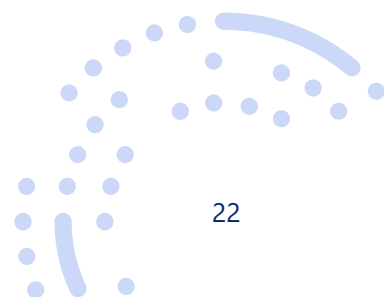
- if BEZIG_01 thru BEZIG_11 = more than 1 answer BEL_BEZIG
- otherwise ROUTING BEL_BEZIG2

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

² In 2016 BEZIG has been replaced.





6 retired, living off interest-yielding investmentsROUTING 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

ROUTING BEZIG2

if BEL_BEZIG = paid job..... DNB201
 if BEL_BEZIG = retired, living off interest-yielding investments.....VUT
 if BEL_BEZIG = early retirement..... RVUT
 otherwiseBET

Preloaded

VUT

Did you use the early retirement arrangement?

1 yes..... RVUT
 2 no.....BET

Preloaded

RVUT

Why did you use the early retirement arrangement?

1 bad healthBET
 2 reorganization of company/organization.....BET
 3 because I wanted to and it was possibleBET
 4 another reason, namely: ARVUT

Preloaded

ARVUT (string)

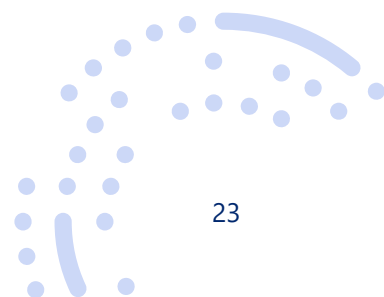
another reason, namely:

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 yes.....ROUTING BEROEP
 2 no.....OOITW





OOITW

Have you ever had a paid job?

- 1 yes.....ROUTING BEROEP
- 2 no..... DNB215

ROUTING BEROEP

if BET = yes or OOITW = yesBRANCHE

BRANCHE

In which industry [do / did] you work?

- 1 agriculture, forestry, fishery, hunting.....ROUTING BEROEP2
- 2 mining.....ROUTING BEROEP2
- 3 industrial production.....ROUTING BEROEP2
- 4 utilities production, distribution and/or trade (electricity, natural gas, steam, water)
.....ROUTING BEROEP2
- 5 construction.....ROUTING BEROEP2
- 6 retail trade (including repairs of consumer goods)ROUTING BEROEP2
- 7 catering.....ROUTING BEROEP2
- 8 transport, storage and communication.....ROUTING BEROEP2
- 9 financialROUTING BEROEP2
- 10 business services (including real estate, rental)ROUTING BEROEP2
- 11 government services, public administration and mandatory social insurances
.....ROUTING BEROEP2
- 12 educationROUTING BEROEP2
- 13 healthcare and welfare.....ROUTING BEROEP2
- 14 environmental services, culture, recreation and other services.....ROUTING BEROEP2
- 15 other.....ROUTING BEROEP2

*A dynamic occupations list was implemented for the first time in 2021. As one types, occupations are shown from which one can choose. People were also asked to type out the occupation and indicate how good the app's suggestion was. As an experiment, writing out the occupation was asked either before or after the app. This is done through the variable **Arandom**.*

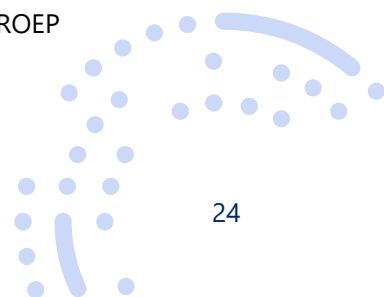
ROUTING BEROEP2

if Arandom = 1 BEROEPERVOOR
 otherwise BEROEP

BEROEPERVOOR

What [is / was] your [current / last] occupation?

answerBEROEP





BEROEP

What [is / was] your [current / last] occupation?

If you start typing in the box below, a list of occupations will appear.

The more you type, the shorter the list becomes. If you see your occupation in the list, please select it with a mouse click.

If your occupation does not appear, please choose the one closest to it.

answer.....CODER_TEVREE

CODER_TEVREE

Do you find that the description chosen on the previous screen fits your [current / last] occupation?

is not right at all										absolutely right
0	1	2	3	4	5	6	7	8	9	10

answer CODER_TOEL

CODER_TOEL

Can you explain your answer a little more below?

answerROUTING BEROEP3

ROUTING BEROEP3

if Arandom = 2BEROEPERNA

otherwiseWERKZAAMHEDEN

BEROEPERNA

What [is / was] your [current / last] occupation?

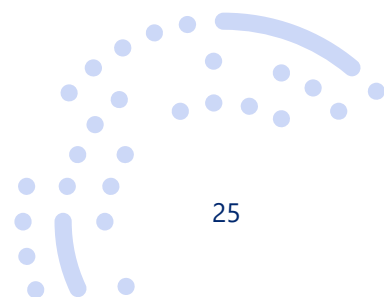
answerWERKZAAMHEDEN

WERKZAAMHEDEN

What [are / were] your main work and any managerial activities in your [current / last] job?

Please explain this as clearly as possible.

answer LEIDING





LEIDING

[In your profession or position, do you give / did you give] direction to employees?

- 1 yesLEIDING_HOEVEEL
- 2 no.....ROUTING BEL_BEZIG3

LEIDING_HOEVEEL

To how many people?

Include staff to whom you [give / gave] direction through others.

- Number of peopleROUTING BEL_BEZIG3

ROUTING BEL_BEZIG3

- if BEL_BEZIG = paid job..... DNB201

*DNB201

How satisfied are you all in all with your *current* work?

- 1 very satisfied..... DNB215
- 2 satisfied..... DNB215
- 3 neither satisfied nor dissatisfied DNB215
- 4 dissatisfied..... DNB215
- 5 very dissatisfied DNB215

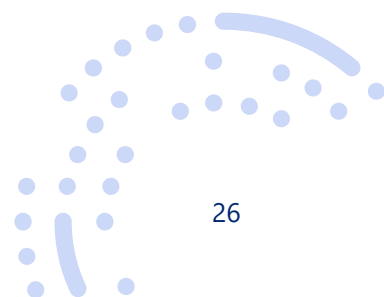
*DNB215

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 < 1956..... DNB220





*DNB220³

What was your net pension income after entering the general old-age pension (in percentage points) in comparison to the last earned net salary?

Please enter a percentage.

% ROUTING DNB3
-7 not applicable ROUTING 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: BEL_BEZIG = 1 of BET = 1. We say the respondents 'used to have a paid job' if the following is true: BEL_BEZIG ≠ 1 and BET ≠ 1 and OOITW = 1 (yes). Depending on whether the respondent has a paid job now or previously had a paid job, the questions are adjusted.

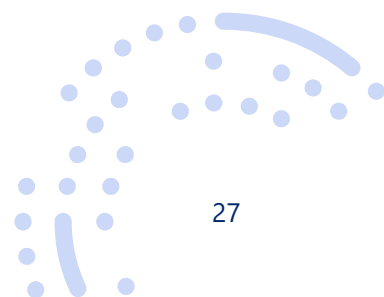
LOOND2

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

³ Since the fieldwork 2014, data are preloaded and no longer asked if question was answered in 2013 or later.





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, 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-employedROUTING VARIABLE 1
- 2 [work / worked] in the family business.....ROUTING VARIABLE 1
- 3 freelance / 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

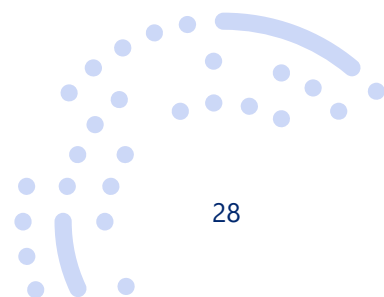
How many hours per week [do / did] you have to work according to your contract?

- hours UURWERK

UREN2

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

- hoursROUTING VARIABLE 2





UURWERK

How many hours per week [do / did] you on average **in fact** (so including overtime) 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.

hours 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.)

In the year 1900..2023 {as a drop down} 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.

year..... JPART

JPART

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

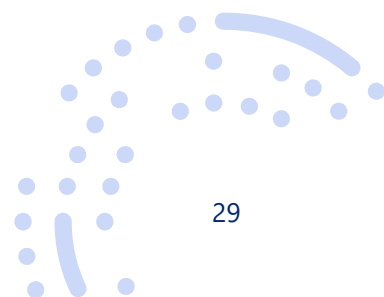
[For how many years in total have you worked **less than 32 hours per week** according to your contract?

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.

yearROUTING VARIABLE 3





ROUTING VARIABLE 3

if paid job now MAANDW
otherwiseROUTING POB

MAANDW – JAARW

In which month and in what year did you start work at your current job?

MAANDW

In the month *January..December* {as a drop down}.....JAARW

JAARW

of the year *1900..2023* (as a drop down)REIS

REIS

How many minutes did you normally have to travel from your home to work in 2022? If you had to stay at home in 2022, please give your travel time from just before the corona crisis began in March 2020.

If you have a consistently different travel time, would you give an average?

minutes.....REIS_CORONA

REIS_CORONA

Did this travel time change during the corona crisis?

Yes, become less.....BIJBAAN

No, stayed the sameBIJBAAN

Yes, become moreBIJBAAN

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

BIJBAAN

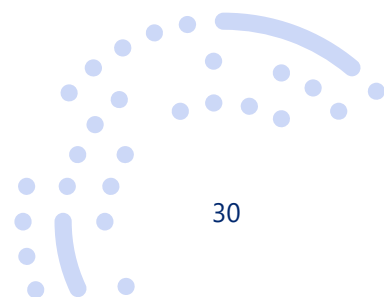
At the moment do you have an additional job (second paid job) or do you otherwise earn extra money?

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.

hours.....PENS_BIJBAAN

PENS_BIJBAAN

Did you join a pension fund / insurer from your current additional job?

yesZWERK

no.....ZWERK

ZWERK

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

hoursZOEK

JWERKL - MWERKL

JWERKL

In which year did you stop working?

1900..2023 {as a drop down}MWERKL

MWERKL

And in which month?

January..December {as a drop down}

if LOOND2 = 5 (self-employed)ZOEK

otherwisePLOON

PLOON

Per which period did you receive your pay at your last job?

1 per week.....LASTLOON

2 per 4 weeks.....LASTLOON

3 per month.....LASTLOON

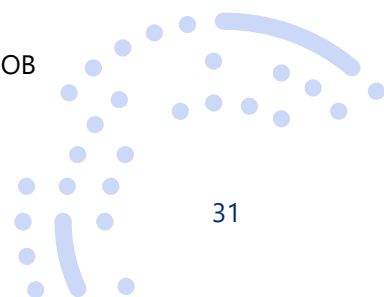
4 per year.....LASTLOON

LASTLOON

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

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

euroROUTING POB





ROUTING POB

- if self-employed and retiredPOB
- if now or ever employed by a private limited company AANBV
- other WPENS

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

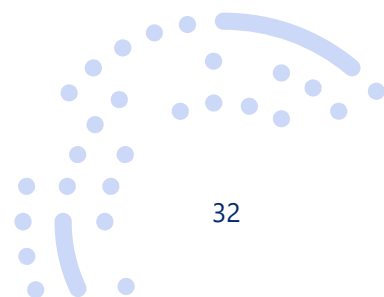
[Do / did] you have shares in the private limited company that you [work / worked] for in your [current / last] job?

- 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..... PFONDSJN
- 2 a pension based on the average pay earned during my working career PFONDSJN
- 3 available premium..... PFONDSJN
- 4 otherwise PFONDSJN
- 9 don't know PFONDSJN

PFONDSJN

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

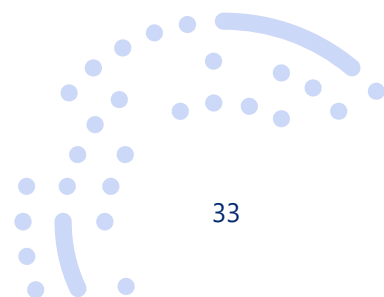
- 1 yes..... PFONDS01
- 2 no..... INDEX2010

PFONDS01 thru PFONDS54⁴

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

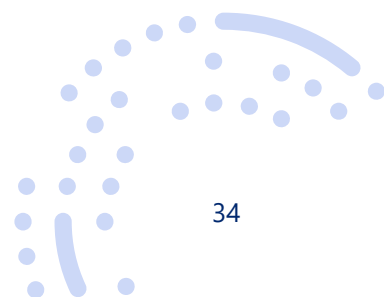
- 1 ABP (government and education) INDEX2010
- 2 Zorg en Welzijn (PFZW) INDEX2010
- 3 Metaal en Techniek (metal and technique) INDEX2010
- 4 Bouwnijverheid (construction) INDEX2010
- 5 Detailhandel (retail) INDEX2010
- 6 Schoonmaak- en Glazenwassersbedrijf (window) cleaning) INDEX2010
- 7 StiPP (longterm temporary workers) INDEX2010

⁴<http://www.dnb.nl/statistiek/statistieken-dnb/financiele-instellingen/pensioenfondsen/gegevens-individuele-pensioenfondsen/index.jsp>





8 Pensioenfonds Vervoer (transport people).....	INDEX2010
9 Horecabedrijf(catering).....	INDEX2010
10 Metalektro, bedrijfstakpensioenfonds (PME) (metal and electricity).....	INDEX2010
12 Pensioenfonds Werk en (re)Integratie (PWRI) (work and reintegration).....	INDEX2010
13 Landbouw (agriculture).....	INDEX2010
14 Levensmiddelenbedrijf (food).....	INDEX2010
15 Flexsecurity.....	INDEX2010
16 Rabobankorganisatie (banking).....	INDEX2010
17 TNT Express (postal service).....	INDEX2010
18 PGB (graphical companies).....	INDEX2010
19 Schilders-, Afwerkings- en Glaszetbedrijf (painter, finishing, and glass companies)	INDEX2010
20 Wonen (housing).....	INDEX2010
21 ING (banking).....	INDEX2010
23 Woningcorporaties.....	INDEX2010
24 Spoorwegpensioenfonds/pensioenfonds rail en openbaar vervoer.....	INDEX2010
25 Philips.....	INDEX2010
26 AHOLD.....	INDEX2010
28 ABN AMRO Bank (banking).....	INDEX2010
29 Apothekers (pharmacies).....	INDEX2010
30 UWV.....	INDEX2010
31 KPN (telecom).....	INDEX2010
32 Meubelindustrie en Meubileringsbedrijven.....	INDEX2010
33 Achmea Personeel.....	INDEX2010
34 APF.....	INDEX2010
35 Architectenbureaus (architects).....	INDEX2010
36 DSM Nederland.....	INDEX2010
37 Fysiotherapeuten.....	INDEX2010
38 Heineken.....	INDEX2010
39 Hoogovens.....	INDEX2010
40 Huisartsen.....	INDEX2010
41 IBM Nederland.....	INDEX2010
42 KLM.....	INDEX2010
43 Koopvaardij.....	INDEX2010
44 Media PNO.....	INDEX2010
45 Medische Specialisten.....	INDEX2010
46 Openbaar Vervoer.....	INDEX2010
47 Progress Unilever.....	INDEX2010
48 Protector.....	INDEX2010
49 Shell.....	INDEX2010
50 SNS Reaal Groep.....	INDEX2010
51 TNO.....	INDEX2010





- 52 Zorgverzekeraars..... INDEX2010
- 53 Another pension fund/insurer, namely: PFONDSAN
- 54 I don't know INDEX2010

PFONDSAN (string)

Another pension fund/insurer, namely:

answer..... INDEX2010

INDEX2010

In 2022 was your (future) retirement pension indexed to inflation?

- 1 Yes, the pension is indexed WS031
- 2 Yes, the pension fund has indexed the pensions but not fully WS031
- 3 Yes, the pension is more than fully indexed (catch-up indexation) WS031
- 4 No, no indexation has taken place WS031
- 5 No, the pension fund has applied a discount WS031
- 9 don't know WS031

WS031

Did you receive an overview of your pension rights (or overviews of multiple pension funds) in 2022 from your pension fund by paper or via a website?

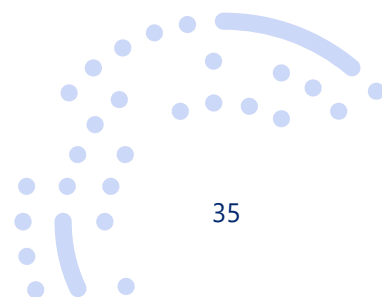
This includes occupational pension schemes and pension benefits by insurance companies that were enclosed via your (former) employer as well.

- 1 yes..... WS031JA
- 2 no..... WS033

WS031JA

From how many pension funds (or insurers) did you receive an overview?

pension fund(s) or insurers..... VR1A





Please fill out the next questions for each pension fund/insurer.

If you cannot give an answer, because this is not stated on the pension overview, you can skip the question.

Explanation: When answering this question, please keep your current civil state in mind and do not mind your AOW.

VR1A thru VR1A10 (string)

What is the name of the pension fund / insurer?

name of the pension fund / insurer WS033

VR1B thru VR1B10

What year is the pension overview about?

About the year 1900..2023 WS033

VR1D thru VR1D10

According to the overview, what will be your gross pension a year from AOW-age?

For working people who are now connected to the pension fund: this refers to the amount you would get at your AOW-age if you stopped working now.

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

gross pension a year WS033

WS033

Are there (other) pension funds or insurers where you have pension rights, but did not receive an overview from in 2022, nor on paper nor via a website?

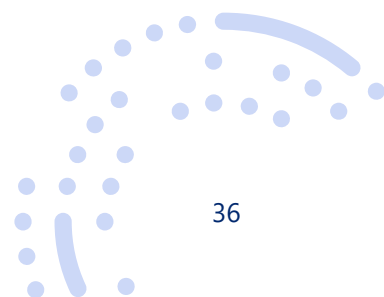
1 yes WS033JA

2 no ROUTING KA1PENS

WS033JA

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

pension fund(s) (or insurers) WS033A01





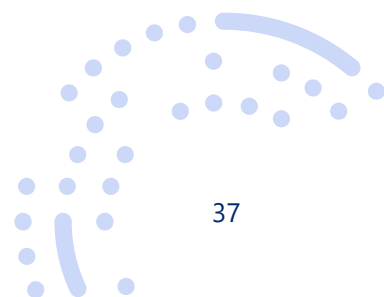
WS033A01 thru WS033A54⁵

Can you fill out the name of the pension funds or insurers from whom you did not receive a pension overview in 2022?

More than one answer possible.

1 ABP (government and education)	DNB911
2 Zorg en Welzijn (PFZW)	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 StiPP (longterm temporary workers)	DNB911
8 Pensioenfonds Vervoer (transport goods and rent).....	DNB911
9 Horecabedrijf (catering).....	DNB911
10 Metalektro, bedrijfstakpensioenfonds (PME).....	DNB911
12 Pensioenfonds Werk en (re)Integratie: PWRI (work and reintegration).....	DNB911
13 Landbouw (agriculture)	DNB911
14 Levensmiddelenbedrijf (food).....	DNB911
15 Flexsecurity.....	DNB911
16 Rabobankorganisatie (banking).....	DNB911
17 TNT Express (postal service).....	DNB911
18 PGB (graphical companies).....	DNB911
19 Schilders-, Afwerkings- en Glaszetbedrijf (painter, finishing, and glass companies)..	DNB911
20 Wonen (housing).....	DNB911
21 ING (banking)	DNB911
22 Bakkersbedrijf.....	DNB911
23 Woningcorporaties.....	DNB911
24 Spoorwegpensioenfonds/pensioenfonds rail en openbaar vervoer	DNB911
25 Philips	DNB911
26 AHOLD	DNB911
28 ABN AMRO Bank (banking)	DNB911
29 Apothekers	DNB911
30 UWV	DNB911
31 KPN (telecom)	DNB911
32 Meubelindustrie en Meubileringsbedrijven	DNB911
33 Achmea Personeel.....	DNB911
34 APF.....	DNB911
35 Architectenbureaus	DNB911
36 DSM Nederland	DNB911
37 Fysiotherapeuten	DNB911

⁵<http://www.dnb.nl/statistiek/statistieken-dnb/financiele-instellingen/pensioenfondsen/gegevens-individuele-pensioenfondsen/index.jsp>





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 Other pension funds/insurer	PFONDSAN
54 I don't know	DNB911

ROUTING VARIABLE PENSIOEN

if number in WS033A01 thru WS033A54 is not equal to WS033JA.....	V1
otherwise.....	DNB911

V1 thru V10⁶ (string)

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

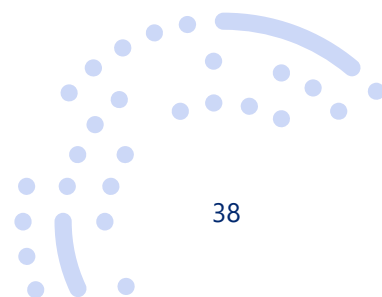
Can you fill out the name(s) here?

If you cannot remember the name, you can skip the question(s).

What is the name of the pension fund / insurer?

Name pension fund/insurer	DNB911
---------------------------------	--------

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





DNB911 thru DNB918

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

More than one answer possible.

- 1 yes, through annuities DRAAG
- 2 yes, through single premium policies DRAAG
- 3 yes, through buying extra pension rights via employer DRAAG
- 4 yes, through extra periodical payments via employer DRAAG
- 5 yes, through bank savings for retirement DRAAG
- 6 yes, otherwise DNB92A
- 7 No ROUTING KA1PENS
- 8 don't know ROUTING KA1PENS

DRAAG

Does/did your employer contribute to this/these arrangement(s)?

- 1 yes ROUTING KA1PENS
- 2 no ROUTING KA1PENS

ROUTING KA1PENS

- if GEBJAAR > 1961* KA1PENS
- if GEBJAAR < 1962* ROUTING 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

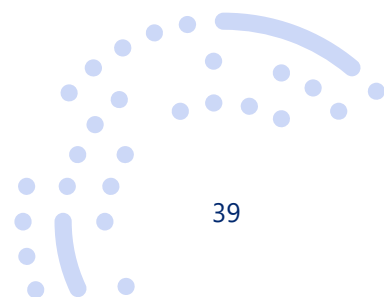
100 means: 'absolutely certain'

- Chance** on a scale from 0 to 100: KA2PENS
- 9 don't know KA2PENS

KA2PENS

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

- Chance** on a scale from 0 to 100: ROUTING DNB4
- 9 don't know ROUTING DNB4





ROUTING DNB4

if *GEBJAAR* > 1956 and *BEL_BEZIG* <> 6 and *BEL_BEZIG* <> 7LFTPENS
 if *GEBJAAR* < 1955 or *BEL_BEZIG* = 6 or *BEL_BEZIG* = 7..... DNB219
 otherwise..... DNB203

LFTPENS – LFTPENS_MND

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

LFTPENS

Age in years:.....AOW1
 -7 not applicable ROUTING DNB203
 -9 don't know ROUTING DNB203

LFTPENS_MND

months:AOW1
 -7 not applicable ROUTING DNB203
 -9 don't know ROUTING DNB203

AOW1

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

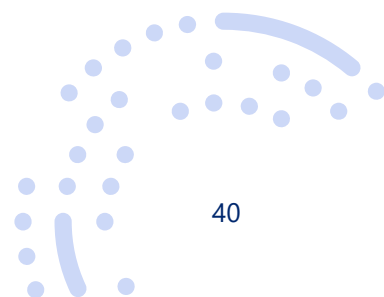
1 yesROUTING DNB203
 2 no, this is probably earlier than the state pension entitlement ageROUTING DNB203
 3 no, this is probably later than the state pension entitlement ageROUTING DNB203
 -9 don't knowROUTING DNB203

*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.

ageAOW2
 -7 not applicable ROUTING DNB203
 -9 don't know ROUTING DNB203





*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

Was this your state pension entitlement age?

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

ROUTING DNB203

- if AOW1 = 2 or AOW2 = 2 DNB203
- otherwise ROUTING DNB5

*DNB203

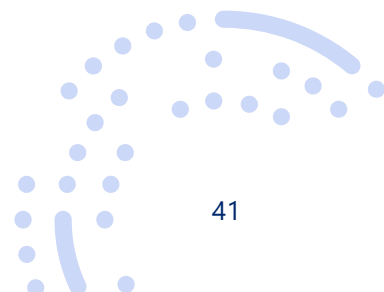
Did you try to obtain advice on how to bridge the period between (a possible) early retirement and your state pension entitlement age?

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 arrangement ROUTING DNB5
- 2 no, I have not obtained advice (yet), but I do want to retire early ROUTING DNB5
- 3 yes, from the company I work(ed) for ROUTING DNB5
- 4 yes, from my pension fund ROUTING 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 books ROUTING DNB5
- 9 yes, by looking up financial information on the Internet ROUTING DNB5
- 10 yes, through commercials on TV, in newspapers or other media ROUTING DNB5
- 11 yes, through other sources of information ROUTING DNB5

ROUTING DNB5

- if used to have a paid job or paid job now and GEBJAAR > 1956* PERCPENS
- otherwise ROUTING 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 last net income just before retirement:

% ROUTING DNB6
-9 don't know ROUTING DNB6

ROUTING DNB6

if *GEBJAAR* > 1956 DNB94
otherwise..... DNB96

*DNB94

Which of the below mentioned statements applies to you most?

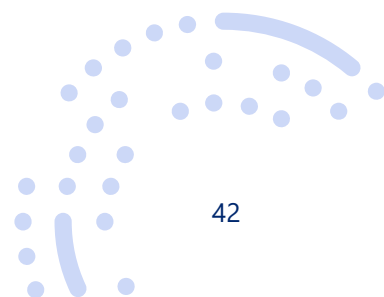
- 1 I do not worry about my pension arrangements, we'll see by then DNB95
- 2 It is important to know that my pension is taken care of, without knowing the details
.....
..... DNB95
- 3 I keep well informed about any developments regarding my pension..... DNB95
- 9 don't know DNB95

*DNB95

Which of the below mentioned statements applies to you most?

