

## **SURVEY**

### **"Private Households and Their Finances" (panel and refresher)**

This printed version is the template for the programming of a computer-aided personal interview (the so-called "CAPI"). It contains the questions, information for the interviewer and instructions for programming.

The template contains all of the questions that may be asked. Only a portion of this survey is, however, relevant for a given household. The use of a wide range of filter questions makes it possible to ask specific groups different questions. For example, tenants who do not own real estate do not have to answer any questions about mortgages and home ownership.

The template contains loop passes. A prototype for the navigation within a loop is provided at the end of the questionnaire.

Color code based on the CAPI:

- Black: The text of the question, which is read aloud by the interviewer.
- Red: Information for the interviewer, which may not be read aloud.
- Green: Possible responses and extension of question text and definitions, which should only be read aloud if necessary.
- Gray: Text that should be completely hidden, for example under a button for "More information" or "Glossary".

Programmer information that is identified by brackets { }, < >, [ ]:

Curly braces { } contain text blocks that are displayed only under certain conditions. The angle brackets < > provide the conditions.

The brackets [ ] are placeholders for values, descriptions (e.g. auxiliary variables) and personal names that are taken from the CAPI.

Parentheses ( ) do not constitute programming rules, but are used for explanation.

Exceptions:

1. If the conditional text block includes a complete paragraph, the curly brace is not necessary.
2. Conditions in angle brackets are not necessary for standardized conditional text blocks that are adjusted to the contact or third person, to a male or female person, or a one-person or multi-person household.

## Screener

**INTERVIEWER:** - Give the respondents another brochure, if required, for the first round of the household survey.

- Please read aloud! For reasons of data protection, it is necessary for your contact to receive the information before the start of the interview.

screen

screen

**SCREENER**

**Question:** INTRODUCTION:

This scientific study carried out on behalf of the Deutsche Bundesbank (German Central Bank) is concerned with the financial structure, the income and the spending patterns of private households. It is part of a larger survey for the entire euro area.

Participation in this study is completely voluntary. Your participation is very important for obtaining a comprehensive and adequate picture of the financial situation of the different households in Germany and in the euro currency area.

The study has been running since 2010 and will be continued this year in a nationwide survey. You will find some of the results of the study at [www.bundesbank.de/phf](http://www.bundesbank.de/phf).

[Progr.: Additional Text, if HHArt = 1:

Your Household did already take part in the first wave of this study. We therefor also contact you for the second wave.]

[Progr.: Additional Text, if HHArt = 2:

The household of [show all names from NAMEAUS separated by „and“] participated in the first wave of this study.. We therefor contact you for the second wave.]

We assure you that the collected data will be used exclusively for the production of statistics, for monetary and financial stability, as well as for science and research. We guarantee you that all your information will be treated confidentially and all the rules of data protection will be strictly observed. The results of the study will only be shown and evaluated anonymously, i.e. without a name and address.

The collected data is always separated from your personal data. Your information from the interview will be passed on to the Deutsche Bundesbank without your name and address.

Details of individuals are not visible.

Data related to individual households will not be used for commercial purposes. The anonymous survey data will only be passed from the Deutsche Bundesbank to the European Central Bank and other central banks in the euro system, as well as to trusted research institutions on a project-by-project basis. Prior to transfer, the data will also be made unidentifiable by putting in place additional safeguards such as, for example, deletion of rare characteristics and combinations of characteristics or summary of answer categories.

Consequently, it is not possible to identify which person has been providing which information!

By participating, you acknowledge and agree that your personal data or the data of your household may be saved and processed for the stated purposes.

*1 – Continue with interview*

**If HHArt = 1 (Panel-HH) AND  
KTimHH\_VW=1, continue with  
VSCRL1**

If HHArt = 1 (Panel-HH) AND  
KTimHH\_VW=0, continue with  
DRA050  
If HHArt = 2 (Split-HH) AND for a  
person moved out KT\_VW = 1,  
continue with VSCRL1  
If hhart = 2 (Split-HH) AND all  
persons moved kt\_vw = 0,  
continue with pagead  
If HHArt = 3 (refresher-HH),  
continue with VSCR1

Input filter hhart=3

**Question1**      **vscr1**      **CHECK ADDRESS FROM ECP**

**PROGRAMMER:** SHOW SURNAME, FIRST NAME AND ADDRESS

**INTERVIEWER:** Please check whether the address is correct. Is the address correct? Read address aloud.

- 1 - Yes
- 2 - No

**IF = 1 Continue with PageA,  
ELSE contionue with vscr1a  
(ENTRY OF ADDRESS)**

Input filter hhart=3 AND vscr1=2

**Question1A**      **vscr1a**      **CORRECT ADDRESS**

**PROGRAMMER:** FOR RECORD "00" ENTER THIS ADDRESS INTO THE ECP

**INTERVIEWER:** Please enter the correct address in full once again!

- 1 - First name:
  - 2 - Surname:
  - 3 - Street:
  - 4 - Postcode:
  - 5 - City/Town:
- 3 - Question filtered  
-8 - Question filtered for Panel

**Continue with pagea**

Input filter hhart=3

**Page A**      **pagea**      **DEFINITION OF A HOUSEHOLD**

**PROGRAMMER:** SHOW NAME AND ADDRESS: STREET; CITY/TOWN FROM ECP OR VSCR1A

**Question:** If multiple households live here, this question and the following ones concern the household that the addressed person belongs to.

By "household" I mean groups of people who collectively share the cost of daily life and do not calculate their purchases separately.

People or groups of people,

(1) who live in a shared residence and do not have any family or partnership relationships to each other, or

(2) domestic staff who lives here constitutes independent households.

**INTERVIEWER:** Please select only the household of the person who received the information letter.

-3 - Question filtered  
-8 - Question filtered for Panel

continue with vscr2

Input filter hhart=3

**Question2          vscr2          NAMES OF POTENTIAL FKPS**

**Question:** We are conducting a household survey supplemented by an individual survey of each individual member of the household. Therefore, we need one contact for the entire household, and he or she should have the best overview of the household's finances. By that I mean things such as income, savings and checking accounts, pensions, real estate. Who among the household members living here knows the most about the household's finances?

**INTERVIEWER:** - Whenever possible, the household members should specify a "financially knowledgeable person" (FKP). Only in special cases will it be desirable to select an FKP who is not a member of the household at the time of the interview.

- Please enter the first na

1 - Name of 1st person  
2 - Name of 2nd person  
3 - Name of 3rd person

-8 - Question filtered for Panel

**NO PERSON NAMED:** continue with vscr3  
**MORE THAN ONE PERSON NAMED:** continue with vscr5  
**ONE PERSON NAMED:** continue with vscr11\$x

Input filter hhart=3 AND no person named in vscr2

**Question3          vscr3          NAME OF EXTERNAL FKP**

**Question:** Is there someone outside of the household who is familiar with the household's finances? Who is that?

1 - Yes: Name...  
2 - No

-3 - Question filtered  
-8 - Question filtered for Panel

**IF =1, continue with VSCRXB,  
ELSE continue with VSCR4**

Input filter hhart=3 AND vscr3=2

**Question4          vscr4          NAME - PERSON WITH ONLY BASIC KNOWLEDGE OF THE HH FINANCES**

**Question:** Is there someone who could give me some basic information about the household's financial situation? Who is that and does this person belong to the household?

1 - Yes, household member:  
Name:  
2 - Yes, substitute: Name (external FKP):  
3 - No

-3 - Question filtered  
-8 - Question filtered for Panel

**IF =1, continue with VSCR11\$x,  
IF = 2, continue with VSCRXB,  
ELSE: This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.**

Input filter hhart=3 AND more than one person named in vscr2

**Question5          vscr5          SEVERAL POTENTIAL FKPS - CHECK 1 - BEST OVERVIEW**

**PROGRAMMER:** SHOW NAME(S) OF PEOPLE FROM VSCR2.

**Question:** To conduct the interview, it is necessary to select one person as the respondent for questions regarding the household as a whole. Other people are more than welcome to help answer the questions. Which of the people you have named as a possible contact has the best overview of the household's finances?

**INTERVIEWER:** Multiple answers possible.

- |                        |                                  |  |
|------------------------|----------------------------------|--|
| 1 - Name of 1st person | -2 - None of these people        | <b>IF ONLY ONE NAME IS<br/>SELECTED: continue with<br/>vscr11\$x,<br/>ELSE continue with vscr6</b> |
| 2 - Name of 2nd person | -3 - Question filtered           |  |
| 3 - Name of 3rd person | -8 - Question filtered for Panel |  |

Input filter hhart=3 AND vscr5=-2, -1 or multiple people named in vscr5

**Question6          vscr6          SEVERAL POTENTIAL FKPS - CHECK 2 - OWNER OR TENANT OF PROPERTY**

**PROGRAMMER:** SHOW NAME(S) OF PEOPLE FROM VSCR5.

**Question:** Who is the owner of this apartment / house or whose name is on the rental agreement?

**INTERVIEWER:** Multiple answers possible.

- |                        |                                  |  |
|------------------------|----------------------------------|--|
| 1 - Name of 1st person | -2 - None of these people        | <b>IF ONLY ONE NAME IS<br/>SELECTED: continue with<br/>vscr11\$x, ELSE continue with<br/>vscr7</b> |
| 2 - Name of 2nd person | -3 - Question filtered           |  |
| 3 - Name of 3rd person | -8 - Question filtered for Panel |  |

Input filter hhart=3 AND vscr6=-2 OR in vscr6 more than one name provided

**Question7          vscr7          SEVERAL POTENTIAL FKPS - CHECK 3 - LAST BIRTHDAY**

**PROGRAMMER:** SHOW NAME(S) OF PEOPLE FROM VSCR6. ONLY ONE ANSWER PERMITTED.

**Question:** From these people who had their birthday last?

**INTERVIEWER:** Only one name can be selected.

- |                        |                                  |
|------------------------|----------------------------------|
| 1 - Name of 1st person | -3 - Question filtered           |
| 2 - Name of 2nd person | -8 - Question filtered for Panel |
| 3 - Name of 3rd person |                                  |

Input filter hhart=3 AND (at least one person named in vscr2 OR vscr4=1)

**Question11          vscr11\$x          HOUSEHOLD TO WHICH FKP BELONGS - CENTER OF LIFE**

**Question:** {Does [NAME FROM VSCR2 OR VSCR4-7 ]} view the household at [ADDRESS: STREET; CITY/TOWN (FROM EKP OR VSCR1a)] as {his/her} center of life?

**INTERVIEWER:** The household is also to be treated as the center of life if:

- (1) The person lives exclusively in this household.
- (2) the person is working at a different location, but regularly returns to the aforementioned address,
- (3) the person studies and only does

1 - Yes, household member

-3 - Question filtered

**IF = 1, continue with vscrx1,**

2 - No, not a household member

-8 - Question filtered for Panel

**IF = 2 AND there is only one name in vscr2, then continue with vscr13**

**IF = 2 and there is more than one name in vscr2, repeat question vscr11\$x and use the name of the next person from vscr2.**

Input filter hhart=3 AND vscr11\$x=2

### Question13

vscr13

### OTHER PEOPLE IN THE HOUSEHOLD

**Question:** Do other people in the household live here at the address: [ADDRESS: STREET, HOUSE NO., CITY/TOWN (FROM ECP OR VSCR1a)]?

1 - Yes

-3 - Question filtered

**IF = 1, continue with vscr13b,**

2 - No

-8 - Question filtered for Panel

**IF = 2: This is a shame, then we cannot conduct our survey.**

**Thank you for your time. -> END (FAILURE CODE FOR THE SAMPLE MANAGEMENT SYSTEM) - INFORM FIELD CONTROL.**

Input filter hhart=3 AND vscr13=1

### Question13b

vscr13b

### ATTEMPT TO FIND AN INTERNAL FKP

**Question:** Among the remaining household members, is there someone who would be able to speak with me about your household's finances?

**INTERVIEWER:** Please make an attempt to find an FKP who belongs to the household.

1 - Yes, household member;

-3 - Question filtered

**IF = 1, continue with vscrx1**

name:

-8 - Question filtered for Panel

**IF = 2, continue with vscrx1**

2 - No: [NAME FROM vscr2 OR vscr4-7 ] is to be treated as external FKP.

Input filter hhart=1 (Panel-HH) OR (hhart = 2 (Split-HH) AND one person which moved out kt\_vw = 1)

vscr1

vscr1

### CHECK - FKP WAVE 1

**Question:** As in the previous surveys, we are conducting a household survey supplemented by an individual survey of each individual member of the household. Therefore, we need one contact for the entire household, and he or she should have the best overview of the household's finances. By that I mean things such as income, savings and checking accounts, pensions, real estate.

[Progr.: Text, wenn HHArt=1 (Panel-HH):

In the last personal interview we conducted with your household [NameKT\_VW] was this person.

Is he or she also currently the person in your household, who knows have the best overview of the household's finances?]

[Progr.: Text, wenn HHArt=2 (Split-HH) und für eine ausgezogene Person KT\_VW = 1:

In our first personl interview [NameKT\_VW] was this person for her/his household.

Is he or she also currently the person in your household, who knows have the best overview of the household's finances?]

**INTERVIEWER:** - Person with best overview of household's finances = Financial Knowledgeable Person (FKP)

- IF [NameKT\_VW] has died or moved out, please select code 2 „[NameKT\_VW] is no longer the FKP “

- Do not read aloud.

1: yes, [namekt\_vw] is still the Financial Knowledgeable Person (FKP2: non, [namekt\_vw] is no longer the Financial Knowledgeable Person (FKP)  
3: [namekt\_vw] is unknown in the household

-3 - Question filtered

If = 1, continue with VSCRXA1  
If = 2 and HHArt = 1, continue with DRA050  
If = 2 and HHArt = 2, continue with PageAD  
If = 3, continue with VSCR2

Input filter vscri1=3

**vscri2**

**vscri2**

### **CHECK - CORRECT HOUSEHOLD**

**INTERVIEWER:** Please check whether you are conducting the interview with the right household using your address list.

1: Yes, selected correct household.  
2: No, selected wrong household.

-3 - Question filtered

If = 1, continue with PageAD  
If = 2, -> This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (R-Code 35)

Input filter vscri1\$x=1 OR vscri3b=1 OR vscri1=1

**X.A1**

**vscria1**

### **CHECK - PREVIOUS RESPONDENT IS FKP**

**INTERVIEWER:** The household member [<IF hhart=3> Name from VSCR2 OR VSCR4-7 OR VSCR13B / <IF hhart=1 OR =2> NameKT\_VW] is the financial knowledgeable person for the household. The remaining questions in this screening must be answered by [Name from VSCR2 or VSCR4-7 or

1 - Yes

-3 - Question filtered

IF = 1, continue with dra050

2 - No

IF = 2, continue with vscrx2

Input filter vscrx1=2

**X.A2 vscrx2 CHANGE OF RESPONDENT**

**Question:** would like to discuss the questions about the finances in your household with [<IF hhart=3> NAME from VSCR2 OR VSCR4-7 OR VSCR13B / <IF hhart=1 OR =2> NameKT\_VW] and continue the interview with {him/her}. Is that possible right now or can we arrange a time?

**INTERVIEWER:** - If [<IF hhart=3> Name from VSCR2 OR VSCR4-7 or VSCR13B / <IF hhart=1 OR =2> NameKT\_VW] is present, continue the interview immediately with this person.

- If [<IF hhart=3> Name from VSCR2 OR VSCR4-7 or VSCR13B/ <IF hhart=1 OR =2> NemeKT\_VW] is not presen

- 1 - Yes, conversation can continue immediately with [<IF hhart=3> NAME FROM VSCR2 OR VSCR4-7 OR VSCR13B / <IF hhart=1 OR =2> NameKT\_VW]
- 2 - Arrange a time with internal FKP
- 3 - Conversation was interrupted and will continue here with [<IF hhart=3> NAME
- 3 - Question filtered

- IF = 1, continue with pagec.
- IF = 2, end conversation and ARRANGE A TIME
- IF = 3, continue with pagec
- IF (=4 OR 5) AND hhart=3, continue with vscrx3
- IF (=4 OR 5) AND (hhart=1 OR =2), continue with dra050

Input filter hhart=3 AND (vscrx2=4 OR vscrx2=5)

**X.A3 vscrx3 ATTEMPT TO FIND FKP WHO IS WILLING TO CONDUCT THE INTERVIEW**

**Question:** Among the remaining household members, is there someone who would be willing to speak with me about your household's finances?

**INTERVIEWER:** Please make an attempt to find an FKP who is willing to have a conversation and belongs to the household.

- 1 - Yes, household member; name:
- 2 - No
- 3 - Question filtered
- 8 - Question filtered for Panel

- IF = 1, continue with pagec
- If = 2 -> This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (FAILURE CODE FOR THE SAMPLE MANAGEMENT SYSTEM) - INFORM FIELD CONTROL.

Input filter hhart=3 AND (vscrx2=1 OR vscrx2=3 OR vscrx3=1)

**Page C pagec INFORMATION ON SURVEY IF INTERNAL FKP**

**PROGRAMMER:** TAKE THE TEXT FROM THE "INTRODUCTION" AND USE IT HERE



**INTERVIEWER:** [<IF hhart=3> Name from VSCR2 OR VSCR4-7 OR VSCR13B OR VSCRXA3 / <IF hhart=1 OR =2> NameKT\_VW] has not yet been informed about the study. Please read introduction aloud.

1 - CONTINUE

-3 - Question filtered

IF = 1, continue with dra050

2 - FKP is not willing to have conversation

IF = 2 AND hhart=3, continue with vscrib4

IF=2 And (hhart=1 OR =2), continue with dra050

Input filter hhart=3 AND (vscr3=1 OR vscr4=2 OR vscr13b=2)

**PROGRAMMIERER:** MODULE FOR THE CASE OF AN EXTERNAL FKP

**X.B**

**vscrib**

### **CONSENT REGARDING THE USE OF AN EXTERNAL FKP**

**Question:** We would like to discuss the questions about your household's finances with [NAME FROM VSCR3, VSCR4 OR VSCR13B]. Do you and all other household members above the age of 18 agree to that?

**INTERVIEWER:** - [NAME FROM VSCR3, VSCR4 or VSCR13B] is external authority (FKP), i.e. NOT a member of the household.

- Submit declaration of consent and enter the names of all HH members above the age of 18. Then have all HH members sign it.

If not all persons are pres

1 - All agree and all signatures are provided

-3 - Question filtered

IF = 1, continue with vscrib3 (Entry of address)

2 - Respondent is in agreement, but not all the signatures can be obtained immediately or respondent would like to talk with the named people first.

-8 - Question filtered for Panel

IF = 2, end conversation - Arrange a time

9 - Not all hh members agree

IF = 9, continue with vscrib4

Input filter hhart=3 AND vscrib=1

**X.B3**

**vscrib3**

### **ADDRESS OF EXTERNAL FKP**

**Question:** Please tell me how I can reach [NAME FROM VSCR3, VSCR4 or VSCR13B] so that we can arrange a time for our conversation.

First name

96 - Permission for sharing

IF vscrib3 = 97, continue with vscrib4

Surname

address must be clarified to start with

ELSE continue with vscri21

Company (optional)

Address

97 - Sharing of address refused

Postcode

98 - Address not available

City/Town

-3 - Question filtered

Phone (optional)

-8 - Question filtered for panel

Input filter hhart=3 AND vscrib3<>97 , -3

Question21

vscr21

**RELATIONSHIP OF EXTERNAL FKP WITH HOUSEHOLD**

**PROGRAMMER:** FOR THE DATABASE - CREATE RECORD 19 AND TRANSFER THE ADDRESS INFORMATION FROM THIS QUESTION TO THE ECP

**Question:** Would you also please tell me what the relationship is between [NAME FROM VSCR3, VSCR4 OR VSCR13B] and your household.

Then we will notify [NAME FROM VSCR3, VSCR4 OR VSCR13B] in writing to schedule a time to talk.

1 A relative of a household member

-1 - Don't know

continue with dra050

-2 - No answer

2 A friend of a household member

-3 - Question filtered

3 Lawyer, notary

-8 - Question filtered for panel

4 Tax consultant

5 Financial advisor

6 Person hired by household

7 Other (please specify)

Input filter hhart=3 AND (vscrx3=97 OR vscrx=9)

X.B4

vscrx4

**LAST ATTEMPT TO FIND INTERNAL FKP**

**Question:** Is there maybe a person who lives in your household and who could answer our questions on your household's finances?

**INTERVIEWER:** Please make an attempt to find an FKP who belongs to the household.

1 - Yes (open text entry - name)

-3 - Question filtered

IF = 1, continue with vscrx5

PROG: NAME IS INTERNAL FKP (RECORD 1)

-8 - Question filtered for Panel

IF = 2: This is a shame, then we cannot conduct our survey.

2 - No

Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.

Input filter hhart=3 AND vscrx4=1

X.B5

vscrx5

**LAST ATTEMPT TO FIND INTERNAL FKP - PREVIOUS RESPONDENT IS FKP**

**INTERVIEWER:** The household member [Name from VSCRXB4] is the authority for the household. The remaining questions in this screening must be answered by [Name from VSCRXB4]!

Is the previous respondent [Name from VSCRXB4]?

1 - Yes

-3 - Question filtered

IF=1: continue with dra050

2 - No

-8 - Question filtered for Panel

IF=2: continue with vscrx6

Input filter hhart=3 AND vscrx5=2

X.B6

vscrx6

**LAST ATTEMPT TO FIND INTERNAL FKP - CHANGE OF RESPONDENT**

**Question:** I would like to discuss the questions about the finances in your household with [NAME FROM VSCRXB4] and continue the interview with {him/her} now. Is that possible right now or can we arrange a time?

**INTERVIEWER:** - If [Name from VSCRXB4] is present, the interview continues immediately with this person.

- If [Name from VSCRXB4] is not present at this time, request help with the arrangement of a time. Please tell the respondents that as many members of the household

1 - Yes, conversation can continue right away [NAME FROM vscrb4]

2 - Arrange a time with internal FKP

3 - Call was interrupted and will be continued here

4 - [NAME FROM vscrb4] is not willing to have conversation

5 - [NAME FROM vscrb4] is not willing

-3 - Question filtered

-8 - Question filtered for Panel

IF = 1, continue with paged.

IF = 2: End conversation and ARRANGE A TIME

IF = 3: continue with paged

IF = 4 OR 5: This is a shame, then we cannot conduct our survey. Many thanks for your time -> END (FAILURE CODE FOR THE SAMPLE MANAGEMENT SYSTEM) - INFORM FIELD CONTROL.

Input filter hhart=3 AND vscrb6=1 , 3

**Page D**

**paged**

### **INFORMATION ON SURVEY IF INTERNAL FKP - LAST ATTEMPT TO FIND INTERNAL FKP**

**PROGRAMMER:** TAKE THE TEXT FROM THE "INTRODUCTION" AND USE IT HERE

**INTERVIEWER:** [Name from VSCRXB4] has not yet been informed about the study. Please read introduction aloud.

1 - CONTINUE

2 - FKP is not willing to have conversation

-3 - Question filtered

-8 - Question filtered for Panel

IF = 1, CONTINUE WITH DRA050

IF = 2: This is a shame, then we cannot conduct our survey.

Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.

Input filter (HHart = 2 (Split-HH) and for all persons which moved out KT\_VW = 0) OR (HHart = 2 und VSCRL1 = 2) OR VSCRL2 = 1

**Page AD**

**pagead**

### **PAGE – HOUSEHOLD DEFINITION**

**Question:** If more than one household lives here, then this survey is only concerned with the

household to which [NAMES from NAMEAUS separated by “or”) belongs.

By "Household" I mean people who share living costs. Expenses are not subdivided.

People or groups of people living here as

(1) roommates with no family or partnership attachments to each other, or

(2) domestic employees

should be treated as separate households.

**INTERVIEWER:** Please only select the household to which the person who received the information letter belongs.

-3 - Question filtered

continue with dra050

**Question15      dra050      START FOR HH MATRIX**

**Question:** <IF (HHArt=1 AND KTimHH\_VW=0) OR (HHArt = 2 (Split-HH) AND for all persons which moved out KT\_VW = 0)>

As in the previous surveys, we are conducting a household survey supplemented by an individual survey of each individual member of the household. Therefore, we need one contact for the entire household, and he or she should have the best overview of the household's finances. By that I mean things such as income, savings and checking accounts, pensions, real estate.

It is therefore important to know who currently belongs to your household. I will now ask you about which persons currently belong to your household. Based on this information we will then clarify who the household member who knows best about the finances of your household is.

<IF HHArt = 3 OR [(HHArt= 1 OR 2) AND (VSCRXA1 = 1 OR PageC = 1)]>

For questions on the financial situation of your household, it is important to know which people belong to your household. That is why I shall ask you a few questions about the composition of your household in the following.

<IF [(HHArt= 1 or 2) AND [VSCR1 = 2 OR VSCR2 = 1 OR (VSCRXA2 = 4 OR 5) OR PageC = 2]>

For questions about the financial situation of your household it is important to know who currently belongs to your household. I will now ask you about which persons currently belong to your household. Based on this information we will then clarify who the household member who knows best about the finances of your household.

<for everyone> May I now start with this part of the interview?

**INTERVIEWER:** If a time has been arranged, please tell the respondents that as many members of the household as possible above the age of at least 16 should be present for the next interview.

1 - Yes, begin interview  
2 - No, interview can only be continued later-> Interrupt conversation and arrange a time  
9 - No, respondent is not willing to continue the interview.

1 - Yes, continue with auxiliary variable kt\_fix  
2 - No, interview can only be continued later-> Interrupt conversation and arrange a time;  
PROG: IF A NEW TIME IS ARRANGED, APPLY DRA050  
9 - No, TP is not willing to continue the interview. This is a sham

IF=1, continue with auxiliary variable kt\_fix  
IF=2, interview can only be continued later-> Interrupt conversation and arrange a time; PROG: IF A NEW TIME IS ARRANGED, APPLY DRA050  
IF=9, respondent is not willing to continue the interview. This is a shame, then we cannot conduct our survey. Thank you for your time. -> END (failure code for the sample management system) - INFORM FIELD CONTROL.

**kt\_fix                    kt\_fix                    AUXILIARY VARIABLE - FKP IS KNOWN (YES / NO)**

**PROGRAMMER:** GENERATE AUXILIARY VARIABLE KT\_FIX:

KT\_FIX= 1, IF HHART = 3 OR [(HHART= 1 OR 2) AND (VSCRXA1 = 1 OR PAGEC = 1)], ELSE KT\_FIX = 0

VARIABLE MUST BE TRANSMITTED TO HH-MARTIX

**Start of HH-Matrix module**

**PROGRAMMIERER:** START EXTERNES PROGRAMM HH-MATRIX

BITTE GESONDERTE PROGRAMMIERVORLAGE „INFAS\_HAUSHALTSMATRIX

PHF(VERMÖGENSSURVEY)\_5123“ BEACHTEN

Input filter dra050=1

**PROGRAMMIERER:** SHOW TRANSITIONARY TEXT FÜR INTERVIEWER: "A MOMENT PLEASE. WE WILL NOW GO THROUGH A LIST, SO THAT WE CAN RECORD ALL PEOPLE LIVING IN THE HOUSEHOLD."

Input filter hhart=1 OR =2 AND external FKP (vsmql20=1, Information from HH-Matrix)

**Question21                    vsmql21                    NAME OF EXTERNAL FKP**

**Question:** What is the name of this person who is not a member of your household, who is able to provide information on the financial situation fo your household?

*1 - Insert text in an excelsheet  
open text entry*

*-3 - Question filtered*

**continue with VSCRLXB**

Input filter hhart =1 OR =2 AND external FKP (vsmql20=1, Information from HH-Matrix)

**X.PB                    vsctrlxb                    CONSENT TO USE EXTERNAL FKP 2**

**Question:** We would like to discuss the questions about your household's finances with [NAME FROM VSMQL21]. Do you and all other household members above the age of 18 agree to that?

*1 - All agree and all signatures are provided*

*-3 - Question filtered*

**If=1, continue with VSCRLXB3  
(Recording of Address)**

*2 - Respondent is in agreement,  
but not all the signatures can be  
obtained immediately or  
respondent would like to talk with  
the named people first.*

**=2, stop interview and arrange  
new meeting -**

*9 - Not all hh members agree*

**Terminvereinbarung**

**=9, This is a shame, then we  
cannot conduct our survey.**

**Thank you for your time. -> END  
(failure code for the sample**

management system) - INFORM  
FIELD CONTROL

Input filter (hheart=1 OR =2) AND vsclxb=1

**X.B3P vsclxb3 ADDRESS OF EXTERNAL FKP**

**Question:** Please tell me how I can reach [NAME FROM VSMQL21] so that we can arrange a time for our conversation.

<i>First name</i>	96 - Permission for sharing	<b>IF = 97, This is a shame, then we cannot conduct our survey. Thank you for your time. -&gt; END (failure code for the sample management system) - INFORM FIELD CONTROL ELSE continue with VSCRL21</b>
<i>Surname</i>	address must be clarified to start	
<i>Company (optional)</i>	with	
<i>Address</i>	97 - Sharing of address refused	
<i>Postcode</i>	98 - Address not available	
<i>City/Town</i>	-3 - Question filtered	
<i>Phone (optional)</i>	-8 - Question filtered for panel	

Input filter (hheart=1 OR =2) AND vscl3 <> 97, -3

**Question21p vscl21 RELATIONSHIP OF EXTERNAL FKP WITH HOUSEHOLD**

**Question:** Would you also please tell me what the relationship is between [NAME FROM VSMQL21] and your household.

Then we will notify [NAME FROM VSMQL21] in writing to schedule a time to talk.