I rather pay...

- 1 ...more premium for a guaranteed pension (money for pension mainly invested in bonds)
..... DNB96
- 2 ... 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 applicable ROUTING DNB7
- 9 don't know ROUTING DNB7

ROUTING DNB7

- if *GEBJAAR > 1956 and GEBJAAR < 1973 and BEL_BEZIG = paid work* DNB206A
- otherwise ROUTING 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 years..... ROUTING DNB8
- 2 yes, I would like to work part time for another two years DNB206B
- 3 no, I do not want to continue working ROUTING DNB8
- 9 don't know ROUTING DNB8

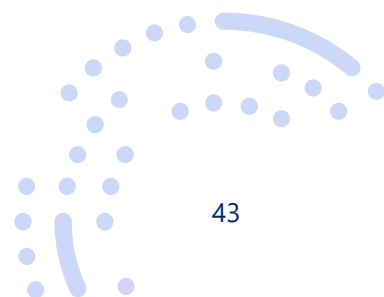
*DNB206B

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

- hours a week ROUTING DNB8

ROUTING DNB8

- if *GEBJAAR > 1956* DNB207A
- otherwise..... ROUTING DNB9





*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 on which I will receive the general old-age pension..... ROUTING DNB9

ROUTING DNB9

if GEBJAAR > 1956 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?

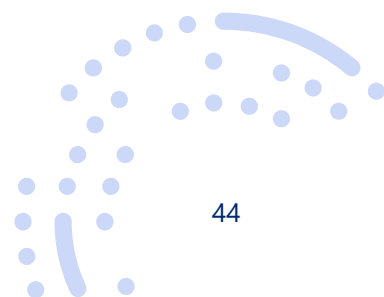
- 1 yes, I will put more money aside for my pension..... ROUTING DNB210
- 2 no, I will see what I'll do when it happens..... ROUTING DNB210
- 3 no, I think I can make ends meet fairly easily with the pension I will have.....
 ROUTING DNB210
- 4 otherwise DNB116A
- 9 don't know ROUTING DNB210

*DNB116A (string)

What will you do then if pensions are cut down?
 answer..... ROUTING DNB10

ROUTING DNB210

if GEBJAAR > 1956 and retired, living off interest-yielding investments or pre-retired DNB210
 otherwise..... DNB117





*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)?

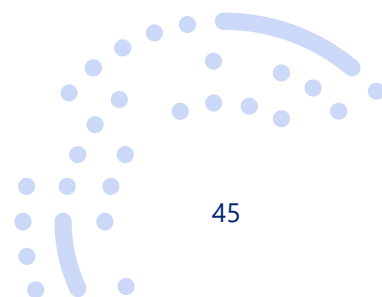
Please give a net amount per month.

euro.....ROUTING DNB12

ROUTING DNB12

if used to have a paid job.....RWEGA
 otherwise..... ZOEK

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?

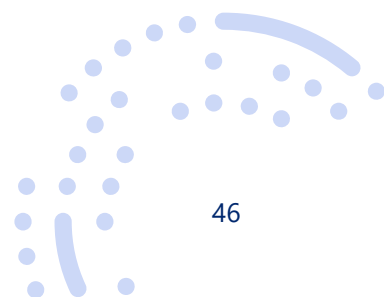
This question concerns your last job.

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	
<i>if paid job now</i>	RAWERK1
<i>otherwise</i>	JAWERK
2 yes, I am thinking about it	
<i>if paid job now</i>	RAWERK1
<i>otherwise</i>	JAWERK
3 no, I have already found another job but I haven't started working there yet.....	XMIN1JN
4 no, I am not looking	
<i>if BEL_BEZIG = 3, 4, 10 OR 11</i>	RNZOEK
<i>if otherwise</i>	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 reason, namely:ARNZOEK

ARNZOEK (string)

other reason, namely:

answer.....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?

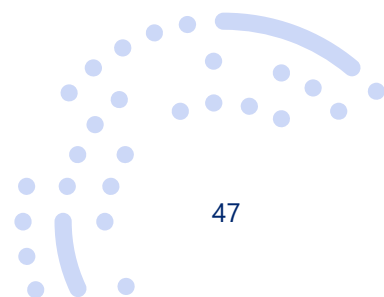
- 1 yes.....MLON1
- 2 no.....END

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?

Minimum net wages in new job: 0.99999997.....MLONP1





MLONP1

Period net wages:

- 1 Per week..... END
- 2 Per 4 weeks END
- 3 Per month..... END
- 4 Per year..... END

RAWERK1 thru RAWERK11

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

More than 1 answer is possible here.

- 1 I will (probably) lose my current jobJAWERK
- 2 I consider my current job as provisionalJAWERK
- 3 I want to earn moreJAWERK
- 4 I want to work in a better work environmentJAWERK
- 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 hoursJAWERK
- 8 I don't like my current job.....JAWERK
- 9 I want a job that gives more securityJAWERK
- 10 changed circumstances at homeJAWERK
- 11 other reason, namely..... ARAWERK

ARAWERK (string)

other reason, namely:

answer..... MAWERK

MAWERK - JAWERK

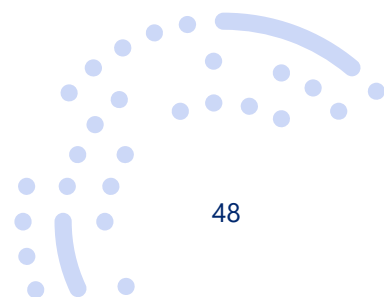
Since which year and which month have you been looking for (another) job?

MAWERK

Since the month *January..December* {as a drop down}.....JAWERK

JAWERK

Of the year *1900..2023* {as a drop down} HZOEK1





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 otherwise 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?]

hours

if paid job now NETLOON

if used to have a paid job LOONM

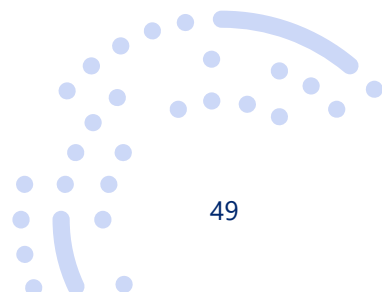
NETLOON

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?

Expected minimum net wages in new job:

Amount 0..999999997 PERLOON





PERLOON

Expected 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.....END

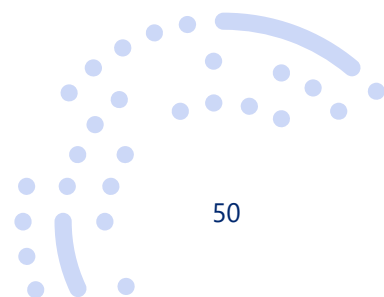
MLOON

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?

Minimum net wages in new job:

- Amount 0..999999997MLOONP





MLOONP

Minimum net wages in new job:

Period

- 1 per week..... END
- 2 per 4 weeks END
- 3 per month..... END
- 4 per year..... END

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 on whole **euros**?

LOONM

Minimum net wages in new job:

Amount 0.99999997PERLOONM

PERLOONM

Minimum net wages in new job:

Period

- 1 per week.....HLOONV
- 2 per 4 weeksHLOONV
- 3 per month.....HLOONV
- 4 per year.....HLOONV

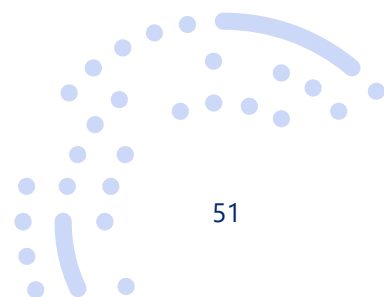
HLOONV

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?

Expected net wages in new job:

Amount LOONVP





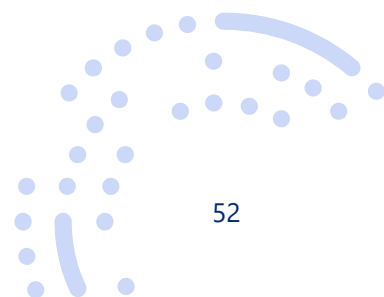
LOONVP

Expected net wages in new job:

Period

- 1 per week..... END
- 2 per 4 weeks END
- 3 per month..... END
- 4 per 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 cannot be changed.

- WO2 – WO5
- WO30, WO31, WO31A
- WO32
- WO34, WO34A
- WO41 - WO44
- WO48 - WO49

This questionnaire is part of the DNB Household Survey that is now running for the 31st year.

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.

To answer the questions, it is useful to have your accommodation (rent or buy) information and/or mortgages information at hand.

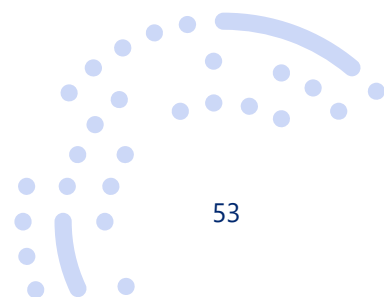
We start with questions about your **current** accommodation.

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, namely:..... | WON2 |





WON2 (string)

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 2019 WO5
- 16 from 2020 up and till 2023 WO5
- 9 don't know WO5

WO5

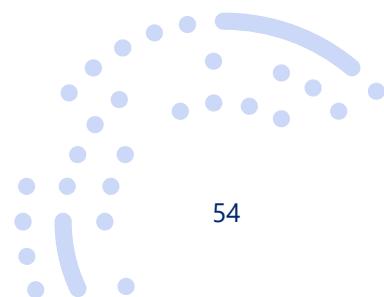
Since when (which year) have you (has your household) been living at the present address?
If not all household members have been living at this address as of the same moment, then report the earliest date a member of the household moved in.

Since WO1

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 ECBHSE1
- 4 otherwise, e.g. rent free WOD44A





The next set of questions (WOD204 thru WO207) 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..... WO15
- 2 commercial tenant company / organization WO15
- 3 private WO15
- 4 other, namely:WOD204A

WOD204a (string)

Answer..... WO15

WO15

Do you pay rent of your home per:

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

WO16

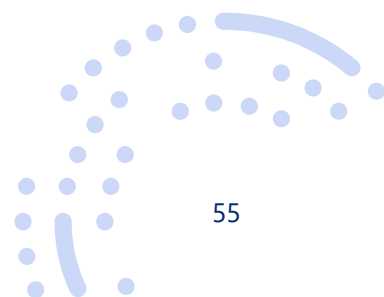
How much is the rent per [ANSWER WO15] according to the (written or oral) contract; if any, include charges for service, gas, electricity, central antenna system and/or other service charges for your accommodation if they are included in the rental price (excluding the business part of your house).

- Rent per [ANSWER WO15] 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?

Total charges..... WO20
-9 don't know WO20

WO20

Do you receive a rent allowance?

1 yes..... WO22
2 no.....WOD205

WO22

How much is this rent allowance per month?

Rent allowance (in euros).....WOD205
-9 don't knowWOD205

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 riseWOD206
2 house prices will remain about the sameWOD207
3 house prices will fallWOD206
-9 don't knowWOD207

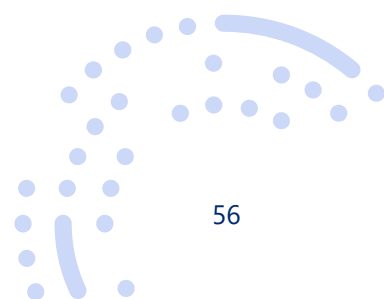
WOD206

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

Please give your answer in whole percentages.

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

Percentage.....WOD207
-9 don't knowWOD207





WOD207

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

Please give your answer in whole percentages.

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

Percentage WOD44A

-9 don't know WOD44A

The next set of questions (ECBHSE1 thru HYD6F5) is about bought accommodation.

ECBHSE1

How did you become the owner of your home? Did you buy, build, inherit or receive it as a gift?

1 bought WO34

2 build WO34

3 inherit WO34

4 receive as a gift..... WO34

WO34

[How much did you pay for your **current** house (**not including** costs to the buyer)? / What was the value of your **current** house when it was build? / What was the value of your **current** house when you inherited / received it?]

Not including the business part of your house.

Exclude costs of taking over moveable property.

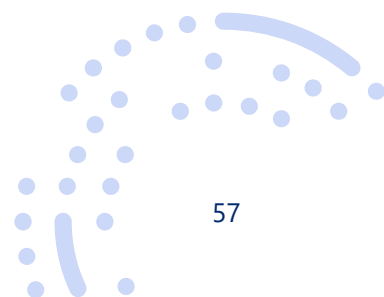
Please give the amount **in thousands of euros**, so 180,000 is 180.

thousand euro ROUTING WO34

ROUTING WO34

if ECBHSE1 = 1 WO34A

if ECBHSE1 > 1WOD35B





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.)..... WOD35B
- 2 no costs to the buyer (v.o.n.) WOD35B
- 3 other, namely: WO35

WO35 (string)

AnswerWOD35B

WOD35B

[In which year did you buy your **current** house? / In which year did you build your **current** house? / In which year did you inherit your **current** house? / In which year did you receive your **current** house?]

In the year WOD35AA

WOD35AA

The moment you [bought / build / inherited / received] the house, did you take out a mortgage? (A bridging mortgage should be left out.)

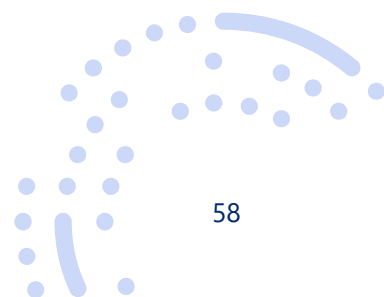
- 1 yes..... WOD35A
- 2 no..... WO41

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.

thousand euro 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.

In thousands of euros.....

if WO2 = 5..... WO42

otherwise WOD44K

-9 don't know WOD44K

WO42

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

1 yes..... WO44

2 no..... WOD44K

WO44

How much are these charges per month?

euro..... WOD44K

*WOD44K

Are you planning on using the surplus value (converting it into money) of your property (again) in the next two years?

We speak of surplus value if the selling or market value of a house is higher than the residual debt of the mortgage.

De surplus can be converted into money by taking out an extra mortgage, by increasing your mortgage amount or by moving out.

1 yes, certainly WOD44N

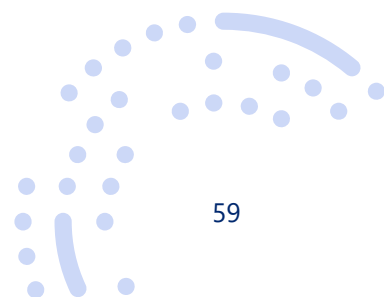
2 yes, probably WOD44N

3 no, probably not WOD44N

4 no, definitely not..... WOD44N

5 not applicable; there is (probably) no overvalue WOD44N

-9 don't know WOD44N





WOD44N

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

- 1 decreasedWOD44O
- 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?

Please give your answer in whole percentages.

- Percentage WOD44P
- 9 don't know WOD44P

WOD44P

What kind of price movement do you expect on the housing market **in general 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 WO44A
- 3 the housing prices will decreaseWOD44Q
- 9 don't know WO44A

WOD44Q

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

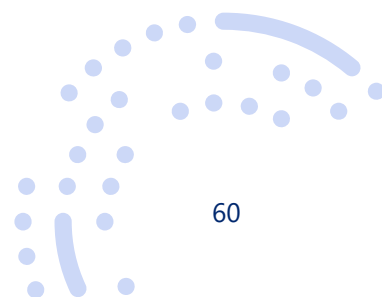
Please give your answer in whole percentages.

- Percentage WO44A
- 9 don't know WO44A

WO44A

Do you expect **your own 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 decreaseWO44B
- 9 don't know WOD44RA





WO44B

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

Please give your answer in whole percentages.

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?

Please give your answer in whole percentages.

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

PercentageWOD44S
-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).⁷

What is the most recently determined WOZ-value for your home?

If possible, use the WOZ-value that you must fill in your tax return for 2022.

Thus the WOZ-value that was determined for the beginning of 2022 and was provided by your local government at the beginning of 2023.

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

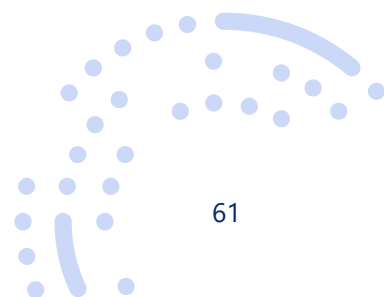
In thousands of euros.....ROUTING VARIABLE 3
-9 don't know..... WO30

ROUTING VARIABLE 3

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

⁷ Real Estate Valuation Act (abbreviated to WOZ Act) is a Dutch law that was passed in 1994. The WOZ regulates the valuation of all real estate in the Netherlands for tax purposes.





WO30⁸

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?

- In the 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
- 3 not applicable WO48

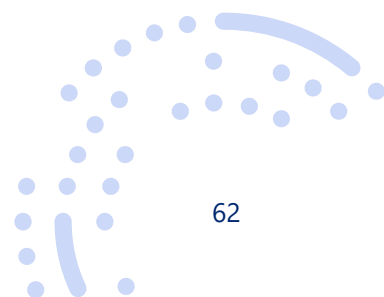
WO48

Are there currently one or more mortgages on this accommodation?

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

- 1 yes..... WO49
- 2 no..... WOD44A
- 3 unknown WOD44A

⁸ Answer from previous wave is preloaded.





WO49

How many mortgages are there currently 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).

mortgage/mortgages HYP1

HYP1

Do you have a National Mortgage Guarantee (NMG) for the mortgage/mortgages on this accommodation?

1 yes.....HYD1A1 thru HYD1A5

2 no.....HYD1A1 thru HYD1A5

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.

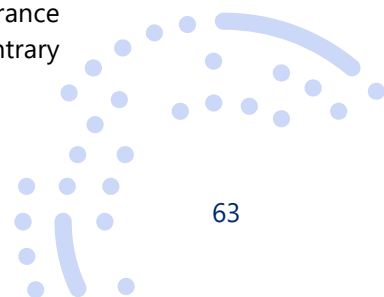
~~2. TRADITIONAL LIFE-INSURANCE MORTGAGE: this sort of mortgage consists of a loan and a life-insurance policy. The idea is that there is no repayment, but only paying interest on the loan, and paying a premium for the life-insurance policy. There is no direct relation between the interest rate of the 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. SAVINGS AND LIFE MORTGAGE: This type of 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).*

HYD1A1 thru HYD1A5

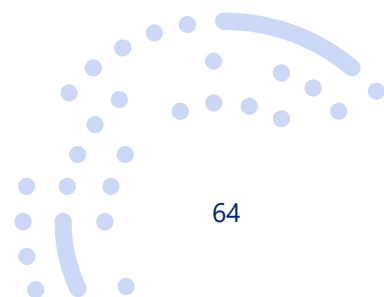
We want to ask you some questions about the [1st thru 5th] mortgage.

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 employerHYP21
- 6 via InternetHYP21
- 7 otherwise, namely:HYD1B1
- 9 don't knowHYP21

HYD1B1 thru HYD1B5 (string)

- Through:.....HYP21
- 9 don't knowHYP21





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
- 13 Obvion..... HYP41
- 14 MUNT Hypotheken HYP41
- 15 Achmea HYP41
- 12 other financial institution, namely:..... HYP31

HYP31 thru HYP35 (string)

With: HYP41

HYP41 thru HYP45

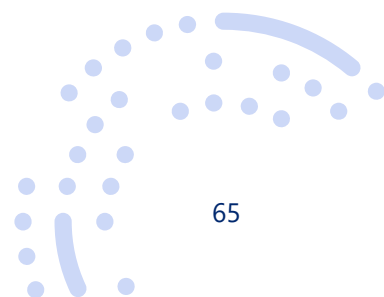
What sort of mortgage was the [1st thru 5th] mortgage?

It may be that your mortgage consists of several parts (also: combination mortgage). Do you want to answer the questions for each loan part separately (for example separately answer for repayment-free part and annuity part).

For an explanation of a specific type of mortgage, choose the relevant type of mortgage here: annuity mortgage, savings and life mortgage, linear mortgage, endowment mortgage, investment mortgage, interest only, bank savings mortgage.

- 1 annuity mortgage..... HYP61
- ~~2 traditional life insurance mortgage HYP61~~
- 3 savings and life mortgage..... HYP61⁹
- 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 Altered in 2019 from savings mortgage to savings and life mortgage





- 9 lifelong mortgage with life insurance HYP61
- 10 bank saving mortgage HYP61
- 11 other sort of mortgage, namely: HYP51

HYP51 thru HYP55 (string)

Answer HYP61

HYP61 thru HYP65

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

In the year HY11

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

HY11 thru HY15

How much was the mortgage 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.

In thousands of euros HY21

-9 don't know HY21

HY21 thru HY25

How big is the remaining debt of the [1st thru 5th] mortgage at present?

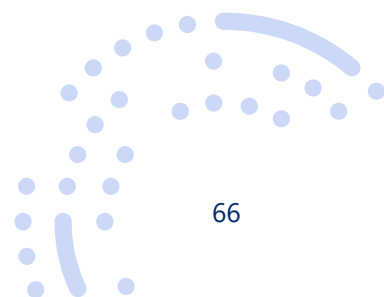
With savings or life mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance.

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.

In thousands of euros ECBHSE2

-9 don't know ECBHSE2





ECBHSE2

When you took out the [1st thru 5th] mortgage, did you pay off or refinance a previous mortgage?

- 1 yes..... ECBHSE3a
- 2 no..... ECBHSE3a
- 9 don't know ECBHSE3a

ECBHSE3a

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

- 1 Purchase of own house / refinancing existing mortgage ECBHSE3c
- 2 Purchase of other real estate / second house (land, holiday house etc.) ECBHSE3c
- 3 Property improvement (redecorating, renovating house, refurbishing, kitchen etc.)..... ECBHSE3c
- 4 Purchase of vehicle (car, boat etc.)..... ECBHSE3c
- 5 Purchase of electronic equipment, furniture ECBHSE3c
- 6 Financing of business or professional activity, business investment ECBHSE3c
- 7 Holiday, world trip, party etc. ECBHSE3c
- 8 Paying off consumer debts / other loans ECBHSE3c
- 9 Savings account ECBHSE3c
- 10 Purchase of stocks/ investments ECBHSE3c
- 11 Pension arrangements/old age/early retirement/life insurance ECBHSE3c
- 12 Studies, education, children's education ECBHSE3c
- 13 Cost of living ECBHSE3c
- 14 Other, namely: ECBHSE3b

ECBHSE3b

Answer ECBHSE3c

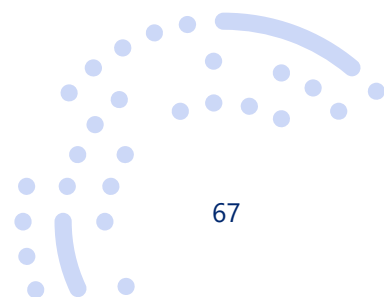
ECBHSE3c

Did you also use the money from the [1st thru 5th] mortgage for a different purpose?

Please select all that applies. If you did not use the money for other purposes, you may leave this question unanswered.

More than one answer possible.

- 1 Purchase of own house / refinancing existing mortgage WOD44ha
- 2 Purchase of other real estate / second house (land, holiday house etc.) WOD44ha
- 3 Property improvement (redecorating, renovating house, refurbishing, kitchen etc.)..... WOD44ha
- 4 Purchase of vehicle (car, boat etc.)..... WOD44ha
- 5 Purchase of electronic equipment, furniture WOD44ha
- 6 Financing of business or professional activity, business investment WOD44ha





7 Holiday, world trip, party etc.	WOD44ha
8 Paying off consumer debts / other loans	WOD44ha
9 Savings account	WOD44ha
10 Purchase of stocks/ investments	WOD44ha
11 Pension arrangements/old-age/early retirement/life insurance.....	WOD44ha
12 Studies, education, education of the children.....	WOD44ha
13 Cost of living	WOD44ha
14 Other, namely:.....	ECBHSE3d

ECBHSE3d

AnswerWOD44ha

WOD44ha

How much of the total amount did you use for the purposes that you indicated just now?

If you don't know exactly, you may provide an **estimate**.

If you do not know at all, you may leave the question **unanswered**.

Please indicate the amount in **thousands of euros**. In other words, 180,000 euros would be 180.

[Purpose ECBHSE3c].....HYAFL1

HYAFL1 thru HYAFL5

In the past year, did you redeem any amount on the [1st thru 5th] mortgage in advance (early)?

1 yes.....HYAFLBEDR1

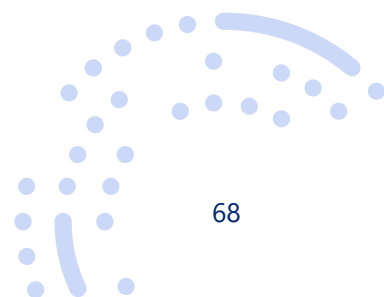
2 no.....HY31

HYAFLBEDR1 thru HYAFLBEDR5

What amount did you redeem in advance (early)?

In thousands of euros.....HY31

-9 don't knowHY31





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.

The interest rate is: 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?

years HY91

HY91 thru HY95

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

In the year HY41

HY41 thru HY45

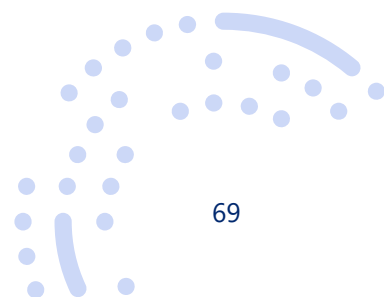
What is the term of the [1st thru 5th] mortgage?

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

years HY61

With TOTAL MORTGAGE EXPENSES we mean interest, repayment and any premium.





HY61 thru HY65

How much do you pay now on all mortgage expenses for the [1st thru 5th] mortgage per month?

How much do you pay? (in euros) HYD6A1
-9 don't know HYD6A1

HYD6A1 thru HYD6A5

How much interest do you pay on your [1st thru 5th] mortgage per month?

How much do you pay? (in euros)ROUTING HYD6
-9 don't knowROUTING HYD6

ROUTING HYD6

if hyp4 = investment mortgage, savings and life mortgage or bank saving mortgageHYD6F1
otherwise WOD44A

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.