1 A relative of a household member	-1 - Don't know	<b>continue with vscl15</b>
2 A friend of a household member	-2 - No answer	
3 Lawyer, notary	-3 - Question filtered	
4 Tax consultant		
5 Financial advisor		
6 Person hired by household		
7 Other (please specify)		

Input filter dra050=1

**PROGRAMMIERER: START OF HH-MATRIX LOOP FOR ALL PERSONS**

**vsmq5 vsmq5 MATRIX - CENTRE OF LIFE**

**Question:** ALL ITERATIONS: Is for [NAME] this household in [address] [his/her] center of life? What we mean by "center of life", you can see on list 0.1.

**INTERVIEWER:** Show list 0.1.

**INTERVIEWER:** The household has to be considered as "center of life" if:

- (1) The person is working at another place, but regularly comes back to [address],
- (2) The person is studying and is only absent from [address] during lecture period,
- (3) The person is a child fo

1 - Yes, belongs to household	-3 - Question filtered
2 - No	

**PROGRAMMIERER:** WEITERES VORGEHEN NACH DER FRAGE: INTERVIEWER FRAGT ENTSPRECHEND DER REGIEANWEISUNG "IN DIE ÜBERSICHT ALLE PERSONEN AUFNEHMEN, DIE AKTUELL ZUM HAUSHALT GEHÖREN" NACH WEITEREN PERSONEN IM HAUSHALT.

WEITERE PERSON GENANNT: ERFASSUNG VON NAME, GESCHLECHT, AL

Input filter no other persons named in HH-Matrix loop

**PROGRAMMIERER:** IF IN THE FIRST PART NO ADDITIONAL PERSONS WERE NAMED, THE FOLLOWING REQUEST HAVE TO BE ASK BEFORE STARTING THE RELATION MATRIX

**vsmq9**

**vsmq9**

### **MATRIX - PERSONS CURRENTLY ABSENT**

**Question:** Else, Is there someone who is not here for instance but normally {he/she} lives with {you/the household} or regularly comes to {you/the household} to live {here/there}? Please consider persons such as listed on list 0.2.

**INTERVIEWER:** Show list 0.2.

**INTERVIEWER:** These are:

- (a) Students or other persons, which are closely financially related to the household,
- (b) Persons, which are working on another place but are continuously considered as members of the household,
- (c) Persons in hospitals, on holidays or currentl

1 - Yes

-3 - Question filtered

2 - No

**PROGRAMMIERER:** INTERVIEWERHINWEIS EINBLENDEN: DIESE PERSON ÜBER BUTTON "NEUE PERSON" IN DIE LISTE DER HH-MITGLIEDER AUFNEHMEN. NAME, GESCHLECHT, ALTER (VARIABLE RA0300) ERFASSEN UND FRAGEN AB FRAGE VSMQ11 STELLEN.

**OTHER PEOPLE WHO ARE ABSENT FOR NOW**Input filter not all persons from vsmq9 recorded OR vsmq11 not yet processed

**vsmq11**

**vsmq11**

### **MATRIX - ABSENT PERSONS - CENTRE OF LIFE**

**Question:** Does this person consider the household in [address] as {his/her} center of life? Please look at list 0.3.

**INTERVIEWER:** Show list 0.3.

**INTERVIEWER:** The household has to be considered as "center of life" if:

- (1) The person is working at another place, but regularly comes back to [address],
- (2) The person is studying and is only absent from [address] during lecture period,
- (3) The person is a child fo

1 - Yes, belongs to household

-3 - Question filtered

2 - No

Input filter vsmq11=2

**vsmq12**      **vsmq12**      **MATRIX - ABSENT PERSONS - DAILY SUBSISTENCE COSTS**

**Question:** Does [NAME] meet the expenses of daily life completely or for the most part with the members of the household?

- 1 - Yes
- 2 - No
- 3 - Question filtered

Input filter vsmq12=2

**vsmq13**      **vsmq13**      **MATRIX - ABSENT PERSONS - CONTRIBUTION TO HOUSEHOLD FINANCES**

**Question:** Does this person contributes to the budget of {your/the} household and/or does {he/she} decides about the budget of {your/the} household?

- 1 - Yes, household member
- 2 - No, not a household member
- 3 - Question filtered

Input filter vsmq11=2

**vsmq14**      **vsmq14**      **MATRIX - ABSENT PERSONS - FURTHER PRIVATE ADDRESSES**

**Question:** Hat diese Person eine eigene Privatadresse an einem anderen Ort?

- 1 - Yes
- 2 - No, belongs to household
- 3 - Question filtered

Input filter vsmq14=1

**vsmq15**      **vsmq15**      **MATRIX - ABSENT PERSONS - DECISION ON FINANCES**

**PROGRAMMER:** CONTINUE ITERATION AS LONG AS QUESTION VSMQ9 = 2 (NO) , THEN START RELATION MATRIX - VARIABLE LABEL: MATRIX - RELATIONS

**Question:** Does {your/the} household take the most part of the financial decisions for this person?

- 1 - Yes, belongs to household
- 2 - No
- 3 - Question filtered

**vsmq16**      **vsmq16**      **RECORD RELATIONSHIPS**

**PROGRAMMER:** - MODUL "BEZIEHUNGSMATRIX" AUFRUFEN.

- START MODULE "RELATION MATRIX"

- THEN: END EXTERNAL PROGRAM - BACK TO QUESTIONNAIRE

- 1 - Don't know
- 2 - No answer



**Question17**      **vscr15**      **LIST OF HOUSEHOLD MEMBERS**

**PROGRAMMER:** HOUSEHOLD MEMBERS ARE

1) A POSSIBLE INTERNAL FKP - [NAME FROM VSCR2, VSCR4-7, VSCR13B, IF NODE VSCRXA1 IS REACHED, OR NAME FROM VSCRXB4]

2) ALL OTHER MEMBERS FOR

A. QUESTION VSMQ5=1 OR

B. QUESTION VSMQ11=1 OR QUESTION VSMQ13=1 OR QUESTION VSMQ14=2 OR Q

**Question:** On the basis of the answers that you have given me, I will refer to the {following person/following [NUMBER] of people} during the rest of the survey with {"your household"/"the household")

[LIST OF NAMES]

## Section 1: General Characteristics of the Household (Household Survey)

Referenzeinheit: ALLE HAUSHALTSMITGLIEDER AUS vscr15. DIE FRAGEN SIND DEM INTERNEN KT ZU STELLEN, WENN KT INTERN; SONST EINEM HAUSHALTSMITGLIED

**INTERVIEWER:** The next questions all relate to [Name from the HH-Matrix (vscr15)].

**Page G**      **pageg**      **PAGE - START WITH GENERAL CHARACTERISTICS OF THE HOUSEHOLD**

**PROGRAMMER:** BEGINNING OF A LOOP FOR ALL HOUSEHOLD MEMBERS FROM THE HH-MATRIX [VSCR15]. IF THE INTERVIEW IS CONDUCTED WITH THE INTERNAL FKP START WITH HIM/HER, OTHERWISE STRAT WITH PERSON ON RECORD 1 IF KT\_FIX = 1, USE „YOU“ IN THE FIRST LOOP, ELSE USE [NAME] IF KT\_FI

**Question:** <IF the number of HH members is >1> then we come to some basic questions about the individual household members.

<IF the number of HH members is =1> then we come to some basic questions about your situation.

IF hhmg\_vw=1 continue with  
dlra0400,  
ELSE continue with ra0400

Input filter HHMG\_VW=1

**1.01LA1**      **dlra0400**      **PANEL - COUNTRY OF BIRTH**

**Question:** In our last interview in [DATUM\_HH\_VW ] we recorded, that (you / [Name]) was born in [RA0400\_preload]. Is this correct?

1 - Yes

-1 - Don't know

IF = 1, continue with dlra0010,

2 - No

-2 - No answer

ELSE continue with ra0400

-3 - Question filtered

Input filter hhmg\_vw<>1 OR (hhmg\_vw=1 AND dlra0400<>1)

**1.01 ra0400 COUNTRY OF BIRTH**

**PROGRAMMER:** CREATE BUTTON GERMANY

**Question:** In which country {were you / was [Name]} born?

**INTERVIEWER:** The territorial borders at the time of birth are meant.

According country list  
-1 - Don't know  
-2 - No answer  
-8 - Question filtered for panel

**1.02 ra0500 HOW LONG HAVE YOU BEEN LIVING IN GERMANY**

**PROGRAMMER:** CREATE BUTTON "SINCE BIRTH WITHOUT LONG INTERRUPTION"

**Question:** How many years {have you / has [Name]} lived in Germany in total?

**INTERVIEWER:** If the person has lived in Germany for less than six months, please enter "zero".

Numeric entry in years,  
3 digits  
-1 - Don't know  
-2 - No answer  
-5 - Since birth, without long interruption  
-8 - Question filtered for panel  
IF = -5 oder =0 OR hhmg\_vw=1 ,  
continue with dra0100,  
ELSE continue with dra0550

**CAPI-CHECK:** ra0500cc: (ra0300<ra0500) AND (ra0500>=0 AND ra0300>=0)

In order to be certain that I have entered everything correctly, I will ask the questions again: I have recorded that you (You / [Name]) (have / has) lived in Germany for [RA0500] years.

Before tha

Input filter ra0500 <>-5 AND <>0 AND hhmg\_vw<>1

**PROGRAMMIERER:**

**1.02AAA dra0550 IN GERMANY IN 2010**

**Question:** {Did you / Did [NAME]} live in Germany in 2010?

1 - Yes  
2 - No  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel  
continue with dra0100

Input filter hhmg\_vw=1 AND dlra0400=1

**1.01LA5 dlra0010 PANEL - CHANGE OF CITIZENSHIP**

**Question:** {Did your / Did [NAME]'s} citizenship change since our last interview in [DATUM\_HH\_VW]?

1 - Yes  
2 - No - nothing changed  
-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
IF = 2 go to dpa0100,  
ELSE continue with dra0100

Input filter dlra0010<>2 OR hhmg\_vw<>1 OR (hhmg\_vw=1 AND dlra0400<>1)

**1.02A dra0100 GERMAN CITIZENSHIP**

**Question:** {Do you / Does [Name]} have German citizenship?

- |         |                                  |  |
|---------|----------------------------------|--|
| 1 - Yes | -1 - Don't know                  | <b>IF =2 or =-1 or =-2, continue with<br/>DRA0130a-d,<br/>ELSE continue with DRA0110</b> |
| 2 - No  | -2 - No answer                   |  |
|         | -8 - Question filtered for panel |  |

Input filter dra0100=1

**1.02B dra0110 GERMAN CITIZENSHIP SINCE BIRTH**

**Question:** {Have you / Has [Name]} had German citizenship since birth or was it acquired later?

- |                    |                                  |
|--------------------|----------------------------------|
| 1 - Since birth    | -1 - Don't know                  |
| 2 - Acquired later | -2 - No answer                   |
|                    | -3 - Question filtered           |
|                    | -8 - Question filtered for panel |

Input filter dra0100=1

**1.02C dra0120 SECOND CITIZENSHIP**

**Question:** {Do you / Does [Name]} have a second citizenship to the German one?

- |         |                                  |   |
|---------|----------------------------------|---|
| 1 - Yes | -1 - Don't know                  | <b>IF =1, continue with DRA0130,<br/>ELSE continue with DPA0100</b> |
| 2 - No  | -2 - No answer                   |   |
|         | -3 - Question filtered           |   |
|         | -8 - Question filtered for panel |   |

Input filter dra0100<>1 OR dra0120=1

**1.02D dra0130a-d CITIZENSHIP**

**Question:** < IF DRA0120 =1> What other citizenship {do you / does [Name]} have?  
<ELSE> What citizenship(s) {do you / does [Name]} have?

**INTERVIEWER: Multiple answers possible.**

- |                        |                                  |  |
|------------------------|----------------------------------|--|
| According country list | -1 - Don't know                  | <b>IF the affected HH member is &lt;<br/>16 years old AND the loop has<br/>not yet been run through for all<br/>HH members, continue with the<br/>next household member<br/>IF the affected HH member is &lt;<br/>16 years old AND the loop has<br/>been run through for all HH<br/>members, continue with PageE</b> |
|                        | -2 - No answer                   |  |
|                        | -3 - Question filtered           |  |
|                        | -8 - Question filtered for panel |  |

Input filter ONLY ASK QUESTION IF IT IS NOT ALREADY KNOWN FROM THE HH MATRIX.

Referenzeinheit: PROGRAMMIERER: Referenzeinheit: Die folgenden Fragen (DPA0100 – DPA0500) richten sich ausschließlich an Haushaltsmitglieder, die 16 Jahre oder älter sind. Die Fragen werden dem internen KT gestellt, bei externem KT einem Haushaltsmitglied. Die Antworten a

01.Mrz

dpa0100

## MARITAL STATUS

**Question:** What {is your / [Name]'s} marital status? Please look at list 1.1.

**INTERVIEWER:** - Show list 1.1.

**INTERVIEWER:** "Registered partnership means that it is or was a same-sex partnership within the meaning of the German Law on Civil Partnerships (Lebenspartnerschaftsgesetz).

- For people whose same-sex partnership has ended, please enter "divorced" with code 2.

- For

1 - Single

-1 - Don't know

In loop for internal FKP AND

2 - Divorced

-2 - No answer

dpa0100=4, =5, =6 continue with

3 - Widowed

-3 - Question filtered

dpa0200a-e,

4 - Married and living with spouse

ELSE continue with dpa0300

5 - Married and separated

6 - Registered, same-sex

partnership, living together

7 - Registered same-sex

partnership, living separately.

**CAPI-CHECK:** dpa0100cc : dpa0100>1 AND ra0300<16

**INTERVIEWER:** According to the information in the interview earlier, the person is younger than 16 years and not single. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call

Input filter (dpa0100=4 , 5 , 6 OR internal FKP is married) AND respondent is intart=1

1.03A

dpa0200a-e

## LEGAL STATUS MARRIAGE/RECOGNISED

### PARTNERS-TYPE

**Question:** What types of legal agreements {have you / has [Name]} made in relation to {your/his/her) marriage or consensual union? Please look at list 1.2 again for more on this.

**INTERVIEWER:** - Show list 1.2

- Multiple answers possible (a to d can be combined with e)

- You will find further explanations of the "statutory matrimonial regime", "joint property" and "separation of property" on the help page.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

5 variables:

-3 - Question filtered

a - Statutory matrimonial regime -

Applies if no special arrangements have been made

b - Joint property

c - Separation of property

d - Other matrimonial regime, e.g.

for migrants

e - Other contractual

arrangements, fo

**Online-Glossar:** (a) German matrimonial property law has differed between the property regimes of the Zugewinnngemeinschaft (property separate, but compensation for gains will be made upon dissolution), Gütertrennung (separation of property) and Gütergemeinschaft (joint pr

**1.04A                      dpa0300                      HIGHEST LEVEL OF EDUCATION COMPLETED**

**Question:** What is the highest school degree that {you/ [Name] have/has}? Please look at list 1.3.

**INTERVIEWER:** - Please classify a degree acquired abroad under a German degree wherever possible. If that is not possible, enter under 7 as "Other degree". University degrees will be entered later.

- Show list 1.3

- |   |                 |
|---|-----------------|
| 1 - Currently still a pupil   | -1 - Don't know |
| 2 - Lower level secondary school<br>(Hauptschule)   | -2 - No answer  |
| 3 - Mid-level secondary school<br>(Realschule)  |                 |
| 4 - Degree in vocational school,<br>10th grade  |                 |
| 5 - Secondary school<br>(Fachoberschule) with diploma<br>permitting admission to university<br>of app |                 |

**1.04B                      dpa0400                      HIGHEST LEVEL OF PROFESSIONAL EDUCATION  
COMPLETED - TYPE**

**Question:** {Do you / Does [Name]} have a completed vocational degree or a university degree? If there are multiple degrees, please list only the highest one.

Please look at list 1.4.

**INTERVIEWER:** Show list 1.4.

- |  |                 |
|--|-----------------|
| 1 - Currently in vocational training<br>or degree program  | -1 - Don't know |
| 2 - Yes, completed work-company<br>training program (apprenticeship)   | -2 - No answer  |
| 3 - Yes, completed professional-<br>school vocational training<br>(vocational school, higher business<br>school) |                 |
| 4 - Yes, completed training at   |                 |

**CAPI-CHECK:** dpa0400cc : (dpa0400>3 AND dpa0400<8) AND (ra0300>16 AND ra0300<18)

In order to be certain that I have entered the information correctly, I will ask the questions again: (You are / [Name] is) [ra0300] years old and already (have / has) the following voca

dpa0450

## ECONOMIC EDUCATION

**Question:** {During your / During [name's] schooling or vocational training did {you / they}} attend any talks, courses or training sessions on household finances or asset management?

1 - Yes, participated

-1 - Don't know

2 - No, not participated

-2 - No answer

-3 - Question filtered

01.Mai

dpa0500

## CURRENTLY EMPLOYED

**Question:** {Are you / Is [Name]} currently employed? Please look at list 1.5.

**INTERVIEWER:** Show list 1.5.

1 - Yes, employed (full-time, part-time, training, employed a little or irregularly)

-1 - Don't know

2- Yes, generally employed, but not currently (on maternity / parental leave / excused for longer period of time due to illness / other leave)

-2 - No answer

3 - No, not employed (in tr

**End with loop for all household members, continue with next household member or PageE**

Page E

pagee

## PAGE - INFORMATION FOR THE INTERVIEWER TO START THE HH INTERVIEW

**INTERVIEWER:** <If FKP is internal> This completes the entry of the household members. Please conduct the household interview with [NAME KT\_intern] next.

<If FKP is external> This completes the entry of the household members. You can conduct the personal interview next

**PROGRAMMIERER:** ENDE DER HAUSHALTMATRIX  
ZEITSTEMPEL

**PROGRAMMIERER:** INTRODUCTION TO HOUSEHOLD INTERVIEW

Page F

pagef

## PAGE - HOUSEHOLD INTERVIEW ONLY WITH FKP

**INTERVIEWER:** This part of the survey, i.e. the household interview, may only be conducted with [Name of internal or external FKP].

**In the interview with an internal FKP, continue with pageh  
In the interview with an external FKP, continue with DXA0100**

Input filter External FKP

**INTERVIEWER:** In the case of an external FKP, please present a declaration of consent and hand out a brochure.

**PROGRAMMIERER:** IN THE FOLLOWING INTRODUCTORY TEXT, PLEASE SHOW "ONE MEMBER" FOR A SINGLE PERSON HOUSHOLD OR "THE MEMBERS" FOR A MULTIPERSON HOUSEHOLD

01.Jun

dxa0100

**START OF INTERVIEW WITH EXTERNAL FKP**

**Question:** In the context of a scientific study on behalf of the Deutsche Bundesbank (German Central Bank), the household of [Name of contact person] at [Address] was selected.

{A member / the members} of this household {has / have} asked us to speak with you about {his/her/their} financial situation.

To start with, I would like to give you some background on the study.

This scientific study carried out on behalf of the Deutsche Bundesbank (German Central Bank) is concerned with the financial structure, the income and the spending patterns of private households. It is part of a larger survey for the entire euro area.

Participation in this study is completely voluntary. The participation of the contacted households is very important for obtaining a comprehensive and adequate picture of the financial situation of the different households in Germany and in the euro currency area.

The survey has been conducted since 2010 and will be continued this year with a nationwide survey. You will find some of the results of the study at [www.bundesbank.de/phf](http://www.bundesbank.de/phf).

We assure you that the collected data will be used exclusively for the production of statistics, for monetary and financial stability, as well as for science and research. We guarantee you that all your information will be treated confidentially and all the rules of data protection will be strictly observed. The results of the study will only be shown and evaluated anonymously, i.e. without a name and address.

The collected data is always separated from your personal data. Your information from the interview will be passed on to the Deutsche Bundesbank without your name and address.

Details of individuals are not visible.

Data related to individual households will not be used for commercial purposes. The anonymous survey data will only be passed from the Deutsche Bundesbank to the European Central Bank and other central banks in the euro system, as well as to trusted research institutions on a project-by-project basis. Prior to transfer, the data will also be made unidentifiable by putting in place additional safeguards such as, for example, deletion of rare characteristics and combinations of characteristics or summary of answer categories. Consequently, it is not possible to identify which person has been providing which information!

By participating, the household agrees that its data may be saved and processed for the specified purposes.

Do you have any questions before we begin the interview?

May I now begin the interview on the household finances?

1 - Yes, begin interview

9 - No, respondent is not willing

**IF = 9 This is a shame, then we cannot conduct our survey. Thank you for your time.-> END (FAILURE CODE FOR THE SAMPLE MANAGEMENT**

## Section 2: Consumption

Referenzeinheit: Haushalt. Die Fragen sind dem KT zu stellen.

**Page H**                      **pageh**                      **BEGINNING OF HOUSEHOLD INTERVIEW**

**Question:** We will now begin with the questions {<IF number of HH members =1 AND internal FKP> on your financial situation / <IF number of HH members >1 AND internal FKP > on the financial situation of your household / <IF external FKP > on the financial situation of the household}. First, let us talk about consumption expenditures and saving patterns.

**02.Jan**                      **hi0220**                      **TOTAL EXPENDITURES OF THE HOUSEHOLD**

**Question:** Roughly how much (do you / does your household / does the household) typically spend in total per month on consumer goods and services?

This includes money spent on food and beverages consumed at home and outside of the home, utilities, fees, recreational activities such as the cinema or concerts, clothing etc.

Please do not count rent, taxes, financial payments (e.g. loan repayments, insurance premiums etc.) or major purchases (e.g. valuables, cars, large household appliances, furniture etc.).

**INTERVIEWER:** By larger purchases we mean cars, household appliances, furniture or similar things.

*Numeric entry in EUR, 6 digits*                      -1 - Don't know

-2 - No answer

**2.02A**                      **hi0100**                      **AMOUNT SPENT ON FOOD AT HOME**

**Question:** During the last 12 months, how much {did you / did your household/the household} usually spend per month on food and drinks that are consumed AT HOME?

*Numeric entry in EUR, 6 digits*                      -1 - Don't know

-2 - No answer

**CAPI-CHECK:** hi0100cc: (hi0100/[number from vscr15])>25000 AND (hi0100/[number from vscr15])>0

In order to be certain that I have entered the information correctly, I will ask the questions again: I have noted that you spent EUR [Amount from HI0100] per month for foo

**2.02B**                      **hi0200**                      **AMOUNT SPENT ON FOOD, MEALS AND DRINKS  
OUTSIDE HOME**

**Question:** How much {did you / did your household/the household} usually spend per month on food and drinks that are consumed outside of the home?



**INTERVIEWER:** This includes expenditure for restaurants, lunch, canteens and cafes and similar, but not business meals that are refunded.

Numeric entry in EUR, 6 digits      -1 - Don't know  
-2 - No answer

**CAPI-CHECK:** hi0200cc: (hi0200/[number from vscr15])>50000 AND (hi0200/[number from vscr15])>0

In order to be certain that I have entered the information correctly, I will ask the questions again: I have noted that you spent EUR [Amount from HI0100] per month on food

**2.02C                      hi0230                      AMOUNT SPENT ON TRAVELLING AND UND  
EXCURSIONS**

**Question:** During the last 12 months, how much {did you / did your household/the household} spend on travelling and excursions?  
Herefore, all travel costs count, such as costs for flight or train, accommodation costs, costs for additionally booked excursions, etc.

Numeric entry in EUR, 6 digits      -1 - Don't know  
-2 - No answer

**2.03                      dhi0500                      COMPARISON OF LAST 12 MONTHS' EXPENSES  
WITH THE AVERAGE - NORMAL**

**Question:** If you exclude financial investments: Would you say that the last 12 months correspond to a normal year in terms of {your total expenditures / the total expenditures of your household / the total expenditures of the household}?

1 - Yes    -1 - Don't know    **If = 2, continue with DHI0550 ,**  
2 - No    -2 - No answer    **ELSE continue with HI0600**

Input filter dhi0500=2

**2.03A                      dhi0550                      COMPARISON OF EXPENSES OVER THE LAST 12  
MONTHS WITH THE AVERAGE - HIGHER / LOWER**

**Question:** Were the expenditures higher or lower than in a normal year?

1 - Higher    -1 - Don't know  
2 - Lower    -2 - No answer  
-3 - Question filtered

**2.04                      hi0600                      CONSUMPTION EXPENDITURE OVER THE LAST 12  
MONTHS HIGHER / LOWER THAN INCOME**

**Question:** If you exclude financial investments: Would you say that {your normal expenditures / the normal expenditures of your household / the normal expenditure of the household} over the last twelve months were...

**INTERVIEWER:** Read possible answers aloud.

- 1 - Higher than {your income / the income of your household / the income of the household}
- 2 - Were approximately equal to the income
- 3 - Were lower than {your income / the income of your household / the income of the household}
- 1 - Don't know
- 2 - No answer

**IF = 1, continue with HI0700a-g ,  
ELSE continue with DHI0600**

Input filter hi0600=1

## **2.05 hi0700a-g SOURCE OF EXTRA INCOME TO MEET EXPENSES**

**PROGRAMMER:** MULTIPLE ANSWERS POSSIBLE.

**Question:** You just said that {your expenditures / the expenditures of your household / the expenditures of the household} were higher than {your income / the income of your household / the income of the household}.

Which of the ways in list 2.1 {have you / has your household / has the household} used in the last 12 months to cover the excess expenditures?

**INTERVIEWER:** - Show list 2.1.

- Multiple answers possible.

- 1 - Named
- 2 - Not Named
- 7 variables:
- a - Sale of assets and financial assets
- b - Expenditures covered by payment with a credit card or use of an overdraft facility
- c - Obtaining a loan/payment in instalments
- d - Use of savings
- e - Received help from rel
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

## **2.06 dhi0600 ESTIMATE OF MONTHLY HOUSEHOLD INCOME**

**Question:** What do you estimate the monthly net disposable income is {in your household / the household}, that is, the amount of money which is available to the entire household after the deduction of taxes and social security contributions to cover the expenditure? Please consider the types of income in list 2.2 when you respond.

**INTERVIEWER:** Show list 2.2.

**INTERVIEWER:** Wages

Salary

Income from self-employment

Retirement benefits or pensions

Income from public aid

Income from renting

Income from Leasing

Housing allowance

Child benefits

Other income

Numeric entry in EUR, 9 digits      -1 - Don't know  
-2 - No answer

**2.07                      dhi0800                      MAKE ENDS MEET**

**Question:** When you think about the total monthly income of {your / the} household - how would you say {your / the} household makes ends meet?

**INTERVIEWER:** Read possible answers aloud.

1 - With great difficulty	-1 - Don't know	<b>IF internal FKP continue with HIZ0040a, ELSE continue with DHI0400</b>
2 - With some difficulty	-2 - No answer	
3 - Fairly easily	-3 - Question filtered	
4 - Easily		

Input filter internal FKP

**INTERVIEWER:** Read out possible answers. Multiple choice is possible.

**2.07A                      dhi0850                      MAKE ENDS MEET – REVIEW**

Have you personally ever experienced economic or financial distress in the past – for instance as a consequence of unemployment, ill health, displacement, migration, war, economic crisis, or political crisis?

1 – Yes, at age between 0 and 14 years	-1 - Don't know
	-2 - No answer
2 - Yes, at age between 15 and 25 years	-3 - Question filtered
3 – Yes, at age of more than 25 years	
4 – No	

Input filter internal FKP

**PROGRAMMIERER:** MULTIPLE CHOICE POSSIBLE

**2.07B                      dhi1000a-d                      FINANCIAL LOSSES - CORONAVIRUS**

{Have you / Has your household / Has the household} suffered losses of income or other financial losses in connection with the coronavirus crisis?

1 – named	-1 - Don't know	<b>If DHI1000a=1 continue with DHI1010, If DHI1000a&lt;&gt;1 AND DHI1000b=1,continue with DHI1020, If DHI1000a&lt;&gt;1 AND DHI1000b&lt;&gt;1 AND DHI1000c=1, continue with DHI1030, else continue with DHI0400</b>
2 – not named	-2 - No answer	
a – Yes, losses of regular income	-3 - Question filtered	
b – Yes, losses of other income e. g. Income from renting		
c – Yes, other financial losses		
d – No, neither loss of income nor other financial losses		

**2.07C**                      **dhi1010**                      **ESTIMATE LOSSES WAGE INCOME – CORONAVIRUS**

**Question:** And what were the losses of wage or salary income in total? Please give a rough estimate.

<i>Numeric entry in EUR, 9 digits</i>	-1 - Don't know	<b>If DHI1000b=1, continue with DHI1020, If DHI1000b&lt;&gt;1 AND DHI1000c=1, continue with DHI1030, else continue with DHI0400</b>
	-2 - No answer	

Input filter DHI1000b=1

**2.07D**                      **dhi1020**                      **ESTIMATE LOSSES OTHER INCOME**

: And what were the other losses of income in total? This includes, in particular, losses of income from renting or leasing out real estate and land. Please give a rough estimate.

<i>Numeric entry in EUR, 9 digits</i>	-1 - Don't know	<b>If DHI1000c=1, continue with DHI1030, else continue with DHI0400</b>
	-2 - No answer	

Input filter DHI1000c=1

**2.07E**                      **dhi1030**                      **ESTIMATE OTHER FINANCIAL LOSSES –  
CORONAVIRUS**

**Question:** : And what were the other financial losses in total? This includes, for example, share price losses. Please give a rough estimate.

<i>Numeric entry in EUR, 9 digits</i>	-1 - Don't know
	-2 - No answer

**2.08**                      **dhi0400**                      **ABILITY TO GET FINANCIAL ASSISTANCE FROM  
FRIENDS OR RELATIVES**

**Question:** {Could you / your household / the household} rely on financial support from friends or family in an emergency and could they cover {your / the} cost of living for {you / your household / the household} for approximately three months? By this, we do not mean friends or family who live in {your / the} household.