How much have you built up? WOD44A
-9 don't know WOD44A

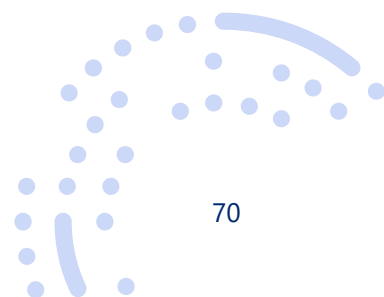
The next set of questions (WOD44A thru WO569) is for tenants as well as home-owners.

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 [overestimated / 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.

Fall/rise interest percentage WOD52C

-9 don't know WOD52C

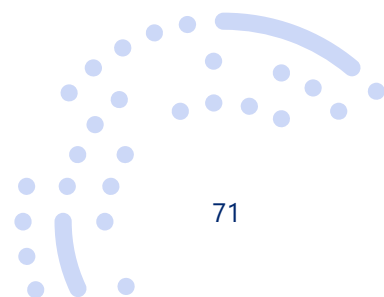
WOD52C

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 for this mortgage is:WOD52D_new

-9 don't knowWOD52D_new





WOD52D_new

If your household's income would decrease (due to unemployment, incapacity for work, divorce, or the death of your partner) would it be difficult for you to pay your housing costs?

- 1 yes.....WOD2012_1_new
- 2 no.....WOD2012_1_new
- 9 don't knowWOD2012_1_new

WOD2012_1_new

The possibilities for mortgage interest relief have been limited since 2013. Mortgage interest relief is only possible if the mortgage is completely paid off within 30 years (through annuities or quicker). Furthermore, the maximum mortgage interest relief rate is being gradually lowered. Do you expect that mortgage interest relief will be reduced further within 5 years?

- 1 yes.....WOD52I_new
- 2 no.....WOD52I_new

WOD52I_new

Are you in favor of the further reduction of mortgage interest relief?

- 1 yes (possibly under certain conditions).....WOD52L
- 2 no.....WOD52L
- 9 don't knowWOD52L

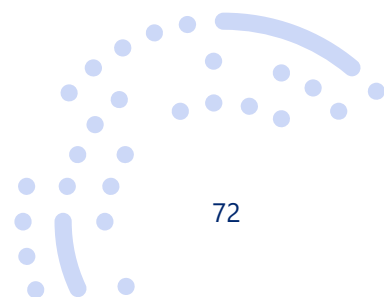
WOD52L

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

- 1 no, I prefer to rent accommodationWOD2012_4
- 2 no, I cannot afford to buy accommodation.....WOD2012_4
- 3 yes, preferably in the short-term (within two years)WOD52N1
- 4 yes, in the long-term (more than two years from now).....WOD52N1
- 5 I don't have any intention to move.....WOD2012_4
- 6 otherwise, namely:WOD52M
- 9 don't knowWOD2012_4

WOD52M (string)

Answer.....WOD2012_4





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.....WOD2012_4
- 2 yes, we save a fixed amount per month or yearWOD2012_4
- 3 no, there is no possibility to save moneyWOD2012_4
- 4 no, by that time we will see how things are standingWOD2012_4
- 5 no, by that time we will pay all expenses relating to the house by taking out
loansWOD2012_4
- 6 otherwise, namely:WOD52O

WOD52O (string)

Answer.....WOD2012_4

WOD2012_4

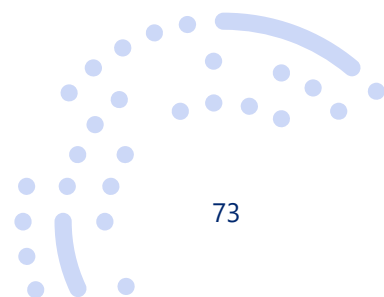
What is the amount (in euros) you have spent on the maintenance and / or improvement / adaptation of your home last year (2022)?

euros.....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 fallenROUTING WOD2012_5
- 2 ...was normal maintenance and had no effect on the value of the property.
.....ROUTING WOD2012_5
- 3 ...increased the value of the property, but not as much as the costs that were
made.....ROUTING WOD2012_5
- 4 ...increased the value of the property equally to the costs that were made.....
.....ROUTING WOD2012_5
- 5 ...increased the value of the property above the costs that were made
.....ROUTING WOD2012_5
- 9 don't knowROUTING WOD2012_5

ROUTING WOD2012_5

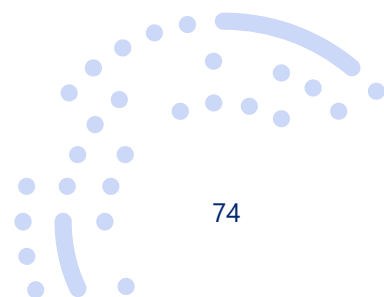
- if WOD52l < > 5*..... WO53
- if WOD52l = 5*..... WO89

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) accommodationWO560
- 6 no, have already found other accommodation, but have yet to move there WO89
- 7 no, not looking for other accommodation
if WO5 > 2020..... WO71
- if WO5 <= 2020*..... 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 in my current accommodation..... 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.

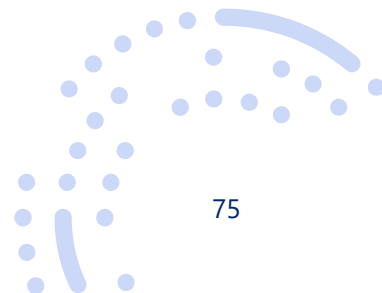
thousand euro WOD72A

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.

thousand euro WOD72B





WOD72B

Have you used the surplus value for another purpose than buying a new accommodation?

- 1 yes..... WOD72C
- 2 no WO89

WOD72C

What is the surplus value that you have used for another purpose?

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

thousand euro WOD72D

WOD72D01 thru WOD72D13

For what purpose did you use the surplus value?

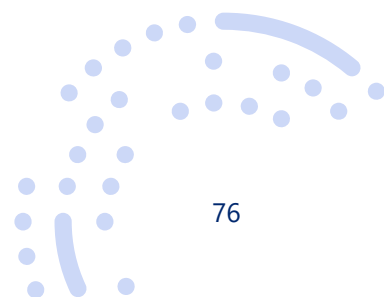
More than one answer possible.

- 1 property improvement (renovating house, kitchen etc.) WO89
- 2 purchase of real estate (land, holiday house etc.) WO89
- 3 business investment WO89
- 4 purchase of durable goods (car, boat etc.) WO89
- 5 purchase of electronic equipment, furniture WO89
- 6 holiday, world trip, party etc. WO89
- 7 savings account WO89
- 8 purchase of stocks/ investments WO89
- 9 pension arrangements/old-age/early retirement/life insurance WO89
- 10 education of the children..... WO89
- 11 paying off other loans WO89
- 12 additional costs when moving such as conveyance tax, real estate broker, moving costs
etc. WO89
- 13 otherwise, namely: WOD72E

WOD72E (string)

Answer WO89

The next set of questions (WO89 thru END) is about a second residence (if any).





WO89

If you have more than one second residence, please report here on the most important **second one**. Other houses will be reported later in another questionnaire 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.

- In thousands of euros..... WO102
-9 don't know WO102

WO102

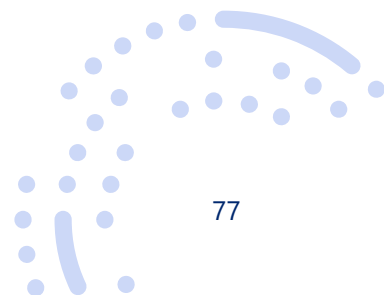
Have you received a gift from your parents (in law) or other relatives to help (co)finance the purchase or interior of your **second** residence?

- 1 yes..... WO103
2 no..... WO94

WO103

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

- euro..... WO94
-9 ik weet het niet..... WO94





WO94

Are there currently one or more mortgages on this second house?

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

- 1 yes..... WO95
- 2 no..... END
- 3 unknown END

WO95

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

Mortgage/mortgages..... HPO1

HPO1

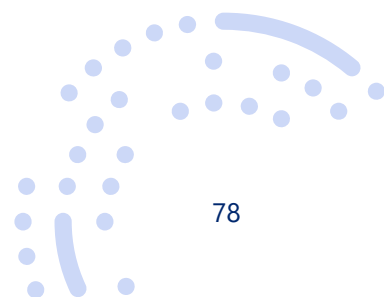
Do you have a National Mortgage Guarantee (NMG) for the mortgage/mortgages on this accommodation?

- 1 yes.....HYD1A6 thru HYD1A10
- 2 no.....HYD1A6 thru HYD1A10

*The block mortgages concerning the **second residence** 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.*

HYD1A6 thru HYD1A10	intermediary - second residence
HYD1B6 thru HYD1B10	intermediary otherwise (string) - second residence
HPO21 thru HPO25	financial institution - 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
HYAFL6 thru HYAFL10	early redemption - second residence
HYAFLBEDR6 thru HYAFLBEDR10	amount early redemption - 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
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

END of questionnaire Accommodation and Mortgages





5 Questionnaire Health and Income

This questionnaire is part of the DNB Household Survey 2022. The questions are about health and income. We particularly appreciate it if you participate (again). If panel members participate for several consecutive years, it is possible to investigate developments and changes over time.

We start with about 15 questions about your health. This is followed by questions about your income in 2022.

To answer the questions, it is useful to have your annual statement(s) and any tax declaration concerning 2022 at hand.

5.1 Health

GEZ1

How tall are you?

Give your answer in centimeters.

centimetersGEZ2

GEZ2

How much do you weigh, without clothes and shoes?

Give your answer in whole kilos.

kilogramsGEZ3

GEZ3

How is your health in general?

1 excellentGEZ4

2 goodGEZ4

3 fair.....GEZ4

4 not so goodGEZ4

5 poorGEZ4

GEZ4

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

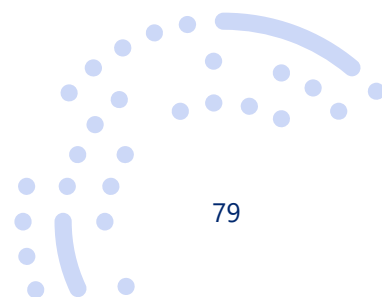
1 much betterGEZ5

2 somewhat better.....GEZ5

3 about the sameGEZ5

4 somewhat worseGEZ5

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)

Can you briefly describe what that is?GEZ7

GEZ7

Do you smoke cigarettes at all?

1 yes, every now and thenGEZ9

2 yes, every dayGEZ8

3 no.....GEZ9

GEZ8

About how many cigarettes do you smoke a day?

1 less than 20 cigarettes a dayGEZ9

2 at least 20 cigarettes a dayGEZ9

GEZ9

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

1 yes.....HUISA1

2 no.....HUISA1

HUISA1 thru HUISA3

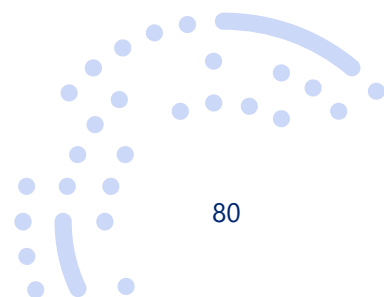
How many times did you contact your general practitioner about your own health in 2022? Please enter a number per answer box below. If you did not have any contact, you can leave the box empty.

Number of times

1 contact by phone.....ROUTING VARIABLE ZIEK

2 visit to your general practitionerROUTING VARIABLE ZIEK

3 visit of general practitioner to youROUTING VARIABLE ZIEK





ROUTING VARIABLE ZIEK

if BEZIG = 1 or BEZIG = 2..... ZIEK
otherwise KANSO

ZIEK

Have you been absent from work because of illness in the year 2022?

1 yes..... HZIEK
2 no (or not applicable) KANSO

HZIEK

How many working days were you absent from work because of illness in the year 2022?

working day(s) KANSO

The following 1 or 2 questions concern life-expectancy and are to be answered by respondents under the age of 90. KANS 0 is presented to people aged 16 thru 55, KANS 1a is presented to people aged 16 thru 65, KANS 2a is presented to people aged 16 thru 70, KANS 3a is presented to people aged 65 thru 75, KANS 4a to people aged 70 thru 80, KANS 5a to people aged 75 thru 85, and KANS 6a to people aged 80 thru 90.

For all cases the following applies:

Please indicate on a scale from 0 to 10, how big that chance is according to you.

0 = no chance at all

10 = absolutely certain

KANS0

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

chance..... IJ2

KANS1a

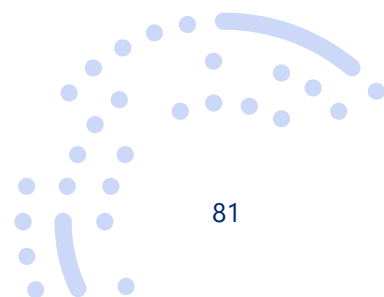
How likely is it that you will attain at least the age of 75?

chance..... IJ2

KANS2a

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

chance..... IJ2





KANS3a

How likely is it that you will attain at least the age of 85?
chance.....IJ2

KANS4a

How likely is it that you will attain at least the age of 90?
chance.....IJ2

KANS5a

How likely is it that you will attain at least the age of 95?
chance.....IJ2

KANS6a

How likely is it that you will attain at least the age of 100?
chance.....IJ2

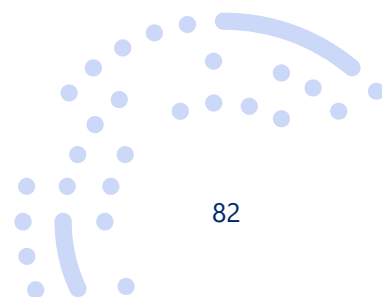
COR1

Have you had covid 2022?
1 NoIJ2
2 Yes, I have tested positive for coronaCOR2
3 Yes, I am (almost) sure but I have not tested positive for coronaCOR2
4 I'm not sure if I've had corona, but I actually think I didCOR2
5 I don't know.....IJ2

COR2

How serious were your corona complaints?
1 So serious that I was hospitalized.....IJ2
2 I had serious complaints that lasted more than a monthIJ2
3 I had serious complaints that were over within a monthIJ2
4 I have had minor complaintsIJ2
5 I have had few or no complaintsIJ2

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 2022.

INCOME THROUGH WORK

IJ2

How many employers did you have in 2022?

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 2022, type "0" (zero).

Number of employers: IZ

IZ

In 2022, did you work partly or entirely in self-employment, as an independent professional, or as a freelancer?

A director of a company (NV/BV) is a salaried employee.

1 yes..... NaamWerkgever

2 no..... NaamWerkgever

The next questions were presented to the respondents a maximum of 3 times; therefore, for 2022 a maximum of 3 employers could be named. 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.

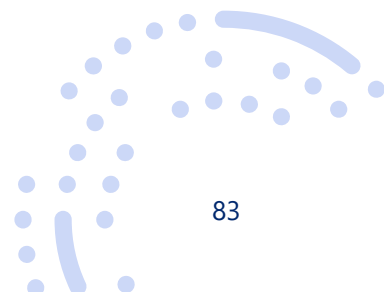
NaamWerkgever_1 – NaamWerkgever_3 (string)

What was the name of **[the first, the second, the third] organization** you'd worked for in 2022?

Name

[Name organization 1/2/3]:..... IJ161

-9 won't say IJ161





IJ161 thru IJ163

What was your **total gross** income over the year 2022 (according to the annual statement received from your employer)? In the annual statement this is called "Loon voor de loonbelasting/volksverzekering" or "Loon voor LH".

Please give your answer in whole euros.

[Name employer 1/2/3]

- Gross income in euros.....IJ241
- 9 don't knowIJ16BR

IJ16BR thru IJ16BR3

Could you then indicate in which category your **total gross income** fell over the year 2022?

[Name employer 1/2/3]

- 1 up until €8,000.....IJ241
- 2 €8,000 - €16,000IJ241
- 3 €16,000 - €24,000.....IJ241
- 4 €24,000 - €36,000.....IJ241
- 5 €36,000 - €48,000.....IJ241
- 6 €48,000 - €60,000.....IJ241
- 7 €60,000 or more.....IJ241
- 9 don't knowIJ181

IJ181 thru IJ183

Could you then indicate the **net income** over 2022 which you received?

Please give your answer in whole euros.

[Name employer 1/2/3]

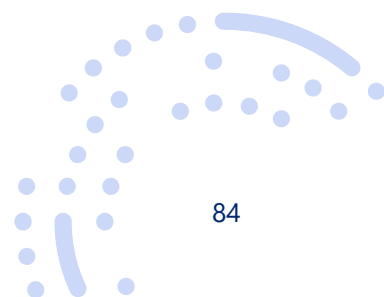
- Net income in euros.....IJ241
- 9 don't knowROUTING VARIABLE J16A

IJ241 thru IJ243

Which source did you use to fill in the data on your salary?

[Name employer 1/2/3]

- 1 annual statement.....ROUTING VARIABLE J16A
- 2 other source.....ROUTING VARIABLE J16A
- 3 no sourceROUTING 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 2022, the total **gross salary** you received with your **other employers** (other than [Employer 1, Employer 2 and Employer 3])?

Please give your answer in whole euros.

- euro IZ1
- 9 don't know J16ABRa

J16ABRa

Could you then indicate in which category your **total gross income** falls over the year 2022 for all **other employers** (other than [Employer 1, Employer 2 and Employer 3])?

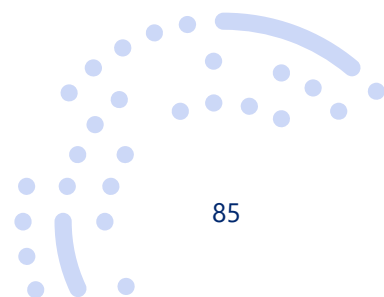
- 1 Up until €1,000 IZ1
- 2 €1,000 - €3,000 IZ1
- 3 €3,000 - €6,000 IZ1
- 4 €6,000 - €8,000 IZ1
- 5 €8,000 - €12,000 IZ1
- 6 €12,000 - €16,000 IZ1
- 7 €16,000 - €24,000 IZ1
- 8 €24,000 - €36,000 IZ1
- 9 €36,000 - €48,000 IZ1
- 10 €48,000 - €60,000 IZ1
- 11 €60,000 or more IZ1
- 9 don't know J16B

J16B

Could you indicate what the **total net** amount is that you received from your other employers in 2022?

Please give your answer in whole euros.

- euro IZ1
- 9 don't know IZ1





INCOME SELF-EMPLOYED

The following questions concern your income as a self-employed over the year 2022.

IZ1

In 2022 were you (also) self-employed, working as a free professional or as a freelancer?

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

IZ14

Is the fiscal profit (or possible loss) of your own business for 2022 already known?

By fiscal profit we mean the profits or income after deduction of costs, but before business deduction (Dutch: ondernemersaftrek), and before 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 2022 a credit or a deficit balance? / Will the fiscal profit over 2022 be a credit or deficit balance?]

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

IZ16

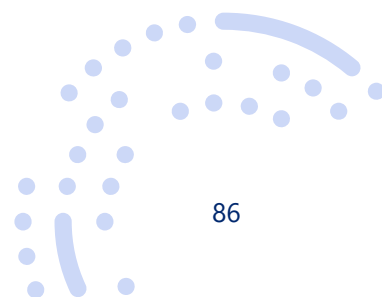
[How much was the fiscal profit (or loss) over 2022? / Please give an estimation of the fiscal profit (or loss) over 2022.]

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.

Please give your answer in whole euros.

- euro..... IZ18
-9 don't know IZ16BRa





IZ16BRa

Could you then indicate in which category (approx.) the **fiscal profit** falls over the year 2022?

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

- 1 up until €1,000..... IZ18
- 2 €1,000 - €3,000..... IZ18
- 3 €3,000 - €6,000..... IZ18
- 4 €6,000 - €8,000..... IZ18
- 5 €8,000 - €12,000 IZ18
- 6 €12,000 - €16,000..... IZ18
- 7 €16,000 - €24,000..... IZ18
- 8 €24,000 - €36,000..... IZ18
- 9 €36,000 - €48,000..... IZ18
- 10 €48,000 - €60,000 IZ18
- 11 €60,000 or more IZ18
- 9 don't know IZ18

IZ18

Was there, in 2022, a **deduction due to work** done by your spouse/partner in the business?

- 1 yes..... IZ19
- 2 no..... IZ24
- 7 not applicable IZ24

IZ19

[How much was this **deduction due to work** done by your spouse/partner in 2022? / Please give an estimation of the expected **deduction due to work** done by your spouse/partner in 2022.]

Please give your answer in whole euros.

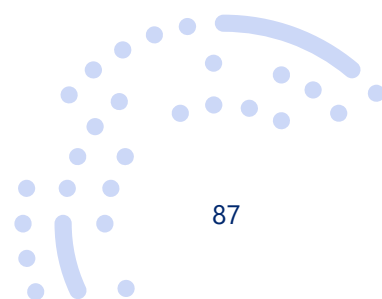
- euro..... IZ24
- 9 don't know IZ24

IZ24

The following questions concern self-employed work in **the year 2021**.

Were you (also) self-employed (or practicing a free profession) in **2021**?

- 1 yes..... IZ37
- 2 noROUTING VARIABLE 4





IZ37

Was the fiscal profit over **2021** a credit or a deficit balance?

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

IZ38

How much was the (estimated) fiscal profit (or loss) over **2021**?

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.

Please give your answer in whole euros.

- euro..... IZ40
- 9 don't know..... IZ38BR

IZ38BR

Could you then indicate in which category your **fiscal profit** fell over the year **2021**?

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

- 1 up until €1,000..... IZ40
- 2 €1,000 - €3,000..... IZ40
- 3 €3,000 - €6,000..... IZ40
- 4 €6,000 - €12,000..... IZ40
- 5 €12,000 - €30,000..... IZ40
- 6 €30,000 - €60,000..... IZ40
- 7 €60,000 or more..... IZ40
- 9 don't know..... IZ40

IZ40

Was there, in **2021**, a **deduction due to work** done by your spouse/partner in the business?

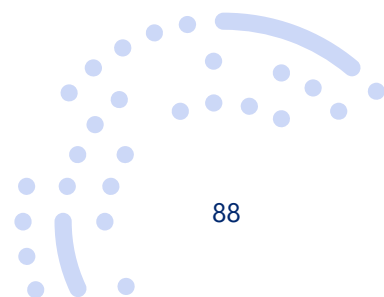
- 1 yes..... IZ41
- 2 no.....ROUTING VARIABLE 4

IZ41

How much was this **deduction due to work** done by your spouse/partner in **2021**?

Please give your answer in whole euros.

- euro.....ROUTING VARIABLE 4
- 9 don't know.....ROUTING VARIABLE 4





ROUTING VARIABLE 4

if GEBJAAR < 1971 IP20
 otherwise I120

End of questions concerning 2021.

INCOME THROUGH PENSIONS

IP20 thru IP25

Which of the pensions, payments or annuities mentioned below did you receive in 2022?

More than one answer possible.

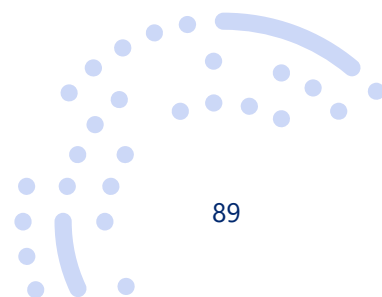
0 none of the below-mentioned I120
 1 early retirement pension [VUT, FPU] IP41
 2 general old-age pension/social security payments [AOW] INP27A
 5 AIO (Dutch: Aanvullende Inkomensvoorziening Ouderen) IP41
 3 other pensions INP27A
 4 annuity IP41

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 'National Insurance Institute' [Sociale Verzekeringsbank] IP41
 2 both general old-age pension/social security payments and pension payments are paid out at the same time IP41

The following questions concern the different sources of income. This series of questions was presented to the respondents a maximum of five times. Therefore, the variables receive the numbers 1 thru 5 (last number in the variable name).





IP41 thru IP45

How much is the **gross sum** you received in 2022 through [**SOURCE OF INCOME IP21 thru IP25**] (preferably according to annual statement).

Please give your answer in whole euros.

euro..... I120
-9 don't know IP4BRa

IP4BRa thru IP4Br5a

Could you then indicate in which category the **gross sum** falls over the year 2022 for the [**SOURCE OF INCOME IP21 thru IP25**] mentioned?

1 up until €1,000..... I120
2 €1,000 - €3,000..... I120
3 €3,000 - €6,000..... I120
4 €6,000 - €8,000..... I120
5 €8,000 - €12,000 I120
6 €12,000 - €16,000..... I120
7 €16,000 - €24,000..... I120
8 €24,000 - €36,000..... I120
9 €36,000 - €48,000..... I120
10 €48,000 - €60,000 I120
11 €60,000 or more..... I120
-9 don't know IP71

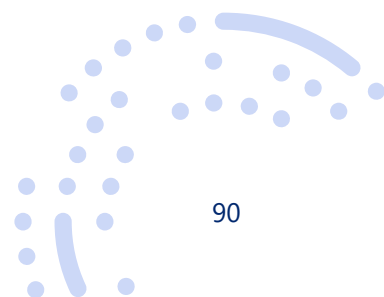
IP71 thru IP75

Could you then indicate the **net sum** you approximately received in 2022 through [**SOURCE OF INCOME IP21 thru IP25**]?

Please give your answer in whole euros.

euro..... I120
-9 don't know I120

(SICKNESS) BENEFITS





II20 thru II23

Which of the benefit payments mentioned below did you receive in 2022?

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 schemeII41

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 2022 through [**BENEFIT MENTIONED IN II21 thru II23**] (preferably according to annual statement)?

Please give your answer in whole euros.

- euro.....IS20
- 9 don't knowII4BR

IIBR thru II4BR3

Could you then indicate in which category the **gross sum** falls over the year 2022 for the [**BENEFIT MENTIONED IN II21 thru II23**]?