**INTERVIEWER:**

1 - Yes	-1 - Don't know	<b>IF internal FKP, continue with DHI0200, ELSE continue with DHI0700</b>
2 - No	-2 - No answer	

Input filter internal FKP

**2.09**                      **dhi0200**                      **SAVING BEHAVIOUR**

**Question:** I would now like to ask a few questions about {your attitude / the attitude of your household} with respect to saving:

Which of the statements in list 2.3 best describes {your saving patterns / the saving patterns of your household}?

**INTERVIEWER:** Show list 2.3.

- |   |                               |   |
|---|-------------------------------|---|
| <i>1 - {I save / We save} a certain amount regularly, e.g. in a savings account, a savings agreement, in stock or a life insurance policy</i> | <i>-1 - Don't know</i>        | <b>IF =-1,-2 or 5, continue with DHI0700,</b> |
| <i>2 - {I save / We save} a little each month, {I determine / we determine} the amount, depending on the financial situatio</i>               | <i>-2 - No answer</i>         |   |
|   | <i>-3 - Question filtered</i> | <b>ELSE continue with DHI0300a-o</b>          |

Input filter (dhi0200=1 OR 2 OR 3 OR 4) AND internal FKP

**2.10**                      **dhi0300a-o**                      **PURPOSE FOR SAVING**

**PROGRAMMER:** IF MULTIPLE REASONS ARE NAMED, ASK THIS FOLLOW-UP QUESTION:

WHAT IS THE MOST IMPORTANT REASON?

**Question:** < DHI0200= 1, 2, 3> What are the most important reasons for {you / your household} to save?

< DHI0200 = 4> Assuming {you could / your household could) save, what would be the most important reasons for {you / your household} to save?

**INTERVIEWER:** - Show list 2.4.

- Multiple answers possible.

- |   |   |
|---|---|
| <i>1 - Purchase of a house/apartment</i>                                      | <i>-1 - Don't know</i>                              |
| <i>14 - Fixing/Renovation of a property</i>                                   | <i>-2 - No answer</i>                               |
| <i>2 - Major purchases besides vehicles (second home, furniture, etc. )</i>   | <i>-3 - Question filtered</i>                       |
| <i>3 - Acquisition of vehicles</i>  | <i>-4 - No other reason (only variables b to n)</i> |
| <i>4 - Business start-up or financing of investments for existing company</i> |   |
| <i>5 - Investment</i>   |   |

Input filter (dhi0200=1 OR 2 OR 3 OR 4) AND internal FKP

**INTERVIEWER:** The value can be 0 as well.

**2.10B**                      **dhi0410**                      **LEVEL OF SAVINGS**

**Question:** How much money (were you / was your household) able to save for major purchases, urgent expenditure, debt repayment or other purposes over the past twelve months?

Numeric entry in EUR, 9 digits      -1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-4 - No other reason (only variables b to n)

Input filter (dhi0200=1 OR 2 OR 3 OR 4) AND internal FKP

## 2.11                    hni0710                    **CRISIS - SAVING IN THE NEXT 12 MONTHS**

**Question:** If you now compare the next twelve months with the last two years: {Will you / your household} save or invest a larger, smaller or roughly equivalent percentage of the disposable household income in total?

1 - A larger percentage                    -1 - Don't know  
2 - A smaller percentage                    -2 - No answer  
3 - An equivalent percentage

**PROGRAMMIERER:**

## 2.12                    dhi0700                    **ESTIMATE OF TOTAL HH NET WEALTH**

**Question:** Before we continue, I have another question about {your assets / the assets of your household / the assets of the household}:

How high would you say {your net wealth / the net wealth of your household / the net wealth of the household} is? The net wealth is the value of everything that the household members have less all the liabilities. Please remember to consult the assets in list 2.5 and deduct the debts and liabilities.

**INTERVIEWER:** Show list 2.5.

**INTERVIEWER:** This question is only for the purpose of general orientation. Later, individual components of the household's wealth will be considered in more detail.

Real estate,

Vehicles,

Investments in companies,

Financial assets,

Insurance

Less debts and liabilities

Numeric entry in EUR, 9 digits                    -1 - Don't know  
-2 - No answer

**PROGRAMMIERER:** ZEITSTEMPEL NACH DER FRAGE

## 2.12A                    dhi0750                    **ESTIMATE WEALTH DISTRIBUTION POSITION**

**Question:** Looking at this net worth, what section of Germany's wealth distribution do you think {you are/your household is/the household is} in?

Please assign yourself to one of the categories from 1 to 10, where 1 is the bottom 10% and 10 is the top 10% of net worth in Germany.

**INTERVIEWER:** Show list 2.6.

1: lowest wealth decile (lowest 10 percent in wealth distribution )      -1 - Don't know  
-2 - No answer  
2:  
3:  
4:  
5:  
6:  
7:  
8:  
9:  
10: highest wealth decile (highest 10 percent in wealth distribution )

**2.13                      hnd3200                      FINANCIAL CRISIS - NET WORTH DEVELOPMENT**

**Question:** Now, think about the next three years: what do you expect, is {your net worth / the net worth of your household / net worth of the household} going to rise or fall sharply over the next three years? Or will it stay about the same?

1 - will sharply rising                      -1 - Don't know  
2 - will sharply falling                      -2 - No answer  
3 - stays about the same

## **Section 3: Real Estate Assets and Their Financing**

Referenzeinheit: Haushalt. Die Fragen sind dem KT zu stellen.

**Page M                      pagem                      PAGE - START FOR HOUSEHOLD MAIN RESIDENCE**

**Question:** I will now ask questions about {your / the} main residence. I am referring to the apartment or the house in which {you / you and the other members of the household / the members of the household} spend most of the time in the year.

**3.01A                      dhb0100                      BUILDING TYPE - HOUSEHOLD MAIN RESIDENCE**

**Question:** In what kind of building {do you / does your household / does the household} live?

Please look at list 3.1.

**INTERVIEWER:** - Please choose 1,2 or 6 for houses with „Einliegerwohnung“ and make a comment.

- Show list 3.1

1 - Detached single family house      -1 - Don't know  
2 - Semi-detached house                      -2 - No answer  
6 - Row house  
3 - Multi-family house or communal living building (e.g. rental building)  
4 - Agricultural farm

5 - Building with mixed use (e.g. multi-family building with office, practice, or store)

**3.01B**                      **dhb0105**                      **YEAR OF CONSTRUCTION - HOUSEHOLD MAIN RESIDENCE**

**Question:** In what year was the building, in which {you live/your household lives/the household lives}, built?

*Numeric entry, 4 digits*

-1 - Don't know

-2 - No answer

**IF DHB0100=-1, -2, 2, or 4 , continue with production of auxiliary variable DHB9999 and then HB0100, ELSE continue with DHB0110**

Input filter DHB0100=1, 3 , 5 , 6, 9

**3.02**                      **dhb0110**                      **PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE**

**Question:** {Do you / does your household / does the household} take up the entire house or only one or more apartments?

3 - The entire house

-1 - Don't know

1 - One apartment

-2 - No answer

2 - Multiple apartments

-3 - Question filtered

**dhb9999**                      **dhb9999**                      **AUXILIARY VARIABLE - DESCRIPTION OF THE HH MAIN RESIDENCE**

**PROGRAMMER:** PRODUCE AUXILIARY VARIABLE DHB9999, WHICH ACCEPTS THE FOLLOWING "VALUES":

<IF DHB0100 = 1> "DETACHED SINGLE FAMILY HOUSE"

<IF DHB0100 = 2> "SEMI-DETACHED HOUSE"

<IF DHB0100 = 3 AND DHB0110 =1> "APARTMENT"

<IF DHB0100 = 3 AND DHB0110 =2> "APARTMENTS"

<IF

**3.03**                      **hb0100**                      **SIZE OF HH MAIN RESIDENCE**

**Question:** How large is the residential part of the [DHB9999] in square meters? Please enter only the living area itself here. Any surrounding area will be recorded later.

*Numeric entry in square meters, 5 digits*

-1 - Don't know

-2 - No answer

**continue with dlhb1122**

**CAPI-CHECK:** hb0100cc: (hb0100>500 AND hb0100>0) OR (hb0100>0 AND hb0100<10)



In order to be certain that I have entered the information correctly, I will ask the questions again: The living area of the [DHB9999] without the space of the remaining area amounts to [HB0

**dlhb1122          dlhb1122          AUXILIARY VARIABLE FOR PANEL –  
CHARACTERISTICS OF HOUSEHOLD MAIN  
RESIDENCE THE SAME**

**PROGRAMMER:** CREATE AUXILLARY VARIABLE DLHB1122 AND SET FOLLOWING VALUES:

DLHB1122=1 IF HHART=1 AND DHB0100\_PRELOAD=DHB0100 AND  
DHB0110\_PRELOAD=DBH0110 AND (HB0100>HB0100\_PRELOAD-10 AND  
HB0100<HB0100\_PRELOAD+10)  
IN ALL OTHER CASES SET DLHB1122=0

**IF = 1 continue with DLHB1110,  
ELSE continue with DHB0120**

Input filter DLHB1122=1          (new question for panel)

**3.03LA          dlhb1110          PANEL – SAME HOUSEHOLD MAIN RESIDENCE**

**Question:** Is this the same [DHB9999], {you were / your household was / the household was} living in in im [DATUM\_HH\_VW]?

- |         |                        |
|---------|------------------------|
| 1 - Yes | -1 - Don't know        |
| 2 - No  | -2 - No answer         |
|         | -3 - Question filtered |

**3.04          dhb0120          YEAR HOUSEHOLD MOVED INTO MAIN RESIDENCE**

**Question:** <IF the number of HH members >1> please use the household member that has lived at this [DHB9999] the longest. Since when has he or she lived here? If the household member was born here, then tell me his or her year of birth.

<IF the number of HH members =1> Since when {have you / has [Name]} lived at this [DHB9999]? Since the year

- |                         |                 |                                       |
|-------------------------|-----------------|---------------------------------------|
| Numeric entry, 4 digits | -1 - Don't know | <b>IF [interview year less</b>        |
|                         | -2 - No answer  | <b>DHB0120]&lt;=10, continue with</b> |
|                         |                 | <b>dhb0130 a-o ,</b>                  |
|                         |                 | <b>ELSE continue with dhb0200a-d</b>  |

**CAPI-CHECK:** dhb0120cc: (dhb0120>=0 UND dhb0120<=1800) OR (dhb0120>2014) OR (dhb0120<[Minimum(Interview year-ra0300)] AND dhb0120>0 AND [Mini-mum(interview year-ra0300)]>0)

**PROGRAMMIERER:** BUTTON: FOR -7 „FOREVER / UNTIL THE END OF LIFE“

**3.05          dhb0125          PLANNED MOVE - HOUSEHOLD MAIN RESIDENCE**

**Question:** How long do you expect {you/at least one member of the household} will continue to live in {this/these} [DHB9999]?

At least another ... years

**INTERVIEWER:** If the whole household plans to move during the next 12 months please enter NULL.

If at least one household member plans to live there forever, please choose button „forever“.

Numeric entry, 2 digits

-1 - weiß nicht

-2 - keine Angabe

-7 für immer

3.06

dhb0200a-d

### SHARE OF HOUSEHOLD MAIN RESIDENCE OWNED BY HOUSEHOLD

**PROGRAMMER:** MULTIPLE ANSWERS POSSIBLE FOR B, C, AND D.

**Question:** In which of these ways {do you / does your household / does the household} occupy the [DHB9999]?

**INTERVIEWER:** #NAME?

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

4 Variables:

a - as the sole owner?

b - as a co-owner?

c - as a tenant/subtenant?

d - for free, unless it is a housing benefit recipient with a rental agreement?

```
IF (dlhb1110<>1 OR (dlhb1110 =1
AND dhb0200a_preload<>
dhb0200a)) AND dhb0200a=1
AND (dhb0100= 3 OR =5 OR = 6),
continue with dhb0150,
IF (dlhb1110<>1 OR (dlhb1110 =1
AND dhb0200a_preload<>
dhb0200a)) AND dhb0200a =1
AND (dhb0100<> 3
und <>5 und dhb0100 <>6),
continue with dhb0151 ,
IF (dlhb1110<>1 OR (dlhb1110 =1
AND (dhb0200a_preload<>
dhb0200a
OR
dhb0200b_preload<>DBH0200b
OR
DBH0200c_preload<>dhb0200c
OR
DBH0200d_preload<>dhb0200d)))
AND dhb0200b=1 AND (dhb0100=
3 OR =5 OR = 6), continue with
dhb0150 ,
IF (dlhb1110<>1 OR (dlhb1110
[GleicheWohnung]=1 AND
(dhb0200a_preload<> dhb0200a
OR
dhb0200b_preload<>DBH0200b
OR
DBH0200c_preload<>dhb0200c
OR
DBH0200d_preload<>dhb0200d)))
```

AND dhb0200b=1 AND  
 (dhb0100<>3 und <>5 und <> 6),  
 continue with dhb0151 ,  
 IF dhb0200c=1 und dhb0200b<>1  
 und dhb0200d<>1, continue with  
 dhb0600  
 IF (dlhb1110<>1 OR (dlhb1110  
 [GleicheWohnung]=1 AND  
 (dhb0200a\_preload<> dhb0200a  
 OR  
 dhb0200b\_preload<>DBH0200b  
 OR  
 DBH0200c\_preload<>dhb0200c  
 OR  
 DBH0200d\_preload<>dhb0200d)))  
 AND dhb0200d=1 AND  
 dhb0200b<>1, continue with  
 dhb0210,  
 IF  
 dhb0200a\_preload= dhb0200a  
 AND  
 dhb0200b\_preload=DBH0200b  
 AND  
 DBH0200c\_preload=dhb0200c  
 AND  
 DBH0200d\_preload=dhb0200d  
 AND  
 dhb0200a, dhb0200b, dhb0200c,  
 dhb0200d>0 AND  
 dlhb1110 [GleicheWohnung]=1  
 continue with dhb0600  
 ELSE continue with dhb0150

Input filter (dlhb1110<>1 AND ((dhb0200A=1 OR dhb0200B=1) AND (dhb0100=3 OR  
 dhb0100=5 OR dhb0100=6))  
 OR  
 (dlhb1110=1 AND (dhb0200a\_preload<> dhb0200a  
 OR dhb0200b\_preload<>DBH0200b OR DBH0200c\_preload<>dhb0200c OR  
 DBH0200d\_preload<>dhb0200d) AND  
 ((dhb0200A=1 OR dhb0

**3.07A**

**dhb0150**

**PROPERTY TYPE - HOUSEHOLD MAIN RESIDENCE -  
PLOT OF LAND**

**Question:** Does this [DHB9999] also have a plot of land (e.g. a garden)?

- 1 - Yes
- 2 - No

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- 8 - Question filtered for panel

**WENN =1, weiter mit dhb0151**  
**WENN=2 UND (dhb0100=5 UND**  
**(dhb0110<>1 UND <>2)), weiter**  
**mit dhb0152 ,**  
**WENN=2 UND dhb0100 <>5 UND**  
**(dhb0200c<>1 UND**

dhb0200d<>1), weiter mit  
dhb0320,  
WENN=2 UND dhb0100 <>5 UND  
(dhb0200c=1 UND  
dhb0200d<>1), weiter mit  
dhb0600,  
WENN=2 UND dhb0100 <>5 UND  
dhb0200d=1, weiter  
mit dhb0210,  
SONST weiter mit dhb0320 .

Input filter (dlhb1110<>1 AND ((dhb0200a=1 OR dhb0200b=1) AND dhb0100<>3,5,6))  
OR  
(dlhb1110=1 AND (dhb0200a\_preload<> dhb0200a  
OR dhb0200b\_preload<>DBH0200b OR DBH0200c\_preload<>dhb0200c OR  
DBH0200d\_preload<>dhb0200d) AND  
((dhb0200a=1 OR dhb0200b=1) AND dhb0100<>3,

### 3.07B                      dhb0151                      **SIZE OF PLOT OF LAND - HH MAIN RESIDENCE**

**Question:** How large is the piece of land directly connected with this [DHB9999] in square meters?

*Numeric entry in square meters, 5  
digits*

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- 8 - Question filtered for panel

WENN dhb0100 =5 UND  
(dhb0110 <>1 UND <>2), weiter  
mit dhb0152,  
WENN dhb0100 <>5 UND  
(dhb0200c<>1 UND  
dhb0200d<>1), weiter mit  
dhb0320,  
WENN dhb0100 <>5 UND  
(dhb0200c=1 UND  
dhb0200d<>1), weiter mit  
dhb0600 ,  
WENN dhb0100<>5 UND  
dhb0200d=1, weiter mit dhb0210,  
SONST weiter mit dhb0320.

**CAPI-CHECK:** dhb0151cc: dhb0151=0

INTERVIEWER: Zero is not a valid entry. Please correct entry or explain the information.

1: Correct entry

2: Explain entry -> Call up comment window

Input filter (dlhb1110<>1 AND dhb0100=5 AND dhb0110<>1 , 2 AND (dhb0200a=1 OR  
dhb0200b=1))

OR

(dlhb1110=1 AND (dhb0200a\_preload<> dhb0200a  
OR dhb0200b\_preload<>DBH0200b OR DBH0200c\_preload<>dhb0200c OR  
DBH0200d\_preload<>dhb0200d) AND  
(hb0100=5 AND dhb0100<>1,2 AND

### 3.07C                      dhb0152                      **SIZE OF UNOCCUPIED PART OF BUILDING - HH MAIN RESIDENCE**

**Question:** How large is the area of the unoccupied part of this building with mixed-use?

- Numeric entry in square meters, 5 digits
- 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered
  - 8 - Question filtered for panel

**WENN** (dhb0200c<>1 UND dhb0200d<>1), weiter mit dhb0320  
**WENN** (dhb0200c=1 UND dhb0200d<>1), weiter mit dhb0600,  
**WENN** dhb0200d=1, weiter mit dhb0210,  
**SONST** weiter mit dhb0320

**CAPI-CHECK:** dhb0152cc: dhb0152=0

**INTERVIEWER:** Zero is not a valid entry. Please correct entry or explain the information.

1: Correct entry

2: Explain -> Call up comment window

Input filter (dlhb1110<>1 AND dhb0200d=1)

OR

(dlhb1110=1 AND (dhb0200a\_preload<> dhb0200a

OR dhb0200b\_preload<>DBH0200b OR DBH0200c\_preload<>dhb0200c OR

DBH0200d\_preload<>dhb0200d)

AND dhb0200d=1)

**3.08**

**dhb0210**

### **FREE USE OF HH MAIN RESIDENCE - ACTUAL OWNER**

**Question:** With regard to the free use, who places the [DHB9999] at {your / your household's / the household's} disposal?

- 1 - Employer
  - 2 - Family members / friends
  - 3 - Charities / public bodies
  - 4 - Other (please specify; PROG: PLACE TEXT IN dhb0210s)
- 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered
  - 8 - Question filtered for panel

**IF** dhb0200a,b,c=1, continue with dhb0600,  
**ELSE** continue with dhb0320.

**3.09**

**dhb0600**

### **HOUSING ALLOWANCE**

**Question:** {Do you / does your household / does the household} receive the "Wohngeld" (housing allowance) {<DHB0200a,b=1> or a so-called "Lastenausgleich" (burden sharing)}?

**INTERVIEWER:** Lastenausgleich / Burden sharing is the term used for the housing allowance for low income homeowners.

- 1 - Yes
  - 2 - No
- 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered

**IF** dhb0200c=1 continue with dhb0300,  
**ELSE** continue with dhb0320

Input filter dhb0200c=1

**3.10A**

**dhb0300**

### **AMOUNT OF RENT PAID FOR HOUSEHOLD MAIN RESIDENCE (EXCL. UTILITY BILLS)**

**Question:** What is the current monthly base rent?

Do not include utilities (such as heating, electricity, etc.).

<IF dhb0200c=1 AND dhb0600=1> Please think about the entire rent, including the portion that is covered by the housing allowance.

Numeric entry in EUR,  
6 digits

-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-4 - Only rent including utilities  
("Warmmiete") is known (PROG:  
BUTTON "Only rent including  
utilities ("Warmmiete)" FOR  
CODE -4

IF = -1, -2, -4, continue with  
dhb0310,  
ELSE continue with dhb0320

**CAPI-CHECK:** dhb0300cc1: ((dhb0300/hb0100)>1000 AND dhb0300>0 AND hb0100>0):  
INTERVIEWER: In order to be certain that I have entered the information correctly, I will ask  
the questions again: The monthly base rent is currently EUR [DHB0300] and the total living  
area

Input filter dhb0300=-1 , -2 , -4

3.10B

dhb0310

### AMOUNT OF RENT PAID FOR HOUSEHOLD MAIN RESIDENCE (INCL. UTILITY BILLS)

**Question:** What is the current monthly rent including heating, electricity and other utilities?

Numeric entry in EUR, 6 digits

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** dhb0310cc: (dhb0310/hb0100)>2000 AND (dhb0310>0 AND hb0100>0)  
INTERVIEWER: In order to be certain that I have entered the information correctly, I will ask  
the questions again: The monthly warm rent is currently EUR [DHB0310] and the total living  
area is

3.10C

dhb0320  
dhb0325

### UTILITY BILLS AT HH MAIN RESIDENCE - AMOUNT UTILITY BILLS AT HH MAIN RESIDENCE - TIME PERIOD

**PROGRAMMER:** IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE  
TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD  
BE SAVED IN ITS OWN VARIABLE (DHB0325). SPECIFICATIONS: MONTHLY,  
QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

**Question:** { <If DHB0310<>-1, -2, -3 > What do you estimate} How high are the total utility  
costs, including heating costs and electricity; at the present time? Please give me an amount  
that you spend on this in a month, quarter or year.

**INTERVIEWER:** Telephone costs and costs for internet access are not included in the utility  
costs. Providing the ancillary cost prepayments is sufficient.

Numeric entry in EUR, 6 digits

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

3.10D

dhb0330  
dhb0335

**COSTS FOR TELECOMMUNICATIONS - AMOUNT**  
**COSTS FOR TELECOMMUNICATIONS - TIME PERIOD**

**Question:** How much do {you / your household / the household} (spend / spends) currently on a landline phone, mobile phones and internet access in total? Please give me the amount that {you / your household / the household} {spend / spends} on this in a month, quarter or year.

**INTERVIEWER:** If no costs are incurred, please enter zero.

*Numeric entry in EUR, 6 digits*

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**IF (dhb0200a=1 OR  
dhb0200b=1), continue with  
dhb0340  
ELSE continue with dhb3000.**

Input filter (DHB0200a<>1 AND DHB0200b<>1) AND (DHB0200c=1 OR DHB0200d=1)

3.10E1

dhb1370

**EXPECTATIONS – REAL ESTATE PRICES – MAIN  
RESIDENCE – RENTER – QUALITATIVE**

**Question:** What do you think will happen to the value of the [DHB9999] in which {you/your household/the household} currently {live/lives/lives} in the next 12 months?

In your opinion, how will the value of the [DHB9999] in which {you / your household / the household} currently {live / lives / lives} develop? Over the next twelve months, the value will

...

1 - increase significantly  
2 - slightly increase  
3 - stay about the same  
4 - slightly decrease  
5 - drop significantly

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**If DHB1370=1, 2,4 OR 5 continue  
with DHB1371,  
else continue with DHB3000**

**CAPI-CHECK:** DHB1370CC CAPI-CHECK: SUM(DHB1370a-e)>=0 AND SUM(DHB1370a-e) <>10) OR SUM(DHB1370a-e)>10

Progr.:

- assign value 1 („The total of the entries not equals 10“)

- Check processes only in the background, in program directly -> continue with DHB1371a-e

Input filter DHB1370=1,2, 4 or 5

3.10E2

dhb1371

**EXPECTATIONS – REAL ESTATE PRICES – MAIN  
RESIDENCE – RENTER**

**Question:** <IF DHB1370=4 OR DHB1370=5>: By what percentage will the value decrease?

<IF DHB1370=1 OR DHB1370=2>: By what percentage will the value increase?

*Numeric entry in interval [0,100]*

-1 - Don't know  
-2 - No answer

**Continue with DHB3000**

-3 - Question filtered

Input filter dhb0200a=1 OR dhb0200b=1

**3.10E**                    **dhb0340**                    **HERITABLE BUILDING RIGHT / LEASEHOLD / EMPHYTEUSIS**

**Question:** {Do you / Does your household / Does the household} pay ground rent ("Erbpacht") or is there a lease for the land belonging to this [DHB9999]?

**INTERVIEWER:** You will find further explanations of the "ground rent" (Erbpacht) on the help page.

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

-3 - Question filtered

WENN =1, weiter mit dhb0350

WENN =-1,-2, 2 UND

dhb0200a=1UND

(dlhb1110[same HMR]<>1 ODER

(dlhb1110[same HMR]=1 UND

dhb0200a\_preload<>dhb0200a)) ,

weiter mit dhb0400a-d

WENN =-1,-2, 2 UND dhb0200a=1

UND (dlhb1110[same HMR]=1

UND

dhb0200a\_preload=dhb0200a)

Weiter mit hb0800

WENN =-1,-2, 2 UND

dhb0200b=1, weiter mit hb0500

SONST weiter mit dhb3000.

**Online-Glossar:** Ground rent ("Erbpacht") is typically paid when the owner of a building is not simultaneously the owner of the land on which the building is located. The buyer or owner of the building typically has a lease contract with the owner of the land, the freehol

Input filter dhb0340=1

**3.10F**                    **dhb0350**                    **GROUND RENT - AMOUNT**  
**dhb0355**                    **GROUND RENT - TIME PERIOD**

**PROGRAMMER:** IN CAPI, A LIST OF OPTIONS SHOULD BE PRESENTED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB0355). SPECIFICATIONS: MONTHLY, QUARTERLY, ANNUALLY, OTHER TIME FRAME (PLEASE SPECIFY)

**Question:** What is the current ground rent ("Erbpacht")? Please give me an amount that you spend on this in a month, quarter or year.

**INTERVIEWER:** You will find further explanations of the "ground rent" on the help page.

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

WENN

dhb0200a=1 UND

(dlhb1110<>1 ODER

(dlhb1110=1 UND

dhb0200a\_preload<>dhb0200a))

weiter mit dhb0400a-d



WENN dhb0200a=1 UND  
dlhb1110=1 UND  
dhb0200a\_preload=dhb0200a  
Weiter mit hb0800  
WENN dhb0200b=1, weiter mit  
hb0500  
SONST weiter mit dhb3000.

**Online-Glossar:** Ground rent (“Erbpacht”) is typically paid when the owner of a building is not simultaneously the owner of the land on which the building is located. The buyer or owner of the building typically has a lease contract with the owner of the land, the freehold  
Input filter dhb0200b=1

**3.11 hb0500 HOUSEHOLD MAIN RESIDENCE - PERCENTAGE OF OWNERSHIP**

**Question:** How large is {your share / the share of your household / the share of the household} in relation to the total value of this [DHB9999] including land in percent?

**INTERVIEWER:** Enter information with two decimal places

Numeric entry in %,

4 digits, 2 decimal places

-1 - Don't know

-2 - No answer

-3 - Question filtered

WENN

(dlhb1110=1 UND

dhb0200b\_preload=dhb0200b

UND

hb0500\_preload=hb0500 UND

hb0500>0)

WEITER MIT hb0800

SONST

WEITER MIT dhb0400a-d

**CAPI-CHECK:** hb0500cc: hb0500=0 OR hb0500=100

INTERVIEWER: Zero and values of 100 and higher are not valid values. Please correct entry or explain the information.

1: Correct entry

2: Explain information: Call up commentary window.

Input filter (dhb0200a=1 AND (dlhb1110<>1)

OR

(dhb0200a=1 AND (dlhb1110=1 AND dhb0200a\_preload<>dhb0200a))

OR

(dhb0200b=1 AND (dlhb1110<>1)

OR

(dhb0200b=1 AND dlhb1110=1 AND (dhb0200b\_preload<>dhb0200b OR

hb0500\_preload<>hb0500))

**3.12A dhb0400a-d HOUSEHOLD MAIN RESIDENCE - MEANS OF PROPERTY ACQUISITION**

**Question:** How {did you / your household / the household} become the owner of the [DHB9999] { <IF DHB0200b=1> or the part that belongs to {you / your household / the household}: {Did you / your household / the household} buy it, build it, inherit it, receive it as a present?

**INTERVIEWER:** Multiple answers possible.

- |   |                         |
|---|-------------------------|
| 1 - Named                                       | -1 - Don't know         |
| 2 - Not Named                                   | -2 - No answer          |
| 4 variables:                                    | -3 - Question filtered  |
| a - Bought                                      | -8 - filtered for panel |
| b - Built                                       |                         |
| c - Inherited                                   |                         |
| d - Received as gift or received<br>signed over |                         |

**IF multiple answers are given,  
continue with dhb0410,  
ELSE continue with hb0700**

Input filter multiple answers in dhb0400a-d

**3.12B                    dhb0410                    HOUSEHOLD MAIN RESIDENCE - MOST  
SIGNIFICANT MEANS OF ACQUISITION**

**PROGRAMMER:** HERE ONLY SHOW THE POSSIBILITIES THAT WERE MENTIONED IN DHB0400A-D.

**Question:** Which of the aforementioned possibilities was the most important in relation to the size of the area of the [dhb9999] including the land?