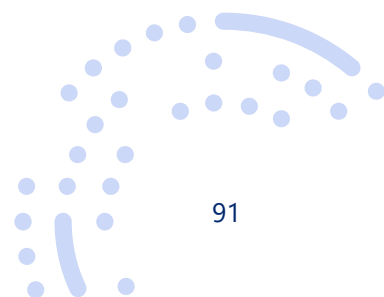
- 1 up until €1,000.....IS20
- 2 €1,000 - €3,000.....IS20
- 3 €3,000 - €6,000.....IS20
- 4 €6,000 - €12,000IS20
- 5 €12,000 - €30,000.....IS20
- 6 €30,000 - €60,000.....IS20
- 7 €60,000 or more.....IS20
- 9 don't knowII61

II61 thru II63

How much was the **net sum** you received in 2022 through [**BENEFIT MENTIONED IN II21 thru II23**]?

Please give your answer in whole euros.

- euro.....IS20
- 9 don't knowIS20





SOCIAL SECURITY BENEFITS

EXPLANATION OF ABBREVIATIONS USED

Anw	= Benefit for persons whose partner or parents died
WIA/WAO	= Disability Insurance Act
WAZ	= General Disability Benefits Act
Wajong	= Disablement Assistance Act for Handicapped Young Persons
Bbz	= Benefits for self-employed
IOAW	= Benefits for elderly and partly disabled unemployed
IOAZ	= Benefits for elderly and partly disabled former self-employed
IOW	= Inkomensvoorziening Oudere Werklozen (Dutch)

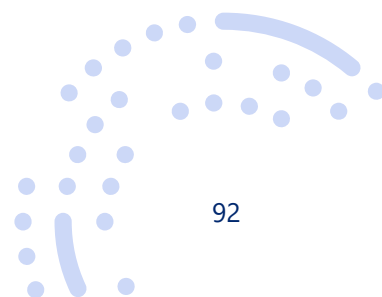
IS20 thru IS211

Which of the (social security) benefits mentioned below did you receive in 2022?

More than one answer possible.

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

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 2022 through **[BENEFIT MENTIONED IN IS21 thru IS28]** (preferably according to annual statement)?

Please give your answer in whole euros.

- euro.....IO20
- 9 don't knowIS4BR

IS4BR thru IS4BR8

Could you then indicate in which category the **gross sum** falls over the year 2022 for the **[BENEFIT MENTIONED IN IS21 thru IS28]**?

- 1 up until €1,000.....IO20
- 2 €1,000 - €3,000.....IO20
- 3 €3,000 - €6,000.....IO20
- 4 €6,000 - €12,000IO20
- 5 €12,000 - €30,000.....IO20
- 6 €30,000 - €60,000.....IO20
- 7 €60,000 or more.....IO20
- 9 don't know.....IS61

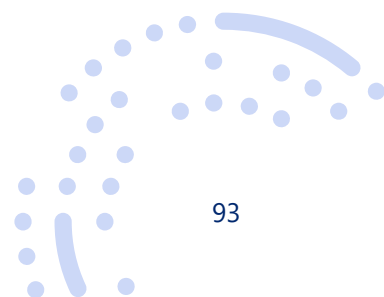
IS61 thru IS68

Perhaps you know the **net sum** you approximately received in 2022 through **[BENEFIT MENTIONED IN IS21 thru IS28]**?

Please give your answer in whole euros.

- euro.....IO20
- 9 don't knowIO20

The following questions concern benefits for care support, benefits for child support and Kindgeboden budget (Dutch) through social security benefits. This series of questions was presented to the respondents a maximum of three 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 2022 through [**benefits for care support / benefits for child support / Kindgebonden budget (Dutch)**]?

Please give your answer in whole euros.

euro.....	IO20
-9 don't know	IS4BRN

IS4BRN thru IS4BRN3

Could you then indicate in which category the **net sum** falls over the year 2022 for [**benefits for care support / benefits for child support / Kindgebonden budget (Dutch)**]?

1 up until €1,000.....	IO20
2 €1,000 - €3,000.....	IO20
3 €3,000 - €6,000.....	IO20
4 €6,000 - €12,000	IO20
5 €12,000 - €30,000.....	IO20
6 €30,000 - €60,000.....	IO20
7 €60,000 or more.....	IO20
-9 don't know	IO20

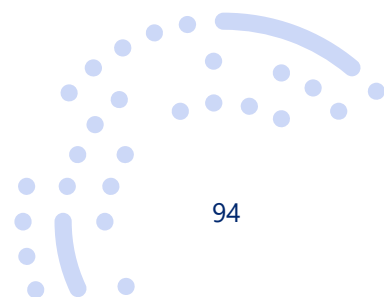
OTHER INCOME

IO20 thru IO28, IO48A, IO48C

Which of the kinds of income mentioned below did you receive in 2022?

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 child(ren).....	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 2022 through the other sources of income you have indicated.

IO41 thru IO48, IO48B, IO48D

How much was, in 2022, the sum total that you received through **[SOURCE OF INCOME MENTIONED IN IO21 thru IO28, IO48A, IO48C]**?

Please give your answer in whole euros.

euro.....IN25
 -9 don't knowIO4BR

IO4BR thru IO4BR10

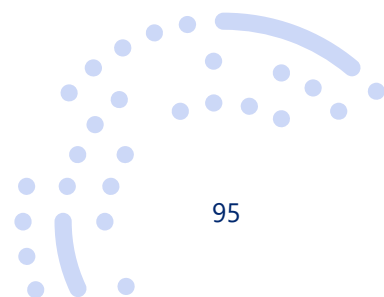
Could you then indicate in which category the sum falls over the year 2022 for the **[SOURCE OF INCOME MENTIONED IN IO21 thru IO28, IO48A, IO48C]**?

1 up until €1,000..... TFIN1
 2 €1,000 - €3,000..... TFIN1
 3 €3,000 - €6,000..... TFIN1
 4 €6,000 - €12,000 TFIN1
 5 €12,000 - €30,000..... TFIN1
 6 €30,000 - €60,000..... TFIN1
 7 €60,000 or more..... TFIN1
 -9 don't know TFIN1

TFIN1

Did you make use of a temporary financial compensation from the government in 2022 in connection with the corona virus? (Not intended here: credit arrangement or tax deferral)

1 yes..... TFIN2
 2 no.....IN25





TFIN2

Which financial compensation did you use?

- 1 NOWIN25
- 2 TozoIN25
- 3 TONKIN25
- 4 TOGS.....IN25
- 5 TVL.....IN25
- 6 otherIN25

REMAINING QUESTIONS

IN25

Did you receive any inheritances and/or gifts in 2022?

- 1 yes.....IN26
- 2 no.....IN11A

IN26

What was the sum of these inheritances and/or gifts that you have received in 2022 (before deduction of any taxes)?

Please include the value of the goods.

Please give your answer in whole euros.

- euro.....IN11A
- 9 don't knowIN11A

IN11A

Did you, in 2022, have any other sources of income not mentioned before in this questionnaire?
Do not include rent supplement, it will be reported in another questionnaire.

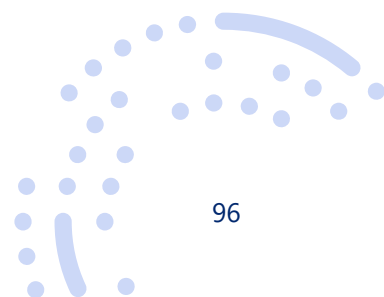
- 1 yes.....IN12A
- 2 no.....IN29A

IN12A

How much is the total gross sum of these sources of income in 2022, not yet mentioned before?

Please give your answer in whole euros.

- euro.....IN14
- 9 don't knowIN14





IN14 (string)

What kind of income was this?IN29A

IN29A

Did you, in 2022, 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 2022?

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

Please give your answer in whole euros.

euro.....IN29

-9 don't knowIN29

IN29

Did you, in 2022, pay alimony to your former spouse/partner?

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

1 yes.....IN30

2 no.....IN32

-7 not applicableIN32

IN30

How much, in total over 2022, was this alimony to your former spouse/partner?

Please give your answer in whole euros.

euro.....IN32

-9 don't knowIN32

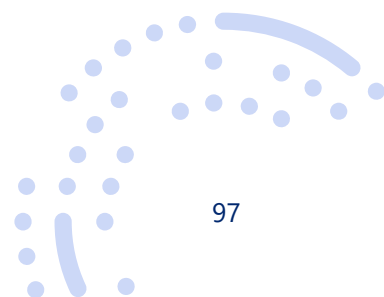
IN32

Did you, in 2022, make any payments to/on behalf of your child(ren)?

1 yes.....IN33

2 no.....IN35

-7 not applicableIN35





IN33

How much, in total over 2022, was the amount of these payments to/on behalf of your child(ren)?

Please give your answer in whole euros.

euro.....IN35

-9 don't know.....IN35

IN35

Did you, in 2022, give parental support to your children being students and living away from home?

1 yes.....IN36

2 no.....IN38

-7 not applicable.....IN38

IN36

How much was this parental support in total over 2022?

Please give your answer in whole euros.

euro.....IN38

-9 don't know.....IN38

IN38

Did you, in 2022, 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

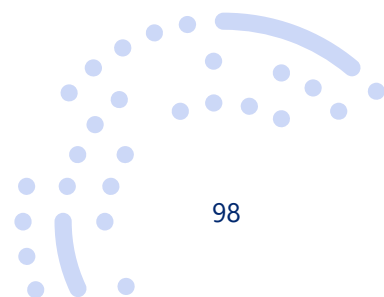
IN39

How much was/were this support/these gifts in total over 2022?

Please give your answer in whole euros.

euro.....IN41A

-9 don't know.....IN41A





IN41A

What sort of medical insurance did you have on December 31, 2022?

- 1 no medical insuranceIN45
- 2 same insurance compared to 2021IN42
- 3 different insurance compared to 2021IN42

IN42

Did you pay the premium on your medical insurance in 2022 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 [IN42] on your medical insurance in 2022? 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.

Please give your answer in whole euros.

- Euro per [IN42] HE067
- 9 don't know HE067

HE067

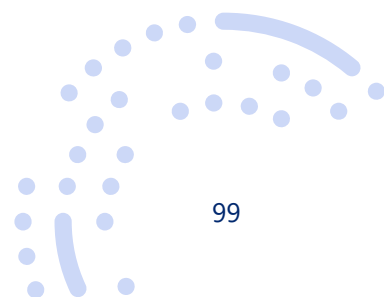
Is your medical insurance an individual or a collective contract (for example via an employer, an cooperation or a union)?

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

HE068

Did you have an additional medical insurance in 2022 (for example for dental care, physiotherapy or alternative care)?

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





HE069

In 2022 there was an own risk of €385,-. In addition, a voluntary own risk was possible. How much was the voluntary own risk for you in 2022 (thus on top of €385,-)?

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

ROUTING VARIABLE IN45

- if GEBJAAR < 2004 IN45
- otherwise IN16

IN45

Did you, in 2022, 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 2022, take the listed value of the last car.

Please give your answer in whole euros.

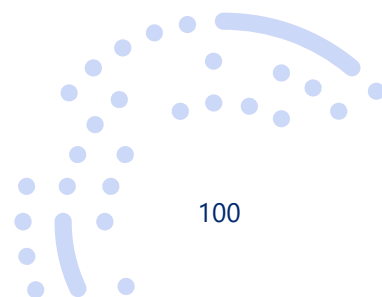
- euro IN48
- 9 don't know IN48

IN48

For how many months in 2022 did you have this car provided by your employer?

If you changed your car in 2022, take the total number of months of all cars.

- month(s) IN2012





IN2012

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

- 1 0%.....IN16
- 5 4%.....IN16
- 2 8%.....IN16
- 6 12%IN16
- 7 16%IN16
- 3 22%IN16
- 4 25%IN16
- 8 various percentages applyIN16
- 9 other percentage, namelyIN16
- 9 don't knowIN16

IN16

Did you fill in an income tax form for 2022?

- 1 yes.....IN18
- 2 no..... ROUTING VARIABLE IN49A

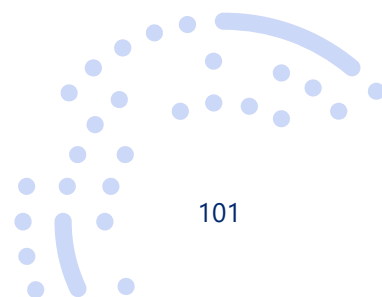
IN18

How much was your taxable income for 2022? We mean your joint income for your tax form.

Taxable income is the income on which you must pay income tax, minus any deductible items and tax losses. With regard to income tax, there are 3 kinds of taxable income, which are divided across 3 boxes. Joint income is the total of your income and the deductible items across the 3 boxes.

Please give your answer in whole euros.

- euro..... ROUTING VARIABLE IN49A
- 9 don't knowIN20





IN20

Can you give an **estimation** of your taxable income for 2022?

- 1 less than €2,500..... ROUTING VARIABLE IN49A
- 2 between €2,500 and €5,000 ROUTING VARIABLE IN49A
- 3 between €5,000 and €10,000..... ROUTING VARIABLE IN49A
- 4 between €10,000 and €15,000 ROUTING VARIABLE IN49A
- 5 between €15,000 and €20,000 ROUTING VARIABLE IN49A
- 6 between €20,000 and €30,000 ROUTING VARIABLE IN49A
- 7 between €30,000 and €40,000 ROUTING VARIABLE IN49A
- 8 between €40,000 and €50,000 ROUTING VARIABLE IN49A
- 9 between €50,000 and €75,000 ROUTING VARIABLE IN49A
- 10 more than €75,000 ROUTING VARIABLE IN49A
- 9 don't knowIN22

IN22

It is unfortunate that you don't know your taxable income for 2022. Perhaps you know **about** how much your taxable income was for 2021?

Please give your answer in whole euros.

- euro..... ROUTING VARIABLE IN49A
- 9 don't know..... ROUTING VARIABLE IN49A

ROUTING VARIABLE IN49A

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

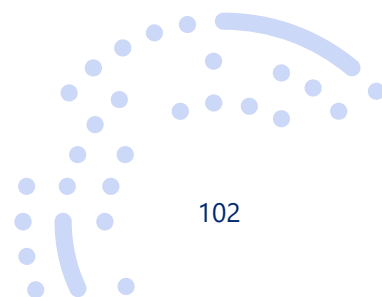
IN49A

What is the total net income **for your household** in 2022?

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.

Please give your answer in whole euros.

- euro PSY1
- 9 don't knowIN50





IN50

Please indicate about how much the **total net income** of your household was over the period 1 January 2022 through 31st December 2022.

- 1 less than €8,000..... PSY1
- 2 between €8,000 and €9,500 PSY1
- 3 between €9,500 and €11,000..... PSY1
- 4 between €11,000 and €13,000 PSY1
- 5 between €13,000 and €16,000 PSY1
- 6 between €16,000 and €20,000 PSY1
- 7 between €20,000 and €26,000 PSY1
- 8 between €26,000 and €38,000 PSY1
- 9 between €38,000 and €50,000 PSY1
- 10 between €50,000 and €75,000..... PSY1
- 11 more than €75,000 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**.

Please give your answer in whole euros.

PSY1

Very bad:

euro..... PSY2

PSY2

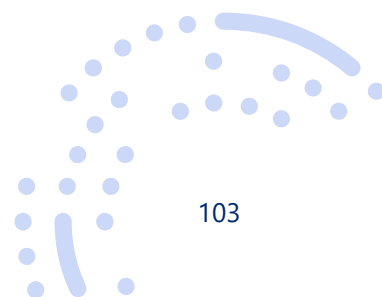
Bad:

euro..... PSY3

PSY3

Insufficient:

euro..... PSY4





PSY4

Sufficient:

euro..... PSY5

PSY5

Good:

euro..... PSY6

PSY6

Very good:

euro..... GEBEUR1

GEBEUR1 thru GEBEUR8

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, namely..... ANDVER

8 I don't expect any significant changes in the next 12 months..... LAAG

ANDVER (string)

What other change do you mean?..... LAAG

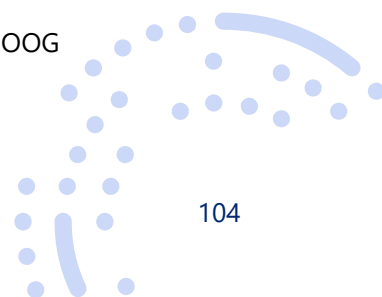
LAAG

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 give your answer in whole euros.

euro..... HOOG





HOOG

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

Please give your answer in whole euros.

euro.....ROUTING VARIABLE PRO2

ROUTING VARIABLE PRO2

if HOOG-LAAG > 5PRO2

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.

PRO2

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

percentage.....ROUTING VARIABLE DNBBAAN

ROUTING VARIABLE DNBBAAN

If BEZIG < 6.....DNBBAAN

otherwiseLAAGPR

DNBBAAN

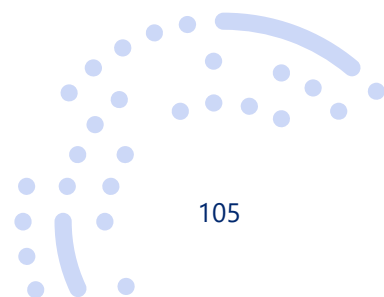
[If BEZIG < 4: What do you think is the probability that you lose your job in the next 12 months? / If BEZIG = 4 or BEZIG = 5: What do you think is the probability that you find a job in the next 12 months?]

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





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.

percentage..... HOOGPR

HOOGPR

What is the **maximum** percentage prices will 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.

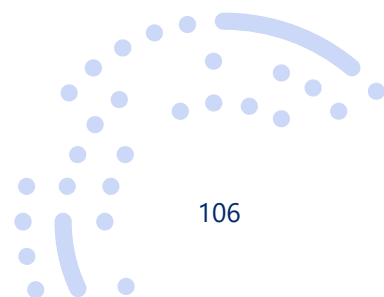
Would you please round off the percentage to one decimal? For example 1.3 or -3.2.

percentage..... PR0

PR0

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

- 1 less than 0% (I expect prices will decrease) PR1a
- 0 0%..... PR1a
- 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
- 11 11%..... PR1a
- 12 12%..... PR1a
- 13 13%..... PR1a
- 14 14%..... PR1a
- 15 15%..... PR1a
- 16 more than 16% PR1a





if pr0=0 or pr0=1 or pr0=2 or pr0 = -1
 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:='6' Y2:='9' Y3:='11' Y4:='14'

if pr0=11
 Y1:='7' Y2:='10' Y3:='12' Y4:='15'

if pr0=12
 Y1:='8' Y2:='11' Y3:='13' Y4:='16'

if pr0=13
 Y1:='9' Y2:='12' Y3:='14' Y4:='17'

if pr0=14
 Y1:='10' Y2:='13' Y3:='15' Y4:='18'

if pr0 >=15
 Y1:='11' Y2:='14' Y3:='16' Y4:='19'

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.

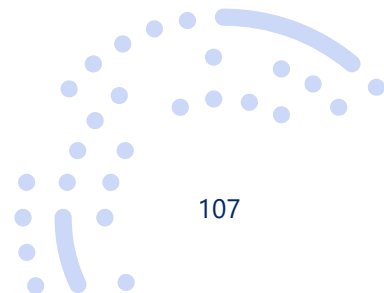
How likely do you think that it is that the increase (in percent) in prices in the next twelve months will be **less** than [Y1]%?

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]%

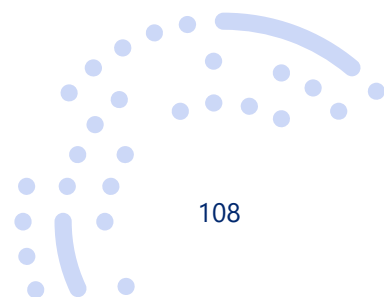
percentage..... PR4a

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 questionnaire is part of the DNB Household Survey that is now running for the 31st year. There are five questionnaires in total.

This part of the questionnaire concerns assets and liabilities. Among other things, questions are asked about financial decisions and inheritances. We will start with questions concerning your assets on 31st December 2022 .

if new

We first present you with some questions about your household. These questions will show the answers you entered in a previous questionnaire. We ask you to check these answers, and change them if necessary.

else

We note that you also participated in this survey last year. Where possible, we submit last year's answers to you so that you do not have to fill everything out again. However, we do ask that you always check your previous answers, and change them if necessary.

if (HHSIZE > 1)

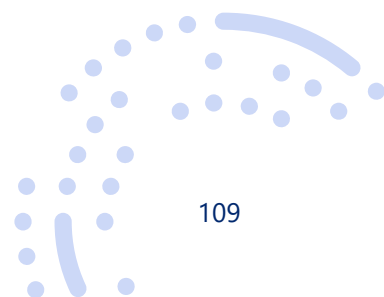
The following questions will also be presented to other household members aged 16 years or over.

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 2022, 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 company BZ01
- 4 yes, employed by a private limited company BZR1A
- 5 yes, employed by a cooperation or another kind of business BZ01
- 6 yes, participating in a partnership [maatschap/vennootschap onder firma]..... BZ01
- 7 yes, self-employed or freelance..... BZR1B
- 8 no (declared unfit for work, unemployed, (early) retired, student, housewife without other occupation) BZ01

BZR1A

Were you, on 31st December 2022, director - main shareholder of a private limited company?

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

BZR1B

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

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

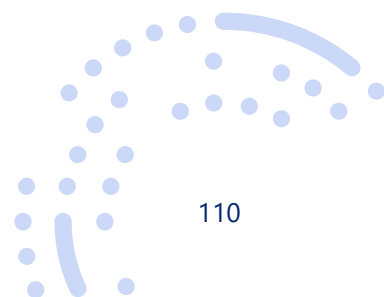
CHECKING ACCOUNTS are private accounts with bank or giro to which, for example, your salary or benefits-payment is transferred, and from which you can make payments. Checking accounts are sometimes called: current accounts, salary accounts, or private accounts. If you have a checking account that you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

BZ01

Did you, on 31st December 2022, 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 yes..... BET2
- 0 no..... BZ03





BET2

Earlier in this questionnaire you indicated that you had one or more checking accounts on 31st December 2022.

How many checking accounts did you have on 31st December 2022?

if answer > 5..... BET4

if answer < 6..... BET91

BET4

What was the total [credit/deficit] balance of your checking accounts on 31st December 2022?

Please give your answer in whole euros. If the balance is a deficit, just enter the amount with a minus.

Answer..... BET91

-9 don't know BET5

BET5

Into which of the categories does the total [credit/debit] balance of your checking accounts go as per 31st December 2022?

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

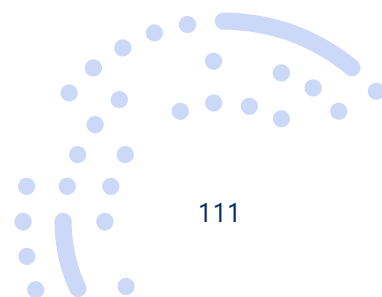
12 between 14,000 Euro and 17,000 Euro..... BET91

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; each question is about checking account; 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). BET4 and 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 yourself BET111
- 2 your partner or spouse..... BET111
- 3 yourself and someone else, for example partner or spouse BET111
- 4 your parent(s)..... BET111
- 5 other, namely BET101

BET101 thru BET105 (string)

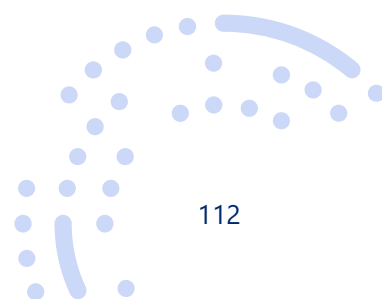
So who is the account holder of your [1st thru 5th] checking account?

- Answer BET111
- 9 don't know 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 ASN Bank..... BET131
- 6 Triodos Bank..... BET131
- 7 other, namely BET121





BET121 thru BET125 (string)

So with which bank or financial institution is your [1st thru 5th] checking account registered?

Answer..... BET141
-9 don't know BET141

BET141 thru BET145

What was the balance of your [1st thru 5th] checking account on 31st December 2022?

Answer.....
if employed (BZR1 = 1, 2, 3, 4 or 5) BZ03
otherwise (BZR1 = 6, 7 or 8) BZ03
-9 don't know BET_POSNEG1

BET_POSNEG1 thru BET_POSNEG5

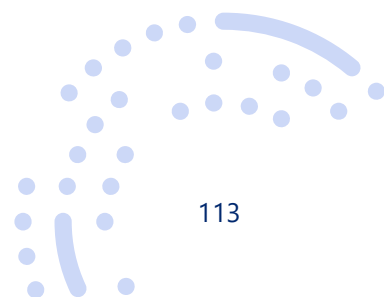
Was the balance of this [1st thru 5th] checking account on 31st December 2022 positive or negative?

1 positive BET151
2 negative..... BET151

BET151 thru BET155

Into which of the categories does the [credit/deficit] balance go as per 31st December 2022?

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) BZ03
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 was deposited onto a separate savings account for at least four years and did not exceed € 613 per year, the so-saved sum was (like in the save-as-you-earn deduction arrangement) not subject to income tax and no premiums for social insurance policies had 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.

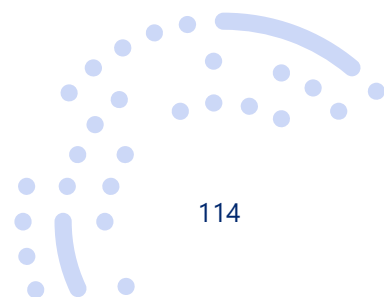
A SAVINGS ACCOUNT can give interest as of the day you put money into this account (Internet savings accounts are also taken into account). Nowadays the interest can also be zero or deficit.

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 31st December 2022, have one or more savings or deposit accounts?

1 yes.....SPA2
0 no.....BZ04





SPA2

How many of these savings or deposit accounts did you have on 31st December 2022?

if answer > 7.....SPA3

if answer < 8.....SPA71

SPA3

What was the total balance of your savings or deposit accounts on 31st December 2022?

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 EuroSPA71

2 between 50 Euro and 250 Euro.....SPA71

3 between 250 Euro and 500 EuroSPA71

4 between 500 Euro and 750 EuroSPA71

5 between 750 Euro and 1,000 Euro.....SPA71

6 between 1,000 Euro and 2,500 EuroSPA71

7 between 2,500 Euro and 5,000 EuroSPA71

8 between 5,000 Euro and 7,500 EuroSPA71

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

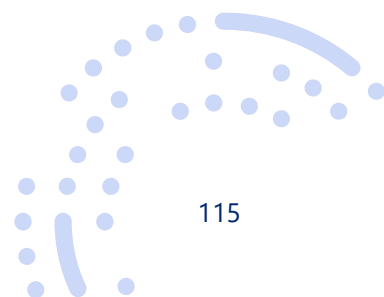
14 between 20,000 Euro and 25,000 Euro.....SPA71

15 25,000 Euro or more.....SPA71

-9 don't knowSPA71

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; each question is about a savings or deposit account; 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] savings or deposit account?

- 1 yourself SPA91
- 2 your partner or spouse..... SPA91
- 3 yourself and someone else, for example partner or spouse SPA91
- 4 your parent(s)..... SPA91
- 5 other, namely SPA81

SPA81 thru SPA87 (string)

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

Type **-99** if you don't know the answer.

- Account holder..... SPA91
- 9 don't know SPA91

SPA91 thru SPA97

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

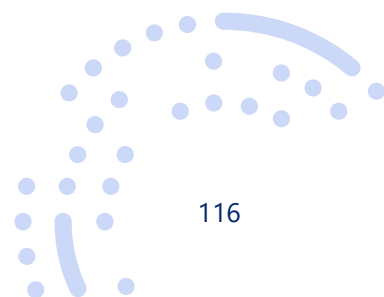
- 1 ABN AMRO SPA111
- 2 Rabobank..... SPA111
- 3 ING Bank SPA111
- 4 SNS Bank..... SPA111
- 5 ASN Bank..... SPA111
- 6 Triodos Bank..... SPA111
- 5 other, namely SPA101

SPA101 thru SPA107 (string)

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

Type **-99** if you don't know the answer.

- Answer..... SPA111
- 9 don't know SPA111





SPA111 thru SPA117 (string)

Can you describe what kind of savings or deposit account it is (e.g. a 'Direct Sparen' account with ABN AMRO, a 'Oranjespaarrekening' with the ING, 'Internetsparen' with the Rabobank or 'SNS Maxisparen')?

Type **-99** if you don't know the answer.

Answer.....SPA131

-9 don't knowSPA131

SPA131 thru SPA137

What was the balance of your [1st thru 7th] savings or deposit account on 31st December 2022?
Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer.....BZ04

-9 don't knowSPA141

SPA141 thru SPA147

Into which of the categories did the balance of your account go on 31st December 2022?

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

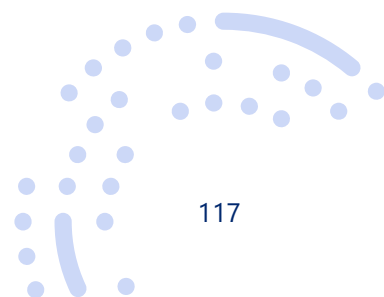
13 between 17,000 Euro and 20,000 Euro..... BZ04

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 31st December 2022, have one or more deposit books?

Do **not** include any savings or deposit accounts.

- 1 yes..... BOE3
- 0 no..... BZ06

BOE3

Earlier in this questionnaire you indicated that you had one or more deposit book(s) on 31st December 2022.

What was the total balance of your deposit book(s) on 31st December 2022?
Please give your answer in whole euros.

Type **-99** if you don't know the answer.

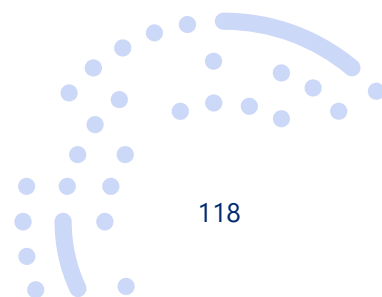
- Answer..... BZ06
- 9 don't know BOE4

BOE4

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

- 1 less than 50 Euro BZ06
- 2 between 50 Euro and 250 Euro..... BZ06
- 3 between 250 Euro and 500 Euro BZ06
- 4 between 500 Euro and 750 Euro BZ06
- 5 between 750 Euro and 1,000 Euro..... BZ06
- 6 between 1,000 Euro and 2,500 Euro BZ06
- 7 between 2,500 Euro and 5,000 Euro BZ06
- 8 between 5,000 Euro and 7,500 Euro BZ06
- 9 between 7,500 Euro and 10,000 Euro..... BZ06
- 10 between 10,000 Euro and 11,500 Euro..... BZ06
- 11 between 11,500 Euro and 14,000 Euro..... BZ06
- 12 between 14,000 Euro and 17,000 Euro..... BZ06
- 13 between 17,000 Euro and 20,000 Euro..... BZ06
- 14 between 20,000 Euro and 25,000 Euro..... BZ06
- 15 25,000 Euro or more BZ06
- 9 don't know BZ06

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 31st December 2022, have one or more savings certificates?

- 1 yes..... BR12
- 0 no..... BZ07

BRI2

How many savings certificates did you have on 31st December 2022?

Answer BRI3

BRI3

How much in total did you pay for the savings certificates that you had on 31st December 2022?
Please give your answer in whole euros.

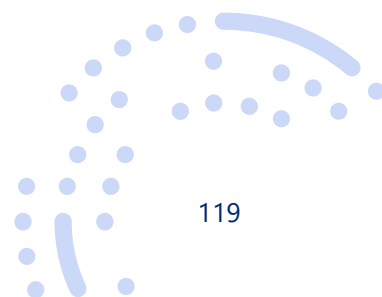
Type **-99** if you don't know the answer.

- Answer BRI5
- 9 don't know BRI4

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 31st December 2022?

Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer.....	BZ07
-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?

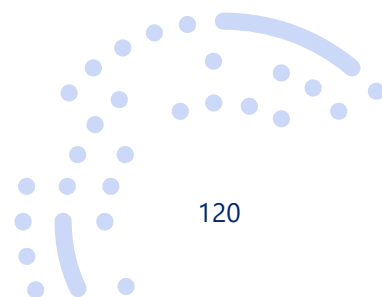
1 less than 500 Euro	BZ07
2 between 500 Euro and 1,500 Euro.....	BZ07
3 between 1,500 Euro and 2,500 Euro	BZ07
4 between 2,500 Euro and 5,000 Euro	BZ07
5 between 5,000 Euro and 7,500 Euro	BZ07
6 between 7,500 Euro and 10,000 Euro.....	BZ07
7 between 10,000 Euro and 12,000 Euro	BZ07
8 between 12,000 Euro and 15,000 Euro	BZ07
9 between 15,000 Euro and 20,000 Euro	BZ07
10 between 20,000 Euro and 25,000 Euro.....	BZ07
11 between 25,000 Euro and 50,000 Euro.....	BZ07
12 between 50,000 Euro and 75,000 Euro.....	BZ07
13 between 75,000 Euro and 100,000 Euro	BZ07
14 100,000 Euro or more.....	BZ07
-9 don't know	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.

Pensioenbanksparen (Dutch) or pension savings (bank savings for a supplementary pension) are also part of annuity insurance. Under certain conditions, these premium payments are income tax deductible.





BZ07

Did you, in or before 2022, take out single-premium insurances, annuity insurances or pensioenbanksparen (Dutch) (pension insurance), which were still in effect on 31st December 2022?

Do **not** include pension arrangements provided by your employer or professional pension plans here.

Do include pension savings schemes or *pensioenbanksparen* (Dutch: a tax-efficient blocked bank savings account providing a pension sum).

1 yes..... KOO2

0 no..... BZ08

KOO2

Earlier in this questionnaire you indicated that you had one or more insurance policies and/or annuities on 31st December 2022.

How many single-premium insurance policies, annuity insurances or pensioenbanksparen accounts, which were still in effect on 31st December 2022 did you have?

Answer..... KOO1301

KOO1301 thru KOO1310

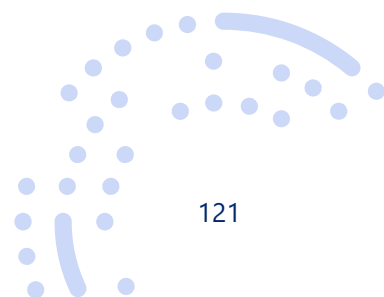
What was the value of your [1st thru 10th] single-premium insurance policy, annuity insurances or pensioenbanksparen accounts on 31st December 2022?

Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer..... KOO1501

-9 don't know KOO1401





KOO1401 thru KOO1410

Into which of the categories did the value go on 31st December 2022?

1 less than 500 Euro	KOO1501
2 between 500 Euro and 1,500 Euro.....	KOO1501
3 between 1,500 Euro and 2,500 Euro	KOO1501
4 between 2,500 Euro and 5,000 Euro	KOO1501
5 between 5,000 Euro and 7,500 Euro	KOO1501
6 between 7,500 Euro and 10,000 Euro.....	KOO1501
7 between 10,000 Euro and 12,000 Euro	KOO1501
8 between 12,000 Euro and 15,000 Euro	KOO1501
9 between 15,000 Euro and 20,000 Euro	KOO1501
10 between 20,000 Euro and 25,000 Euro.....	KOO1501
11 between 25,000 Euro and 50,000 Euro.....	KOO1501
12 between 50,000 Euro and 75,000 Euro.....	KOO1501
13 between 75,000 Euro and 100,000 Euro	KOO1501
14 100,000 Euro or more.....	KOO1501
-9 don't know	KOO1501

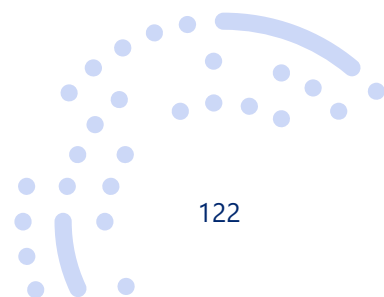
KOO1501 thru KOO1510

When (which year) will your [1st thru 10th] single-premium insurance policy, annuity or pensioenbanksparen account end?

Type **-99** if you don't know the answer.

In the year:	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). This is sometimes referred to as 'insured savings' ('verzekerd sparen' in Dutch).





BZ08

Did you, on 31st December 2022, 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 31st December 2022?

- if answer > 5*.....KAP3
- if answer < 6*.....KAP101

KAP3

How much was the total sum that you had saved through your savings or endowment insurance policies on 31st December 2022?

Please give your answer in whole euros.

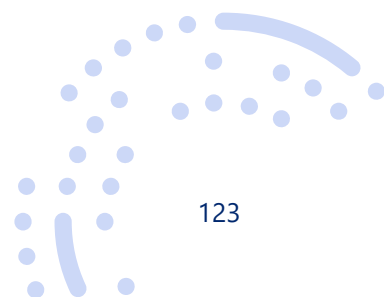
Type **-99** if you don't know the answer.

- Answer.....KAP101
- 9 don't knowKAP4

KAP4

Into which of the categories did your total savings go?

- 1 less than 500 Euro KAP101
- 2 between 500 Euro and 1,500 Euro..... KAP101
- 3 between 1,500 Euro and 2,500 Euro KAP101
- 4 between 2,500 Euro and 5,000 Euro KAP101
- 5 between 5,000 Euro and 7,500 Euro KAP101
- 6 between 7,500 Euro and 10,000 Euro..... KAP101
- 7 between 10,000 Euro and 12,000 Euro KAP101
- 8 between 12,000 Euro and 15,000 Euro KAP101
- 9 between 15,000 Euro and 20,000 Euro KAP101
- 10 between 20,000 Euro and 25,000 Euro..... KAP101
- 11 between 25,000 Euro and 50,000 Euro..... KAP101
- 12 between 50,000 Euro and 75,000 Euro..... KAP101
- 13 between 75,000 Euro and 100,000 Euro KAP101
- 14 100,000 Euro or more..... KAP101
- 9 don't know KAP101





If there were more than five 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; each question is about an endowment insurance policy; the last number in the variable name indicates which endowment insurance policy the question concerns.

KAP101 thru KAP105

How much was the total sum that you had saved through your [1st thru 5th] savings or endowment insurance policy on 31st December 2022? (Concerning the value, not the amount you have invested.)

Please give your answer in whole euros.

Type **-99** if you don't know the answer.

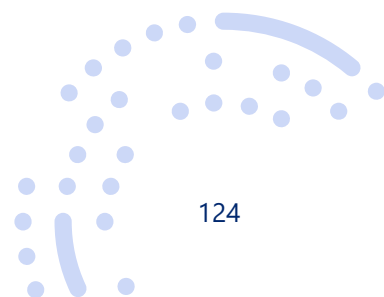
Answer..... BZ12
 -9 don't knowKAP111

KAP111 thru KAP115

Into which of the categories did the sum that you had saved go on 31st December 2022?

- 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). Index funds, trackers and real estate funds are also examples of investment funds.





BZ12

Did you, on 31st December 2022, 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
- 0 no.....BZ13

BEL2

Earlier in this questionnaire you indicated that you had one or more investments in mutual funds on 31st December 2022.

With how many of these mutual funds did you have investments on 31st December 2022?

- if answer > 5*.....BEL3
- if answer < 6*.....BEL61

BEL3

How much was the total value of your investments with mutual funds on 31st December 2022?
Please give your answer in whole euros.

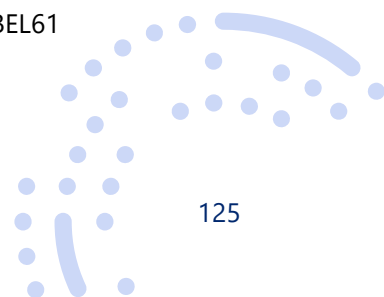
Type **-99** if you don't know the answer.

- Answer.....BEL61
- 9 don't knowBEL5

BEL5

Into which of the categories did the total value of your investments go?

- 1 less than 500 EuroBEL61
- 2 between 500 Euro and 1,500 Euro.....BEL61
- 3 between 1,500 Euro and 2,500 EuroBEL61
- 4 between 2,500 Euro and 5,000 EuroBEL61
- 5 between 5,000 Euro and 7,500 EuroBEL61
- 6 between 7,500 Euro and 10,000 Euro.....BEL61
- 7 between 10,000 Euro and 12,000 EuroBEL61
- 8 between 12,000 Euro and 15,000 EuroBEL61
- 9 between 15,000 Euro and 20,000 EuroBEL61
- 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 EuroBEL61
- 14 100,000 Euro or more.....BEL61
- 9 don't knowBEL61





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; each question is about a mutual fund; 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 Binck BEL7A1
- 10 Rabobank BEL7A1
- 11 ASN Bank..... BEL7A1
- 12 Triodos Bank..... BEL7A1
- 13 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?

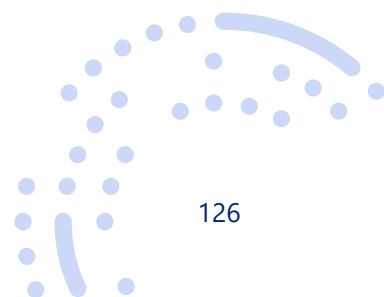
Type **-99** if you don't know the answer.

- Answer..... BEL7A1
- 9 don't know 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 the mutual fund and/or mutual fund account (e.g. "Robeco Sustainable European Stars" or "NN Global Fund")?

Type **-99** if you don't know the answer.

Answer BEL101

-9 don't know 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 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer GROENBEL1

-9 don't know BEL121

BEL121 thru BEL125

Into which of the categories did the total value go on 31st December 2022?

1 less than 500 Euro GROENBEL1

2 between 500 Euro and 1,500 Euro GROENBEL1

3 between 1,500 Euro and 2,500 Euro GROENBEL1

4 between 2,500 Euro and 5,000 Euro GROENBEL1

5 between 5,000 Euro and 7,500 Euro GROENBEL1

6 between 7,500 Euro and 10,000 Euro GROENBEL1

7 between 10,000 Euro and 12,000 Euro GROENBEL1

8 between 12,000 Euro and 15,000 Euro GROENBEL1

9 between 15,000 Euro and 20,000 Euro GROENBEL1

10 between 20,000 Euro and 25,000 Euro GROENBEL1

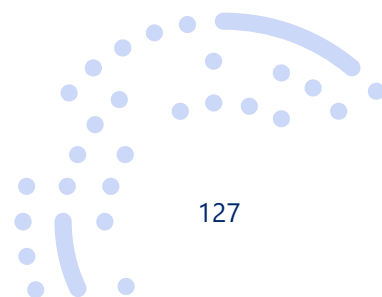
11 between 25,000 Euro and 50,000 Euro GROENBEL1

12 between 50,000 Euro and 75,000 Euro GROENBEL1

13 between 75,000 Euro and 100,000 Euro GROENBEL1

14 100,000 Euro or more GROENBEL1

-9 don't know GROENBEL1





GROENBEL1

Green investments are investments in funds that participate in projects for environmental protection and receive separate treatment on tax returns. Such investments are subject to a special exemption on the capital gains tax. In addition, **green** investments give entitlement to an additional tax rebate.

Were **green** investments part of your investments in mutual funds?

- 1 yes..... GROENBEL2
- 2 no..... BZ13

GROENBEL2

How much was the total value of your green investments on 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

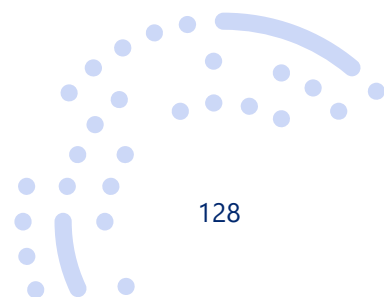
- Answer..... BZ13
- 9 don't know GROENBEL3

GROENBEL3

Into which of the categories did the total value of your green investments go on 31st December 2022?

- 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. This concerns bonds, not mutual funds where bonds are invested.





BZ13

Did you, on 31st December 2022, have any bonds?

Do **not** include bonds through mutual funds here.

- 1 yes..... OBL2
- 0 no..... BZ14

OBL2

Earlier in this questionnaire you indicated that you had one or more bonds on 31st December 2022.

With how many companies or institutions did you have these bonds on 31st December 2022?
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?

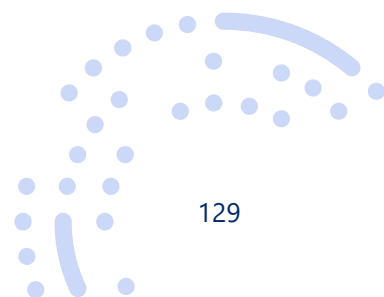
- Answer OBL3

OBL3

How much was the total market value of all your bonds with this/these companies on 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

- Answer BZ14
- 9 don't know OBL5





OBL5

Into which of the categories did the total market value go?

1 less than 500 Euro	BZ14
2 between 500 Euro and 1,500 Euro.....	BZ14
3 between 1,500 Euro and 2,500 Euro	BZ14
4 between 2,500 Euro and 5,000 Euro	BZ14
5 between 5,000 Euro and 7,500 Euro	BZ14
6 between 7,500 Euro and 10,000 Euro.....	BZ14
7 between 10,000 Euro and 12,000 Euro	BZ14
8 between 12,000 Euro and 15,000 Euro	BZ14
9 between 15,000 Euro and 20,000 Euro	BZ14
10 between 20,000 Euro and 25,000 Euro.....	BZ14
11 between 25,000 Euro and 50,000 Euro.....	BZ14
12 between 50,000 Euro and 75,000 Euro.....	BZ14
13 between 75,000 Euro and 100,000 Euro	BZ14
14 100,000 Euro or more.....	BZ14
-9 don't know	BZ14

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

BZ14

Did you, on 31st December 2022, own any shares?

Do **not** include shares of your own private limited company here, **nor** bonds through mutual funds.

1 yes.....	AAN2
0 no.....	BZ14a

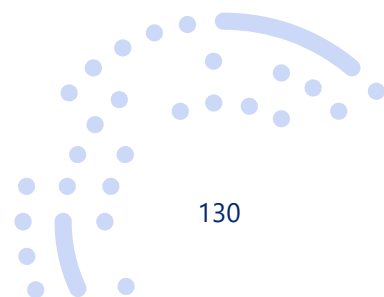
AAN2

Earlier in this questionnaire you indicated that you had one or more companies on 31st December 2022.

With how many Dutch and/or foreign companies did you have shares on 31st December 2022?

Do **not** include shares of your own private limited company here, nor include bonds through mutual funds.

<i>if answer > 10</i>	AAN2A
<i>if answer < 11</i>	BUITENL





BUITENL

Did this include shares of foreign companies?

- 1 yes..... AAN401
- 2 no..... AAN401

AAN2A

How much was the total market value of all your shares on 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

- Answer..... AAN401
- 9 don't know AAN2D

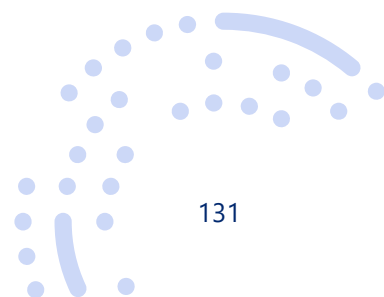
AAN2D

Into which of the categories did the total value go?

- 1 less than 500 Euro AAN401
- 2 between 500 Euro and 1,500 Euro..... AAN401
- 3 between 1,500 Euro and 2,500 Euro AAN401
- 4 between 2,500 Euro and 5,000 Euro AAN401
- 5 between 5,000 Euro and 7,500 Euro AAN401
- 6 between 7,500 Euro and 10,000 Euro..... AAN401
- 7 between 10,000 Euro and 12,000 Euro AAN401
- 8 between 12,000 Euro and 15,000 Euro AAN401
- 9 between 15,000 Euro and 20,000 Euro AAN401
- 10 between 20,000 Euro and 25,000 Euro..... AAN401
- 11 between 25,000 Euro and 50,000 Euro..... AAN401
- 12 between 50,000 Euro and 75,000 Euro..... AAN401
- 13 between 75,000 Euro and 100,000 Euro AAN401
- 14 100,000 Euro or more..... AAN401
- 9 don't know AAN401

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

The questions below are posed a maximum of ten times; each question is about an investment in shares; 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 31st December 2022 (e.g. Heineken or Koninklijke Olie)?

Type **-99** if you don't know the answer.

Answer AAN601

-9 don't know AAN601

AAN601 thru AAN610

How much was the estimated total market value of these shares with [NAME OF COMPANY MENTIONED IN AAN401 thru AAN410] on 31st December 2022?

Type **-99** if you don't know the answer.

Answer BZ14A

-9 don't know AAN801

AAN801 thru AAN810

Into which of the categories did the value go on 31st December 2022?

1 less than 500 Euro BZ14A

2 between 500 Euro and 1,500 Euro BZ14A

3 between 1,500 Euro and 2,500 Euro BZ14A

4 between 2,500 Euro and 5,000 Euro BZ14A

5 between 5,000 Euro and 7,500 Euro BZ14A

6 between 7,500 Euro and 10,000 Euro BZ14A

7 between 10,000 Euro and 12,000 Euro BZ14A

8 between 12,000 Euro and 15,000 Euro BZ14A

9 between 15,000 Euro and 20,000 Euro BZ14A

10 between 20,000 Euro and 25,000 Euro BZ14A

11 between 25,000 Euro and 50,000 Euro BZ14A

12 between 50,000 Euro and 75,000 Euro BZ14A

13 between 75,000 Euro and 100,000 Euro BZ14A

14 100,000 Euro or more BZ14A

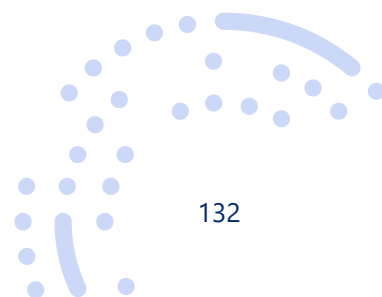
-9 don't know BZ14A

BZ14A

Did you, on 31st December 2022, have any shares in bitcoin or other crypto coin?

1 yes BIT1

2 no BZ18





BIT1

Earlier in this questionnaire you indicated that you have shares in bitcoin or other crypto coin on 31st December 2022.

How much was the estimated total market value of these bitcoin or other crypto coin on 31st December 2022?

Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer BZ15

-9 don't know BIT1A

BIT1A

Into which of the categories did the estimated market value go?

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

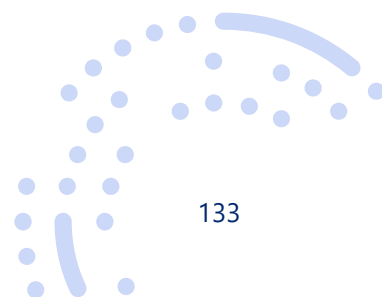
13 between 75,000 Euro and 100,000 Euro BZ15

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.

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 and sprinters are comparable to call-options.





BZ15

Did you, on 31st December 2022, have one or more put-options or call-options (including Falcons, warrants, sprinters and the like)?

- 1 yes..... OPT2
- 2 no..... BZ18

OPT2

How much was the total value of the put-options or call-options (including Falcons, warrants and sprinters) in your possession on 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

- Answer..... BZ18
- 9 don't know OPT2A

OPT2A

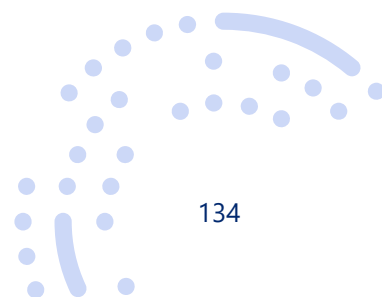
Into which of the categories did the total sum go?