- |   |                         |
|---|-------------------------|
| 1 - Named                                       | -1 - Don't know         |
| 2 - Not Named                                   | -2 - No answer          |
| 4 variables:                                    | -3 - Question filtered  |
| a - Bought                                      | -8 - filtered for panel |
| b - Built                                       |                         |
| c - Inherited                                   |                         |
| d - Received as gift or received<br>signed over |                         |

```
Input filter (dhb0200a=1 AND (dlhb1110<>1)
OR
(dhb0200a=1 AND (dlhb1110=1 AND dhb0200a_preload<>dhb0200a))
OR (dhb0200b=1 AND dlhb1110<>1)
OR
(dhb0200b=1 AND dlhb1110=1 AND (dhb0200b_preload<>dhb0200b OR
hb0500_preload<>hb0500))
```

**3.13                    hb0700                    HOUSEHOLD MAIN RESIDENCE - YEAR OF  
PROPERTY ACQUISITION**

**Question:** You told me that {your / your household / the household} moved to this [dhb9999] in the year [DHB0120]. In which year {did you / your household / the household} become the owner of the [dhb9999]?

**INTERVIEWER:** Please give me the year in which for the first time a part of the [DHB9999] became {your property / the property of a current household member}. In cases of doubt, the relevant year is the one when a household member was recorded in the land register as t

- |                                |                                  |
|--------------------------------|----------------------------------|
| Numeric entry, 4 digits (year) | -1 - Don't know                  |
|                                | -2 - No answer                   |
|                                | -3 - Question filtered           |
|                                | -8 - Question filtered for panel |

**CAPI-CHECK:** hb0700cc: ((hb0700>=0 AND hb0700<=1800) OR (hb0700>Interview year) OR (hb0700< Minimum (interview year-ra0300) AND hb0700>0 AND minimum (interview year-ra0300)>0):

In order to be certain that I have entered the information correctly, I will ask the quest

Input filter dhb0200a=1 OR dhb0200b=1

**3.14A hb0800 HOUSEHOLD MAIN RESIDENCE - VALUE AT THE TIME OF ITS ACQUISITION**

**Question:** How much {was/were} the [DHB9999], including the land, worth, when it became {your property / the property of a current household member}? If {you / a current household member} built the house, I mean the value at the time when {you / a household member} moved in.

**INTERVIEWER:** If the [DHB9999], including land, became {your property or the property of your household / the property of the household} in several steps, please enter the value of the total [DHB9999] and the connected land at the time when a part of the [DHB9999] or t

*Numeric entry in EUR, 9 digits*      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

Input filter (DHB0200a=1 OR DHB0200b=1) AND (DHB0410a==1 OR DHB0410b==1)

**3.14B dhb0850 LOAN FINANCING AT TIME OWNERSHIP WAS TRANSFERRED**

**Question:** And what was the total amount of the purchase price that {you / your household / the household} funded using loans from banks or savings banks?

*Numeric entry in EUR, 9 digits*      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

Input filter dhb0200a=1 OR dhb0200b=1

**3.15A hb0900 HOUSEHOLD MAIN RESIDENCE - CURRENT VALUE**

**Question:** <IF dhb0100<>4 AND <>5 or dhb0100 = 5 AND dhb0110=1 OR dhb0100 = 5 AND dhb0110 =2> If {you / your household / the household} sold the [dhb9999] (including the land) today, what price could {you / your household / the household} obtain in your opinion? <IF dhb0100=4 (agricultural farm)> If {you / your household / the household} sold the farm, i.e. the building and the agricultural land today, what price could {you / your household / the household} obtain in your opinion? Please refer here only to buildings and agricultural land. The value of the agricultural products, the seed and the farm animals will be entered later when we speak about companies and farms.

<IF DHB0100=5 AND DHB0110 <>1 AND <>2 (building with mixed use)> If {you / your household / the household} sold the building with mixed use today, what price could {you / your household / the household} obtain in your opinion? Please refer here to the whole





**Question:** <IF hb1010 =1 (only 1 loan)> Let us now talk about the loan that is collateralized with the residence.

<IF hb1010 >1 (more than one loan)>

Now let us talk about the {<if hb1010 =2> two / <IF hb1010=3> three /< IF hb1010>3> three most important} loans that are collateralized with the residence.

Please start with the loan with the highest amount not yet repaid and then continue with the next highest.

<With second and third loop pass> transition text: Now we come to the next highest not yet repaid loan.

-3 - Question filtered

### 3.17                      dhb500\$x                      **HMR MORTGAGES \$X: TYPE OF LOAN**

**Question:** Please look at list 3.4. What type of loan is it?

**INTERVIEWER:** - Show list 3.4

- You will find additional explanations on "refinancing" and "reverse loans" on the help page.

- |  |                        |
|--|------------------------|
| 1 - New loan – a new loan was taken out to finance a larger purchase   | -1 - Don't know        |
| 2 - Refinanced loan – This loan replaced another loan.   | -2 - No answer         |
| 3 - Reverse mortgage - Supplementary retirement pension that a bank finances through the mortgage of property. | -3 - Question filtered |

**Online-Glossar:** Refinancing a loan means repaying an existing loan with the funds from a new loan. The new loan may be for the same amount as the not yet repaid amount of the old credit or higher, for example, because the debtor needs additional money.

A reverse mortgage

Input filter hb1010>=1 AND less than 3 loop passes

### 3.18A                      hb120\$xa-i                      **HMR MORTGAGES \$X: PURPOSE OF THE LOAN**

**PROGRAMMER:** IF MORE THAN ONE REASON WAS GIVEN, THEN ASK THE FOLLOWING QUESTION: WHAT WAS THE MOST IMPORTANT PURPOSE?

**Question:** For what purpose {did you / did your household / did the household} take out {<if dhb500\$x<>2 > this loan / < if dhb500\$x =2 (refinanced) > the original loan}?

**INTERVIEWER:** #NAME?

- |  |   |   |
|--|---|---|
| 1 - To purchase the [DHB9999] that {you / your household / the household} lives in (HH main residence) | -1 - Don't know                                 | <b>IF dhb500\$x=3, continue dhb550\$x,<br/>IF dhb500\$x=2, continue with hb113\$xa-d,<br/>ELSE continue with hb115\$x</b> |
| 2 - To purchase another piece of property  | -2 - No answer                                  |   |
| 3 - To repair or renovate the property   | -3 - Question filtered                          |   |
|  | -4 - no further purpose (only variables b to i) |   |

- 4 - To purchase a vehicle or another form of transport
- 5 - To finance a

Input filter dhb500\$x=3

**3.18B                      dhb550\$x                      HMR MORTGAGES: REFINANCING**

**Question:** {Did you / did your household / did the household} ever take out another mortgage that was collateralized with this [dhb9999]?

- |         |                        |  |
|---------|------------------------|--|
| 1 - Yes | -1 - Don't know        | <b>IF =1, continue with hb113\$xa-d,<br/>ELSE continue with hb115\$x</b> |
| 2 - No  | -2 - No answer         |  |
|         | -3 - Question filtered |  |

Input filter dhb0500\$x=2 OR dhb550\$x=1

**3.18C                      hb113\$xa-d                      HMR MORTGAGES \$X: PURPOSE OF REFINANCING**

**PROGRAMMER:** DO NOT ALLOW ANSWER D IN COMBINATION WITH A, B OR C.

**Question:** For what reason {did you / did your household / did the household} refinance the original credit?

**INTERVIEWER: #NAME?**

- |  |                        |
|--|------------------------|
| 1 - Named                                | -1 - Don't know        |
| 2 - Not Named                            | -2 - No answer         |
| 4 variables:                             | -3 - Question filtered |
| a - In order to obtain better conditions |                        |
| b - In order to receive additional money |                        |
| c - Another reason                       |                        |
| d - No refinancing                       |                        |

**Online-Glossar:** To refinance a loans means, that a consisting loan is repayed by means of a new loan. The new loan could have the same level as the not yet repayed old loan or higher, e. g. the debtor could need fresh money additionally.

Input filter hb1010>=1 AND less than 3 loop passes

**3.19                      hb130\$x                      HMR MORTGAGES \$X: YEAR WHEN LOAN TAKEN OUT OR REFINANCED**

**Question:** <IF dhb500\$x<>3> What year {did you / your household / the household} {originally take out this loan / < IF dhb500\$x =2 (refinanced) > last refinanced this loan}/<ELSE> originally take out this loan?

< IF dhb500\$x =3 > What year did the payments to the household begin?

- |                               |                        |
|-------------------------------|------------------------|
| Numeric entry 4 digits (year) | -1 - Don't know        |
|                               | -2 - No answer         |
|                               | -3 - Question filtered |

**CAPI-CHECK:**

Input filter hb1010>=1 AND less than 3 loop passes

**3.20 hb140\$x HMR MORTGAGES \$X: INITIAL AMOUNT BORROWED**

**Question:** <If DHB500\$x <>3> What was the total loan amount at the time when the loan {<if DHB500\$x <>2 > was taken out / < if DHB500\$x =2 (refinanced) > last refinanced}?  
< If DHB500\$x =3 > How high was the initially paid-out amount?

**INTERVIEWER:** In some cases this value is equal to zero.

Numeric entry in EUR, 9 digits      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

Input filter hb1010>=1 AND less than 3 loop passes

**3.22 hb160\$x HMR MORTGAGES \$X: MATURITY OF THE LOAN AT THE TIME OF BORROWING / REFINANCING**

**Question:** <If DHB500 \$x< >3> How long was the agreed maturity in years when the loan {<if DHB500\$x =1 > was taken out / <if DHB500\$x =2 (refinanced)> last refinanced / <if HB115\$=1 (renegotiated)> last renegotiated / <ELSE> was originally taken out}?  
<If DHB500\$x =3 > For how many years are payments from this agreement expected?

**INTERVIEWER:** <If dhb500\$x <> 3 > : You will find more explanations on the "agreed maturity" on the help page.

Numeric entry in years,  
2 digits      -1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-4 - Only rent including utilities  
("Warmmiete") is known (PROG:  
BUTTON "Only rent including  
utilities ("Warmmiete)") FOR  
CODE -4

**Online-Glossar:** The agreed maturity is understood to mean the shortest of the following time spans:

- (1) The agreed total duration of the loan,
- (2) The period of time between the last renegotiation of the loan conditions and the next renegotiation planned in the contract

Input filter hb1010>=1 AND less than 3 loop passes

**3.23A hb170\$x HMR MORTGAGES \$X: AMOUNT STILL OWED**

**Question:** What is the outstanding balance?

**INTERVIEWER:** Please enter the loan amount to be repaid at the current time, not including interest, special repayment fees, etc. This is not about the sum of the payments still to be made.

Numeric entry in EUR, 9 digits      -1 - Don't know      **IF hb170\$x, continue with**  
-2 - No answer      **hb180\$x,**  
-3 - Question filtered      **ELSE continue with dhb570\$x**

**CAPI-CHECK:** HB170\$xcc: hb170\$x=0



INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter hb1010>=1 AND less than 3 loop passes

BUTTON FÜR -4 „DER HAUSHALT STREBT KEINE VOLLSTÄNDIGE RÜCKZAHLUNG AN.“ BUTTON FÜR -5 „WENIGER ALS 1 JAHR“

**3.23B**                      **dhb570\$x**                      **HMR MORTGAGES \$X: EXPECTED DURATION OF REPAYMENT**

**Question:** How long do you think {you / your household / the household} will need for the repayment of this outstanding balance?

**INTERVIEWER:**

*Numerical entry in years,  
3 digits, 1 decimal place*

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- 4 - {I do not / my household does not / the household does not} aim to make full repayment.
- 5 - Less than one year

**CAPI-CHECK:** DHB570\$xcc: dhb570\$x=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter hb1010>=1 AND less than 3 loop passes

**3.24A**                      **hb180\$x**                      **HMR MORTGAGE \$X: ADJUSTABLE INTEREST RATE**

**Question:** Is this an adjustable rate loan, that is, does the loan agreement permit an adjustment of the interest rate from time to time during the life of the contract?

- 1 - Yes
- 2 - No

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

Input filter hb1010>=1 AND less than 3 loop passes

**3.24B**                      **dhb580\$x**                      **HMR MORTGAGES \$X: TERM OF INTEREST COMMITMENT**

**Question:** How long for is the interest rate on the loan fixed? We are interested in the original length of the fixed interest period at the time of the last interest rate adjustment.

**INTERVIEWER:** If the interest rate is fixed for less than one year, please enter zero.

*Numeric Entry in years, 2 digits*

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

Input filter hb1010>=1 AND less than 3 loop passes

**3.25A**                      **dhb560\$x**                      **HMR MORTGAGES \$X: EFFECTIVE INTEREST RATE**

**Question:** How high is the current annual effective interest rate that {you / your household / the household} {pay / pays} for this loan {<IF hb180\$x=1 (adjustable rate interest)> as result of the last adjustment}?

**INTERVIEWER:** - You will find additional explanations on the "nominal and effective interest rate" on the help page.

- If the respondent knows only the nominal interest rate, please enter "Don't know" here.

Enter information with a maximum of 3 decimal places.

Numeric entry in %, 5 digits, 3 decimal places	-1 - Don't know -2 - No answer -3 - Question filtered	If = -1 or -2, continue with DHB561\$x, ELSE continue with DHB590\$x
---	---	--

**Online-Glossar:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. XX

**CAPI-CHECK:**

Input filter dhb560\$x=-1, -2

**3.25B**                      **dhb561\$x**                      **HMR MORTGAGES \$X: NOMINAL INTEREST RATES**

**Question:** If you do not know the effective interest rate: How high is the current annual nominal interest rate that {you / your household / the household} {pay / pays} for this loan {<IF HB180\$x=1 (adjustable rate interest)> as result of the last adjustment}?

**INTERVIEWER:** Enter amount with a maximum of 3 decimal places.

Numeric entry in %, 5 digits, 3 decimal places	-1 - Don't know -2 - No answer -3 - Question filtered
---	---

**CAPI-CHECK:**

Input filter hb1010>=1 AND less than 3 loop passes

**3.26A**                      **dhb590\$x**                      **HMR MORTGAGES \$X: INSTALMENTS - AMOUNT**  
**dhb591\$x**                      **HMR MORTGAGES \$X: INSTALMENTS - TIME PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB591\$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY).

- IF DHB

**Question:** <IF DHB500\$x <> 3>What amount, i.e. interest and principal repayment, {do you/does your household/does the household} currently pay for this loan per month, quarter or year? Please exclude insurance and other fees.

<IF DHB500\$x = 3> How much income {do you/does your household/does the household} receive from this contract per month, quarter or year?

Numeric entry in EUR, 6 digits	-1 - Don't know -2 - No answer -3 - Question filtered	End of the loop for 3 loans. If HB1010>3, continue with DHB2000
--------------------------------	---	---

If HB1010> 1 AND HB1010 <=3  
AND in HB170\$x more than 50%  
of the loop passes are -1 or -2,  
continue with DHB2600,  
ELSE continue with DHNB0100a-  
e.

Input filter hb1010>3

**3.26B**                    **dhb2000**                    **HMR MORTGAGES: REPAYMENTS FOR ALL OTHER**  
                                 **dhb2010**                    **LOANS - AMOUNT**  
**HMR MORTGAGES: REPAYMENTS FOR ALL OTHER**  
**LOANS - TIME PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB2010). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

**Question:** We have already spoken about the <number of loops> loans in detail. Now I have a question about {<HB1010=4> the remaining loans / < HB1010>4> related to [HB1010 minus 3] other} loans.

What is the amount, i.e. interest and repayment, that {you / your household / the household} {pay / pays} on this loan in a month, quarter or year at the present time?

**INTERVIEWER:** Please do not include insurance and other fees.

*Numeric entry in EUR, 6 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

If HB1010> 1 AND in HB170\$x  
less than 50% are -1 or -2,  
continue with HB2100,  
ELSE continue with DHB2600

Input filter hb1010>3 AND in less than 50% of the loop passes hb170\$x=-1,-2

**3.27**                    **hb2100**                    **HMR MORTGAGES: MONEY STILL OWED ON ALL**  
**OTHER LOANS**

**Question:** <HB1010=4> And what is the outstanding balance for the remaining loan that is collateralized with the [DHB9999]?

< HB1010>4> And what is the total outstanding balance for the [HB1010 minus 3] remaining loans that are collateralized with the [DHB9999]?

**INTERVIEWER:** Please enter the loan amount to be repaid at the current time, not including interest, special repayment fees, etc. This is not about the sum of the payments still to be made.

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

Continue with dhn0100a

**CAPI-CHECK:** HB2100cc: hb2100=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter hb1010>1 AND in more than 50% of the loop passes hb170\$x=-1,-2  
OR (hb1010=-1 OR hb1010=-2)

**3.28**

**dhb2600**

**HMR MORTGAGES: FOLLOW-UP QUESTION - MONEY  
STILL OWED ON LOANS**

**Question:** What is the outstanding balance for all loans that are collateralized with the [DHB9999]?

**INTERVIEWER:** Please enter the loan amount to be repaid at the current time, not including interest, special repayment fees, etc. This is not about the sum of the payments still to be made

*Numeric entry in EUR, 9 digits*

-1 - Don't know

**Continue with dhn0100a**

-2 - No answer

-3 - Question filtered

**CAPI-CHECK:** DHB2600cc: dhb2600=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter Internal FKP AND (dhb0200a-d=-1, -2 OR (dhb0200c-d=1 AND dhb0200a<>1  
AND dhb0200b<>1)

**3.29A**

**dhb3000**

**PLANNED PURCHASE OF PROPERTY - HH MAIN  
RESIDENCE**

**Question:** {Do you / does your household} intend to buy or build a house or flat for your own accommodation?

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

-3 - Question filtered

Input filter DHB0200a=1 AND DHB0200b=1 AND NOT (DHB2400=-1,-2)

**3.29A1**

**dhn0101**

**SUPPORT PURCHASE MAIN RESIDENCE**

**Question:** Did guarantees or other financial support from family or other private individuals that do not belong to {your / your / the} household play an essential role in the decision to purchase the [DHB9999]?

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

-3 - Question filtered

**PROGRAMMIERER:** ALLOW MULTIPLE RESPONSES.

**3.29A2**

**dhn0102a-d**

**SUPPORT PURCHASE MAIN RESIDENCE – TYPE**

**Question:** What type of financial support did you receive?

1 – named	-1 - Don't know
2 – not named	-2 - No answer
5 Variablen:	-3 - Question filtered
a - Guarantees	
b - Support without repayment obligations	
c - loans from relatives and other individuals who are not part of the household	
d - others (please indicate PROG: Text to DHNB0102S)	

**3.30                      hb2400                      HOUSEHOLD OWNS OTHER PROPERTIES APART FROM HMR**

**Question:** <DHB0200a =1 or DHB0200b=1> (owner): Apart from the [DHB9999], {do you / do you or another household member / does a household member} have additional real estate in Germany or abroad? {IF <DHB0110=1 or DHB0110=2> Please also consider apartments in your house that you do not live in or rented adjacent buildings.} Some examples are provided in list 3.8.

<Only DHB0200c=1 or only DHB0200d=1 or only (DHB0200c=1 and DHB0200d=1) > (Tenant): {Do you / you or another household member / does a household member} have real estate in Germany or abroad? Some examples are provided in list 3.8.

<Other>: {Do you / do you or another household member / does a household member} have real estate? Some examples are provided in list 3.8.

<Always additionally>

If {you / your household / the household} {own/owns} one or more companies, please do not include the real estate owned by the company or companies.

**INTERVIEWER: Show list 3.8.**

**INTERVIEWER: Houses**

Apartments

Flats

Garages

Offices

Hotels

Other commercial real estate

Farms

Land

Parking spaces (only in the CAPI).

Real estate abroad also goes here.

1 - Yes	-1 - Don't know	<b>If =1, continue with HB2410,</b>
2 - No	-2 - No answer	<b>ELSE continue with DHB0800.</b>

Further real estate besides main residence `Input filter hb2400=1`

**3.31**                      **hb2410**                      **NUMBER OF PROPERTIES OTHER THAN HH MAIN RESIDENCE**

**Question:** How many such properties {do you / does your household / does the household} own?

**INTERVIEWER:** Real estate that is very similar and managed together, for example several apartments in a house, is treated as one property.

<i>Numeric entry, 2 digits (number of pieces of properties)</i>	-1 - Don't know	<b>IF = -1 or = -2, continue with dhb2700</b>
	-2 - No answer	
	-3 - Question filtered	<b>ELSE continue with pagea.</b>

**CAPI-CHECK:** HB2410cc: hb2410=0 AND HB2400=1

INTERVIEWER: Zero is not a valid amount. Please correct entry for previous question (HB2400) and/or here (HB2410) or explain entry.

- 1: Correct entry here (HB2400)
- 2: Correct entry for previous question -> Back to HB2400
- 3

`Input filter hb2410>=1 AND less than 3 loop passes`

**PROGRAMMIERER:** START OF A LOOP FOR 3 PROPERTIES - IN ADDITION TO THE HH MAIN RESIDENCE OF THE HOUSEHOLD  
TIME STAMP

REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

**Page AA**                      **pageaa**                      **PAGE - BEGINNING OF LOOP FOR OTHER PROPERTIES**

**Question:** <If HB2410>3 > We now come to the three real estate properties from this group that you view as the most important in relation to their value. We will enter additional real estate at the end in summary form.

<If HB2410>1 AND (only DHB0200 c=1 OR only DHB0200d=1 OR only (DHB0200c=1 AND DHB0200d=1)) (For tenants and free use with more than one other real estate property)> we now come to the most important real estate property that {you own / your household owns / the household owns}.

<If HB2410=1 AND (only DHB0200c=1 or only DHB0200 d=1 or only (DHB0200c=1 and DHB0200d=1)) (For tenants and free use with only one other real estate property)> We now come to the real estate that {you own / your household owns / the household owns}.

<If HB2410 >1 AND (DHB0200a=1 or DHB0200b=1) (For owners of a HH main residence with more than one other piece of real estate)> We now come to the first of these real estate properties that {you / your household / the household} {own / owns}.

<If HB2410 =1 AND (DHB0200a=1 or DHB0200b=1) (For owners of a HH main residence with one other piece of real estate)> We now come to the second real estate property that {you / your household / the household} {own / owns}.

<ELSE> Now we come to the most important property that {you own / your household owns / the household owns}. We do not mean the apartment or the house that {you / your household / the household} usually live in and which I have already asked you about.

<With second and third loop pass>, transition text:

Now we come to the next real estate property that {you / your household / the household} {own / owns}.

-3 - Question filtered

### 3.32                    dhb600\$x                    **OTHER PROPERTY \$X: TYPE OF PROPERTY**

**Question:** What type of real estate is it? Please also think about the possibility of joint use.

**INTERVIEWER:** Please do NOT read answers aloud. Assign the name of the respondent to one of the answer categories.

- |   |   |
|---|---|
| 1 - Single-family house or<br>apartment, holiday apartment,<br>holiday house, row house | -1 - Don't know<br>-2 - No answer<br>-3 - Question filtered |
| 2 - Multifamily house / rental house  |   |
| 3 - Plant building, warehouse   |   |
| 4 - Building land / property  |   |
| 5 - Garage  |   |
| 6 - Store / practice  |   |
| 7 - Office building   |   |
| 8 - Hotel   |   |
| 9 - Farm  |   |
| 10 - B  |   |

**PROGRAMMIERER:** EINBLENDUNGEN FÜR DHB600\$x AB FRAGE HB260\$x:

WENN

DHB600\$x = 1: "DIESES EINFAMILIENHAUS BZW. DIE EIGENTUMSWOHNUNG"

DHB600\$x = 2: "DIESES MEHRFAMILIENHAUS / MIETSHAUS"

DHB600\$x = 3: "DIESES WERKS GEBÄUDE, LAGER"

DHB600\$x = 4: "DIESES BAULAND BZW. DAS GRUNDS

Input filter hb2410>=1 AND less than 3 loop passes

### 3.33                    dhb260\$xa-f                    **OTHER PROPERTY \$X: USE OF PROPERTY - LEASED OR RENTED**

**PROGRAMMER:** IF MORE THAN ONE TYPE OF USE IS GIVEN, THEN ASK THE FOLLOWING QUESTION:

AND HOW {DO YOU / DOES YOUR HOUSEHOLD / THE HOUSEHOLD} USE THIS REAL ESTATE FOR THE MOST PART?

**Question:** How {do you / does your household / the household} use this [DHB600\$x (type of real estate)]? Please look at list 3.9 and enter everything that applies.

**INTERVIEWER:** - Show list 3.9.

- Multiple answers possible.

- |   |   |
|---|---|
| 1 - As a holiday home or for other private purposes.                              | -1 - Don't know                           |
| 2 - For our own business  | -2 - No answer                            |
| 3 - For rental or lease to companies or people who do not belong to the household | -3 - Question filtered                    |
| 4 - Is empty  | -4 - No other use (only variables b to f) |
| 5 - Left to third parties for free use  |   |
| 6 - Other (please specify; PROG: PLACE TEXT                                       |   |

Input filter hb2410>=1 AND less than 3 loop passes

### 3.34 hb270\$x OTHER PROPERTY \$X: PERCENTAGE OF THE PROPERTY BELONGING TO HOUSEHOLD

PROGRAMMER: BUTTON 100%

**Question:** How large is {your share / the share of your household / the share of the household} in relation to the total value of [DHB600\$x (type of real estate)]?

**INTERVIEWER:** - Enter information with a maximum of 2 decimal places.

- If sole owner, 100% - click on the button.

- |  |                        |
|--|------------------------|
| Numeric entry in %, 5 digits, 2 decimal places | -1 - Don't know        |
|  | -2 - No answer         |
|  | -3 - Question filtered |

Input filter hb2410>=1 AND less than 3 loop passes

### 3.35 hb280\$x OTHER PROPERTY \$X: CURRENT VALUE OF THE PROPERTY

**Question:** <If DHB600\$x = -1, -2, 1, 2, 3, 5, 6, 7, 8, 11> If {you / your household / the household} sold [DHB600\$x (type of real estate)], including the land, today, what price {could you / could your household / the household} obtain in your opinion?

<If DHB600\$x= 4 > If {you / your household / the household} sold [DHB600\$x (type of real estate)] today, what price {could you / could your household / could the household} obtain in your opinion?

<If DHB600\$x =9 (farm)> If {you / your household / the household} sold the farm, (building and the agricultural land) today, what price could {you / your household / the household} obtain in your opinion? Please refer here only to buildings and agricultural land. The value of the agricultural products, the seed and the farm animals will be entered later when we speak about companies and farms.

<If DHB600\$x =10 (building with mixed use)> If {you / your household / the household} sold the building with mixed use, including the land, today, what price could {you / your household / the household} obtain in your opinion? Please refer to the entire building and the entire property here.

< If HB270\$x >0 AND HB270\$x <100% (real estate only partially owned by the household)> Please think of the total price of the real estate and not only of the part that {you own / your household / the household owns}.



Numeric entry in EUR, 9 digits

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

End of the loop for 3 pieces of real estate (in addition to the HH main residence of the household).

If HB2410 >1 AND in HB280\$x more than 50% of the loop passes are -1 or -2, continue with DHB2700,

If less than 50% are -1 or -2 AND HB2410>3, continue with HB2900;

ELSE continue with DHB2500.

Input filter hb2410=-1,-2 OR (hb2410>1 AND in more than 50% of the loop passes (hb280\$x=-1,-2))

**3.36**

**dhb2700**

### **OTHER PROPERTY \$X: FOLLOW UP QUESTION - VALUE**

**Question:** If these properties and the land were sold today, what price could {you / your household / the household} obtain in your opinion for the part that belongs to {you / a household member}?

Numeric entry in EUR, 9 digits

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

continue with dhb2500

Input filter hb2410>3 AND in less than 50% of the loop passes (hb280\$x=-1,-2)

**3.37**

**hb2900**

### **CURRENT VALUE OF THE 3+PROPERTIES**

**Question:** If {the other real estate property / the other [HB2410 minus 3] real estate properties you mentioned} {was/were} were sold today, what price {could you / your household / the household} obtain in your opinion for the part that belongs to {you / your household / the household}?

Numeric entry in EUR, 9 digits

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**PROGRAMMIERER:** HILFSVARIABLE DHB2222\$x FÜR DIE BIS ZU 3 IN DEN LOOPS GENANNTEN IMMOBILIEN ERZEUGEN, DIE FOLGENDE WERTE ANNIMMT:  
<WENN DHB600\$x = 1> "EINFAMILIENHAUS BZW. EIGENTUMSWOHNUNG"  
<WENN DHB600\$x = 2> "MEHRFAMILIENHAUS / MIETSHAUS"  
<WENN DHB600\$x = 3> "WERKSGEB

Input filter hb2400=1

**3.38A**

**dhb2500**

### **MORTGAGES/LOANS COLLATERALISED WITH PROPERTY**

**Question:** <If HB2410 (number of pieces of real estate in addition to the HH main residence)=1>:

Are there currently any outstanding mortgages or loans that use this property as collateral?

<If HB2410 (number of pieces of real estate in addition to the HH main residence)> 1>:

Are there currently any outstanding mortgages or loans that use at least one of the  
aforementioned properties as collateral?

<If HB2410 (number of pieces of real estate in addition to the HH main residence)= -1 or -2>:

Are there currently any outstanding mortgages or loans that use these properties or plots of  
land as collateral?

1 - Yes

-1 - Don't know

If = 1, continue with HB3010,

2 - No

-2 - No answer

ELSE continue with DHB0800.

-3 - Question filtered

CREDITS SECURED WITH OTHER REAL ESTATE Input filter dhb2500=1

**3.38B**

**hb3010**

**NUMBER OF MORTGAGES AND LOANS**

**Question:** How many loans or mortgages are collateralized with this real estate collateral  
and not yet completely repaid?

{<If HB1010>0 (loans that are collateralized with the HH main residence)> Mortgages and  
loans that are collateralized with the [DHB9999] in which {you / your household / the  
household} {live / lives}, please do not report this again.