- 1 less than 500 Euro BZ18
- 2 between 500 Euro and 1,500 Euro..... BZ18
- 3 between 1,500 Euro and 2,500 Euro BZ18
- 4 between 2,500 Euro and 5,000 Euro BZ18
- 5 between 5,000 Euro and 7,500 Euro BZ18
- 6 between 7,500 Euro and 10,000 Euro..... BZ18
- 7 between 10,000 Euro and 12,000 Euro BZ18
- 8 between 12,000 Euro and 15,000 Euro BZ18
- 9 between 15,000 Euro and 20,000 Euro BZ18
- 10 between 20,000 Euro and 25,000 Euro..... BZ18
- 11 between 25,000 Euro and 50,000 Euro..... BZ18
- 12 between 50,000 Euro and 75,000 Euro..... BZ18
- 13 between 75,000 Euro and 100,000 Euro BZ18
- 14 100,000 Euro or more..... BZ18
- 9 don't know BZ18

BZ18

Did you have, on 31st December 2022, any written call-options, falcons, warrants or sprinters outstanding?

- 1 yes OPT8
- 2 no.....ROUTING VARIABLE 5





OPT8

How much was, on 31st December 2022, the total market value of the written call-options, falcons, warrants, or sprinters that you had? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

AnswerROUTING VARIABLE 5
-9 don't know OPT8A

OPT8A

Into which of the categories did the total market value go?

1 less than 500 Euro ROUTING VARIABLE 5
2 between 500 Euro and 1,500 Euro..... ROUTING VARIABLE 5
3 between 1,500 Euro and 2,500 Euro ROUTING VARIABLE 5
4 between 2,500 Euro and 5,000 Euro ROUTING VARIABLE 5
5 between 5,000 Euro and 7,500 Euro ROUTING VARIABLE 5
6 between 7,500 Euro and 10,000 Euro..... ROUTING VARIABLE 5
7 between 10,000 Euro and 12,000 Euro ROUTING VARIABLE 5
8 between 12,000 Euro and 15,000 Euro ROUTING VARIABLE 5
9 between 15,000 Euro and 20,000 Euro ROUTING VARIABLE 5
10 between 20,000 Euro and 25,000 Euro ROUTING VARIABLE 5
11 between 25,000 Euro and 50,000 Euro..... ROUTING VARIABLE 5
12 between 50,000 Euro and 75,000 Euro..... ROUTING VARIABLE 5
13 between 75,000 Euro and 100,000 Euro ROUTING VARIABLE 5
14 100,000 Euro or more..... ROUTING VARIABLE 5
-9 don't knowROUTING VARIABLE 5

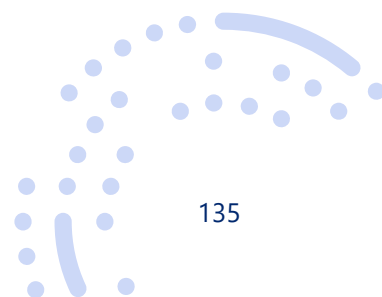
ROUTING VARIABLE 5

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

{EXT1}

Is it correct that you were a director or (major) shareholder of a BV on 31st December 2022?

1 yes..... EXT2
2 no BZ19





EXT2

On 31st December 2022, did the private limited company have a pension company?

- 1 yes..... EXT3
- 2 no..... EXT5

EXT3

How big was, in the financial year 2022, your share (percentage) in this PENSION COMPANY?

If the percentage is 1% or less, please type 1.

Type **-99** if you don't know the answer.

- Answer..... EXT4
- 9 don't know EXT4

EXT4

How much was the equity capital in this PENSION COMPANY on 31st December 2022? Please give your answer in whole euros.

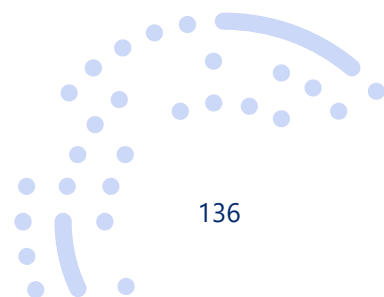
Type **-99** if you don't know the answer.

- Answer..... EXT5
- 9 don't know EXT4A

EXT4A

Into which of the categories did the equity capital in this PENSION COMPANY go on 31st December 2022?

- 1 less than 50,000 Euro EXT5
- 2 between 50,000 Euro and 100,000 Euro..... EXT5
- 3 between 100,000 Euro and 150,000 Euro EXT5
- 4 between 150,000 Euro and 200,000 Euro EXT5
- 5 between 200,000 Euro and 250,000 Euro EXT5
- 6 between 250,000 Euro and 400,000 Euro EXT5
- 7 between 400,000 Euro and 500,000 Euro EXT5
- 8 between 500,000 Euro and 1,000,000 Euro..... EXT5
- 9 between 1,000,000 Euro and 2,500,000 Euro EXT5
- 10 2,500,000 Euro or more..... EXT5
- 9 don't know EXT5





EXT5

How big was, in the financial year 2022, your share (in percentages) in the private limited company of which you are a (main) shareholder?

If the percentage is 1% or less, please type 1.

Type **-99** if you don't know the answer.

Answer EXT6

-9 don't know EXT6

EXT6

How much was the equity capital in this private limited company on 31st December 2022?

Please enter the deficit amount on 31st December 2022 without a minus. Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer EXT6PLUS_POSNEG

-9 don't know EXT6PLUS_POSNEG

EXT6PLUS_POSNEG

Was the equity capital in this private limited company positive or negative on 31st December 2022?

1 positive EXT6A

2 negative..... EXT6A

EXT6A

Into which of the categories did the equity capital in this private limited company go on 31st December 2022?

1 less than 50,000 Euro EXT7

2 between 50,000 Euro and 100,000 Euro..... EXT7

3 between 100,000 Euro and 150,000 Euro EXT7

4 between 150,000 Euro and 200,000 Euro EXT7

5 between 200,000 Euro and 250,000 Euro EXT7

6 between 250,000 Euro and 400,000 Euro EXT7

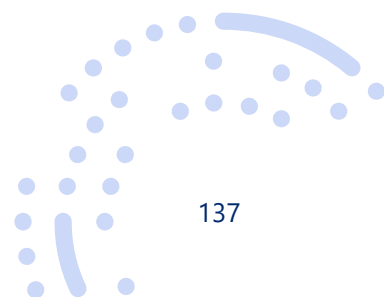
7 between 400,000 Euro and 500,000 Euro EXT7

8 between 500,000 Euro and 1,000,000 Euro..... EXT7

9 between 1,000,000 Euro and 2,500,000 Euro EXT7

10 2,500,000 Euro or more EXT7

-9 don't know EXT7





EXT7

Did you, on 31st December 2022, have any money lent to the private limited company of which you are a (main) shareholder?

- 1 yes..... EXT8
- 2 no..... BZ19

EXT8

How much had you lent to the company on 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

- Answer..... BZ19
- 9 don't know BZ19

EXT9

Is it correct that you participated in a partnership or firm on 31st December 2022?

- 1 yes.....EXT10
- 2 no..... BZ19

EXT10

Did the financial year of your partnership/firm run parallel to the calendar year on 31st December 2022?

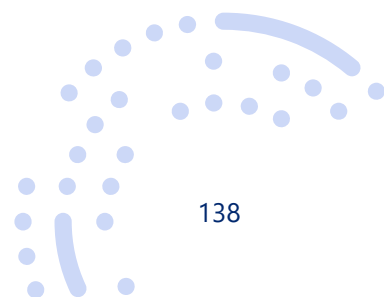
- 1 yes.....EXT11
- 2 no.....EXT11

EXT11

How much was, in the financial year [*if ext10 = yes: (2022) / if ext10 = no: (2021/2022)*], your share in the equity capital of the firm, according to the fiscal balance on the closing date of the financial year? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

- Answer.....EXT12
- 9 don't knowEXT11A





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 EuroEXT12
- 2 between 50,000 Euro and 100,000 Euro.....EXT12
- 3 between 100,000 Euro and 150,000 EuroEXT12
- 4 between 150,000 Euro and 200,000 EuroEXT12
- 5 between 200,000 Euro and 250,000 EuroEXT12
- 6 between 250,000 Euro and 400,000 EuroEXT12
- 7 between 400,000 Euro and 500,000 EuroEXT12
- 8 between 500,000 Euro and 1,000,000 Euro.....EXT12
- 9 between 1,000,000 Euro and 2,500,000 EuroEXT12
- 10 2,500,000 Euro or moreEXT12
- 9 don't knowEXT12

EXT12

Did you, on 31st December 2022, have any [buitenvennootschappelijk bedrijfsvermogen] capital outside the partnership in the firm?

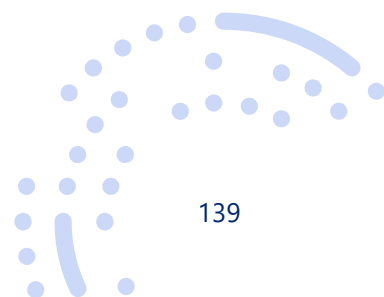
- 1 yesEXT13
- 2 no.....BZ19

EXT13

How much was this capital in the financial year [*if ext10 = yes: (2022) / if ext10 = no: (2021/2022)*] on the closing date of the financial year? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

- AnswerBZ19
- 9 don't knowEXT13A





EXT13A

Into which of the categories did this [buitenvennootschappelijk vermogen] 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 31st December 2022?

- 1 yes EXT15
- 2 no BZ19

EXT15

Does the financial year of your firm run parallel to the calendar year?

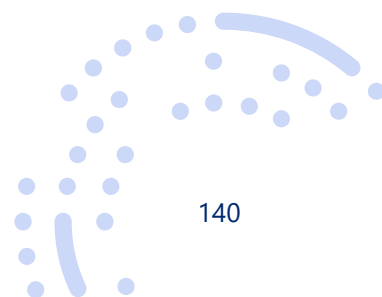
- 1 yes EXT16
- 2 no EXT16

EXT16

How much was, in the financial year [*if ext10 = yes: (2022) / if ext10 = no: (2021/2022)*], your equity capital in your firm, according to the fiscal balance (on the closing date of the financial year)? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

- Answer EXT17B
- 9 don't know EXT16A





EXT16A

Into which of the categories did your equity capital in your 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 (FOR)] up to 31st December 2022?

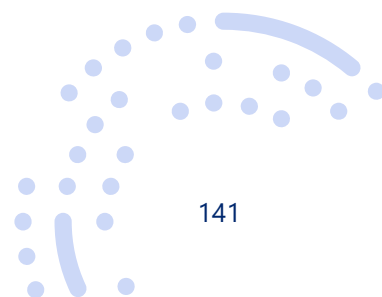
- 1 yes EXT17
- 2 no BZ19

EXT17

How much was this fiscal private pension allowance [fiscale oudedagsreserve (FOR)] at the end of 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

- Answer BZ19
- 9 don't know EXT17A





EXT17A

Into which of the categories did the fiscal private pension allowance [fiscale oudedagsreserve (FOR)] go at the end of 2022?

- 1 less than 50,000 EuroEXT18
- 2 between 50,000 Euro and 100,000 Euro.....EXT18
- 3 between 100,000 Euro and 150,000 EuroEXT18
- 4 between 150,000 Euro and 200,000 EuroEXT18
- 5 between 200,000 Euro and 250,000 EuroEXT18
- 6 between 250,000 Euro and 400,000 EuroEXT18
- 7 between 400,000 Euro and 500,000 EuroEXT18
- 8 between 500,000 Euro and 1,000,000 Euro.....EXT18
- 9 between 1,000,000 Euro and 2,500,000 EuroEXT18
- 10 2,500,000 Euro or moreEXT18
- 9 don't knowEXT18

EXT18

If you were to sell your business now, what would that yield? Please give your answer in whole euros.

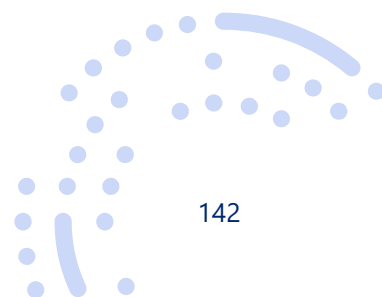
Type **-99** if you don't know the answer.

- Answer BZ19
- 9 don't knowEXT18A

EXT18A

What would the approximate current resale value of your business be now?

- 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 500,000 Euro and 1,000,000 Euro BZ19
- 10 2,500,000 Euro or more BZ19
- 9 don't knowEXT18B





EXT18B

Please indicate at least a minimum value. Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer BZ19

-9 don't know BZ19

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. Real estate in a fund must be listed with the investment funds.

Did you, on 31st December 2022, have any real estate (not being used for your own accommodation)?

Do **not** report your second house here.

1 yes ONR2

2 no BZ20

ONR2

Earlier in this questionnaire you indicated that you had one or more pieces of real estate (not being used for your own accommodation) on 31st December 2022.

How many pieces of real estate did you have on 31st December 2022?

if answer > 5 ONR2A

if answer < 6 ONR31

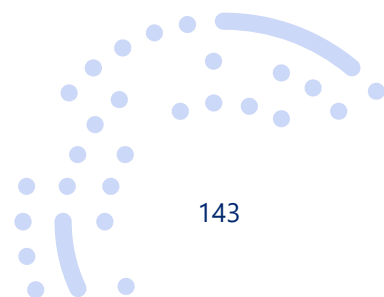
ONR2A

What was the total value of your real estate on 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer ONR31

-9 don't know ONR2B





ONR2B

Into which of the categories did the total value go?

- 1 less than 50,000 EuroONR31
- 2 between 50,000 Euro and 100,000 Euro.....ONR31
- 3 between 100,000 Euro and 150,000 EuroONR31
- 4 between 150,000 Euro and 200,000 EuroONR31
- 5 between 200,000 Euro and 250,000 EuroONR31
- 6 between 250,000 Euro and 400,000 EuroONR31
- 7 between 400,000 Euro and 500,000 EuroONR31
- 8 between 500,000 Euro and 1,000,000 Euro.....ONR31
- 9 between 1,000,000 Euro and 2,500,000 EuroONR31
- 10 2,500,000 Euro or moreONR31
- 9 don't knowONR31

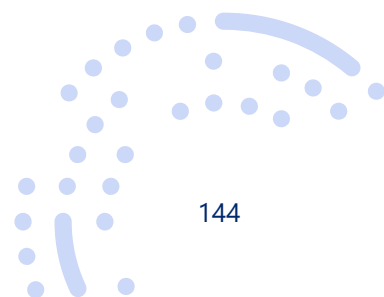
The following questions are repeated for a maximum of five pieces of REAL ESTATE. When answering these questions, the respondent should keep in mind the ten MOST IMPORTANT pieces of REAL ESTATE.

The questions below are posed a maximum of five times; each question is about a piece of real estate; 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 houseONR51
- 2 apartmentONR51
- 3 arable land.....ONR51
- 4 factory buildingONR51
- 5 landONR51
- 6 farm.....ONR51
- 7 office buildingONR51
- 8 shopONR51
- 9 allotment gardenONR51
- 10 otherONR41





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.

Answer.....SOORT2012_11

-9 don't knowONR51

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 business 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 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer.....ONR61

-9 don't knowONR51A

ONR5A1 thru ONR5A5

Into which of the categories did the estimated value go at the end of 2022?

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 EuroONR61

4 between 150,000 Euro and 200,000 EuroONR61

5 between 200,000 Euro and 250,000 EuroONR61

6 between 250,000 Euro and 400,000 EuroONR61

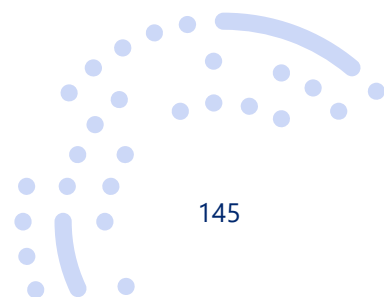
7 between 400,000 Euro and 500,000 EuroONR61

8 between 500,000 Euro and 1,000,000 Euro.....ONR61

9 between 1,000,000 Euro and 2,500,000 EuroONR61

10 2,500,000 Euro or more.....ONR61

-9 don't knowONR61





ONR61 thru ONR65

How many mortgages were there on your [1st thru 5th] piece of real estate on 31st December 2022?

If there are no mortgages on your [1st thru 5th] piece of real estate, please type 0 (zero).

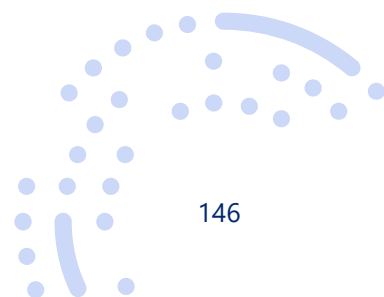
if answer = 0..... BZ20

if answer > 0..... O411

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.

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 O411

What sort of mortgage was the [1st thru 3rd] mortgage?

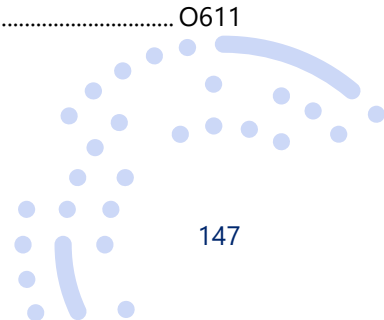
For an explanation of a specific type of mortgage, choose the relevant mortgage type here:
annuity mortgage, traditional life-insurance mortgage, linear mortgage, endowment mortgage, investment mortgage, interest only mortgage, bank savings mortgage.

- 1 annuity mortgage O611
- 2 ~~traditional life-insurance mortgage~~ O611
- 3 savings and life mortgage O611
- 4 linear mortgage O611
- 5 endowment mortgage O611
- 6 investment mortgage O611
- 7 interest only mortgage O611
- 8 ~~mortgage with life annuity construction~~ O611
- 9 ~~lifelong mortgage with life insurance~~ O611
- 10 bank savings mortgage O611
- 11 other kind of mortgage O511

O511 thru O513 -thru- O551 thru O553 (string)

Concerning the [1st thru 3rd] mortgage. What sort of mortgage do/did you have then?

Answer O611





O611 thru O613 –thru- O651 thru O653

When (which year) was the [1st thru 3rd] mortgage taken out?

Answer.....ON111

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

REMAINING DEBT of the mortgage is 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.

Answer.....ON211

-9 don't knowON211

ON211 thru ON213 –thru- ON251 thru ON253

How much of the loan of the [1st thru 3rd] mortgage is left at present (the remaining debt)?

With (improved) traditional life-insurance mortgage, the mortgage loan does not 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.

Answer.....BZ20

-9 don't knowBZ20

BZ20

Did you, on 31st December 2022, own one or more cars (including delivery van, camper)?

Do **not** mention cars provided by employer or leased cars here.

1 yes.....AUT2

2 no.....BZ21

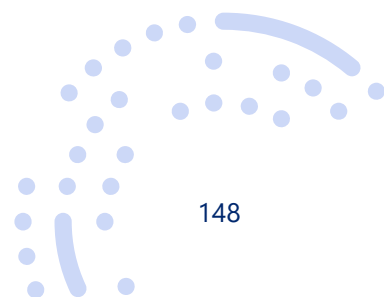
AUT2

Earlier in this questionnaire you indicated that you had one or more cars on 31st December 2022.

How many cars did you own on 31st December 2022?

if answer > 5.....AUT2A

if answer < 6.....AUT801





AUT2A

How much was the total estimated market value of your cars on 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer AUT801

-9 don't knowAUT2B

AUT2B

Into which of the categories did the estimated market value 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

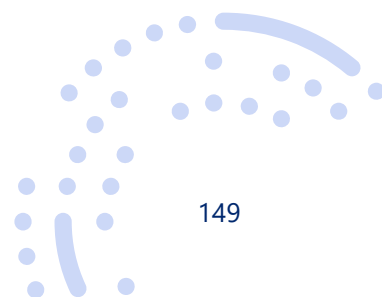
13 between 75,000 Euro and 100,000 Euro AUT801

14 100,000 Euro or more..... AUT801

-9 don't know AUT801

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

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





AUT801 thru AUT805

How much was the estimated market value of your [1st thru 5th] car, on 31st December 2022?
Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer BZ21
-9 don't know AUT8A01

AUT8A01 thru AUT8A05

Into which of the categories did the estimated market value go on 31st December 2022?

- 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 31st December 2022, own one or more motorbike(s)?

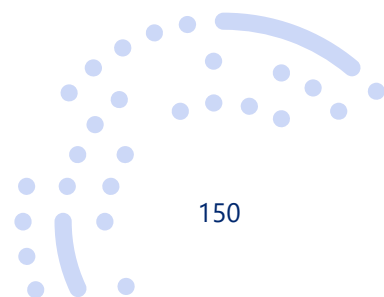
- 1 yes.....MOT2
- 2 no..... BZ22

MOT2

Earlier in this questionnaire you indicated that you had one or more motorbikes on 31st December 2022.

How many motorbikes did you own on 31st December 2022?

AnswerMOT2A





MOT2A

How much was the total estimated market value of your motorbikes on 31st December 2022?
Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer BZ22
-9 don't know MOT2B

MOT2B

Into which of the categories did the estimated market value go?

- 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 31st December 2022, own one or more boat(s)?

Do **not** include rowboats, canoes, rubber boats and the like.

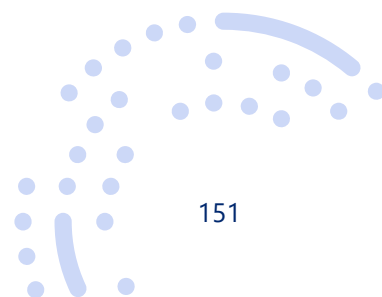
- 1 yes BOO2
- 2 no BZ23

BOO2

Earlier in this questionnaire you indicated that you had one or more boats on 31st December 2022.

How many boats did you own on 31st December 2022?

Answer BOO2A





BOO2A

How much was the total estimated market value of your boats on 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer BZ23

-9 don't know BOO2B

BOO2B

Into which of the categories did the estimated market value go?

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 31st December 2022, own one or more (site-)caravans?

1 yes CAR2

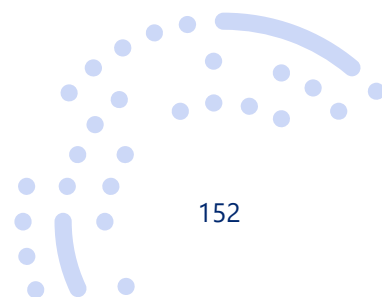
2 no BZ24

CAR2

Earlier in this questionnaire you indicated that you had one or more (site-)caravans on 31st December 2022.

How many (site-)caravans did you own on 31st December 2022?

Answer CAR4





CAR4

How much was the total estimated market value of your (site-) caravan(s) on 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer BZ24
-9 don't know CAR4A

CAR4A

Into which of the categories did the estimated market value go on 31st December 2022?

- 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 31st December 2022, have any money lent out to family, friends or acquaintances?

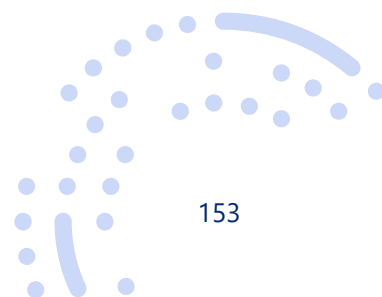
- 1 yes UIT2
- 2 no BZ25

UIT2

How much was the total amount you had lent out on 31st December 2022 to family, friends or acquaintances? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer 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 31st December 2022, 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.

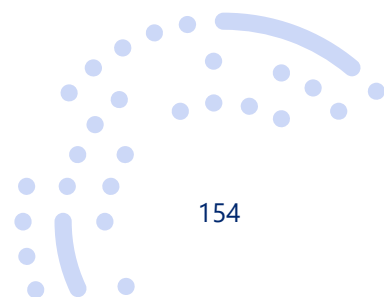
1 yes.....	OVE2
0 no.....	DNB301

OVE2

Earlier in this questionnaire you indicated that you had one or more investments which you had not mentioned before on 31st December 2022.

How many of these investments not mentioned before did you have on 31st December 2022?

<i>if answer > 5.....</i>	OVE2A
<i>if answer < 6.....</i>	OVE31





OVE2A

You indicated that you have more investments which you have not mentioned before and which do not fit in the overview.

What was the total value of the investments not mentioned before, on 31st December 2022?
Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer.....OVE31
-9 don't know OVE2B

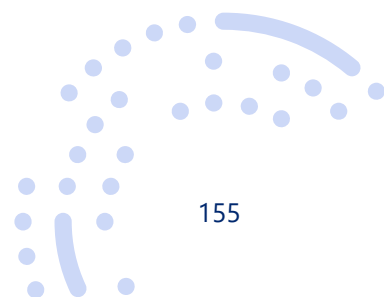
OVE2B

Into which of the categories did the total value go on 31st December 2022?

1 less than 500 EuroOVE31
2 between 500 Euro and 1,500 Euro.....OVE31
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 Euro.....OVE31
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 Euro.....OVE31
11 between 25,000 Euro and 50,000 Euro.....OVE31
12 between 50,000 Euro and 75,000 Euro.....OVE31
13 between 75,000 Euro and 100,000 EuroOVE31
14 100,000 Euro or more.....OVE31
-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 not mentioned before.

The questions below are thus posed a maximum of five times; each question is about an investment, not mentioned before; the last number in the variable name indicates which investment not mentioned before the question concerns.





OVE31 thru OVE35

With which bank,(financial) institution or company did you make your [1st thru 5th] investment not mentioned before?

- 1 ABN AMROOVE51
- 2 Rabobank.....OVE51
- 3 ING BankOVE51
- 4 SNS Bank.....OVE51
- 5 ASN BankOVE51
- 6 Triodos Bank.....OVE51
- 7 otherOVE41
- 7 not applicableOVE51

OVE41 thru OVE45 (string)

With which other bank did you make your [1st thru 5th] investment not mentioned before?

AnswerOVE51

OVE51 thru OVE55 (string)

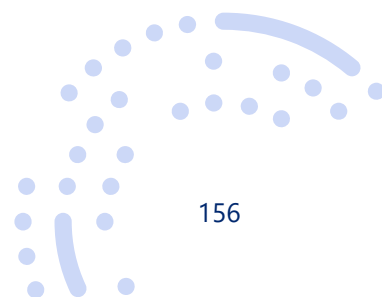
What kind of investment is your [1st thru 5th] investment not mentioned before?

AnswerOVE71

OVE71 thru OVE75

How much was the value of your [1st thru 5th] investment not mentioned before on 31st December 2022? Please give your answer in whole euros.

- Answer DNB301
- 9 don't knowOVE7A1





OVE7A1 thru OVE7A5

Into which of the categories did the total value go on 31st December 2022?

- 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.....ROUTING VARIABLE 6
- 8 won't say ROUTING VARIABLE 6

*DNB301A

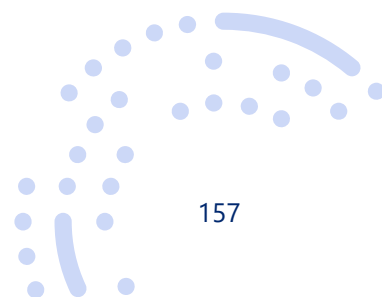
How much is the value/total amount of the money you keep inside your house?

Type **-99** if you don't know the answer.

- AnswerROUTING VARIABLE 6
- 9 don't knowROUTING VARIABLE 6

ROUTING VARIABLE 6

- Has one or more savings or deposit accounts (BZ03 = 1)GROENSPA1
- ElsePERS1





GROENSPA1

Several banks in the Netherlands offer **green** savings products. Banks then offer products in which the money is invested in **green** (sustainable) projects (with or without tax benefit).

Were **green** savings or deposit accounts part of your savings or deposit accounts on 31st December 2022?

Do not include investments in mutual funds here. These have already been reported.

- 1 yes.....GROENSPA2
- 2 no.....PERS1

GROENSPA2

How much was the total value of your green savings or deposit accounts on 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

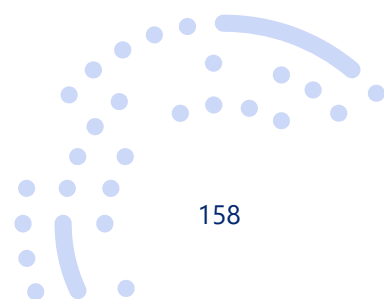
- Answer.....PERS1
- 9 don't know..... GROENSPA3

GROENSPA3

Into which of the categories did the total value of your green savings or deposit accounts go on 31st December 2022?

- 1 less than 500 EuroPERS1
- 2 between 500 Euro and 1,500 Euro.....PERS1
- 3 between 1,500 Euro and 2,500 EuroPERS1
- 4 between 2,500 Euro and 5,000 EuroPERS1
- 5 between 5,000 Euro and 7,500 EuroPERS1
- 6 between 7,500 Euro and 10,000 Euro.....PERS1
- 7 between 10,000 Euro and 12,000 EuroPERS1
- 8 between 12,000 Euro and 15,000 EuroPERS1
- 9 between 15,000 Euro and 20,000 EuroPERS1
- 10 between 20,000 Euro and 25,000 Euro.....PERS1
- 11 between 25,000 Euro and 50,000 Euro.....PERS1
- 12 between 50,000 Euro and 75,000 Euro.....PERS1
- 13 between 75,000 Euro and 100,000 EuroPERS1
- 14 100,000 Euro or more.....PERS1
- 9 don't knowPERS1

END of section on Assets





6.2 Liabilities

The following questions concern your own *LIABILITIES*.

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 and/or online shops;
- 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.

if (HHSIZE > 1)

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.

if (ACCOUNT = 1)

You have been chosen to enter **joint liabilities** as well as your personal liabilities.

elseif (POSITIE < 4)

Someone else in your household has been selected to complete the joint liabilities. We therefore request that you **only** state your personal loans.

else

You have **not** been selected to give up the joint liabilities.

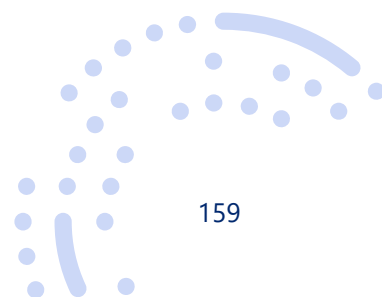
A *personal liability* is a loan from a bank (or other financial organization) where an amount is made available all at once in its entirety.

PERS1

Did you, on 31st December 2022, have one or more private loans?

1 yes.....PERS2

0 no.....DOOR1





PERS2

Earlier in this questionnaire you indicated that on 31st December 2022 you had one or more private loans.

How many private loans did you have on 31st December 2022 in total?

if answer > 5.....PERS2A

if answer < 6.....PER301

PERS2A

What was the remaining debt on your private loans on 31st December 2022, so the amount that you still have to pay back? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer.....PER301

-9 don't know.....PERS2B

PERS2B

Into which of the categories did the remaining debt go?

1 less than 50 Euro.....PER301

2 between 50 Euro and 250 Euro.....PER301

3 between 250 Euro and 500 Euro.....PER301

4 between 500 Euro and 750 Euro.....PER301

5 between 750 Euro and 1,000 Euro.....PER301

6 between 1,000 Euro and 2,500 Euro.....PER301

7 between 2,500 Euro and 5,000 Euro.....PER301

8 between 5,000 Euro and 7,500 Euro.....PER301

9 between 7,500 Euro and 10,000 Euro.....PER301

10 between 10,000 Euro and 11,500 Euro.....PER301

11 between 11,500 Euro and 14,000 Euro.....PER301

12 between 14,000 Euro and 17,000 Euro.....PER301

13 between 17,000 Euro and 20,000 Euro.....PER301

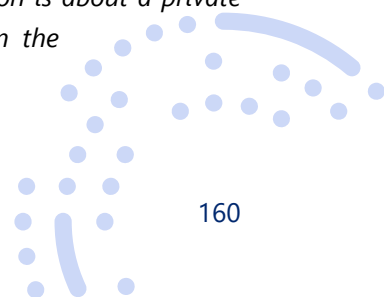
14 between 20,000 Euro and 25,000 Euro.....PER301

15 25,000 Euro or more.....PER301

-9 don't know.....PER301

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; each question is about a private loan; the last number in the variable name indicates which private loan the question concerns.





PER301 thru PER305

How much was the remaining debt of your [1st thru 5th] private loan on 31st December 2022?
Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer DOOR1
-9 don't know PER401

PER401 thru PER405

Into which of the categories did the remaining debt go on 31st December 2022?

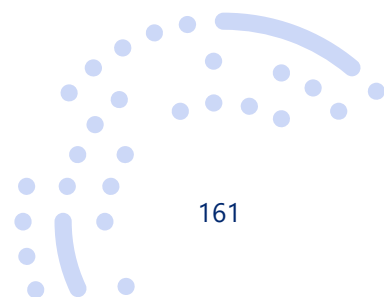
1 less than 50 Euro DOOR1
2 between 50 Euro and 250 Euro DOOR1
3 between 250 Euro and 500 Euro DOOR1
4 between 500 Euro and 750 Euro DOOR1
5 between 750 Euro and 1,000 Euro DOOR1
6 between 1,000 Euro and 2,500 Euro DOOR1
7 between 2,500 Euro and 5,000 Euro DOOR1
8 between 5,000 Euro and 7,500 Euro DOOR1
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

An extended line of credit is an arrangement that enables you to withdraw money, up to a set maximum.

DOOR1

Did you, on 31st December 2022, have one or more extended lines of credit?

1 yes DOOR2
0 no POST1





DOOR2

Earlier in this questionnaire you indicated that on 31st December 2022 you had one or more extended lines of credit.

How many extended lines of credit did you have on 31st December 2022?

if answer > 5.....DOOR2A

if answer < 6.....DOO301

DOOR2A

What was the remaining debt for your extended lines of credit on 31st December 2022, so the amount that you still have to pay back? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer.....DOO301

-9 don't know.....DOOR2B

DOOR2B

Into which of the categories did the remaining debt go?

1 less than 50 EuroDOOR301

2 between 50 Euro and 250 Euro.....DOOR301

3 between 250 Euro and 500 EuroDOOR301

4 between 500 Euro and 750 EuroDOOR301

5 between 750 Euro and 1,000 Euro.....DOOR301

6 between 1,000 Euro and 2,500 EuroDOOR301

7 between 2,500 Euro and 5,000 EuroDOOR301

8 between 5,000 Euro and 7,500 EuroDOOR301

9 between 7,500 Euro and 10,000 Euro.....DOOR301

10 between 10,000 Euro and 11,500 Euro.....DOOR301

11 between 11,500 Euro and 14,000 Euro.....DOOR301

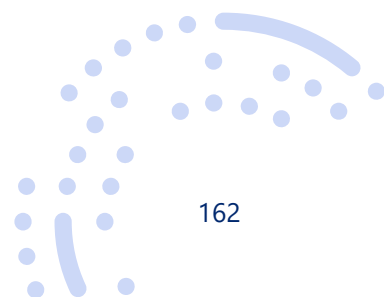
12 between 14,000 Euro and 17,000 Euro.....DOOR301

13 between 17,000 Euro and 20,000 Euro.....DOOR301

14 between 20,000 Euro and 25,000 Euro.....DOOR301

15 25,000 Euro or moreDOOR301

-9 don't knowDOOR301





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 most important extended lines of credit.

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

DOO301 thru DOO305

How much was the remaining debt of your [1st thru 5h] extended line of credit on 31st December 2022, so the amount that you still have to pay back? Please give your answer in whole euros.

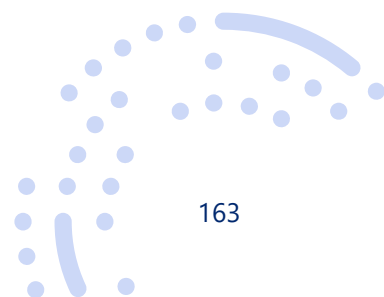
Type **-99** if you don't know the answer.

Answer.....DOO501
 -9 don't knowDOO401

DOO401 thru DOO405

Into which of the categories did the remaining debt go on 31st December 2022?

1 less than 50 EuroDOO501
 2 between 50 Euro and 250 Euro.....DOO501
 3 between 250 Euro and 500 EuroDOO501
 4 between 500 Euro and 750 EuroDOO501
 5 between 750 Euro and 1,000 Euro.....DOO501
 6 between 1,000 Euro and 2,500 EuroDOO501
 7 between 2,500 Euro and 5,000 EuroDOO501
 8 between 5,000 Euro and 7,500 EuroDOO501
 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 moreDOO501
 -9 don't knowDOO501





DOO501 thru DOO505

What is the maximum credit of your [1st thru 5th] extended line of credit (up to what amount can you take out credit)? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

AnswerFINA1

-9 don't knowFINA1

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. For example, this sort of credit is common with mail-order firms, or when ordering online from online shops.

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. This can also be called 'financial lease'.

DEBTS NOT MENTIONED BEFORE deal with credits with mail order companies, (online) shops or other forms of retail (e.g. debts on a customer card).

FINA1

Did you, on 31st December 2022, have any outstanding debts from a hire-purchase contract, or a debt based on payment by installment, and/or a loan or credit based on collateral?

1 yes.....FINA2

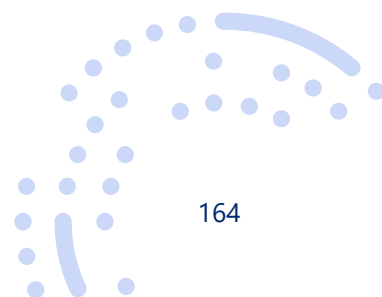
0 no.....POST1

FINA2

Earlier in this questionnaire you indicated that you had one or more debts/loans on 31st December 2022 based on hire-purchase, payment by installment and / or a loan or a credit based on collateral.

How many of these debts/loans did you have on 31st December 2022?

Answer.....FINA2A





FINA2A

How much was the remaining debt on these debts/loans on 31st December 2022, so the amount that you still have to pay back? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer CRED1
-9 don't know FINA2B

FINA2B

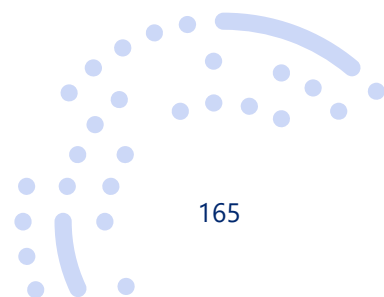
Into which of the categories did the remaining debt go?

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 31st December 2022, 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 POST1





CRED2

Earlier in this questionnaire you indicated that you had credit card debts on 31st December 2022.

How much was the total debt through these credit cards on 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer	POST1
-9 don't know	CRED3

CRED3

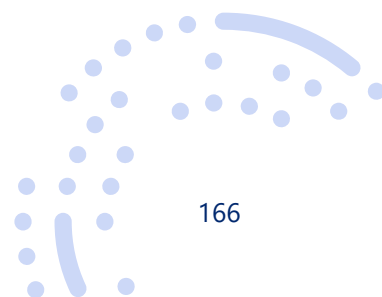
Into which of the categories did the remaining debt go?

1 less than 50 Euro	POST1
2 between 50 Euro and 250 Euro.....	POST1
3 between 250 Euro and 500 Euro	POST1
4 between 500 Euro and 750 Euro	POST1
5 between 750 Euro and 1,000 Euro.....	POST1
6 between 1,000 Euro and 2,500 Euro	POST1
7 between 2,500 Euro and 5,000 Euro	POST1
8 between 5,000 Euro and 7,500 Euro	POST1
9 between 7,500 Euro and 10,000 Euro.....	POST1
10 between 10,000 Euro and 11,500 Euro.....	POST1
11 between 11,500 Euro and 14,000 Euro.....	POST1
12 between 14,000 Euro and 17,000 Euro.....	POST1
13 between 17,000 Euro and 20,000 Euro.....	POST1
14 between 20,000 Euro and 25,000 Euro.....	POST1
15 25,000 Euro or more	POST1
-9 don't know	POST1

POST1

Did you, on 31st December 2022, have one or more outstanding debts not mentioned before with a mail-order firm, (online) shop(s), or other sort of retail business (e.g. a debt from a 'client-card')?

0 no.....	FAMI1
1 yes.....	POST2





POST2

How many of these outstanding debts not mentioned before did you have on 31st December 2022?

Answer POST2A

POST2A

How much was the remaining debt of your outstanding debt not mentioned before with a mail-order firm, (online) shop, or other sort of retail business, on 31st December 2022, so the amount that you still have to pay back? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer FAMI1

-9 don't know POST2B

POST2B

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

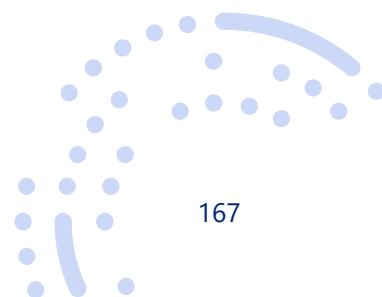
-9 don't know FAMI1

FAMI1

Did you, on 31st December 2022, 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 31st December 2022?

Answer > 5..... FAMI2A

Answer < 6..... FAMI101

FAMI2A

How much was the total remaining debt of your loan from family, friends or acquaintances on 31st December 2022, so the amount you still have to pay back? Please answer in whole euros.

Type **-99** if you don't know the answer.

Answer..... STUD1

-9 don't knowFAMI2B

FAMI2B

Into which of the categories did the total 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

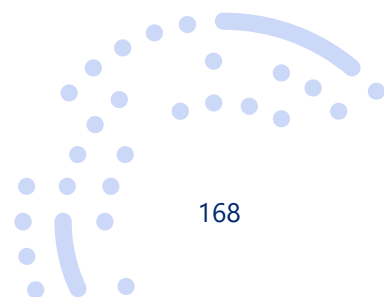
-9 don't know STUD1

STUD1

Did you, on 31st December 2022, have a study loan?

1 yes..... STUD2

2 no.....ANDE1





STUD2

Earlier in this questionnaire you indicated that you had one or more study loans on 31st December 2022.

How many study loans did you have on 31st December 2022?

AnswerSTUD2A

STUD2A

How much was the total remaining debt of your study loan on 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

AnswerANDE1

-9 don't knowSTUD2B

STUD2B

Into which of the categories did the total remaining debt go?

1 less than 50 EuroANDE1

2 between 50 Euro and 250 EuroANDE1

3 between 250 Euro and 500 EuroANDE1

4 between 500 Euro and 750 EuroANDE1

5 between 750 Euro and 1,000 EuroANDE1

6 between 1,000 Euro and 2,500 EuroANDE1

7 between 2,500 Euro and 5,000 EuroANDE1

8 between 5,000 Euro and 7,500 EuroANDE1

9 between 7,500 Euro and 10,000 EuroANDE1

10 between 10,000 Euro and 11,500 EuroANDE1

11 between 11,500 Euro and 14,000 EuroANDE1

12 between 14,000 Euro and 17,000 EuroANDE1

13 between 17,000 Euro and 20,000 EuroANDE1

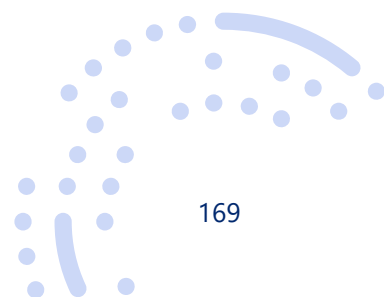
14 between 20,000 Euro and 25,000 EuroANDE1

15 between 25,000 Euro and 35,000 EuroANDE1

16 between 35,000 Euro and 45,000 EuroANDE1

17 45,000 Euro or moreANDE1

-9 don't knowANDE1





ANDE1

Did you, on 31st December 2022, have any other loans not mentioned above (by this, we do not mean any mortgage debts or overdrawn current accounts)?

- 1 yes.....ANDE2
- 2 no..... AFLOS1

ANDE2

Earlier in this questionnaire you indicated that you had one or more loans that you have not mentioned before on 31st December 2022.

How many of these other loans not mentioned earlier did you have on 31st December 2022?

Answer.....ANDE2A

ANDE2A

What was the total remaining debt of the loans not mentioned before on 31st December 2022? Please give your answer in whole euros.

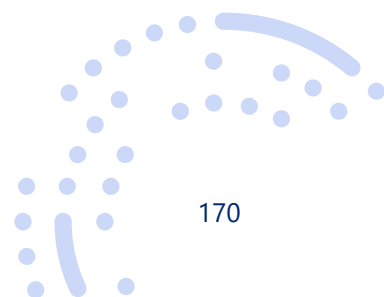
Type **-99** if you don't know the answer.

- Answer.....AND101
- 9 don't knowANDE2B

ANDE2B

Into which of the categories did the remaining debt go?

- 1 less than 50 EuroAND101
- 2 between 50 Euro and 250 Euro.....AND101
- 3 between 250 Euro and 500 EuroAND101
- 4 between 500 Euro and 750 EuroAND101
- 5 between 750 Euro and 1,000 Euro.....AND101
- 6 between 1,000 Euro and 2,500 EuroAND101
- 7 between 2,500 Euro and 5,000 EuroAND101
- 8 between 5,000 Euro and 7,500 EuroAND101
- 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 moreAND101
- 9 don't knowAND101





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; each question is about a loan not mentioned before; 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 on 31st December 2022 that has not yet been mentioned?

Answer AFLOS1

AFLOS1

Did you, in 2022, fully pay off one or more loans?

1 yes ACHT_A

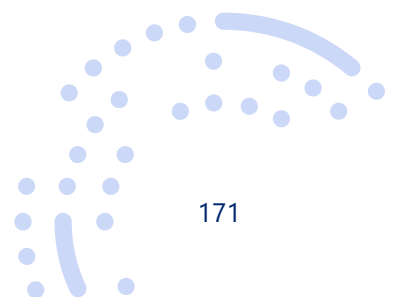
2 no ACHT_A

ACHT_A

Do you have any arrears with paying off a loan or mortgage?

1 yes ACHT_B

2 no ACHT2013_1





ACHT_B

How much is the total sum of loan or mortgage arrears?

- 1 less than 50 Euro ACHT2013_1
- 2 between 50 Euro and 250 Euro..... ACHT2013_1
- 3 between 250 Euro and 500 Euro ACHT2013_1
- 4 between 500 Euro and 750 Euro ACHT2013_1
- 5 between 750 Euro and 1,000 Euro..... ACHT2013_1
- 6 between 1,000 Euro and 2,500 Euro ACHT2013_1
- 7 between 2,500 Euro and 5,000 Euro ACHT2013_1
- 8 between 5,000 Euro and 7,500 Euro ACHT2013_1
- 9 between 7,500 Euro and 10,000 Euro..... ACHT2013_1
- 10 between 10,000 Euro and 11,500 Euro..... ACHT2013_1
- 11 between 11,500 Euro and 14,000 Euro..... ACHT2013_1
- 12 between 14,000 Euro and 17,000 Euro..... ACHT2013_1
- 13 between 17,000 Euro and 20,000 Euro..... ACHT2013_1
- 14 between 20,000 Euro and 25,000 Euro..... ACHT2013_1
- 15 between 25,000 Euro and 35,000 Euro ACHT2013_1
- 16 between 35,000 Euro and 50,000 Euro ACHT2013_1
- 17 between 50,000 Euro and 75,000 Euro ACHT2013_1
- 18 between 75,000 Euro and 100,000 Euro ACHT2013_1
- 19 100,000 Euro or more ACHT2013_1
- 9 don't know ACHT2013_1

ACHT2013_1

Have you, in 2022, consulted with your bank or financial institution, because you had or expected to have payment problems with the repayment of a loan or mortgage?

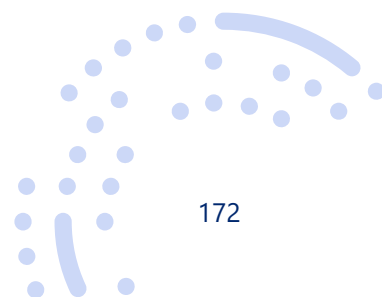
- 1 yes ACHT2013_21
- 2 no..... REK0

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 REK4

Did you, on 31st December 2022, 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
- 4 yes, arrears with paying for healthcare insurance REKZORG
- 3 yes, arrears with paying other accounts/bills REKOVER

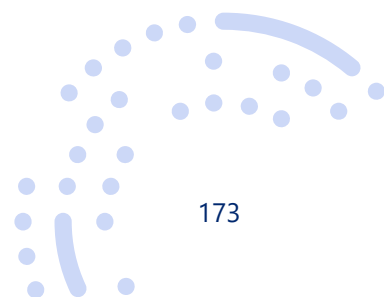
REKHUUR

How much was the total sum on rent arrears on 31st December 2022? Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer

- if REK2 = 1 REKGAS
- if REK3 = 1 REKZORG
- if REK4 = 1 REKOVER
- 9 don't know HEBBEN





REKGAS

How much was the total sum on arrears for gas, water, electricity, on 31st December 2022?
Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer

if REK3 = 1..... REKZORG

if REK4 = 1..... REKOVER

-9 don't knowHEBBEN

REKZORG

How much was the total sum on arrears for healthcare insurance, on 31st December 2022?
Please give your answer in whole euros.

Type **-99** if you don't know the answer.

Answer

if REK4 = 1..... REKOVER

-9 don't knowHEBBEN

REKOVER

How much was the total sum on other arrears on 31st December 2022? Please give your answer
in whole euros.

Type **-99** if you don't know the answer.

Answer.....HEBBEN

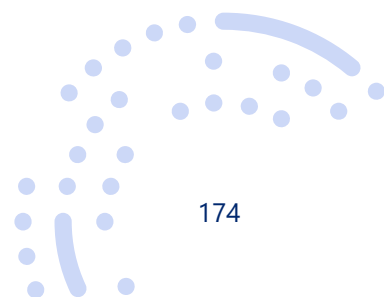
-9 don't knowHEBBEN

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, friends or acquaintances?

- 1 yes.....KREDIET0
- 2 no.....KREDIET0
- 9 don't knowKREDIET0

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?

Count the loans that you have received as well as the loans that you have not received.

More than one answer possible.

- 0 not applied for any loanAFGEZIEN
- 1 mortgageNOKRED
- 2 private loanNOKRED
- 3 extended line of creditNOKRED
- 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.

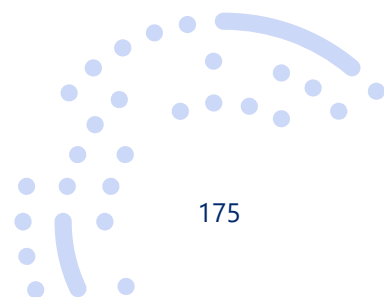
- Answer.....NOKRED
- 9 don't knowNOKRED

NOKRED1 thru NOKRED3

In the past 2 years, has a request you 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 forAFGEZIEN
- 3 no.....AFGEZIEN





AFGEZIEN

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

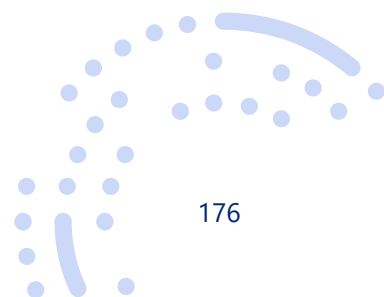
- 1 yes..... VERWKRED
- 2 no..... VERWKRED

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 or 3.

This questionnaire is part of the DNB Household Survey that is now running for the 31st year. The research consists of a number of questionnaires that will be conducted in the coming period.

This questionnaire is about 'how people deal with money'. The questions concern change of income, spending pattern, reasons for saving or not, financial decisions, inheritances and personality.

If you have been in the panel for more than a year, you probably already completed one or more questionnaires from the DNB Household Survey. We particularly appreciate it if you participate (again). If panel members participate for several consecutive years, it is possible to investigate developments and changes over time.

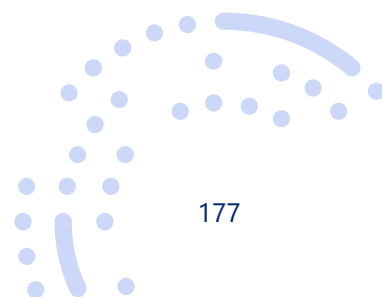
If you recently joined the panel and never completed a questionnaire from the DNB Household Survey before, we ask you to participate from now on.