*Numeric entry, 2 digits (number of  
mortgages and credit)*

-1 - Don't know

If =-1 or -2, continue with  
DHB2800

-2 - No answer

IF =0, go to dhb0800

-3 - Question filtered

ELSE continue with pageo.

Input filter hb3010>=1 AND less than 3 loop passes

**PROGRAMMIERER:** START OF A LOOP FOR 3 LOANS THAT ARE COLLATERALIZED  
WITH OTHER REAL ESTATE.

**Page O**

**pageo**

**PAGE - BEGINNING OF MORTGAGE LOANS - OTHER  
PROPERTIES**

**Question:** < HB3010=1 (only 1 loan) >: Now we come to this loan.

< HB3010>1 (more than one loan) >. Please start with the mortgage or loan with the highest  
amount not yet repaid and then continue with the next highest.

<WITH THE SECOND AND THIRD LOOP PASS>, TRANSITION TEXT:

Now we come to the next highest not yet repaid loan or mortgage.

-3 - Question filtered

**PROGRAMMIERER:** ALLOW MULTIPLE ANSWERS ONLY FOR A-E

**3.39A**

**dhb750\$xa-f**

**LOANS OTHER PROPERTIES - ASSIGNMENT**

**Question:** Which of the properties is used as collateral for this loan?

{<IF HB2410>=1> property 1: [DHB22221], [DHB33331] {<IF hb2801>=0>, value: [HB2801]}.

{<IF HB2410>=2> property 2: [DHB22222], [DHB33332] {<IF hb2802>=0>, value: [HB2802]}.

{<IF HB2410>=3> property 3: [DHB22223], [DHB33333] {<IF hb2803>=0>, value: [HB2803]}.

{<IF HB2410>3> other properties}

**INTERVIEWER:** -multiple answers possible for a-e

-If the respondent specifies that the collateral for this loan is (also) the main residence, please (also) choose Option 5: e. If it is specified that the collateral for this loan are other properties except the h

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

6 variables:

-3 - Question filtered

a- {<IF HB2410>=1> property 1:

[DHB22221], [DHB33331]

{<WENN hb2801>=0>, Value:

[HB2801]}.

b- {<IF HB2410>=2> property 2:

[DHB22222], [DHB33332] {<IF

hb2802>=0>, Value: [HB2802]}.

c- {<IF HB2410>=3> property 3:

[DHB222

### 3.39B

dhb700\$xa-c

### OTHER PROPERTY MORTGAGES \$X - NEW LOAN

**Question:** The loan was taken out for financing purposes or did you refinance an earlier loan with it?

**INTERVIEWER:** - You will find additional explanations on the "refinancing of a loan" and "reverse loans" on the help page.

- Multiple answer possible.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

3 variables:

-3 - Question filtered

a - New loan - The loan was taken out in order to finance a larger expense.

B - Refinanced loan - The loan replaced another loan.

C - Reverse mortgage -

Supplementary retirement pension that a bank finances through th

**Online-Glossar:** Refinancing a loan means repaying an existing loan with the funds from a new loan. The new loan may be for the same amount as the not yet repaid amount of the old credit or higher, for example, because the debtor needs additional money. Refinancing may al

Input filter hb3010>=1 AND less than 3 loop passes

**3.40**                    **hb320\$xa-i**                    **OTHER PROPERTY MORTGAGE \$X: PURPOSE OF LOAN**

**PROGRAMMER:** IF MORE THAN ONE REASON WAS GIVEN, THEN ASK THE FOLLOWING QUESTION: WHAT WAS THE MOST IMPORTANT PURPOSE?

**Question:** For what purpose {did you / did your household / did the household} take out {< If DHB700\$xb=1 (refinanced )> the original loan / <ELSE> this loan}? What was the most important reason?

**INTERVIEWER:** Multiple answers possible.

- |   |  |   |
|---|--|---|
| <i>1 - To purchase the [DHB9999] that {you / your household / the household} lives in (HH main residence)</i> | <i>-1 - Don't know</i>                                 | <b>If DHB700\$xc=1, continue with DHB0710\$x,<br/>If DHB700\$xc&lt;&gt;1 AND DHB700\$xb=1, continue with HB313\$xa-d,<br/>ELSE continue with HB315\$x</b> |
| <i>2 - To purchase another piece of property</i>  | <i>-2 - No answer</i>                                  |   |
| <i>3 - To repair or renovate the property</i>   | <i>-3 - Question filtered</i>                          |   |
| <i>4 - To purchase a vehicle or another form of transport</i>   | <i>-4 - no further purpose (only variables b to i)</i> |   |
| <i>5 - To finance a</i>   |  |   |

Input filter dhb700\$xc=1

**3.40**                    **dhb710\$x**                    **OTHER PROPERTY MORTGAGES \$X: REFINANCING OF REVERSE MORTGAGE**

**Question:** {Did you / did your household / did the household} ever take out another mortgage that was collateralized with this real estate?

- |                |                               |
|----------------|-------------------------------|
| <i>1 - Yes</i> | <i>-1 - Don't know</i>        |
| <i>2 - No</i>  | <i>-2 - No answer</i>         |
|                | <i>-3 - Question filtered</i> |

Input filter dhb700\$xb=1 OR dhb710\$x=1

**3.40B**                    **hb313\$xa-d**                    **OTHER PROPERTY MORTGAGESX: PURPOSE OF REFINANCING**

**PROGRAMMER:** DO NOT ALLOW ANSWER D IN COMBINATION WITH A, B OR C.

**Question:** For what reason {did you / did your household / did the household} refinance the original credit?

**INTERVIEWER:** #NAME?

- |   |                               |
|---|-------------------------------|
| <i>1 - Named</i>                                | <i>-1 - Don't know</i>        |
| <i>2 - Not Named</i>                            | <i>-2 - No answer</i>         |
| <i>4 variables:</i>                             | <i>-3 - Question filtered</i> |
| <i>a - In order to obtain better conditions</i> |                               |
| <i>b - In order to receive additional money</i> |                               |
| <i>c - Another reason</i>                       |                               |

d - No refinancing

Input filter hb3010>=1 AND less than 3 loop passes

**3.41 hb330\$x OTHER PROPERTY MORTGAGES \$X: YEAR WHEN LOAN TAKEN OUT OR REFINANCED**

**Question:** < If DHB700\$x<>1 > What year did {you / your household / the household} {< If HB315\$x<>1 AND DHB700\$xb=1 (refinanced) > last refinance this loan / < If HB315\$x=1 (renegotiated) > last renegotiate this loan / <ELSE> originally take out this loan}?  
< If DHB700\$xc=1 > What year did payments to {you / your household / the household} begin?

Numeric entry 4 digits (year) -1 - Don't know  
Range<=[Interviewjahr] -2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** HB330\$xcc: (hb330\$x>=0 AND hb330\$x<1800)

INTERVIEWER: Year entry lies far in the past. Please correct entry or explain the information.

- 1: Correct entry
- 2: Explain information -> Call up comment window

Input filter hb3010>=1 AND less than 3 loop passes

**3.42 hb340\$x OTHER PROPERTY MORTGAGES \$X: INITIAL AMOUNT BORROWED**

**Question:** <If DHB700\$x<>1> What was the total amount of the loan at the time when the loan {< if DHB700\$xb=1 (refinanced)> was refinanced / <ELSE> was taken out}?  
< If DHB700\$xc=1 > How high was the initially paid-out amount?

**INTERVIEWER:** In some cases this value is equal to zero.

Numeric entry in EUR, 6 digits -1 - Don't know  
-2 - No answer  
-3 - Question filtered

Input filter hb3010>=1

**3.43 hb360\$x OTHER PROPERTY MORTGAGES \$X: MATURITY OF THE LOAN AT THE TIME OF BORROWING/REFINANCING**

**Question:** <If DHB700\$x<>1 > How long was the agreed maturity in years when the loan {< if DHB700\$xb<>1 > was taken out / <if HB315\$x<>1 AND DHB700\$xb=1 (refinanced)> was last refinanced / <if HB315\$x=1 (renegotiated)> last renegotiated / <ELSE> was originally taken out}?

<If DHB700\$xc=1 > For how many years are payments expected from this agreement?

**INTERVIEWER:** <If DHB700\$xc <> 1>: You will find more explanations on the "agreed maturity" on the help page.

Numeric entry in years,  
2 digits

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- 4 - Only rent including utilities  
("Warmmiete") is known (PROG:  
BUTTON "Only rent including  
utilities ("Warmmiete)") FOR  
CODE -4

**Online-Glossar:** The agreed maturity is understood to mean the shortest of the following time spans:

- (1) The agreed total duration of the loan,
- (2) The period of time between the last renegotiation of the loan conditions and the next renegotiation planned in the contract

Input filter hb3010>=1 AND less than 3 loop passes

**3.45A                      hb370\$x                      OTHER PROPERTY MORTGAGE \$X: AMOUNT STILL  
OWED**

**Question:** What is the outstanding balance on the loan?

**INTERVIEWER:** Please enter the loan amount to be repaid at the current time, not including interest, special repayment fees, etc. This is not about the sum of the payments still to be made.

Numeric entry in EUR, 9 digits

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

If hb370\$x=0, continue with  
hb380\$x,

ELSE continue with dhb400\$x.

**CAPI-CHECK:** HB370\$xcc: hb370\$x==0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter hb3010>=1 AND less than 3 loop passes AND hb370\$x>0

**PROGRAMMIERER:**

**3.45B                      dhb400\$x                      OTHER PROPERTY MORTGAGE \$X: ANTICIPATED  
LENGTH OF REPAYMENT**

**Question:** What do you think, how many years will {you / your household / the household} need for the repayment of this outstanding balance?

**INTERVIEWER:**

Numerical entry in years,  
3 digits, 1 decimal place  
Range: >=1

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- 4 - {I do not / my household does  
not / the household does not} aim  
to make full repayment.
- 5 - Less than one year

Input filter hb3010>=1 AND less than 3 loop passes

**3.46A**                      **hb380\$x**                      **OTHER PROPERTY MORTGAGES \$X: ADJUSTABLE INTEREST RATE**

**Question:** Does the loan have an adjustable rate, that is, does the loan agreement permit an adjustment of the interest rate from time to time during the life of the contract?

- 1 - Yes
- 2 - No
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

Input filter hb3010>=1 AND less than 3 loop passes

**3.46B**                      **dhb410\$x**                      **OTHER PROPERTY MORTGAGE: ORIGINAL TERM OF FIXED INTEREST RATE**

**Question:** How long for is the interest rate on the loan fixed? Here we are interested in the original length of the fixed interest period at the time of the last interest rate adjustment.

**INTERVIEWER:** If the interest rate is fixed for less than a year, please code as zero.

- Numeric Entry in years, 3 digits with decimal points range>=0
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

Input filter hb3010>=1 AND less than 3 loop passes

**3.47A**                      **dhb770\$x**                      **OTHER PROPERTY MORTGAGE \$X: EFFECTIVE INTEREST RATE**

**Question:** How high is the current annual effective interest rate that {you / your household / the household} {pay / pays} for this loan?

**INTERVIEWER:** - If the respondent knows only the nominal interest rate, please enter "Don't know" here and continue with the next question.

- You will find additional explanations on the "nominal and effective interest rate" on the help page.

- Enter information with a

- Numeric entry in %, 5 digits, 2 decimal places
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- If =-1 or -2, continue with DHB771\$x, ELSE continue with DHB720\$x

**Online-Glossar:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated on base of nominal interest rates. It includes all additional costs for taking a loan and makes different types of inte

**CAPI-CHECK:**

Input filter dhb770\$x=-1,-2

**3.47B**                      **dhb771\$x**                      **OTHER PROPERTY MORTGAGE \$X: NOMINAL INTEREST RATES**





**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB2210). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)  
- IF DHB71

**Question:** We have already spoken in detail about [number of loops] loans. Now I have a question about {<HB3010=4> the remaining loan / < HB3010>4 the [HB3010 minus 3] other loans}. What is the total amount, i.e. interest and principal repayment, that {you/your household/the household} currently {pay/pays/pays} for {this loan/these loans} per month, quarter or year? Please exclude insurance and other fees.

*Numeric entry in EUR, 6 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

**IF hb3010> 1 AND in hb370\$x**

**less than 50% -1 OR -2 continue with hb4100**

**ELSE continue with dhb2800**

**CAPI-CHECK:** DHB2200cc: dhb2200=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter hb3010>3 AND hb3010>=1 AND in less than 50% of loop passes (hb370\$x=-1,-2)

**3.49**

**hb4100**

**OTHER PROPERTY MORTGAGE \$X: MONEY STILL OWED**

**Question:** What is the total outstanding balance on {<HB3010 = 4> the remaining / < HB3010 >4 all [HB3010 minus 3] other} not yet repaid loans?

**INTERVIEWER:** Please enter the loan amount to be repaid at the current time, not including interest, special repayment fees, etc. This is not about the sum of the payments still to be made.

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

**continue with dhb0800**

**CAPI-CHECK:** HB4100cc: hb4100=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter (hb3010>1 AND in more than 50% of loop passes (hb370\$x=-1,-2)) OR hb3010=-1,-2

**3.50**

**dhb2800**

**OTHER PROPERTY MORTGAGE \$X: FOLLOW-UP QUESTION - MONEY STILL OWED ON OTHER LOANS**

**Question:** What is the total outstanding balance for all loans not yet repaid and collateralized with other real estate?

**INTERVIEWER:** Please enter the loan amount to be repaid at the current time, not including interest, special repayment fees, etc. This is not about the sum of the payments still to be made.

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

**continue with dhb0800**

**CAPI-CHECK:** DHB2800cc: dhb2800=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

**3.51A**

**dhb0800**

### **OWNERSHIP OF CARS**

**Question:** {Do you / does your household / does the household} have one or more privately used cars? I also mean leased cars, including ones for which the employer makes the lease payments. If {you / your household / the household} owns one or more companies, please do not include any cars that are fully owned by the company or companies.

**INTERVIEWER:** Enter only cars here (including minivans), other vehicles will be entered later.

1 - Yes

-1 - Don't know

If =-1, -2, 2, continue with

2 - No

-2 - No answer

DHB1100,

ELSE, continue with DHB8888.

Input filter dhb0800=1

**dhb8888**

**dhb8888**

### **TOTAL NUMBER OF CARS**

**PROGRAMMER:** PRODUCE VARIABLES FOR DHB8888 -> TOTAL NUMBER OF CARS

**Question:** How many cars are there?

*Numeric entry*

-1 - Don't know

If DHB8888>0 "at least one car owned", continue with

-2 - No answer

DHB820\$x a-c,

-3 - Question filtered

ELSE continue with DHB1100.

Input filter dhb8888>=1: loop until number dhb8888 achieved

**3.51B**

**dhb820\$a-c**

### **DESCRIPTION OF CAR - YEAR OF REGISTRATION, MAKE, MODEL**

**PROGRAMMER:** - SHOW AFTER FIRST LOOP IN EACH CASE: LET US MOVE ON TO THE NEXT CAR

- IF (DHB820\$XA=-1 OR -2 AND DHB820\$XB=-1 OR -2 AND DHB820\$XC=-1 OR -2) THEN TEXT BLOCK DHB820\$X A-C = " "

- IN "OTHER" ON THE LIST OF BRANDS, INSERT AN OPEN TEXT BOX (STORAGE IN VARIABLE)

**Question:** Can you tell me the car's make, model and year of manufacture?

**INTERVIEWER:** Also enter cars here that were leased and for which the employer makes the lease payments.

Three variables:	-1 - Don't know	Start of the loop for all DHB
a - Make - Save list (see annex)	-2 - No answer	8888 cars
b - Model - Free text	-3 - Question filtered	
c - Year of manufacture - numeric entry, 4-digit (year)		

**CAPI-CHECK:** DHB820\$xc: (dhb820\$xc>=0 AND dhb820\$xc<1800) INTERVIEWER: Entry of year lies far in the past. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter dhb8888>=1: loop: question dhb825\$x for all cars (dhb820\$xa-c) until number dhb8888 achieved

### 3.51C dhb825\$x LEASED CARS VERSUS CARS OWNED BY HOUSEHOLD

**Question:** Who is the owner of the vehicle [DHB820\$x a-c]?

**INTERVIEWER:** When in doubt, the determinant is who is entered as the owner in the registration.

1 - Car is owned by the household	-1 - Don't know	End of the loop for all dhb8888 cars
2 - Car is leased - Household makes the lease payments itself	-2 - No answer	
3 - Car is provided by employer.	-3 - Question filtered	

Input filter dhb0800=1

### dhb7777a-c dhb7777a-c NUMBER OF CARS PER CATEGORY

**PROGRAMMER:** CREATE VARIABLE DHB7777A-C -> NUMBER OF CARS PER CATEGORY FROM QUESTION DHB825\$X.

If DHB7777a>0 "at least one car owned", continue with DHB0810,  
If DHB7777b>0 AND  
DHB7777a<=0, continue with  
DHB1000,  
ELSE continue with DHB1100.

Input filter dhb7777a>0

### 3.51D dhb0810 VALUE OF ALL CARS OWNED BY HOUSEHOLD

**Question:** Now we come to the cars that are owned by {you / your household / the household}.

If these cars were sold today, what price could {you / your household / the household} obtain in your opinion {<If DHB7777a > 1> in total for all cars}?

Numeric entry in EUR, 9 digits	-1 - Don't know	IF dhb7777b>0 continue with dhb1000,
	-2 - No answer	ELSE continue with dhb1100
	-3 - Question filtered	

Input filter dhb7777b>0

3.52

dhb1000  
dhb1010

**LEASING INSTALMENT FOR LEASED CARS ON WHICH THE HOUSEHOLD MAKES THE PAYMENTS - AMOUNT**  
**LEASING INSTALMENT FOR LEASED CARS ON WHICH THE HOUSEHOLD MAKES THE PAYMENTS - TIME PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHB1010). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHB10

**Question:** Let's talk about the leased car that {you/you or a member of the household/a member of the household} personally {make/make/makes} lease payments for. How much is the monthly, quarterly or yearly total lease payment for all cars?

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

**CAPI-CHECK:** DHB1000cc: DHB1000=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

3.53A

dhb1100

**OTHER VEHICLES**

**Question:** Are other vehicles - besides cars - privately used in {your / the} household and directly owned by {you / another household member / the household}? We have provided some vehicle types in list 3.10.

Please do not include any company vehicles or leased vehicles.

**INTERVIEWER:** Show list 3.8.

**INTERVIEWER:** Motorcycles

Trucks

Vans

Airplanes

Boats

Yachts

Mobile homes

Expensive bicycles

Other vehicles (not cars)

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

If=1, continue with DHB1200a-h,

If <>1 and DHB7777a>0,  
continue with DHB4800

ELSE continue with DHC0100

Input filter dhb1100=1

**3.54 hb4600 TOTAL VALUE OF OTHER VEHICLES**

**Question:** If {you / your household / the household} sold all {your / its} vehicles on list 3.12, what price could {you / the household} obtain in your opinion?

**INTERVIEWER:** Show list 3.12.

**INTERVIEWER:** Motorcycles

Trucks

Vans

Mobile homes

Airplanes

Boats / yachts

Expensive bicycles

h - Other vehicles

Numeric entry in EUR, 9 digits      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

Input filter dhb7777a>0 OR dhb1100=1

**3.55D dhb4800 PURCHASE OF VEHICLES**

**Question:** <DHB7777a=1 and DHB1100<>1 >

{Have you / has your household / the household} bought this car in the last 12 months?

<DHB7777a>1 and DHB1100<>1 >

{Have you / has your household / the household} bought at least one of these cars in the last 12 months?

< DHB7777a<=0 and DHB1100=1 and DHB5555>0 >

{Have you / has your household / the household} bought one of these vehicles in the last 12 months?

<DHB7777a>=1 and DHB1100=1 and DHB5555>0 >

{Have you / has your household / the household} bought one of these vehicles or cars in the last 12 months?

<ELSE>

{Have you / has your household / the household} bought a vehicle or car in the last 12 months?

1 - Yes                                      -1 - Don't know                              If =-1, -2, 2, continue with  
2 - No                                        -2 - No answer                              DHC0100,  
ELSE continue with DHB4810

**3.55E dhb4810 PURCHASE PRICE OF THE NEW VEHICLES**

**Question:** <DHB7777a=1 and DHB1100<>1 >

How much {did you / your household / the household} pay for the car purchased in the last 12 months?

<DHB7777a>1 and DHB1100<>1 >

How much {did you / your household / the household} pay for this car or these cars purchased in the last 12 months?

< DHB7777a<=0 and DHB1100=1 and SUM DHB5555>0 >

How much {did you / your household / the household} pay for this car or these cars purchased in the last 12 months?

<DHB7777a>=1 and DHB1100=1 and SUM DHB5555>0 >

How much {did you / your household / the household} pay for these cars or vehicles purchased in the last 12 months?

<ELSE>

How much {did you / your household / the household} pay for cars or vehicles purchased in the last 12 months?

<For all cases>

If {you / your household / the household} traded in vehicles or cars in the last 12 months, deduct their or its value from the purchase price.

- Numeric entry in EUR, 9 digits*
- 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered

**3.55A                  dhc0100                  OTHER LEASING CONTRACTS**

**Question:** {Have you / you or another household member / a household member} signed {<DHB7777b>0}, besides agreements for cars or other vehicles, additional} lease agreements that have not yet expired?

**INTERVIEWER:** Please record only leasing contracts that you concluded for yourself or your household. Leasing contracts concluded for a business or as elf-employed should not be recorded here.

- 1 - Yes
  - 2 - No
  - 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered
- If =1, continue with DHC0110,  
ELSE continue with HB4700

Input filter dhc0100=1

**3.55B                  dhc0110                  PAYMENTS FOR OTHER LEASING CONTRACTS -  
                                 dhc0111                  AMOUNT  
                                                  PAYMENTS FOR OTHER LEASING CONTRACTS -  
                                                  TIME PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC0111). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHC01

**Question:** How much is the lease payment that {you make/your household makes/the household makes} for this contract or these contracts per month, quarter or year?

Numeric entry in EUR, 9 digits      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** DHC0110cc: DHC0110=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

- 1: Correct entry
- 2: Explain information -> Call up comment window

**3.56A                      hb4700                      OWNERSHIP OF OTHER VALUABLES**

**PROGRAMMER:** DO NOT SAVE LIST ON THE SCREEN:

ART  
ANTIQUES  
VALUABLE JEWELRY  
VALUABLE COLLECTIONS  
OTHER VALUABLE ITEMS

**Question:** Please look at list 3.13. {Do you / does your household / does the household} own valuables of the kinds mentioned?

**INTERVIEWER:** Show list 3.13.

1 - Yes    -1 - Don't know    **If =1, continue with HB4710,**  
2 - No    -2 - No answer    **ELSE continue with PageP**

Input filter hb4700=1

**3.56B                      hb4710                      VALUE OF OTHER VALUABLES**

**Question:** If these items were sold today, what price {could you / your household / the household} obtain in your opinion?

**INTERVIEWER:** If the FKP is not in a position to answer the question, please provide the following assistance:

If an insurance policy was taken out for these items, can you also specify the insured value.

Numeric entry in EUR, 9 digits      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

**PROGRAMMIERER:** ZEITSTEMPEL NACH FRAGE

## **Section 4: Other Liabilities / Lending Restrictions**

Referenzeinheit: Haushalt. Die Fragen sind dem KT zu stellen.

**Page P                      pagep                      PAGE - GETTING STARTED WITH  
UNCOLLATERALIZED LOANS**

**Question:** The following section deals with liabilities and, more specifically, those not secured by a mortgage.

**4.01 hc0200 OWN CREDIT LINES**

**Question:** {Do you / do you or another household member / does a household member} have a checking account or another account with an overdraft or a credit line facility?

**INTERVIEWER:**

- |         |                 |   |
|---------|-----------------|---|
| 1 - Yes | -1 - Don't know | If =1, continue with HC0210,<br>ELSE continue with HC0300 |
| 2 - No  | -2 - No answer  |   |

Input filter hc0200=1

**4.01A hc0210 OVERDRAFT FACILITY**

**Question:** At present, {do you / do you or another household member / does the household} make use of such a credit line or such an overdraft facility?

- |         |                        |  |
|---------|------------------------|--|
| 1 - Yes | -1 - Don't know        | If =1, continue with HC0220<br>ELSE continue with HC0300 |
| 2 - No  | -2 - No answer         |  |
|         | -3 - Question filtered |  |

Input filter hc0210=1

**4.01B hc0220 AMOUNT OF OUTSTANDING CREDIT LINE / OVERDRAFT BALANCE**

**Question:** How much is the total amount used across all accounts?

- |                                       |                        |
|---------------------------------------|------------------------|
| <i>Numeric entry in EUR, 6 digits</i> | -1 - Don't know        |
|                                       | -2 - No answer         |
|                                       | -3 - Question filtered |

**CAPI-CHECK:** HC0220cc: hc0210=1 AND hc0220=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry (HC0220) here or in the previous question (HC0210) or explain it.

- 1: Correct entry here (HC0200)
- 2: Correct entry for previous question -> Back to HC0210
- 3: Ex

**4.02A hc0300 OWN CREDIT CARDS**

**Question:** {Do you / Do you or another member of your household / Does a member of the household} have credit cards?

**INTERVIEWER:** Please do not include credit cards that are paid by the employer. EC cards where the amount paid with the card is deducted directly from an account should also not be included here.

- |         |                 |  |
|---------|-----------------|--|
| 1 - Yes | -1 - Don't know | If =1, continue with DHC0600<br>ELSE continue with DHC0700 |
| 2 - No  | -2 - No answer  |  |

Input filter hc0300=1



**4.02B dhc0600 OWN CREDIT CARDS: POSITIVE BALANCE**

**Question:** Payments can be made to some credit card accounts. The paid-up amount usually bears interest as long as it is in the account. {Do you / Do you or another household member / Does a household member} have a credit card account with a positive balance or interest-bearing balance?

- |         |                 |                              |
|---------|-----------------|------------------------------|
| 1 - Yes | -1 - Don't know | IF =1, continue with DHC0610 |
| 2 - No  | -2 - No answer  | ELSE continue with HC0310    |

Input filter dhc0600=1

**4.02C dhc0610 OWN CREDIT CARD: BALANCE ON CREDIT CARD ACCOUNT**

**Question:** How much is this balance in total for all credit cards that {you / you and the other household members / the household members} have?

- |                                |                        |
|--------------------------------|------------------------|
| Numeric entry in EUR, 6 digits | -1 - Don't know        |
|                                | -2 - No answer         |
|                                | -3 - Question filtered |

Input filter hc0300=1

**4.02D hc0310 OWN CREDIT CARDS: OUTSTANDING CREDIT CARD DEBTS**

**Question:** Credit card bills must not always be paid in full immediately. Is there an outstanding debt in the credit card account or one of the credit card accounts, i.e. from transactions on the last bill?

- |         |                        |                             |
|---------|------------------------|-----------------------------|
| 1 - Yes | -1 - Don't know        | If =1, continue with HC0320 |
| 2 - No  | -2 - No answer         | ELSE continue with DHC0700  |
|         | -3 - Question filtered |                             |

Input filter hc0310=1

**4.02E hc0320 OWN CREDIT CARDS: AMOUNT OF OUTSTANDING CREDIT CARD DEBT**

**Question:** What is the not yet paid outstanding debt for all credit cards?

- |                                |                        |
|--------------------------------|------------------------|
| Numeric entry in EUR, 6 digits | -1 - Don't know        |
|                                | -2 - No answer         |
|                                | -3 - Question filtered |

**CAPI-CHECK:** HC0320cc: hc0310=1 AND hc0320=0

INTERVIEWER: Zero is not a valid amount. Please correct entry (HC0320) here or in the previous question (HC0310) or explain it.

- 1: Correct entry here (HC0320)
- 2: Correct entry for previous question -> Back to HC0310
- 3: Exp

**4.03BAFA**      **dhc0700**      **GERMAN GOVERNMENT STUDENT ASSISTANCE  
SCHEME (BAFÖG)**

**Question:** {Do you / do you or another household member / does a household member} currently receive Bafög or {did you / did you or another household member / did a household member} receive Bafög in the past?

- |         |                        |                              |
|---------|------------------------|------------------------------|
| 1 - Yes | -1 - Don't know        | IF =1 continue with dhc0710, |
| 2 - No  | -2 - No answer         | ELSE continue with pageab    |
|         | -3 - Question filtered |                              |

Input filter dhc0700=1

**4.03BAFB**      **dhc0710**      **GERMAN GOVERNMENT STUDENT ASSISTANCE  
SCHEME (BAFÖG) - LOANS**

**Question:** In many cases, Bafög is granted in part as a loan. Do {you / you or another household member / a household member} have repayment obligations from Bafög payments now or expect them in the future?

**INTERVIEWER:** Bafög must not be repaid immediately after completion of university, therefore there may also be repayment obligations without repayments already being made.

- |         |                        |                            |
|---------|------------------------|----------------------------|
| 1 - Yes | -1 - Don't know        | If =1, continue DHC0720    |
| 2 - No  | -2 - No answer         | ELSE continue with DHC0800 |
|         | -3 - Question filtered |                            |

Input filter dhc0710=1

**4.03BAFC**      **dhc0720**      **GERMAN GOVERNMENT STUDENT ASSISTANCE  
SCHEME (BAFÖG) - OUTSTANDING DEBT**

**Question:** How high are these obligations for {you / you and all other household members / all household members} in total at the present time?

**INTERVIEWER:** If {you / you or a household member / a household member} currently still {receive / receives} Bafög, I mean the Bafög debt that has accrued to date.

- |                                       |                        |  |
|---------------------------------------|------------------------|--|
| <i>Numeric entry in EUR, 6 digits</i> | -1 - Don't know        |  |
|                                       | -2 - No answer         |  |
|                                       | -3 - Question filtered |  |

Input filter dhc0710=1

**4.03BAFD**      **dhc0730**      **GERMAN GOVERNMENT STUDENT ASSISTANCE  
SCHEME (BAFÖG) - REPAYMENTS ALREADY BEGUN**

**Question:** Are {you / you or other household members / household members} already paying back a Bafög loan?

- |         |                        |                              |
|---------|------------------------|------------------------------|
| 1 - Yes | -1 - Don't know        | IF =1 continue with dhc0740, |
| 2 - No  | -2 - No answer         | ELSE continue with pageab    |
|         | -3 - Question filtered |                              |

Input filter dhc0730=1

**4.03BAFE**            **dhc0740**            **GERMAN GOVERNMENT STUDENT ASSISTANCE**  
                         **dhc0741**            **SCHEME (BAFÖG) - REPAYMENTS - AMOUNT**  
   **GERMAN GOVERNMENT STUDENT ASSISTANCE**  
   **SCHEME (BAFÖG) - REPAYMENTS - TIME PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC0741). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHC07

**Question:** How much do {you/you and the other members of the household/the members of the household} repay in total per month, quarter or year?

*Numeric entry in EUR, 6 digits*            -1 - Don't know  
   -2 - No answer  
   -3 - Question filtered

**CAPI-CHECK:** DHC0740cc: dhc0730=1 AND dhc0740=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry for previous question (DHC0730) or here (DHC0740) or explain entry.

1: Correct entry here (DHC0740)

2: Correct entry for previous question -> Back to DHC073

Input filter dhc0730=1

**4.03BAFF**            **dhc0750**            **GERMAN GOVERNMENT STUDENT ASSISTANCE**  
   **SCHEME (BAFÖG) - INITIAL BALANCE OF LOAN**

**Question:** How high was the loan at the beginning of the repayments? Please tell me, if possible, the amount according to the Bafög declaration.

*Numeric entry in EUR, 6 digits*            -1 - Don't know  
   -2 - No answer  
   -3 - Question filtered

**CAPI-CHECK:** DHC0750cc: dhc0750=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

**Page AB**            **pageab**            **PAGE – UNCOLLATERALISED LOANS**

**Question:** I would now like to ask you about other unsecured loans, i.e. the loans that are not entered in the land register. They include consumer and instalment loans, loans from family, friends and employers.

**4.04A**                      **dhc0800**                      **UNCOLLATERALISED LOANS**

**Question:** <If DHB2400=1 OR DHB2500=1 OR HC0210=1 OR HC0310=1 OR DHC0710=1 (start with HH that reported loans beforehand) > {Do you / does your household / the household} have, in addition to the already reported loans, { <IF HC0210=1 OR HC0310=1> other} unsecured loans that have not yet been fully repaid?  
<ELSE (start with HH that did not report any loans) >: {Have you / has your household / has the household} taken out any such unsecured loans that have not yet been fully repaid?  
<ALWAYS> Please also remember the loans that were taken out for financing business activities.

**INTERVIEWER:** Unsecured loans are loans that are NOT entered in the land register (see also glossary on the help page). That is, for which no real estate is used as collateral.

1 - Yes	-1 - Don't know	<b>IF =1, continue with dhc0200a-c,</b>
2 - No	-2 - No answer	<b>ELSE continue with dhc1100</b>

**Online-Glossar:** Uncollateralised loans for the purposes of this study are loans that are not entered in the land register. Collateralised loans, however, are entered in the land register and the collateralized security is real estate. If the borrower cannot repay the loan

Input filter dhc0800=1

**4.04B**                      **dhc0200a-c**                      **NUMBER OF COLLATERALISED LOANS BY CATEGORY**

**Question:** How many unsecured loans in the following categories {have you / has your household / the household} not yet repaid in full?  
Please refer to the loans of private individuals, i.e., loans from family, that have to be paid back.

**INTERVIEWER:** Please enter no loans taken out from other HH-members.

The answer can also be zero.

If all three types of loans, i.e. loans from private individuals, employers, and "other loans" are reported as zero, please ask again and insert a comment.

<i>Numeric entry in each case,</i>	-1 - Don't know	<b>If (DHC0200a= -1 or -2 AND</b>
<i>2 digits</i>	-2 - No answer	<b>DHC0200b=-1 or -2 AND</b>
<i>3 variables</i>	-3 - Question filtered	<b>DHC0200c=-1 or -2), continue</b>
<i>a - Loans from private individuals</i>		<b>with DHC1000</b>
<i>b - Loans from employer</i>		<b>If sum (DHC0200a-c=0), continue</b>
<i>c - Other loans (e.g. consumer / instalment loans)</i>		<b>with DHC1100</b>
		<b>If (DHC0200a&gt;=1), continue with</b>
		<b>PageAC (loop for unsecured</b>
		<b>loans from family and friends)</b>
		<b>ELSE continue with PageR (loop</b>
		<b>for other unsecured loans)</b>

**CAPI-CHECK:** DHC0200cc: SUM(dhc0200a-c)=0

**INTERVIEWER:** You have entered zero for all three types of unsecured loans. This is not possible. Please correct entry or explain the information.

- 1: Correct entry
- 2: Explain information -> Call up comment window

**PROGRAMMIERER:** START OF A LOOP FOR 3 UNCOLLATERALIZED LOANS FROM RELATIVES AND FRIENDS (DHC0200A)  
REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

**Page AC**            **pageac**            **PAGE - LOOP FOR LOANS FROM FRIENDS AND FAMILY**

**Question:** <DHC0200A=1> I would now like to talk with you about the loan that {you / your household / the household} received from family or friends.

<OTHER>: I would now like to talk with you about the loans that {you / your household / the household} received from family or friends. Please start with the loan from private individuals with the highest outstanding balance and then continue with the next highest.

<WITH THE SECOND AND THIRD LOOP PASS>, TRANSITION TEXT

Now we come to the loan from family or friends with the {second highest / third highest} outstanding balance.

-3 - Question filtered

**4.04C**            **hc035\$xa-i**            **PURPOSE OF LOAN FROM PRIVATE INDIVIDUALS**

**PROGRAMMER:** IF MORE THAN ONE REASON WAS GIVEN, THEN ASK THE FOLLOWING QUESTION:

WHAT WAS THE MOST IMPORTANT PURPOSE?

**Question:**

**INTERVIEWER: #NAME?**

- |  |   |
|--|---|
| 1 - To purchase the [DHB9999] that {you / your household / the household} lives in (HH main residence) | -1 - Don't know                                 |
| 2 - To purchase another piece of property  | -2 - No answer                                  |
| 3 - To repair or renovate the property   | -3 - Question filtered                          |
| 4 - To purchase a vehicle or another form of transport   | -4 - no further purpose (only variables b to i) |
| 5 - To finance a   |   |

**CAPI-CHECK:** HC035\$xcc: HC035\$xa-i=3 AND HB2400=2 AND (dhb0200a=2 AND dhb0200b=2 AND dhb0200c=2)

In order to be certain that I have entered the information correctly, I will ask the questions again: So far I do not have any real estate. Is it nevertheless correct th

Input filter number of loans from dhc0200a>0 AND less than 3 loop passes

**4.04D**            **dhc400\$x**            **ORIGINAL AMOUNT OF LOAN FROM PRIVATE INDIVIDUALS**

**Question:** What was the initial amount of the loan when the loan was taken out or last refinanced or renegotiated?

**INTERVIEWER:** The answer should refer to the time of refinancing or renegotiation in the case of refinanced or renegotiated loans.

*Numeric entry in EUR, 9 digits*      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** DHC400\$xcc: dhc400\$x=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter number of loans from dhc0200a>0 AND less than 3 loop passes

**4.04E                      dhc410\$x                      ORIGINAL MATURITY OF LOAN FROM PRIVATE INDIVIDUALS**

**Question:** How long was the originally agreed maturity of the loan in years when the loan was taken out or last refinanced or renegotiated?

**INTERVIEWER:**

**INTERVIEWER:** The answer should refer to the time of refinancing with refinanced loans and to the time of the renegotiation in the case of renegotiated loans.

*Numeric entry in years,  
2 digits*                      -1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-4 - No fixed maturity has been agreed  
(Credit lines / loans without fixed end of term) PROG: BUTTON "No fixed maturity has been agreed (Credit lines / loans without fixed end of term)" FOR CODE -4

**4.04F                      hc036\$x                      LOANS FROM PRIVATE INDIVIDUALS: OUTSTANDING AMOUNT**

**Question:** What is the outstanding balance on this loan?

*Numeric entry in EUR, 9 digits*      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** HC036\$xcc: hc036\$x=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter number of loans from dhc0200a>0 AND less than 3 loop passes

**4.04G**                      **dhc420\$x**                      **LOANS FROM PRIVATE INDIVIDUALS: EFFECTIVE INTEREST RATE**

**Question:** How high is the current annual effective interest rate that {you / your household / the household} {pay / pays} for this loan?

**INTERVIEWER:** - You will find additional explanations on the "nominal and effective interest rate" on the help page.

- If the respondent knows only the nominal interest rate, please click "Don't know" here and continue with the next question.

- Enter information with a

*Numeric entry in %,*

*4 digits, 2 decimal places*

-1 - Don't know

-2 - No answer

-3 - Question filtered

**IF =-1 OR -2, continue with**

**dhc430\$x ,**

**ELSE continue with dhc370\$x**

**Online-Glossar:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. It contains among other things the fees for th loan and makes different types of in

Input filter dhc420\$x=-1, -2

**4.04H**                      **dhc430\$x**                      **LOANS FROM PRIVATE INDIVIDUALS: NOMINAL INTEREST RATES**

**Question:** If you do not know the effective interest rate: How high is the current annual nominal interest rate that {you / your household / the household} {pay / pays} for this loan?

**INTERVIEWER:** Enter amount with a maximum of 2 decimal places.

You will find additional explanations on the "nominal and effective interest rate" on the help page.

*Numeric entry in %,*

*4 digits, 2 decimal places*

-1 - Don't know

-2 - No answer

-3 - Question filtered

**Online-Glossar:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rate. It contains among other things the fees for th loan makes different types of intere

**4.04I**                      **dhc370\$x**  
**dhc371\$x**                      **LOANS FROM PRIVATE INDIVIDUALS: INSTALMENTS FOR ALL OTHER LOANS - AMOUNT**  
**LOANS FROM PRIVATE INDIVIDUALS: INSTALMENTS FOR ALL OTHER LOANS - TIME PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC371\$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHC3

**Question:** What is the total amount, i.e. interest and principal repayment, that {you/your household/the household} currently {pay/pays/pays} for this loan per month, quarter or year? Please exclude insurance and other fees.

**INTERVIEWER:**

*Numeric entry in EUR, 6 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

End of the loop for 3 loans from private individuals.

If DHC0200a>3, continue with DHC3900

IF DHC0200a>1 AND DHC0200a <=3 AND in HC036\$x more than 50% of loop passed are -1 or -2, continue with DHC3800

If ((DHC0200a>1 AND DHC0200a <=3 AND in HC036\$x less than 50% are -1 or -2) OR

DHC0200a=1) AND DHC0200b<1 AND DHC0200c<1, continue with DHC1100

ELSE continue with pager (loop for other uncollateralised loans)

**CAPI-CHECK:** DHC370\$xcc: dhc0370=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

4.04L

dhc3900

dhc3910

**LOANS FROM PRIVATE INDIVIDUALS -  
INSTALMENTS FOR ALL OTHER LOANS - AMOUNT  
LOANS FROM PRIVATE INDIVIDUALS -  
INSTALMENTS FOR ALL OTHER LOANS - TIME  
PERIOD**

**PROGRAMMER:** IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC3910). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

- IF DHC3900

**Question:** We have already spoken in detail about [number of loops] personal loans. Now I have a question about the [DHC0200a minus 3] other personal loans.

What is the total amount, i.e. interest and principal repayment, that {you/your household/the household} currently {pay/pays/pays} for these loans per month, quarter or year?}

Please exclude insurance and other fees.

*Numeric entry in EUR, 6 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

If DHC0200a>1 AND in HC036\$x more than 50% of the loop passes are -1 or -2, continue with DHC3800,



ELSE continue with HC0370

Input filter (number of loans from dhc0200a > 1 AND in more than 50% of loop passes hc0360\$x=-1,-2) OR (dhc0200a=-1,-2)

**4.04J dhc3800 FOLLOW-UP QUESTION ABOUT AMOUNT OWED IN LOANS FROM PRIVATE INDIVIDUALS**

**Question:** What is the outstanding balance for all unsecured loans from private individuals in total?

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

If DHC0200b<1 AND

DHC0200c<1, continue with

DHC1100

ELSE continue with pager (loop for other uncollateralised loans)

**CAPI-CHECK:** DHC3800cc: DHC3800=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

**4.04K hc0370 LOANS FROM PRIVATE INDIVIDUALS - TOTAL AMOUNT OWED FOR ALL OTHER LOANS**

**Question:** And what is the total outstanding balance for these remaining [DHC0200a minus 3] loans?

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

If DHC0200b<1 AND

DHC0200c<1, continue with

DHC1100

ELSE continue with pager (loop for other uncollateralised loans)

**CAPI-CHECK:** HC0370cc: hc0370=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter Amount of loans from DHC0200b-c>0 AND LOOP <3

**PROGRAMMIERER:** START OF A LOOP FOR 3 UNCOLLATERALLIZED LOANS (DHC0200B,C), WHICH ARE NOT FROM RELATIVES OR FRIENDS.

REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

**Page R pager PAGE - BEGINNING OF LOOP FOR UNCOLLATERALIZED LOANS**

**Question:** < DHC0200a<1 AND DHC0200b<1 UND DHC0200c=1> Now we come to this uncollateralized loan.

< DHC0200a<1 UND DHC0200b=1 UND DHC0200c< 1> Now we come to the loan that {you / you or another household member / one of the household members} {have / has} received from the employer.

< DHC0200a<1 UND ((DHC0200b=1 UND DHC0200c=1) OR dhc0200b>1 OR dhc0200c>1)> Now we come to {your uncollateralized loans / the uncollateralized loans of your household / the uncollateralized loans}. Please start with the loan with the highest outstanding balance and then continue with the next highest.

<OTHER>: You have stated that {you / your household / the household}, in addition to loans from friends and family, took out other uncollateralized loans. Now let us get to these other uncollateralized loans. Please start with the loan that has the highest outstanding balance and then continue with the next highest.

<WITH THE SECOND AND THIRD LOOP PASS>, TRANSITION TEXT

Now we come to the loan with the {second highest / third highest} outstanding balance.

-3 - Question filtered

Input filter number of loans dhc0200a-c>0 AND less than 3 loop passes

#### 4.05a dhc600\$xa-j PURPOSE OF OTHER UNCOLLATERALISED LOAN

**PROGRAMMER:** IF MORE THAN ONE REASON WAS GIVEN, THEN ASK THE FOLLOWING QUESTION:

WHAT WAS THE MOST IMPORTANT PURPOSE?

**Question:** For what purpose did {you/your household/the household} take out this loan?

**INTERVIEWER:** - Multiple answers possible

- Please do not read possible answers aloud!

1 - To purchase the [DHB9999] that {you / your household / the household} lives in (HH main residence)

2 - To purchase another piece of property

3 - To repair or renovate the property

4 - To purchase a vehicle or another form of transport

5 - To finance a

-1 - Don't know

-2 - No answer

-3 - Question filtered

-4 - no further purpose (only variables b to i)

If at least once DHCa-i=1, continue with DHC600\$xz  
ELSE continue with DHC610\$x

**CAPI-CHECK:** DHC600\$xcc: dhc600\$xa-i=3 AND HB2400=2 AND (dhb0200a=2 AND dhb0200b=2 AND dhb0200c=2)

In order to be certain that I have entered the information correctly, I will ask the questions again: So far I have not recorded any real estate. Is it nevertheless cor

Input filter dhc600\$xa-j=1

#### 4.05B dhc600\$xz CHECK - MORTGAGE

**Question:** Is there a mortgage or a land mortgage on property for the loan?

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

If =1, continue with DHC605\$xz  
ELSE continue with DHC610\$x

-3 - Question filtered

Input filter dhc600\$xz=1

**4.05C dhc605\$xz CHECK MORTGAGE - ALREADY MENTIONED**

**Question:** Did you mention this loan when we spoke about loans collateralized with real estate?

**INTERVIEWER:** If question was answered with Yes, this loan is not an uncollateralized loan, so the program jumps to the next uncollateralized loan or the next topic.

1 - Yes	-1 - Don't know	If <>2, the loop for the next loan begins
2 - No	-2 - No answer	ELSE continue with DHC610\$x
	-3 - Question filtered	

Input filter number of loans dhc0200b-c>0 AND less than 3 loop passes

**4.06 dhc610\$x OTHER UNCOLLATERALIZED LOANS: INITIAL AMOUNT OF LOAN**

**Question:** What was the initial amount of the loan when it was taken out or last refinanced or renegotiated?

**INTERVIEWER:** The answer should refer to the time of refinancing with refinanced loans and to the time of the renegotiation in the case of renegotiated loans.

<i>Numeric entry in EUR, 9 digits</i>	-1 - Don't know
	-2 - No answer
	-3 - Question filtered

**CAPI-CHECK:** DHC610\$xcc: dhc610\$x=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

- 1: Correct entry
- 2: Explain information -> Call up comment window

Input filter number of loans dhc0200b-c>0 AND less than 3 loop passes

**4.07 dhc620\$x OTHER UNCOLLATERALIZED LOANS: INITIAL MATURITY OF LOAN**

**Question:** How long was the originally agreed maturity of the loan in years when the loan was taken out or last refinanced or renegotiated?

**INTERVIEWER:**

**INTERVIEWER:** The answer should refer to the time of refinancing with refinanced loans and to the time of the renegotiation in the case of renegotiated loans.

<i>Numeric entry in years, 2 digits</i>	-1 - Don't know
	-2 - No answer
	-3 - Question filtered
	-4 - No fixed maturity has been agreed
	(Credit lines / loans without fixed end of term) PROG: BUTTON "No fixed maturity has been agreed"

(Credit lines / loans without fixed end of term)" FOR CODE -4

Input filter number of loans dhc0200b-c>0 AND less than 3 loop passes

**4.08 dhc630\$x OTHER UNCOLLATERALIZED LOANS: OUTSTANDING BALANCE OF LOAN**

**Question:** What is the outstanding balance on this loan?

Numeric entry in EUR, 9 digits -1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** DHC630\$xcc: dhc630\$x=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter number of loans dhc0200b-c>0 AND less than 3 loop passes

**4.09A dhc690\$x OTHER UNCOLLATERALIZED LOANS: EFFECTIVE INTEREST RATE**

**Question:** How high is the current annual effective interest rate that {you / your household / the household} {pay / pays} for this loan?

**INTERVIEWER:** - You will find additional explanations on the "nominal and effective interest rate" on the help page.

- If the respondent knows only the nominal interest rate, please click "Don't know" here and continue with the next question.

- Enter information with a

Numeric entry in %, 4 digits, 2 decimal places -1 - Don't know -2 - No answer -3 - Question filtered  
If =-1 or -2, continue with DHC691\$x ELSE continue with DHC650\$x

**Online-Glossar:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rates. It includes among other things fees for the loan and makes different types of inte

Input filter dhc690\$x=-1, -2

**4.09B dhc691\$x OTHER UNCOLLATERALIZED LOANS: NOMINAL INTEREST RATE**

**Question:** If you do not know the effective interest rate: How high is the current annual nominal interest rate that {you / your household / the household} {pay / pays} for this loan?

**INTERVIEWER:** - Enter information with a maximum of 2 decimal places.

- You will find additional explanations on the "nominal and effective interest rate" on the help page.

Numeric entry in %, -1 - Don't know

4 digits, 2 decimal places

-2 - No answer

-3 - Question filtered

**Online-Glossar:** The nominal interest rate determines the amount of the monthly or quarterly interest payment. The effective interest rate is calculated based on the nominal interest rates. It includes among other things fees for the loan and makes different types of inte

Input filter number of loans dhc0200a-c>0 AND less than 3 loop passes

4.10

dhc650\$x

dhc651\$x

**OTHER UNCOLLATERALIZED LOANS: LOAN  
INSTALMENTS - AMOUNT**

**OTHER UNCOLLATERALIZED LOANS: LOAN  
INSTALMENTS - TIME PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC651\$X). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHC6

**Question:** What is the amount, i.e. interest and repayment, that {you / your household / the household} {pay / pays} for this loan in total in a month, quarter, or year at the present time? Please do not include insurance and other fees.

**INTERVIEWER:** If there are no current paments undertaken, please select button "No current payments"

Falls aktuell keine Zahlungen geleistet werden, bitte Button „Aktuell keine Zahlungen“ auswählen.

Numeric entry in EUR, 6 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

End of the loop for 3 other uncollateralized loans.

If sum(DHC0200b + DHC0200c)>3), continue with DHC0500. PROG: Please treat values less than zero as zero for calculating sum total.

If (sum (DHC0200b + DHC0200c)>1) AND sum (DHC0200b + DHC0200c)<=3) AND in DHC630\$x more than 50% of the loop passes are -1 or -2, continue with DHC1000; PROG: Please treat values less than zero as zero for calculating sum total.

ELSE continue with DHC1100

**CAPI-CHECK:** DHC650\$xcc CAPI: dhc650\$x=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter (number of loans in dhc0200b-c > 1 AND in more than 50% of loop passes dhc630\$x=-1,-2) OR (dhc0200b=-1,-2 AND dhc0200c=-1,-2)

**4.11 dhc1000 FOLLOW-UP QUESTION ON AMOUNT OWED FOR ALL OTHER UNCOLLATERALIZED LOANS**

**Question:** What is the outstanding balance for all uncollateralized loans in total?

*Numeric entry in EUR, 9 digits*

-1 - Don't know

**Continue with DHC1100**

-2 - No answer

-3 - Question filtered

**CAPI-CHECK:** DHC1000cc: dhc1000=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter (number of loans in dhc0200b-c > 3 AND in less than 50 % of loop passes dhc630\$x=-1,-2)

**4.12 dhc0900 TOTAL AMOUNT OWED FOR ALL OTHER UNCOLLATERALIZED LOANS**

**Question:** Now please think about all the loans that we have not yet entered. What is the total outstanding debt for these remaining [sum(DHC0200b+DHC0200c) minus 3] loans?

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

**CAPI-CHECK:** DHC0900cc: dhc0900=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter Anzahl Kredite aus dhc0200b-c > 3

**4.13 dhc0500 dhc0510 INSTALMENTS FOR ALL OTHER LOANS - AMOUNT INSTALMENTS FOR ALL OTHER LOANS - TIME PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHC0510). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHC05

**Question:** We have already spoken in detail about [number of loops] unsecured employer, installment, consumer or other loans. Now I have a question about {<IF [sum(DHC0200b,DHC0200c) minus 3]>1 the [sum(DHC0200b,DHC0200c) minus 3] other unsecured loans that we haven't yet discussed in detail. / IF [sum(DHC0200b,DHC0200c) minus 3]=1 the unsecured loan that we haven't yet discussed in detail}. What amount, i.e. interest and principal repayment, {do you/does your household/does the household}



**Question:** Was one or more payments made late due to financial difficulties or were there different reasons?

- |  |                        |
|--|------------------------|
| 2 – Yes, one or more payments were made late or not at all due to financial difficulties | -1 - Don't know        |
| 3 – Yes, one or more payments were made late or not at all for other reasons             | -2 - No answer         |
| 5 - No   | -3 - Question filtered |

**4.15B**                      **hc1270**                      **PAYMENTS THAT ARE MORE THAN 90 DAYS PAST DUE**

**Question:** Were any payments 90 days or more past due?

- |         |                        |
|---------|------------------------|
| 1 - Yes | -1 - Don't know        |
| 2 - No  | -2 - No answer         |
|         | -3 - Question filtered |

**4.16A**                      **hc1300**                      **APPLICATION FOR A LOAN/CREDIT**

**Question:** {Have you / Have you or another household member / Has the household} applied for at least one loan in the last three years? Please also think about all the loans that we have already discussed.

**INTERVIEWER:** This question also refers to mortgages on the household's main residence.

- |         |                 |                                     |
|---------|-----------------|-------------------------------------|
| 1 - Yes | -1 - Don't know | <b>If = 1, continue with HC1310</b> |
| 2 - No  | -2 - No answer  | <b>ELSE continue with HC1400</b>    |

**CAPI-CHECK:** HC1300cc: (HC1300=1 AND ((Interview year-hb1301)<3 OR (Interview year-hb1302)<3 OR (Interview year-hb1303)<3)) OR (Interview year-hb3301)<3 OR (Interview year-hb3302)<3 OR (Interview year-hb3303)<3))

In order to be certain that I have entered everything c

Input filter hc1300=1

**4.16B**                      **hc1310a-c**                      **CREDIT APPLICATION WAS REJECTED**

**Question:** In the last three years, has any lender or creditor turned down any request { you / you or another household member / the household} made for a loan or not granted a loan in full?

**INTERVIEWER: #NAME?**

- |                              |                        |   |
|------------------------------|------------------------|---|
| 1 - Named                    | -1 - Don't know        | <b>If HC1310a= 1 or HC1310b=1, continue with HC1320</b> |
| 2 - Not Named                | -2 - No answer         |   |
| 3 variables:                 | -3 - Question filtered |   |
| a - Yes, completely rejected |                        | <b>ELSE continue with HC1400</b>                        |
| b - Yes, not granted in full |                        |   |
| c – No                       |                        |   |



Input filter hc1310a=1 OR hc1310b=1

**4.16C**                      **hc1320**                      **RE-APPLYING FOR CREDIT WITH OTHER CREDIT INSTITUTIONS**

**Question:** {Have you / Has your household / Has the household} succeeded in receiving the loan or all the loans in full, or were you granted a smaller amount?

- |  |                        |
|--|------------------------|
| 1 - Yes, received all the loans in full. | -1 - Don't know        |
| 2 - No, was granted a smaller amount     | -2 - No answer         |
|  | -3 - Question filtered |

**4.17**                      **hc1400**                      **NOT APPLYING FOR CREDIT DUE TO PERCEIVED CREDIT CONSTRAINT**

**Question:** {Have you / Have you or another household member / Has a household member} not applied for a loan in the last three years because {you / you or the household member / the household member} believed that the application would be rejected?

- |         |                 |
|---------|-----------------|
| 1 - Yes | -1 - Don't know |
| 2 - No  | -2 - No answer  |

**4.18**                      **dhc1500**                      **PERSONAL INSOLVENCY**

**Question:** {Have you / Have you or another household member / Has a household member} filed for personal insolvency within the past five years?

- |         |                 |
|---------|-----------------|
| 1 - Yes | -1 - Don't know |
| 2 - No  | -2 - No answer  |

**Online-Glossar:** "Personal insolvency" is also known as a "consumer insolvency procedure" and allows natural persons who have become insolvent to have their debt forgiven under certain circumstances (discharge of residual debt).

**4.19**                      **dhc1450**                      **REASONS FOR NOT APPLYING FOR LOAN/CREDIT**

**Question:** Now please imagine that {you / you or another household member / a household member} {apply / apply / applies} for a loan in the next twelve months. Do you think that the application would be rejected?

- |         |                 |
|---------|-----------------|
| 1 - Yes | -1 - Don't know |
| 2 - No  | -2 - No answer  |

Input filter internal FKP

**4.20A**                      **hiz0040a**                      **SAVINGS BEHAVIOUR - UNEXPECTED LOTTERY PRIZE**

**Question:** Imagine {you/your household} unexpectedly {receive/receives} money from a lottery, equal to the amount of income {you receive/your household receives} in a month. What percent would {you/your household} spend over the next 12 months on goods and

services, as opposed to any amount {you/your household} would save for later or use to repay loans? // Please tell me what percentage {you/your household} would spend. // Please give a figure from 0 to 100. "0" means that {you/your household} would save the entire amount or use the entire amount to repay loans. "100" means that {you/your household} would spend the entire amount over the next 12 months. You can also adjust your choice using a number between 1 and 99 (leaving the impression 0 and 100 are inclusive).

**INTERVIEWER:** If the respondent ask about it: It is about a einen prize in a lottery amounting to the monthly net income of the household monatlichen Nettoeinkommens.

*Numeric entry in percent, 3 digits*      -1 - Don't know  
    -2 - No answer  
    -3 - Question filtered

**CAPI-CHECK:** HIZ0040aCC CAPI-CHECK: hiz0040a >100

INTERVIEWER: values bigger than 100 are no valid values. Please correct the entry.

1: Entry correction

HIZ0040aCC2 CAPI-CHECK: hiz0040a >0 AND hiz0040a <1

INTERVIEWER: Please check if the present value is recorded co

`Input filter hiz0040a<100 AND hiz0040a <>-1, -2, -3`

**4.20B                  hiz0040b                  PROPENSITY TO SAVE – RISK**

**Question:** You stated that you would not spend everything. We are now going to look at the sum that {you want /your household wants} to save. What percentage would {you / your household} invest in shares, funds or other investments involving higher risks and higher returns?

*Numerical entry interval [0,100]*      -1 - Don't know  
    -2 - No answer  
    -3 - Question filtered

`Input filter internal FKP`

**ZI Questions**

Referenzeinheit: Haushalt. Die Fragen sind dem KT zu stellen.

**Page ZI                  pagezi                  PAGE - ATTITUDES AND SATISFACTION**

**Question:** Now I come to a completely different subject. In the following, I will ask some questions about your attitudes and expectations.