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 your household 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 my household is in debts INKEVEN
- 2 my household draws upon savings..... INKEVEN
- 3 my household just makes ends meet..... INKEVEN
- 4 in my household some money is saved INKEVEN
- 5 in my household a lot of money is saved INKEVEN

INKEVEN

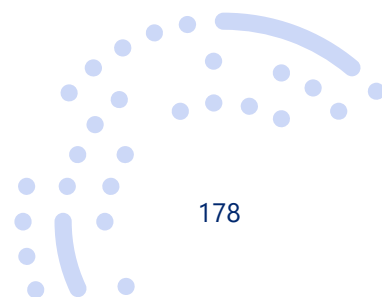
Over the past 12 months, would you say the expenditures of your household were higher than the income of the household, about equal to the income of the household, or lower than the income of the household?

- 1 the expenditures were higher than the income INKAANK
- 2 the expenditures were about equal to the income INK25A
- 3 the expenditures were lower than the income INK25A

INKAANK

Were special expenses, such as the purchase of a house or car, part of these expenditures?

- 1 yes..... INKSEC
- 2 no..... INK25A





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 INK25A
- 2 the expenditures were about equal to the income INK25A
- 3 the expenditures were lower than the income 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

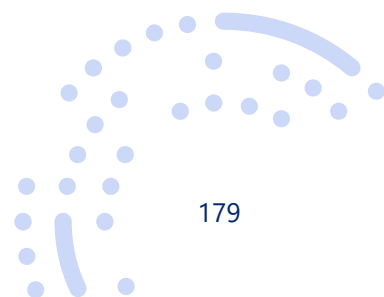
Do these expenditures include the purchase of a house or car, or other (big) investments?

- 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

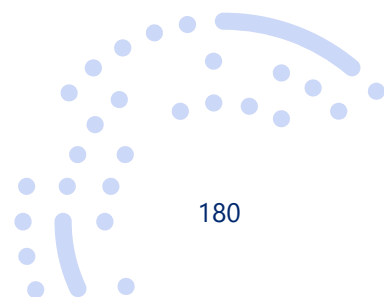
OPZIJ Did your household put any money aside **in the past 12 months**?

- 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, certainlyNEW1
- 2 yes, perhaps.....NEW1
- 3 probably not.....NEW1
- 4 certainly not.....NEW1
- 9 don't knowNEW1

NEW1

How important do you think it is to have savings (or other financial reserves such as investments) in your situation?

Indicate how important this is to you on a scale from 1 to 5.

1 means **'very unimportant'**

5 means **'very important'**

very					very	
unimportant					important	
1	2	3	4	5SPAARM01b	

SPAARM01b - SPAARM16b

There may be many different reasons for saving money for a shorter or a longer period of time.

Please indicate on a scale from 1 to 7 how important it is to you.

1 means **'very unimportant'**

7 means **'very important'**

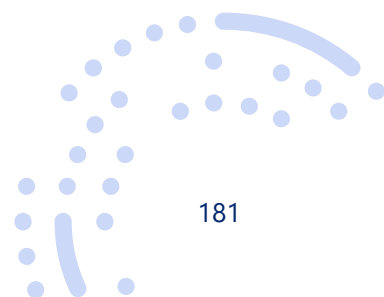
n/a means **'not applicable'**

very							very	
unimportant							important	
1	2	3	4	5	6	7	n/a	
1	2	3	4	5	6	7	-7	

How important is it to you to have some money saved:

SPAARM01b

to leave money, a house and/or other valuable assets to your children (or other relatives)?.....SPAARM02b





- SPAARM02b
to give money to help your (grand)children if they have financial difficulties?SPAARM03b
- SPAARM03b
to supplement your general old-age pension?.....SPAARM06b
- SPAARM06b
so you can buy a (different) dwelling or durable goods (such as a car, furniture or electrical equipment) in the future?SPAARM07b
- SPAARM07b
to generate income from interests or dividends?SPAARM10b
- SPAARM10b
to have some savings to cover unexpected expenses, for example due to illness or an accident?
.....SPAARM12b
- SPAARM12b
to set up your own business?SPAARM14b
- SPAARM14b
to have enough money in your bank account to be sure you will be able to meet your financial liabilities?SPAARM16b
- SPAARM16b
for a better future?.....SITUAT2

The following statements concern your own situation compared to that of others.

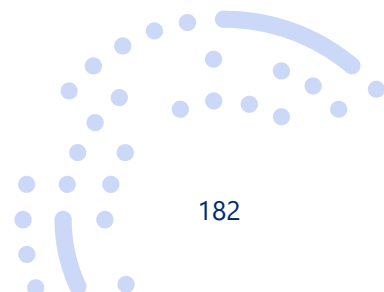
Please indicate on a scale from 1 to 7 to what extent you agree or disagree with each statement.

1 means 'totally disagree'

7 means 'totally agree'

totally disagree								totally agree
1	2	3	4	5	6	7		

- SITUAT2
I think my household has more assets than other households in my environmentSITUAT4
- SITUAT4
If I compare myself with my friends, I think in general I am financially better off.....
.....SITUAT5
- SITUAT5
Most people in my environment are saving money.SITUAT6
- SITUAT6
I can spend more on durable consumer goods than others in my environment.....SITUAT7





SITUAT7

If necessary, we/I can reduce our/my household's expenditures by 5% without a problem
.....ROUTING VARIABLE 7

ROUTING VARIABLE 7

Is the total net income of the household equal to or more than 10,000 euro per year?

1 yes..... SPAAR1

2 no..... UITGEVEN

The following statements concern saving and taking risks.

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							totally
disagree							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

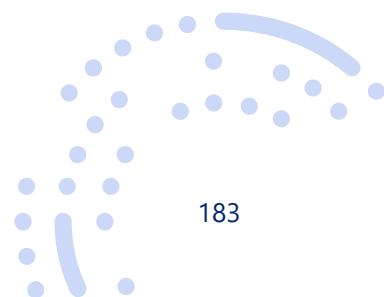
I want to be certain that my investments are safe..... SPAAR5

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..... UITGEVEN
- 2 I have taken small risks every now and then..... UITGEVEN
- 3 I have taken some risks..... UITGEVEN
- 4 I have sometimes taken great risks..... UITGEVEN
- 5 I have often taken great risks..... UITGEVEN
- 7 not applicable..... UITGEVEN
- 9 don't know..... UITGEVEN

There are different opinions about planning financial affairs. Some find it important to plan in advance, others 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'.

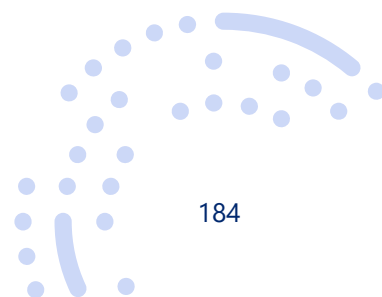
- | | | |
|----------------------|---|-----------------------------|
| spend
immediately | | save
as much as possible |
| 1 | 2 | 3 |
| | 4 | 5 |
| | 6 | 7.....PLANNEN |

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 monthsBIJHOUD
- 2 the next year.....BIJHOUD
- 3 the next couple of yearsBIJHOUD
- 4 the next 5 to 10 yearsBIJHOUD
- 5 more than 10 years from nowBIJHOUD

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

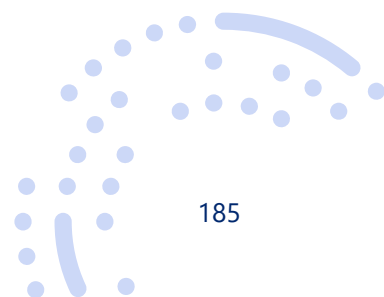
Do you put money aside for particular purposes (holidays, clothes, rent etc.) in order to reserve separate amounts for different purposes?

For example, by depositing money into separate bank accounts, or by putting money in separate envelopes or jars.

- 1 no.....CASH
- 2 yes, on separate bank accounts.....CASH
- 3 yes, in separate envelopes, boxes, or in another way in my own house.....CASH
- 4 yes, another wayAPOT

APOT (string)

What other way(s) do you have in mind?PIN1





CASH

How often do you pay in cash (e.g. in a store or as a payment to family or friends)?

I use cash money:

- 1 never or very rarely PIN1
- 2 every now and then PIN1
- 3 often PIN1
- 4 very often 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 AUTOM2

PIN2

How often do you use a PIN card to pay?

I use the PIN card:

- 1 never or very rarely NFC1
- 2 every now and then NFC1
- 3 often NFC1
- 4 very often NFC1

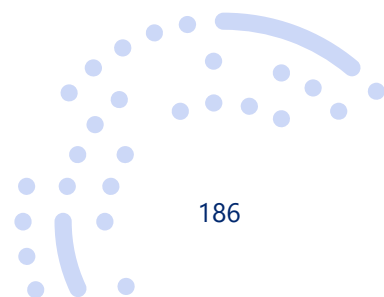
NFC1

Do you own one (or more) pin card(s) 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 € 50,- no PIN is required. Whether or not your debit card is suitable for contactless payments is identified by the following logo:



- 1 yes NFC2
- 2 no AUTOM2





NFC2

How often do you use your pin card paying contactless?

- 1 never or very rarely NFC3
- 2 every now and then NFC3
- 3 often NFC3
- 4 very often NFC3

NFC3

Nowadays it is also possible to make payments in the store with a smartphone, e.g. with ApplePay.

With this we mean contactless payment with your smartphone by holding it next to the pay terminal.

How often do you use a smartphone to make in-store payments?

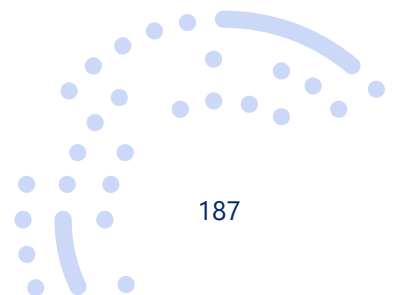
- 1 never or very rarelyAUTOM2
- 2 every now and thenAUTOM2
- 3 oftenAUTOM2
- 4 very oftenAUTOM2

AUTOM2

How often do use an ATM (or go to the counter of a bank) to get your money?

I use an ATM (or go to the counter of a bank):

- 1 neverINTERN
- 2 very rarely (once per three months or less)INTERN
- 3 every now and then (two or three times per three months)INTERN
- 4 often (one to three times a month)INTERN
- 5 very often (almost every week or more)INTERN
- 9 don't knowINTERN





INTERN

It is possible to arrange banking affairs through Internet (Internet banking) using a computer/laptop. After logging on (whether or not using a cardreader/e-identifier) you can manage your accounts and transfer money on your computer/laptop.

How often do you use Internet banking?

- 1 never..... SMART
- 2 very rarely (once per three months or less) SMART
- 3 every now and then (two or three times per three months)..... SMART
- 4 often (one to three times a month) SMART
- 5 very often (almost every week or more) SMART
- 9 don't know SMART

SMART

Banks offer the possibility to arrange banking affairs by smartphone or tablet (mobile banking). You can manage your accounts and execute payments by using a special app that is provided by your bank.

How often do you use such a mobile banking app?

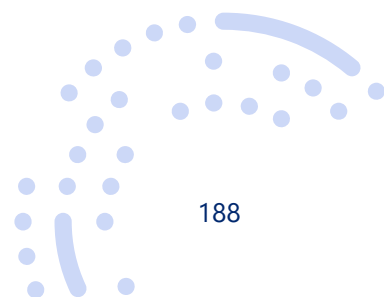
- 1 never..... APP
- 2 very rarely (once per three months or less) APP
- 3 every now and then (two or three times per three months)..... APP
- 4 often (one to three times a month) APP
- 5 very often (almost every week or more) APP
- 9 don't know APP

APP

It is also possible to exchange payment requests via WhatsApp and Facebook, for example with friends and family. To do this you can use special apps such as Tikkie or send a payment request through the mobile banking app provided by your bank.

How often do you do this?

- 1 never.....ZON
- 2 very rarely (once per three months or less)ZON
- 3 every now and then (two or three times per three months).....ZON
- 4 often (one to three times a month)ZON
- 5 very often (almost every week or more)ZON
- 9 don't knowZON





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 at all'

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 at all'

100 means 'absolutely sure'

if answer 0% chance HER5

if 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 at all'

100 means 'absolutely sure'

if answer 0% chance HER5

if answer > 0% chance HER2

HER2

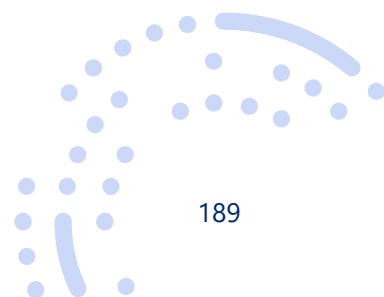
What is the chance that you will leave an inheritance (including possessions and valuable items) of more than **100,000 euro**?

0 means 'no chance at all'

100 means 'absolutely sure'

if answer 0% chance HER5

if 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 at all'

100 means 'absolutely sure'

0..100 % chance..... HER5

HER5

What is the chance that within the next ten years you will receive an inheritance (including possessions and valuable items)?

0 means 'no chance at all'

100 means 'absolutely sure'

if answer 0% chance BABY

if answer > 0% chance HER6

HER6

What is the chance that within the next ten years you will receive an inheritance (including possessions and valuable items) of more than **10,000 euro**?

0 means 'no chance at all'

100 means 'absolutely sure'

if answer 0% chance BABY

if answer > 0% chance HER7

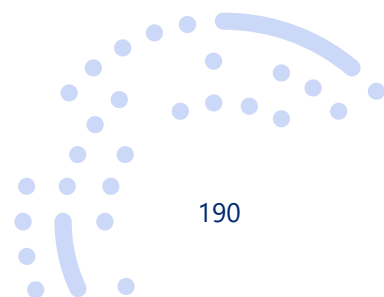
HER7

What is the chance that within the next ten years you will receive an inheritance (including possessions and valuable items) of more than **100,000 euro**?

0 means 'no chance at all'

100 means 'absolutely sure'

0..100 % chance..... BABY





BABY

Do you have any children?

- 1 yes..... PLAN
- 2 no.....ROUTING VARIABLE 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 knowUITSPR

UITSPR

Please indicate which of the following statements would be closest to your own opinion about this?

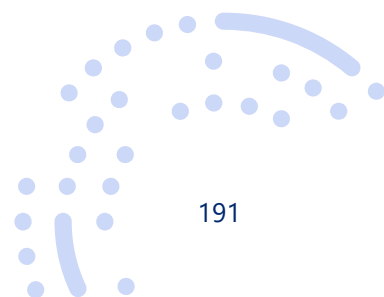
Please read 'I' instead of 'we' if necessary.

- 1 If our children would take good care of us when we get old, we would like to leave them a considerable bequestROUTING 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 childrenROUTING VARIABLE 9
- 4 We don't intend to leave a bequest to our childrenROUTING 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 who lives in the same household?

- 1 yes..... BESLIS
- 2 no..... GELUK

BESLIS

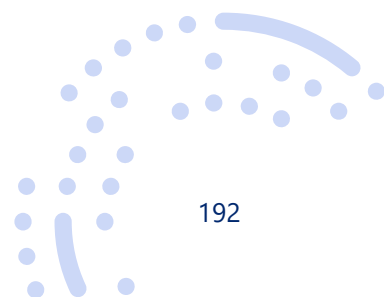
Which of the following five statements would best describe the way in which financial matters are decided in your household?

- 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'
..... KENLTD
- 2 Part of the money is considered to be someone's own, the other part is mutual money.
..... KENLTD
- 3 The money we earn individually is one's own KENLTD
- 4 I control the finances, my partner receives an allowance. KENLTD
- 5 My partner controls the finances, I receive an allowance KENLTD
- 6 I get part of the household money, my partner controls the rest KENLTD
- 7 My partner receives part of the household money, I control the rest KENLTD
- 8 Another settlement..... KENLTD
- 7 The above is not applicable to me KENLTD
- 9 don't know KENLTD





The following questions concern your circle of acquaintances, that is, the people with whom you associate frequently, such as friends, neighbors, acquaintances, or maybe people at work.

KENLTD

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.

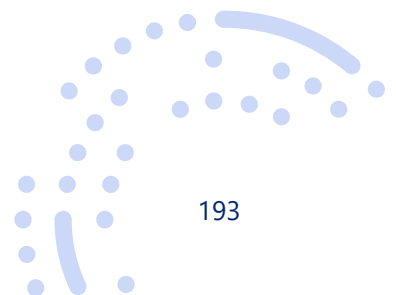
Age in years is mostly:

- 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 the households of your acquaintances?

- 1 less than € 10,000.....KENOPL
- 2 between € 10,000 and € 14,000..... KENOPL
- 3 between € 14,000 and € 22,000..... KENOPL
- 4 between € 22,000 and € 40,000..... KENOPL
- 5 between € 40,000 and € 75,000..... KENOPL
- 6 € 75,000 or more KENOPL
- 9 don't know KENOPL

KENOPL

Which level of education do **most** of your acquaintances have?

- 1 primary educationKENWERK
- 2 junior vocational trainingKENWERK
- 3 lower secondary educationKENWERK
- 4 secondary education/pre-university educationKENWERK
- 5 senior vocational training.....KENWERK
- 6 vocational colleges/first year university education.....KENWERK
- 7 university educationKENWERK

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 basisMANUUR
- 5 no paid job.....MANUUR

MANUUR

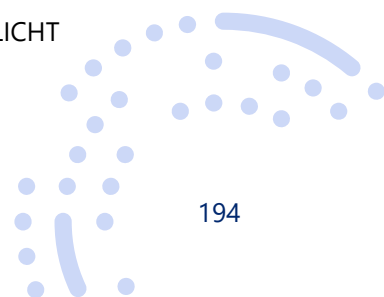
If you think of the **men** among your acquaintances, how many hours per week do they work on average?

- 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..... TOELICHT





TOELICHT

Do you want to elaborate on your answer about the amount of hours per week the men and women among your acquaintances work on average?

You can enter this below. You can also choose to leave this box empty and click 'Next'..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

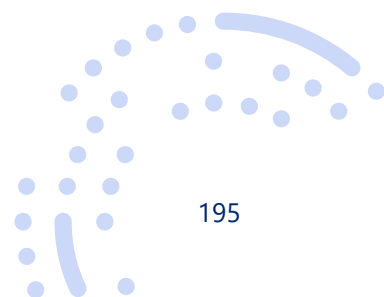
ADVIES

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 to you'**

5 means **'highly applicable to you'**

not at all
applicable
to you

1

2

3

4

highly
applicable
to you

5

- 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..... LOCUS02

Please indicate for the following statements in which extent you agree or disagree.

1 means **'totally disagree'**

7 means **'totally agree'**

totally
disagree

1

2

3

4

5

6

totally
agree

7

LOCUS02

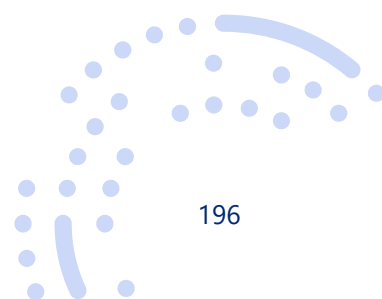
Whether or not I get to become wealthy depends mostly on my ability..... LOCUS03

LOCUS03

In the long run, people who take very good care of their finances stay wealthy..... LOCUS06

LOCUS06

When I get what I want, it's usually because I worked hard for it LOCUS07





LOCUS07

My life is determined by my own actions..... LOCUS12

LOCUS12

It is chiefly a matter of fate whether I become rich or poor LOCUS13

LOCUS13

Only those who inherit or win money can possible become rich..... ROUTING VARIABLE 11

ROUTING VARIABLE 11

If the respondent works..... WORK01

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 '**not at all applicable to you**'

7 means '**highly applicable to you**'

not at all
applicable
to you

highly applicable
to you

1 2 3 4 5 6 7

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 and help out other people..... WORK05

WORK05

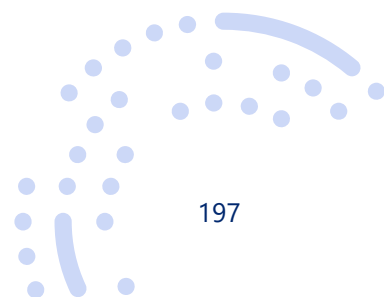
I have to solve complicated tasks WORK06

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, (almost) always JEUGD2
- 2 yes, but it was sometimes forgotten JEUGD2
- 3 occasionally..... JEUGD2
- 4 no..... JEUGD2

JEUGD2

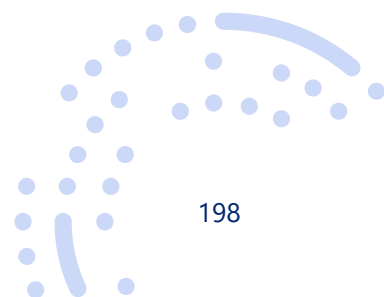
When you were between 8 and 12 years of age, did you do little household chores (like washing the car) for which you received some money from your parents?

- 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 money..... JEUGD4
- 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 parents..... JEUGD4
- 4 Mostly, I could decide on how I spent my money JEUGD4
- 5 I could decide on all my expenditures JEUGD4





JEUGD4

Did you have a job on the side (like a newspaper round, a job on Saturday etcetera) 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 a lot of advice and practical help..... JEUGD6
- 2 Yes, they gave me some advice and practical help..... JEUGD6
- 3 Yes, but to a certain extent..... JEUGD6
- 4 No..... JEUGD6

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 is..... MHI001
- 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

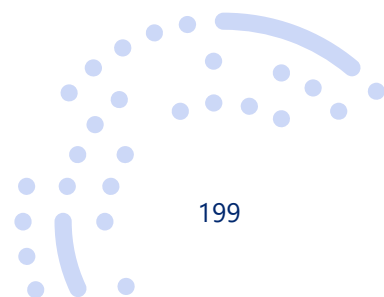
- | | | | | | |
|-------|--------|-----------|-------|--------|--------------|
| never | seldom | sometimes | often | mostly | continuously |
| 1 | 2 | 3 | 4 | 5 | 6 |

MHI001

I felt very anxious..... MHI002

MHI002

I felt so down that nothing could cheer me up..... MHI003





MHI003

I felt calm and peaceful MHI004

MHI004

I felt depressed and gloomy MHI005

MHI005

I felt happy NEW2

NEW2

Please indicate to what extent the following statement applies to you.

On the whole I expect more good things to happen to me than bad things.

1 totally agree..... NUM1

2 agree..... NUM1

3 neutral..... NUM1

4 disagree..... NUM1

5 totally disagree..... NUM1

NUM1

Imagine taking a ball from a bowl of 10 balls without looking. The bowl contains 10 white balls and no red balls. What is the probability that the ball you take is red?

Please answer on a scale from 0 to 100, where 0 means 'no chance of a red ball at all' and 100 means 'absolutely sure you will take a red ball'.

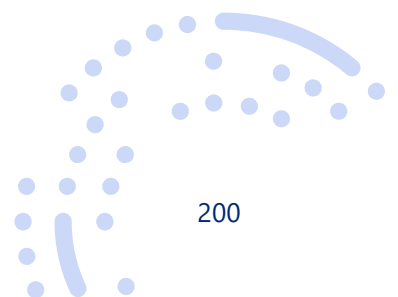
0.. 100..... NUM2

NUM2

Now imagine taking a ball from a bowl of 10 balls without looking. The bowl contains 7 white balls and 3 red balls. What is the probability that the ball you take is white?

Please answer on a scale from 0 to 100, where 0 means 'no chance of a white ball at all' and 100 means 'absolutely sure you will take a white ball'.

0.. 100..... NUM3





NUM3

Assume that the weather report accurately indicates the chance of rain. Now suppose that the weather report indicates that the chance that it will rain tomorrow is equal to 70%. What is the chance that it will NOT rain tomorrow?

Please answer on a scale from 0 to 100, where 0 means 'no chance at all that it will not rain tomorrow' and 100 means 'absolutely sure that it will not rain tomorrow'.

0.. 100.....NUM4

NUM4

Assume that the chance that it will rain in your place of residence is not related to the chance that it will rain in Paris. Suppose the chance that it will rain in your city tomorrow is 50%. Suppose further that the chance that it will rain in Paris tomorrow is 50%. What are the chances that it will rain in both your place of residence and Paris tomorrow?

Please answer on a scale from 0 to 100, where 0 means 'no chance at all that it will rain in both cities tomorrow' and 100 means 'absolutely certain that it will rain in both cities tomorrow'.

0.. 100.....PREF1

PREF1

How willing are you to give up something that is beneficial to you now in order to benefit in the future?

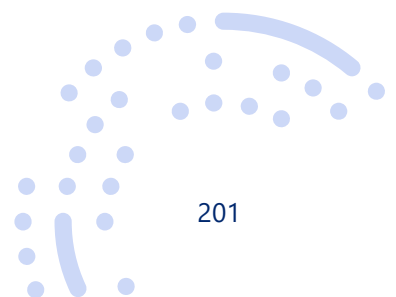
0 means '**not willing to do this**'

10 means '**very willing to do this**'PREF2

not
willing
to do
this

very
willing
to do
this

0 1 2 3 4 5 6 7 8 9 10





PREF2

Are you generally a person who is willing to take risks or do you try to avoid taking risks?

0 means **'not at all willing to take risks'**

10 means **'very willing to take risks'**PREF3

not at all
willing to
take risks

very
willing to
take risks

0 1 2 3 4 5 6 7 8 9 10

PREF3

Imagine the following situation: you unexpectedly received 1000 euros today. How much of this amount would you give to charities without expecting anything in return?

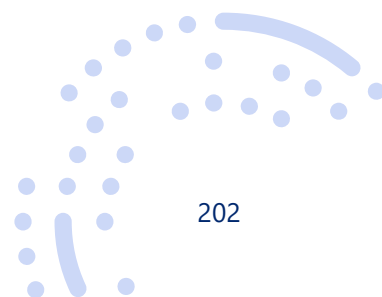
€ 0..1000.....GELUK

GELUK

All in all, to what extent do you consider yourself a happy person?

- 1 very happy..... END
- 2 happy..... END
- 3 neither happy nor unhappy..... END
- 4 unhappy END
- 5 very unhappy..... END
- 9 don't know END

END Questionnaire Economic and Psychological Concepts





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