`Input filter internal FKP`

**Z.101                  zi101                  SATISFACTION WITH LIFE**

**Question:** How satisfied are you overall with your life at present?

Please answer with a number between 0 and 10. "0" means that you are totally dissatisfied, "10" means that you are entirely satisfied. Use the numbers 1 through 9 to graduate your rating.

Please look at list 4.1 again for more on this.

**INTERVIEWER: Show list 4.1.**

- |                            |                        |
|----------------------------|------------------------|
| 0: Completely dissatisfied | -1 - Don't know        |
| 1:                         | -2 - No answer         |
| 2:                         | -3 - Question filtered |
| 3:                         |                        |
| 4:                         |                        |
| 5:                         |                        |
| 6:                         |                        |
| 7:                         |                        |
| 8:                         |                        |
| 9:                         |                        |
| 10: Completely satisfied   |                        |

Input filter internal FKP

**Z.102**

**zi103**

**SELF-ASSESSMENT: RISK**

**Question:** How do you view yourself:

Are you in general a risk-taking person or do you try to avoid risks?

Please use the numbers from 0 to 10:

0 means that you are "not at all ready to take risks" and 10 means that you are "very willing to take risks".

With the values in between you can graduate your rating.

Please look at list 4.2 again for more on this.

**INTERVIEWER: Show list 4.2.**

- |                                     |                        |
|-------------------------------------|------------------------|
| 0: Not at all willing to take risks | -1 - Don't know        |
| 1:                                  | -2 - No answer         |
| 2:                                  | -3 - Question filtered |
| 3:                                  |                        |
| 4:                                  |                        |
| 5:                                  |                        |
| 6:                                  |                        |
| 7:                                  |                        |
| 8:                                  |                        |
| 9:                                  |                        |
| 10: Very willing to take risks      |                        |

Input filter internal FKP

**Z.103**

**zi104**

**SELF-ASSESSMENT: TRUST**

**Question:** How do you view yourself :

Are you in general a person who trusts others or do you tend to distrust people?

Please use the numbers from "0" to "10":

"0" means "I do not trust others at all" and "10" means "I trust others completely".

With the values in between you can graduate your rating.

Please look at list 4.3 again for more on this.

**INTERVIEWER: Show list 4.3.**

- |                                 |                        |
|---------------------------------|------------------------|
| 0: I do not trust others at all | -1 - Don't know        |
| 1:                              | -2 - No answer         |
| 2:                              | -3 - Question filtered |
| 3:                              |                        |
| 4:                              |                        |
| 5:                              |                        |
| 6:                              |                        |
| 7:                              |                        |
| 8:                              |                        |
| 9:                              |                        |
| 10: I trust others completely   |                        |

Input filter internal FKP

**Z.104**

**zi105**

### **SELF-ASSESSMENT: PATIENCE**

**Question:** How do you view yourself personally:

Are you in general a person who is patient or do you tend to be impatient?

Please use the numbers from "0" to "10":

"0" means "very patient" and "10" means "very impatient".

With the values in between you can graduate your rating.

Please look at 4.4 again for more on this.

**INTERVIEWER: Show list 4.4.**

- |                    |                        |
|--------------------|------------------------|
| 0: Very patient    | -1 - Don't know        |
| 1:                 | -2 - No answer         |
| 2:                 | -3 - Question filtered |
| 3:                 |                        |
| 4:                 |                        |
| 5:                 |                        |
| 6:                 |                        |
| 7:                 |                        |
| 8:                 |                        |
| 9:                 |                        |
| 10: Very impatient |                        |

Input filter internal FKP

**K.1A**

**dhni0800**

### **EXPECTATIONS FOR PRICE LEVEL**

**Question:** What do you think, will the general price level change in the next twelve months?

Please look at list 4.5 for more on this.

**INTERVIEWER: Show list 4.5.**

- |                                 |                        |
|---------------------------------|------------------------|
| 1 - Rise significantly          | -1 - Don't know        |
| 2 - Rise somewhat               | -2 - No answer         |
| 3 - Stay approximately the same | -3 - Question filtered |
| 4 - Fall somewhat               |                        |
| 5 - Fall significantly          |                        |

**IF =3 continue with dhni0900,  
ELSE continue with dhni0850**

Input filter internal FKP

**K.1B dhni0850 EXPECTATIONS PRICE LEVEL – PERCENT**

**Question:** By what percentage roughly do you think the general price level will {<DHNI0800=1 or DHNI0800=2 > rise / <DHNI0800=4 or DHNI0800=5> fall} over the next twelve months?

*Numerical indication in percent, 4 digits, 1 decimal place.*      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

Input filter internal FKP

**K.2A dhni0900 EXPECTATIONS - REAL ESTATE PRICES**

**Question:** What do you think, how will real estate prices in your area change in the next twelve months? Please look at list 4.6 for more on this.

**INTERVIEWER:** Show list 4.6 and keep it displayed for the following questions.

1 - Increase significantly      -1 - Don't know      **If=3 OR =-1 OR =-2, continue with DHNI1000**  
2 - Increase somewhat      -2 - No answer      **ELSE continue with DHNI0950**  
3 - Stay approximately the same      -3 - Question filtered  
4 - Fall somewhat  
5 - Fall significantly

Input filter dhni0900= 1, 2, 4, 5

**K.2B dhni0950 EXPECTATIONS FOR REAL ESTATE PRICES - PERCENTAGE**

**Question:** What do you think, by what percentage will real estate prices {<DHNI0900=1 or DHNI0900=2 > rise / <DHNI0900=4 or DHNI0900 = 5> fall} in your area over the next 12 months?

*Numeric entry in %, 4 digits, 1 decimal place*      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

Input filter internal FKP

**K.3A dhni1000 EXPECTATIONS - SAVINGS**

**Question:** What do you think, how will interest rates change for your savings accounts over the next twelve months on average? Please look at list 4.6 for more on this.

**INTERVIEWER:** Keep list 4.6 displayed.

1 - Increase significantly      -1 - Don't know  
2 - Increase somewhat      -2 - No answer  
3 - Stay approximately the same      -3 - Question filtered  
4 - Fall somewhat  
5 - Fall significantly

Input filter internal FKP

**K.3B dhni1050 EXPECTATIONS - SAVINGS DEPOSITS**

**Question:** What do you think, how high will interest rates in your savings accounts be over the next twelve months on average?

- numerical entry in % (interest rate),  
4 digits, 2 decimal places*
- 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered
  - 4 - Different

Input filter internal FKP

**K.4 dhni1100 EXPECTATIONS - STOCK MARKET**

**Question:** What do you think, how will stocks in Germany perform over the next twelve months? Please look at list 4.6 for more on this.

**INTERVIEWER:** Show list 4.6 and leave in place for the next question.

**INTERVIEWER:** Here we are interested in the performance of all stocks, not only those owned by the HH.

- 1 - Increase significantly
  - 2 - Increase somewhat
  - 3 - Stay approximately the same
  - 4 - Fall somewhat
  - 5 - Fall significantly
- 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered
- IF=3, -1 OR -2 continue with dhni0100,  
ELSE continue with dhni1150**

Input filter internal FKP

**K.5A dhni1200 EXPECTATIONS - RENT**

**Question:** By what percentage do you think rents in your area will change over the next twelve months? Please refer to list 4.7

- 1 - Increase significantly
  - 2 - Increase somewhat
  - 3 - Stay approximately the same
  - 4 - Fall somewhat
  - 5 - Fall significantly
- 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered
- If =3, -1 OR -2 continue with DHNI1000,  
else continue with DHNI1250**

Input filter DHNI1200= 1, 2, 4, 5

**K.5B dhni1250**

**Question:** By what percentage roughly do you think rents in your area will {<DHNI0900=1 or DHNI0900=2 > rise / <DHNI0900=4 or DHNI0900 = 5> fall} on average over the next twelve months?

- Numerical indication in percent, 4  
digits, 1 decimal place.*
- 1 - Don't know
  - 2 - No answer
  - 3 - Question filtered

**Section 5: Investment in Privately Held Companies, Monetary Assets and Financial Assets**

Referenzeinheit: Haushalt. Die Fragen sind dem KT zu stellen.

**Page S**                      **pages**                      **PAGE - START FOR FINANCIAL ASSETS**

**Question:** In the following I would like to ask you about the financial assets and wealth of {your / the} household in more detail.

**05.Jan**                      **hd0100**                      **OWNERSHIP OF PRIVATE COMPANIES OR  
BUSINESSES**

**Question:** Is there at least one company or business that is wholly or partially owned {by you / you or another household member / a household member}? By this I do not mean investments in publicly traded stocks.

**INTERVIEWER:** For freelancers, even those without employees, please enter code 1: "Yes"

1 - Yes	-1 - Don't know	If = 1, continue with HD0200
2 - No	-2 - No answer	ELSE continue with HD1000

Input filter hd0100=1

**5.02A**                      **hd0200**                      **INDEPENDENT OR ACTIVE ROLE IN MANAGEMENT  
OF A PRIVATE BUSINESS**

**Question:** {Are you / Are you or another household member / Is a household member} in this or one of these companies or businesses self-employed or {do you / do you or another household member / does a household member} play an active role in running the business?

1 - Yes	-1 - Don't know	If = 1, continue with HD0210
2 - No	-2 - No answer	ELSE continue with HD1000

Input filter hd0200=1

**5.02B**                      **hd0210**                      **NUMBER OF SELF-EMPLOYED PRIVATE COMPANIES  
OR BUSINESSES**

**Question:** How many such companies or businesses {do you / do you or other household members / do the household members} own in full or in part? By this I mean companies or businesses in which {you / you or other household members / household members} are self-employed or play an active role in running the business.

**INTERVIEWER:** Companies and investments in companies that are legally independent, but subject to uniform management, should be entered jointly (i.e. as a whole).

<i>Numeric entry, 2 digits</i>	-1 - Don't know	If = -1 oder =-2, continue with
	-2 - No answer	DHD3100,
	-3 - Question filtered	ELSE continue with paget (loop
		for businesses).

**CAPI-CHECK:** HD0210cc: HD0210=0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter hd0210>=1 OR less than 3 loop passes

**PROGRAMMIERER:** START OF A LOOP FOR 3 COMPANIES

REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

**Page T**

**paget**

**PAGE - LOOP FOR COMPANIES**

**Question:** < HD0210=1 (only one company)>: Now we come to this company.

<OTHER>: Start with the company or business with the highest value and then continue, if appropriate, in descending order.

-3 - Question filtered

**5.03**

**hd030\$x**

**ECONOMIC SECTOR OF BUSINESS (NACE)**

**dhd030\$x**

**ECONOMIC SECTOR OF BUSINESS (TEXT)**

**PROGRAMMER:** OPEN TEXT ENTRY

**Question:** What is the main activity of this business? Please describe in as much detail as possible.

**INTERVIEWER:** Encourage the respondent to give a detailed description, if need be.

Open text entry for description in

-1 - Don't know

variable dhd030\$x

-2 - No answer

Subsequent encoding for NACE

-3 - Question filtered

Rev. 2 (2008) 1 digit (21

-4 - Not encodable

categories) in hd030\$x

**intt2\$x**

**intt2\$x**

**PROGRAMMER:**

**INTERVIEWER:**

Is the company a farm or forestry business?

1 - Yes

2 - No

Input filter hd0210>=1 OR less than 3 loop passes

**5.04**

**dhd540\$x**

**LEGAL FORM OF THE COMPANY**

**Question:** If legal form is unclear or not in the list, please select 9 „other“ and specify the legal form.

Display list 5.1

**INTERVIEWER:** Show list 5.1.

1 - Sole proprietorship / freelance

-1 - Don't know

work

-2 - No answer

2 - Private Limited liability

-3 - Question filtered

company (GmbH)



- 3 - General partnership (OHG)
- 4 - Limited partnership (KG, KGaA)
- 5 - Public limited company (AG)
- 6 - Civil law partnership (GbR)
- 7 - Cooperative (eG)
- 8 - Non-profit orga

Input filter hd0210>=1 OR less than 3 loop passes

**5.05**                      **dhd500\$x**                      **INVESTMENT BY THE HOUSEHOLD IN THE FORMATION OF THE COMPANY**

**Question:** {Were you / Were you or any another person who belongs to the household today / Was a person who belongs to the household today} involved in the formation of this company or business?

- |         |                        |  |
|---------|------------------------|--|
| 1 - Yes | -1 - Don't know        | <b>If = 1, continue with DHD510\$x</b> |
| 2 - No  | -2 - No answer         | <b>ELSE continue with HD050\$x</b>     |
|         | -3 - Question filtered |  |

Input filter dhd500\$x=1

**5.06**                      **dhd510\$x**                      **YEAR OF FORMATION**

**Question:** In what year was the company or business formed?

**INTERVIEWER:** If the person does not know the year, the decade is also sufficient. Please note in the comments field.

- |                        |                        |
|------------------------|------------------------|
| Numeric entry;         | -1 - Don't know        |
| 4 digits (year)        | -2 - No answer         |
| Range<=[Interviewjahr] | -3 - Question filtered |

**CAPI-CHECK:** DHD510\$xcc: (dhd510\$x>0 AND dhd510\$x<=1800) OR (dhd510\$x>2014)

**INTERVIEWER:** Year entry lies far in the past. Please correct entry or explain the information.

- 1: Correct entry
- 2: Explain information -> Call up comment window

Input filter hd0210>=1 OR less than 3 loop passes

**5.08**                      **hd050\$x**                      **NUMBER OF EMPLOYEES IN THE BUSINESS**

**Question:** How many people work in this company or business including {yourself / yourself and all the other household members that participate in the company / all household members that participate in the company}? Please tell me the peak number over the last year.

**INTERVIEWER:** This includes all employees, including freelancers.

- |                |                        |
|----------------|------------------------|
| Numeric entry, | -1 - Don't know        |
| 2 digits       | -2 - No answer         |
| range>0        | -3 - Question filtered |

**CAPI-CHECK:** HD050\$xcc: (dhd540\$x=1) AND (hd050\$x>4)

In order to be certain that I have entered the information correctly, I will ask the questions again: You have stated that the company has the legal form of a "sole proprietorships or freelance work." And up to [num

Input filter hd0210>=1 AND anzhhm16>1 (more than one hh member 16 years or older)  
OR less than 3 loop passes

**5.09A**                    **hd060\$xa-f**                    **HH MEMBERS SELF-EMPLOYED IN THE COMPANY**

**Question:** What household members work in this business or company?

**INTERVIEWER: #NAME?**

Code of the respective person	-1 - Don't know	<b>IF hd060\$x f&gt;0, continue with dhd065\$x ,</b>
Show HH list of people over 16 years old	-2 - No answer	
Enter a maximum of 6 people	-3 - Question filtered	<b>ELSE continue with hd070\$x</b>
6 variables	-4 - None of the household members	
a - First person	-5 - No other household member	
b - Second person	PROG: BUTTON: "None of the household members" FOR CODE -	
c - Third person		
d - Fourth person	4	
e - Fifth person		
f - Sixth person		

**CAPI-CHECK:** HD060\$xcc: (hd060\$xa=-4) OR (hd060\$xb=-4) OR (hd060\$xc=-4) OR (hd060\$xd=-4) OR (hd060\$xe=-4) OR (hd060\$xf=-4)

In order to be certain that I have entered the information correctly, I will ask the questions again: You have stated that no household member w

Input filter Entry in hd060\$xf

**5.09B**                    **dhd065\$x**                    **MORE THAN 6 HH MEMBERS IN THE COMPANY ARE SELF-EMPLOYED**

**Question:** How many other household members besides these 6 are employed in this business or company?

**INTERVIEWER: If no other household members are employed in the business, please enter zero.**

Numeric entry,	-1 - Don't know
2 digits	-2 - No answer
	-3 - Question filtered

Input filter hd0210>=1 OR less than 3 loop passes

**5.10**                    **hd070\$x**                    **HOUSEHOLD'S SHARE OF THE COMPANY IN %**

**PROGRAMMER:**

**Question:** What percentage of this business or company belongs to {you / your household / the household}?

**INTERVIEWER: Enter information with a maximum of two decimal places.**

Numeric entry in %, 5 digits, 2 decimal places	-1 - Don't know
	-2 - No answer

**CAPI-CHECK:** HD070\$xcc: hd070\$x>100

INTERVIEWER: Entry should be between 0% and 100%. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter hd0210>=1 OR less than 3 loop passes

**5.11A hd080\$x VALUE OF THE COMPANY**

**Question:** <If HD070\$x >= 100% > How much is the business or the company worth after the deduction of liabilities? Here I mean: for what amount could {you / your household / the household} sell {your / its} stake if you take into account the company's assets and deduct the liabilities?

<If HD070\$x < 100% OR HD070\$x =-1 or -2> How much is {your share / the share of your household / the share of the household} in the business or company worth after deduction of the liabilities? Here I mean: for what amount could {you / your household / the household} sell {your / its} share if you take into account the company's assets and deduct the liabilities?

**INTERVIEWER:** Please do not enter any assets or liabilities that may have already been mentioned in the previous sections. {<If HD070\$x <100% OR HD070\$x =-1 or -2> If the surveyed person only knows the entire value, but not the value of the share, please enter "Does n

**INTERVIEWER:** RED: If it is a farm, please add the following:

GREEN: I am not only referring here to the value of the property and agricultural land about which we may have already spoken, but all the buildings, machinery, agricultural products, livestock, etc.

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

If HD080\$x = -1 or -2 AND

HD070\$x <100%, continue with DHD085\$x

ELSE this is the end of the loop for 3 companies.

If HD0210 > 1 AND in HD080\$x more than 50% of loop passes are -1 or -2, continue with DHD3100

If in HD080\$x less than 50% are -1 or -2 AND HD0210>3, continue with HB0900

ELSE continue with HD1000

**CAPI-CHECK:**

Input filter hd080\$x=-1,-2 AND hd070\$x<100%

**5.11B dh085\$x TOTAL VALUE OF THE BUSINESS**

**Question:** Please try to give me the value of the entire business or company after deducting liabilities.

**INTERVIEWER:** Please do not enter any assets or liabilities that may have already been mentioned in the previous sections.

*Numeric entry in EUR, 9 digits*

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**End of the loop for 3 companies.  
If HD0210 > 1 AND in HD080\$x  
more than 50% of loop passes  
are -1 or -2, continue with  
DHD3100  
If in HD080\$x less than 50% are -  
1 or -2 AND HD0210>3, continue  
with HB0900  
ELSE continue with HD1000**

Input filter (hd0210>1 AND in more than 50% of loop passes (hd080\$x=-1,-2)) OR  
hd0200=-1,-2

**5.11C**

**dhd3100**

### **FOLLOW-UP QUESTION ABOUT VALUE OF ALL COMPANIES**

**Question:** What is {your share / the share of your household / the share of the household} in {<If HD0210<0> the / <if HD0210 >0> all [HD0210]} businesses or companies worth after the deduction of the liabilities?

**INTERVIEWER:** Please do not enter any assets or liabilities that may have already been mentioned in the previous sections.

**INTERVIEWER:** By this I mean: For what amount could {you / your household / the household} sell {your / its} share if you take into account all the company's assets and deduct the liabilities?

*Numeric entry in EUR, 9 digits*

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**Continue with hd1000**

Input filter (hd0210>3) AND in less than 50% of loop passes (hd080\$x=-1,-2)

**5.12**

**hd0900**

### **VALUE OF ALL OTHER COMPANIES**

**Question:** What is the value of {your share / the share of your household / the share of the household} in {<IF HD0210=4 > the other business or company / <IF HD0210>4> the other [HD0210 minus 3] businesses or companies} after the deduction of liabilities?

**INTERVIEWER:** Please do not enter any assets or liabilities that may have already been mentioned in the previous sections.

*Numeric entry in EUR, 9 digits*

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

**5.13A**

**hd1000**

### **SILENT PARTNER**

**Question:** {Are you / Are you or other household members / Are household members} involved in private businesses or companies without active participation in the management, e.g. as a silent partner or investor in a closed-end fund?

{<IF HD0200=1 > Please do not include any company that we have already discussed in detail.}

**INTERVIEWER:** Additional information on „closed-end funds“ is provided on the help page.

1 - Yes

-1 - Don't know

If = 1, continue with HD1010,

2 - No

-2 - No answer

ELSE continue with HD1100

-3 - Question filtered

**Online-Glossar:** Closed-end funds, as compared to open-end funds, usually allow for investments only in a fixed time frame. After this period, the fund is closed. Usually, the investor in a closed-end fund becomes the entrepreneur/limited partner and assumes the respon

Investor / silent partner:Input filter hd1000=1

**5.13B**

**hd1010**

### **VALUE OF SHARES (SILENT INVESTMENTS)**

**Question:** What is the value of {your business shares / the business shares of your household / the business shares of the household}?

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

**5.14A**

**hd1100**

### **OWN CHECKING ACCOUNTS**

**PROGRAMMER:** IF THE FKP FOR QUESTION HC0200=1 (ACCOUNT WITH OVERDRAFT FACILITY) STATED THAT HE / SHE / HIS / HER HOUSEHOLD HAS A CHECKING ACCOUNT, CONTINUE WITH DHD3200

- ENCODE HD1100 WITH 1 "YES" IF LEFT OUT

**Question:** We now come to the financial assets: {Do you / Do you or another household member / Does a household member} have a checking account?

1 - Yes

-1 - Don't know

If = 1, continue with DHD3200

2 - No, no checking account

-2 - No answer

ELSE continue with pageae

Input filter hd1100=1

**5.14B**

**dhd3200**

### **AMOUNT OF THE DEMAND DEPOSITS**

**Question:** < If HC0200=1 (account with overdraft facility)> When you told me beforehand that {you / your household / the household} {have / has} a checking account, please think about all checking accounts that {you / you and the other household members / the household members} have: How high is the balance on these accounts in total at the present time? If {you / your household / the household} {have / has} a negative balance on one or more accounts, please do not include these accounts here.

**INTERVIEWER:** If all accounts are overdrawn,code with "no balance".

*Numeric entry in EUR,  
9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

-6 - No balance  
PROG: BUTTON "No balance"  
FOR CODE -6

**Page AE            pageae            PAGE - FINANCIAL ASSETS**

**Question:** One after the other, we will now go through the most important ways that households and individuals can invest their assets. Please provide the greatest amount of information possible. I will initially ask you separately about Riester and Rürup pension plans.

**5.15A            dhd2700            RIESTER/RÜRUP PENSION PLANS**

**Question:** {Have you / Have you or another household member / Has a household member} concluded a Riester or Rürup pension plan?

**INTERVIEWER:** Additional Information on „Riester“ pensions is provided on the help page.

1 - Yes	-1 - Don't know	If = 1, continue with DHD2710 a-f
2 - No	-2 - No answer	ELSE continue with DHD0400

**Online-Glossar:** The Riester pension plan is a subsidized private pension in Germany. It usually pays a life-long pension. Person with a Riester pensions receive government subsidies and in many cases also tax deductions. There is no insurance obligation.  
Input filter dhd2700=1

**5.15B            dhd2710a-g            RIESTER/RÜRUP PENSION PLANS - TYPES**

**Question:** Please think of all Riester or Rürup pension plans in {your / the} household: Which of the investment forms on list 5.3 were selected for these agreements?

**INTERVIEWER:** - Show list 5.3.

- Multiple answers possible.

1 - Named	-1 - Don't know
2 - Not Named	-2 - No answer

7 Variables:

a - Bank savings plan

b - Home loan savings agreement

c - Fund savings plan

d - Classical pension insurance

f - whole-life insurance

e - Certified credit agreement

g - Other (please specify. PROG:

PLACE TEXT IN dhd271

**5.15C            dhd4000            WHOLE-LIFE INSURANCE**

**Question:** {Do you / Do you or another household member / Does a household member} have {<IF DHD2710f=1>, in addition to the above-mentioned Riester/Rürup annuity agreements, other} whole-life insurances?

**INTERVIEWER:** Only Whole-life insurances should be entered here. Risk life insurance is not meant. See glossary for the difference (also on the help page).

Yes (whole-life insurance)

-1 - Don't know

**IF=1 continue with dhd4050**

2 - No

-2 - No answer

**ELSE continue with dhd0400**

**Online-Glossar:** "Whole-life insurance"

The whole-life insurance usually involves a combination of a savings agreement and death benefits, i.e. it is paid out not only in the case of death, but also – if the policyholder has not died by a certain date – at the end of the

Input filter dhd4000=1

### 5.15D

dhd4050

### WHOLE-LIFE INSURANCE - AMOUNT

**Question:** How high is the balance for {these life insurance agreements / the life insurance agreements of your household / the life insurance agreements of the household} in total at the present time?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

### 5.16A

dhd0400

### OWN SAVINGS ACCOUNTS

**Question:** <IF DHD2700=1> I would like to ask you about the savings accounts, home loan savings agreements and securities accounts. The next set of questions all relate to investments that are NOT subject to a Riester or Rürup annuity agreement. I will return to the Riester and Rürup annuity agreements later when we talk about pensions.

<ALWAYS> {Do you / Do you or another household member / Does a household member} have { <IF DHD2710a=1>, besides the Riester or Rürup savings accounts, other} savings accounts? You will find other instructions on list 5.4.

**INTERVIEWER:** Show list 5.4.

**INTERVIEWER:** By this we mean general accounts from which no direct transfers can be made, e.g.

Classical savings accounts / passbooks (also online)

Savings plans,

Fixed term deposit accounts,

Call money accounts,

Similar accounts.

1 - Yes

-1 - Don't know

**IF = 1, continue with HD1210**

2 - No

-2 - No answer

**ELSE continue with DHD0600**

Input filter dhd0400=1

### 5.16b

hd1210

### BALANCES IN SAVINGS ACCOUNTS

**Question:** How high is the balance in {these savings accounts / these savings accounts of your household / these savings accounts of the household} in total at the present time?

Numeric entry in EUR, 9 digits

-1 - Don't know

- 2 - No answer
- 3 - Question filtered

Input filter dhd0400=1

**5.16c                      dhd0500                      SAVING FOR SAVINGS ACCOUNT**

**Question:** {Do you / Does your household / Does the household} regularly deposit a certain amount in {this account / these accounts}?

- |         |                        |                                      |
|---------|------------------------|--------------------------------------|
| 1 - Yes | -1 - Don't know        | <b>If = 1, continue with DHD0510</b> |
| 2 - No  | -2 - No answer         | <b>ELSE continue with DHD0600</b>    |
|         | -3 - Question filtered |                                      |

Input filter dhd0500=1

**5.16d                      dhd0510                      SAVING - SAVINGS ACCOUNT - AMOUNT**  
**dhd0511                      SAVING - SAVINGS ACCOUNT - TIME PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD0511). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHD05

**Question:** How much {do you/does your household/does the household} usually put into {your savings accounts/your household's savings accounts/the household's savings accounts} in total per month, quarter or year?

Please only include amounts that are not directly intended for investment in other financial assets {< IF DHD2710a=1 and leave out Riester or Rürup savings accounts}

- |                                       |                        |
|---------------------------------------|------------------------|
| <i>Numeric entry in EUR, 9 digits</i> | -1 - Don't know        |
|                                       | -2 - No answer         |
|                                       | -3 - Question filtered |

**CAPI-CHECK:** DHD0510cc: dhd0510=0 AND dhd0500=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd0510) here or in the previous question (dhd0500) or explain it.

1: Correct entry here (dhd0510)

2: Correct entry for previous question -> Back to DHD0500

**5.17a                      dhd0600                      HOME LOAN SAVINGS AGREEMENTS**

**Question:** {Do you / Do you or another household member / Does a household member} have { <IF DHD2710b=1>, besides the Riester or Rürup home loan savings agreements, other} home loan savings agreements? Here, only enter home loan savings agreements that have not yet been paid out.

- |         |                 |                                      |
|---------|-----------------|--------------------------------------|
| 1 - Yes | -1 - Don't know | <b>If = 1, continue with DHD0610</b> |
| 2 - No  | -2 - No answer  | <b>ELSE continue with DHD0700</b>    |

Input filter dhd0600=1



5.17b

dhd0610

**BALANCES FOR ACCOUNTS IN HOME LOAN  
SAVINGS AGREEMENTS AND CONTRACTS**

**Question:** How high is the balance, i.e. the interest-bearing deposits, on {these home loan savings accounts / these home loan savings accounts of your household / these home loan savings accounts of the household} in total at the present time?

< IF DHD2710b=1> Please take into account here and in the following only the home loan savings accounts that are not connected with a Riester or Rürup annuity agreement.

*Numeric entry in EUR, 9 digits*      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

Input filter dhd0600=1

5.17C

dhd0620  
dhd0621

**SAVED SUM FOR HOME LOAN SAVINGS - AMOUNT  
SAVED SUM FOR HOME LOAN SAVINGS - TIME  
PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD0621). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

- IF DHD06

**Question:** What is the total amount {you usually allocate/your household usually allocates/the household usually allocates} into {these building society contracts/these building society contracts of your household/these building society contracts of the household} per month, quarter or year?

**INTERVIEWER:** If no deposits: enter zero.

*Numeric entry in EUR, 9 digits*      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

5.18A

dhd0700

**SECURITIES ACCOUNT**

**Question:** <IF DHD2710c=1>: You mentioned Riester or Rürup fund savings plans. Is ANOTHER securities account held for {you / you or another household member / a household member}?

<IF DHD2710c <>1>: Is a securities account held for {you / you or another household member / a household member}?

1 - Yes                                      -1 - Don't know                              **If = 1, continue with the**  
2 - No                                        -2 - No answer                              **following text**  
-3 - Question filtered                      **ELSE continue with DHD0750**

Input filter dhd0700=1

5.18B

dhd0750

**SECURITIES ACCOUNT - ESTIMATED MARKET VALUE**

**Question:** Investment decisions are particularly important for the study. In the following I would like to ask you about the total value and the composition of the securities portfolio. Let us start with the total value. Please think of all the securities accounts that {you / you and other household members / the household members} have {<If DHD2710c= 1 >, not including the Riester or Rürup fund savings plan}: What do you estimate is today's market value for the securities held in these accounts in total?

- Numeric entry in EUR, 9 digits
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

Input filter dhd0700=1

5.18C

dhd0775a,c,d

**SECURITIES ACCOUNT - TYPES OF SECURITIES HELD**

**Question:** Which of the following kinds of securities are held in these accounts? Please refer to list 5.6.

**INTERVIEWER:** - Show list 5.6.

- Multiple answers possible

- You will find more explanations about "fund shares", "certificates", "non-fixed-interest securities", "publicly traded shares" and "exchange traded funds" on the help page.

- |  |                        |  |
|--|------------------------|--|
| 1 - Named  | -1 - Don't know        | If DHD0775a=1, continue with DHD2420h  |
| 2 - Not Named  | -2 - No answer         | If DHD0775a<>1 AND DHD0775b=1, continue with DHD0910                                 |
| 4 variables:   | -3 - Question filtered | If DHD0775a<>1 AND DHD0775b<>1 AND DHD0775c=1, continue with DHD2510a-f              |
| a – Mutual fund shares   |                        | If DHD0775a<>1 AND DHD0775b<>1 AND DHD0775c<>1 AND DHD0775d=1, continue with DHD2610 |
| b - Certificates   |                        | ELSE continue with DHD2300.  |
| c - Fixed-income securities such as government bonds, corporate and bank bonds |                        |  |

**Online-Glossar:** A) A fund is a "basket" of many securities that are sometimes very different from each other. A share of a fund gives you a share of this basket and its returns. In some cases individual projects are financed by the fund, such as real estate, ships or fil

Input filter dhd0775a=1

5.19A

dhd2420h

**TOTAL VALUE OF INVESTMENT FUNDS**

**Question:** Now let's talk about mutual fund shares .

- Numeric entry in EUR, 9 digits
- 1 - Don't know
- 2 - No answer

-3 - Question filtered

Input filter dhd0775a=1

**5.19B**                      **dhd2410a-g**                      **TYPES OF INVESTMENT FUNDS**

**Question:** Please tell me which of the types of mutual funds on list 5.6 {do you / does your household / does the household} currently have?

**INTERVIEWER:** - Show list 5.6.

- Multiple answers possible.

- |  |                        |
|--|------------------------|
| 1 - Named  | -1 - Don't know        |
| 2 - Not Named  | -2 - No answer         |
| 7 variables in each case:                                      | -3 - Question filtered |
| a - Funds that mainly invest in stocks                         |                        |
| b - Fund that mainly invest in fixed-income securities (bonds) |                        |
| c - Funds that mainly invest in money market securities        |                        |
| d - Funds that mainly invest in real estate                    |                        |
| e  |                        |

If one variable is DHD2410a-f=1,  
continue with DHD2420a-f  
ELSE continue with DHD0800

Input filter at least one variable dhd2410a-f=1

**5.19C**                      **dhd2420a-f**                      **VALUE OF INVESTMENT FUNDS (TOTAL) - TYPES**

**PROGRAMMER:** ONLY SHOW MENTIONED TYPES OF FUNDS IN DHD2410A-G. IF NECESSARY, USE EURO LOOP FOR THESE. FILE ANSWERS IN DHD2420A-F (NUMERIC ENTRY IN EUR, 9-DIGIT) .

**Question:** Please tell me, how high is the market value of {your shares of funds / the shares of funds of your household/ the shares of funds of the household} of the following type.

- |  |                        |
|--|------------------------|
| Numeric entry in EUR, 9 digits                                 | -1 - Don't know        |
| 6 variables:   | -2 - No answer         |
| a - Funds that mainly invest in stock                          | -3 - Question filtered |
| b - Fund that mainly invest in fixed-income securities (bonds) |                        |
| c - Funds that mainly invest in money market securities        |                        |
| d - Funds that mainly invest in real estate                    |                        |
| e - Hedge  |                        |

Input filter dhd0775a=1

**5.20A**                      **dhd0800**                      **SAVINGS FOR FUNDS**

**Question:** {Do you / Does your household / Does the household} regularly invest a certain amount in the funds, e.g. as part of a fund savings plan?

- |         |                 |
|---------|-----------------|
| 1 - Yes | -1 - Don't know |
|---------|-----------------|

If = 1, continue with DHD0810

2 - No

-2 - No answer

-3 - Question filtered

If <>1 AND DHD0775b=1, continue with DHD0910  
If <>1 AND DHD0775b<>1 AND DHD0775c=1, continue with DHD2510a-f  
If <>1 AND DHD0775b<>1 AND DHD0775c<>1 AND DHD0775d=1, continue with DHD2610  
ELSE continue with DHD2300.

Input filter dhd0800=1

**5.20B**

**dhd0810**

**SAVINGS AMOUNT FOR FUNDS - AMOUNT**

**dhd0811**

**SAVINGS AMOUNT FOR FUNDS - TIME PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD0811). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME FRAME (PLEASE SPECIFY)

- IF DHD081

**Question:** What amount {do you/does your household/does the household} usually invest in funds per month, quarter or year?

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

If dhd0775c=1 continue with dhd2510a-f

If dhd0775c<>1 AND dhd0775d=1 continue with dhd2610

Else continue with dhd2300.

**CAPI-CHECK:** DHD0810cc: dhd0810=0 AND dhd0800=1

**INTERVIEWER:** Zero is not a valid amount. Please correct entry (dhd0810) here or in the previous question (dhd0800) or explain it.

1: Correct entry here (dhd0810)

2: Correct entry for previous question -> Back to DHD0800

Input filter dhd0775c=1

**5.22A**

**dhd2510a-f**

**BOND ISSUERS**

**Question:** Now I would like to ask you a few questions about the fixed-income securities that {you have / your household has / the household has}.

Who issued these fixed-income securities? Please look at list 5.7. Please consider the fixed-income securities in total and enter all that apply from the list.

**INTERVIEWER:** - Show list 5.7.

- Multiple answers possible.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

6 Variables:

-3 - Question filtered



**Question:** What amount {do you/does your household/does the household} usually invest in fixed income securities per month, quarter or year?

Numeric entry in EUR, 9 digits      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** DHD1110cc: dhd1110=0 AND dhd1100=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd1110) here or in the previous question (dhd1100) or explain it.

1: Correct entry here (dhd1110)

2: Correct entry for previous question -> Back to DHD110

Input filter dhd0775d=1

**5.23A                      dhd2610                      VALUE OF PUBLICLY TRADED STOCKS**

**Question:** How do we come to the stocks that {you own / your household owns / the household owns}.

What is the total current value of these shares at present? {<IF DHD0775a=1 OR DHD0775b=1 OR DHD0775a=-1 OR DHD0775b=-1 OR -2> Please do not include any certificates or stocks in funds.

Numeric entry in EUR, 9 digits      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

Input filter dhd0775d=1

**5.23B                      dhd2620                      STOCKS FROM FOREIGN ISSUERS**

**Question:** Are any of these shares issued by foreign companies?

**INTERVIEWER: FOREIGN COMPANIES ARE COMPANIES WITH THEIR HEADQUARTERS OUTSIDE OF GERMANY.**

1 - Yes                                      -1 - Don't know  
2 - No                                        -2 - No answer  
-3 - Question filtered

Input filter dhd0775d=1

**5.23C                      dhd1200                      SAVINGS FOR STOCK**

**Question:** {Do you / Does your household / Does the household} regularly invest a certain amount into a form of stocks of publicly traded companies?

<IF DHD0775a=1> Please give me only those regular investments that you have not already mentioned when we spoke about funds.

1 - Yes                                      -1 - Don't know                              **If = 1, continue with DHD1210**  
2 - No                                        -2 - No answer                                **ELSE continue with DHD2300**  
-3 - Question filtered

Input filter dhd1200=1

5.23D

dhd1210  
dhd1211

**SAVED SUM FOR STOCK - AMOUNT**

**SAVED SUM FOR STOCK - TIME PERIOD**

**PROGRAMMER:** - IF DHD1210 <0, HIDE QUESTION DHD1211 AND ENCODE WITH -3 (FILTERED)

- IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DHD1211). SPECIFICATIONS: MONTHL

**Question:** What amount {do you/does your household/does the household} usually invest in shares of listed companies per month, quarter or year?

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

**CAPI-CHECK:** DHD1210cc: dhd1210=0 AND dhd1200=1

**INTERVIEWER:** Zero is not a valid amount. Please correct entry (dhd1210) here or in the previous question (dhd1200) or explain it.

1: Correct entry here (dhd1210)

2: Correct entry for previous question -> Back to DHD1200

Input filter dhd0700=1

5.24A

dhd2300

**OTHER SECURITIES IN SECURITIES ACCOUNT**

**Question:** {<IF DHD0775a=1 or DHD0775b=1 or DHD0775c=1 or DHD0775d=1> We have already spoken about {<IF DHD0775a=1>funds}/ {DHD0775b=1> certificates}/ {<IF DHD0775c=1> fixed-income securities}/ {<IF DHD0775d=1> publicly traded stock}.}

Are there other securities in {your securities account / your securities account and the securities account of the other household members / the securities account of all household members}, which I have not yet recorded up to now?

1 - Yes (please specify)

-1 - Don't know

If =-1, -2, 2, continue with

2 - No

-2 - No answer

HD1600

-3 - Question filtered

ELSE continue with DHD2305

-8 - Question filtered for panel

Input filter dhd2300=1

5.24B

dhd2305

**OTHER SECURITIES IN SECURITIES ACCOUNT -  
TYPE**

**Question:** What are these securities?

1 - Insert text in an excel sheet

-1 - Don't know

open text entry

-2 - No answer

-3 - Question filtered

Input filter dhd2300=1





2 - No

-2 - No answer

ELSE continue with HD1700

Input filter hd1600=1

**5.25B**

**hd1610**

**ASSETS IN MANAGED ACCOUNTS NOT YET  
RECORDED**

**Question:** Does this portion of {your assets / the assets of your household / of the assets of the household} that were invested with the aid of an asset manager involve assets that have not yet been entered?

1 - Yes

-1 - Don't know

If = 1, continue with HD1620

2 - No

-2 - No answer

ELSE continue with HD1700

-3 - Question filtered

Input filter hd1610=1

**5.25C**

**hd1620**

**VALUE OF OTHER ASSETS IN MANAGED  
ACCOUNTS**

**Question:** What is the value of this asset not yet entered at the present time?

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

**5.26A**

**hd1700**

**MONEY OWED TO HOUSEHOLD**

**Question:** Does someone outside {your / the / the} household owe money to {you / you or another household member / a household member}? I am thinking about loans to friends or acquaintances, other private loans, rental deposits or any other loans that we still have not spoken about

1 - Yes

-1 - Don't know

If = 1, continue with HD1710

2 - No

-2 - No answer

ELSE continue with DHD1400

-3 - Question filtered

Input filter hd1700=1

**5.26B**

**hd1710**

**AMOUNT OWED TO HOUSEHOLD**

**Question:** What is the total amount owed to {you / you or another household member / a household member}?

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

**5.27A**

**hd1900**

**ANY OTHER FINANCIAL ASSETS**

**Question:** {Do you / Do you or a household member / Does a household member} have other significant valuables or assets? You will find examples on list 5.8. <If DHD 2700 = 1> Please do not give me any assets connected with Riester or Rürup annuity agreements.

**INTERVIEWER:** Show list 5.8.

**INTERVIEWER:** Shares in cooperatives

Precious metals

Options

Futures

Effective pieces of securities which are not held in a securities account

Claims arising from legal proceedings or from an estate

Extraction rights, for example, for oil and gas

Claims arising from pa

1 - Yes

-1 - Don't know

If = 1, continue with HD1910

2 - No

-2 - No answer

ELSE continue with DHD1300

Input filter hd1900=1

**5.27B**

**hd1910**

**DESCRIPTION OF OTHER ASSETS**

**Question:** What assets are these?

**INTERVIEWER:** Let a maximum of 3 be described.

1 - Insert text in an excelsheet  
open text entry

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter hd1900=1

**5.27C**

**hd1920**

**TOTAL VALUE OTHER ASSETS**

**Question:** What value do these assets have in total?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

**5.28A**

**dhd1300**

**DISCRETIONARY SAVING**

**Question:** Some people and households do not save or do not do so regularly, but invest what is left over in their checking account. {Did you / your household / the household} invest money on an "ad-hoc basis" in the last 12 months? Please also think about automatic transfers of remaining balances at the end of the month to move the remaining credit balance from a checking account to another account ("Abschöpfungsaufträge").

1 - Yes

-1 - Don't know

**What was the total amount of  
these irregular investments in  
the last 12 months?**

2 - No

-2 - No answer

-3 - Question filtered

Input filter dhd1300=1

5.28B

dhd1310

**DISCRETIONARY SAVING - AMOUNT**

**Question:** What was the total amount of these irregular investments in the last 12 months?

Numeric entry in EUR, 9 digits

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

**CAPI-CHECK:** DHD1310cc: dhd1310=0 AND dhd1300=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhd1310) here or in the previous question (dhd1300) or explain it.

1: Correct entry here (dhd1310)

2: Correct entry for previous question -> Back to DHD1300

Input filter dhd1300=1

5.28C

dhd1320a-g

**DISCRETIONARY SAVING - FORMS OF SAVING**

**Question:** In what form {did you / did your household / did the household} invest this money?

**INTERVIEWER:** - Please do not read possible answers aloud

- Multiple answers possible

- If the form cannot be classified under the provided categories, please enter under Other and enter form.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

7 variables:

-3 - Question filtered

a - Savings account, savings book, fixed deposit account or similar accounts

b - Home loan savings agreement

c - Investment funds, money market funds or hedge funds

d - Certificates

e - Stocks

f - Government bonds, co

5.28D

dhd1330

**DISCRETIONARY SAVING - LIQUIDATED SAVINGS**

**Question:** {Did you / your household / the household} liquidate financial assets in the last few years which were not invested in another form? Such a re-investment would also be the purchase of real estate, cars or valuable objects.

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

-3 - Question filtered

If = 1, continue with DHD1340

If <>1 and interview with internal FKP and anzhhm>1, continue with HD1800

If <>1 and interview with internal FKP and anzhhm =1, continue with DHD2800

If <>1 and interview with external FKP continue with DHD300\$x  
ELSE continue with DHD1800

Input filter dhd1330=1

**5.28E**                      **dhd1340**                      **DISCRETIONARY SAVING - LIQUIDATED SAVINGS**

**Question:** What was the total amount of these liquidated investments in the last 12 months?

*Numeric entry in EUR, 9 digits*

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

If interview with internal FKP AND number=1, continue with DHD2800

If interview with internal FKP and number>1, continue with HD1800

ELSE continue with DHD300\$x

Input filter internal FKP AND anzhhm>1

**5.29A**                      **hd1800**                      **INVESTMENT BEHAVIOR - RISK PREFERENCES - HOUSEHOLD**

**Question:** If savings or investment decisions are made in your household: Which of the statements on list 5.9 best describes the attitude toward risk?

Try to characterize the household as a whole, even if it is not always easy.

**INTERVIEWER:** - Show LIST 5.9

- Please only select the statement that is MOST accurate.

1- We take significant risks and want to generate high returns.

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

If HD1800=5, continue with DHD2800

ELSE continue with DHD2900

2- We take above-average risks and want to generate above-average returns.

3- We take average risks and want to generate average returns.

4 - We are not ready to take any financial risks.

5 -

Input filter hd1800=5 OR (internal FKP AND anzhhm=1)

**5.29B**                      **dhd2800**                      **INVESTMENT BEHAVIOR - RISK PREFERENCES - INDIVIDUAL**

**Question:** If you personally make the savings or investment decisions: Which of the statements on list 5.10 best describes your personal attitude toward risk?

**INTERVIEWER:** - Show list 5.10

- Please only select the statement that is MOST accurate.

1- I take significant risks and want to generate high returns.

- 1 - Don't know
- 2 - No answer

IF Interview internal FKP AND anzhhm=1, go to DHD2950a-c

2- I take above-average risks and want to generate above-average returns.  
3- I take average risks and want to generate average returns.  
4 - I am not ready to take any financial risks.

-3 - Question filtered

**IF Interview mit internal FKP  
AND anzhm>1, go to DHD2900  
ELSE continue with DHD300\$x**

Input filter internal FKP AND anzhm>1

## **Z.111                      dhd2900                      INVESTMENT DECISIONS**

**PROGRAMMER:** NO MULTIPLE ANSWERS

**Question:** Viewed in general: How do you make investment decisions in your household?

**INTERVIEWER: #NAME?**

1 - Primarily, each person in the household on their own.  
2 - We decide on the essential things together.  
3 - One household member for the household  
4 - It depends.

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

Input filter internal FKP

## **5.29C                      hnd4000                      PLANNING PERIOD**

**Question:** And how do you personally act in general with regard to the selection of financial products, such as accounts, savings accounts, securities or insurance?

**INTERVIEWER:** multiple answers possible

- Show LIST 5.11

If the respondent is not able to answer for the household as a whole, please record how the FKP selects financial products.

1 – {I / We} choose the same provider for {my / our} financial products and insurance.  
2 – {I / We} choose different providers for {my / our} financial products and insurance.  
3 – {I / We} always search for the least expensive provider for each financi

-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-4 - no further answers (only variable b and c)

Input filter (internal FKP AND anzhm>1) OR external FKP, loop for all persons in household

## **Z.112                      dhd300\$x                      SELF ASSESSMENT - QUALITY OF INFORMATION ON HOUSEHOLD MEMBERS**

**PROGRAMMER:** SHOW HOUSEHOLD MATRIX AND ENTER ESTIMATE FOR EACH MEMBER

**Question:** How well do you think you could provide information on the household members' financial investments such as checking accounts, credit cards, savings agreements, securities and brokerage accounts? Please enter an estimate for each person in {your / the} household.

- 1 - Very well
- 2 - Well
- 3 - Not very well
- 4 - Poorly

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

**Loop for all people in the household.**

**5.30A dhnd0100 PRINCIPAL BANK - EXISTENCE**

**Question:** {Do you / Does your household / Does the household} have a principal bank ("Hausbank")?

**INTERVIEWER:** By this I mean a bank that {you / your household / the household} {use / uses} to handle the majority of the bank transactions.

- 1 - Yes
- 2 - No

- 1 - Don't know
- 2 - No answer

**If=1, continue with DHND020  
ELSE continue with HH0100**

Input filter dhnd0100=1

**PROGRAMMIERER:** ALLOW MULTIPLE ANSWERS.

**5.30B dhnd0200a-f PRINCIPAL BANK - BANK GROUP**

**Question:** To which group of banks does {your principal bank / the principal bank of your household / the principal bank of the household} belong? Please look at list 5.13.

**INTERVIEWER:** - Show list 5.14

- Multiple answers are possible.

- 1 - named
- 2 - not named

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

6 Variables:

- a - Savings bank (Sparkasse)
- b - Credit union (Volksbank and Raiffeisenbank)
- c - Regional bank (Landesbank)
- d - Major private bank (Deutsche Bank, Commerzbank, HypoVereinsbank, Postbank)
- e - Direct bank (e.g. ING-Di

**5.30C dhnd0400 ONLINE-BANKING**

**Question:** Do you use online banking for the account that you use for the majority of your payments?

- 1 - Yes, this is the rule
- 2 - Yes, but this is rather the exception
- 3 - No

- 1 - Don't know
- 2 - No answer

Input filter anzhhm>1 AND (DHB0400c=1 OR DHB0400d=1 OR DHB0400c\_preload=1 OR DHB0400d\_preload=1)

## Section 6: Inter-generational Transfers / Gifts

Referenzeinheit: Haushalt. Die Fragen sind dem KT zu stellen.

### 6.00A dhh5000a-o RECEIVER OF DONATION

**PROGRAMMER:** SHOW HH LIST.

ALLOW MULTIPLE ANSWERS.

**Question:** Inheritances and gifts are an important way for households to accumulate assets. You stated before that {you/your household/the household} inherited or received {your/its/its} main residence as a gift. Which member or members of the household received the property {<IF DHH50\$xa<> -4>(also)}?

- |               |                        |
|---------------|------------------------|
| 1 - named     | -1 - Don't know        |
| 2 - not named | -2 - No answer         |
| Show HH list. | -3 - Question filtered |

**PROGRAMMIERER:** NACH JEDER GENANNTEN PERSON UNMITTELBAR FRAGE DHH5100A-0 STELLEN.

Input filter (DHB0400c=1 OR DHB0400d=1 OR DHB0400c\_preload=1 OR DHB0400d\_preload=1)

### 6.00B dhh5100a-o DONOR OF DONATION

**PROGRAMMER:** ASK THIS QUESTION ALL IN DHH5000A-0 NAMED PERSONS IMMEDIATELY AFTER ENTRY.

**Question:** {<IF anzhhm=1> Inheritances and gifts are an important way for households to accumulate assets. You stated before that you inherited your main residence or received it as a gift.}

What is the relationship between {<IF (DHB0400d=1 OR DHB0400d\_preload=1) AND (DHB0400c<>1 OR DHB0400c\_preload<>1)> the donor of the gift / < IF (DHB0400c=1 OR DHB0400c\_preload=1) AND (DHB0400d<>1 OR DHB0400d\_preload<>1)> the bequeather <(IF (DHB0400d=1 OR DHB0400d\_preload=1) and (DHB0400c=1 OR DHB0400c\_preload=1)) > "the donor of the gift and/or the bequeather" } and {<IF anzhhm=1} yourself/ <IF anzhhm>1 [name from DHH5000a-o]}?

**INTERVIEWER:** The subject of interest here is the relation to the household member, that received the donation.

Liste 6.1 vorlegen.

- |                            |                        |
|----------------------------|------------------------|
| 1 - Grand-parents maternal | -1 - Don't know        |
| 2 - Grand-parents paternal | -2 - No answer         |
| 3 - Father                 | -3 - Question filtered |
| 4 - Mother                 |                        |
| 5 - Both parents           |                        |
| 6 - Son/Daughter           |                        |
| 7 - Other relatives        |                        |
| 8 - Not related persons    |                        |

If=-1 OR -2 OR -4 ( all receivers recorded) continue with HH0100  
Else continue with next receiver in DHH5000 a-o

6.01

hh0100

### RECEIPT OF LARGER GIFTS OR INHERITANCES

**Question:** Inheritances and gifts are of great importance for the building of wealth in households.

{<WENN DLHA1110[StabilerHaushalt]=1 > Between [ DATUM\_HH\_VW] and now: (Have you / Have you or another member of your household / Has a household member)

{<(DHB0400c=1 or DHB0400d=1 (Main residence received as gift or inheritance) besides your main residence} received a larger gift or inheritance, e.g. money or other valuables, from someone who does NOT belong to THE HOUSEHOLD ? }

<ELSE> {Have you / Have you or another household member / Has a household member}

{<DHB0400c=1 or DHB0400d=1 (main residence is inheritance or gift)> except for the main residence} ever received a larger gift or inheritance, e.g. money or other valuables, from someone who does NOT belong to THE HOUSEHOLD?

**INTERVIEWER:** The household may determine what a "larger" gift or inheritance is.

**INTERVIEWER:** Transfers are also meant by gifts here.

1 - Yes

-1 - Don't know

If=-1 OR -2 continue with hh0700

2 - No

-2 - No answer

Else continue with pageu and loop only once

Input filter hh0100=1

6.01A

hh0110

### NUMBER OF LARGER GIFTS OR INHERITANCES

**Question:** How many larger gifts or inheritances were there?

**INTERVIEWER:** If several household members received an inheritance or a gift together, i.e. at the same time and from the same person, then this is to be treated as one inheritance or gift.

Numeric entry,  
1 digit

-1 - Don't know

IF =-1 or -2, continue with

-2 - No answer

HH0700

-3 - Question filtered

ELSE continue with pageu

Input filter (hh0100=1 AND hh0110==1, -1, -2) OR (hh0100=1 UND hh0110>1 AND Loop <3)

**PROGRAMMIERER:** LOOP FOR 3 GIFTS / LEGACIES

REMINDER: A PROTOTYPE FOR THE NAVIGATION WITHIN A LOOP IS PROVIDED AT THE END OF THE QUESTIONNAIRE.

IF HH0110 = -1 OR -2 (FOR THE NUMBER "DON'T KNOW" OR "NO ANSWER") : ONLY RUN THROUGH LOOP ONCE FOR THE MOST IMPORTANT GIFT / I

Page U

pageu

### PAGE - LOOP FOR LEGACIES AND GIFTS

**Question:** < HH0110=1 (only one gift / inheritance)>: Now we come to this gift or inheritance.

< HH0110>1 (More than one gift / inheritance) >: Start with the gift or inheritance that is particularly important for {your current financial situation / the current financial situation of



your household / the current financial situation of the household}. This does not have to be the largest - maybe it occurred at a time when additional money played an important role.  
<WITH SECOND OR THIRD LOOP CYCLE> TRANSITION TEXT

Now we come to the next gift / inheritance. I mean the most important of those which we have not yet spoken about.

-3 - Question filtered

## 6.02 hh050\$x GIFT OR INHERITANCE

**PROGRAMMER:** IF HH050\$X=-1 OR -2, THEN TEXT BLOCK HH050\$X= "GIFT OR INHERITANCE"

**Question:** Was that a gift or an inheritance?

1 - Gift

-1 - Don't know

Start of a loop

2 - Inheritance

-2 - No answer

for 3 gifts / legacies

-3 - Question filtered

Input filter hh0100=1

## 6.03 hh020\$x YEAR GIFT / INHERITANCE RECEIVED

**Question:** <IF HH0110>1> In what year {did you / did your household / did the household} receive the [HH050\$x] that was the most important for {your current financial situation / the current financial situation of your household / the current financial situation of the household}?

Numeric entry 4 digits (year)

-1 - Don't know

Range<=[Interviewjahr]

-2 - No answer

-3 - Question filtered

**CAPI-CHECK:** HH020\$xcc: (hh020\$x>=0 AND hh020\$x<1800)

**INTERVIEWER:** Year entry lies far in the past. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter hh0100=1

## 6.04 hh030\$xa-j TYPE OF ASSETS RECEIVED

**Question:** What kinds of assets were received? Please refer to list 6.1

**INTERVIEWER:** - Show list 6.1..

- Multiple answers possible.

1 - Named

-1 - Don't know

2 - Not Named

-2 - No answer

9 variables:

-3 - Question filtered

a - Money

b - Residential real estate

C - Usufruct (use of residential real estate)

d - Property

- e - Companies
- f - Securities, stocks
- g - Jewelry, furniture, art
- h - Life insurance
- i - Other assets (please specify);  
PR

Input filter hh0100=1

**6.05**                    **hh040\$x**                    **VALUE OF GIFT / INHERITANCE**  
                                  **hh045\$x**                    **VALUE OF GIFT / INHERITANCE - GROSS/NET**

**PROGRAMMER:**

**Question:** What value did the [HH050\$x] have when {you / your household / the household} received it?

**INTERVIEWER:** Please indicate, if the value is in gross or net.

- |                                       |                        |                                       |
|---------------------------------------|------------------------|---------------------------------------|
| <i>Numeric entry in EUR, 9 digits</i> | -1 - Don't know        | <b>If number&gt;1, continue with</b>  |
|                                       | -2 - No answer         | <b>DHH50\$xa-o</b>                    |
|                                       | -3 - Question filtered | <b>ELSE continue with DHH510\$xa-</b> |
|                                       |                        | <b>o</b>                              |

Input filter anzhhm>1 AND hh0100=1

**6.06**                    **dhh50\$xa-o**                    **RECIPIENT OF GIFT / INHERITANCE**

**PROGRAMMER:** - SHOW HH LIST.

- ALLOW MULTIPLE POSSIBLE ANSWERS
- ASK QUESTION FOR ALL PEOPLE MENTIONED IN DHH50\$XA-0 IMMEDIATELY AFTER ENTRY IN DHH50\$XA-0

**Question:** Which {<If DHH50\$xa<> -4>(other)} household member or which household members received the [HH050\$x]XX?

- |                      |                        |  |
|----------------------|------------------------|--|
| <i>1 - Named</i>     | -1 - Don't know        | <b>IF =-1,-2,-4 continue with hh0700</b> |
| <i>2 - Not Named</i> | -2 - No answer         | <b>XX</b>                                |
| <i>Show HH list</i>  | -3 - Question filtered |  |
|                      | -4 - no other person   |  |

Input filter hh0100=1

**6.07**                    **dhh510\$xa-o**                    **DONOR OF GIFT / INHERITENCE**

**PROGRAMMER:** ASK QUESTION FOR ALL PEOPLE MENTIONED IN DHH50\$XA-0 IMMEDIATELY AFTER ENTRY IN DHH50\$XA-0

**Question:** What is the relationship between {<IF HH050\$x=1> the donor of the gift / <IF HH050\$x=2> the deceased / <IF HH050\$x<>1 AND <>2 the donor of the gift respectively the deceased} and [Name aus DHH50\$xa-o]?

**INTERVIEWER:** Here we are interested in the relationship to the household member who received the gift or inheritance.

- |                                  |                 |                          |
|----------------------------------|-----------------|--------------------------|
| <i>1 - Maternal grandparents</i> | -1 - Don't know | <b>End of loop for 3</b> |
| <i>2 - Paternal grandparents</i> | -2 - No answer  | <b>gifts / legacies</b>  |



Numeric entry in EUR, 6 digits      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** DHI0100cc: dhi0100=0 AND hi0300=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhi0100) here or in the previous question (hi0300) or explain it.

- 1: Correct entry here (dhi0100)
- 2: Correct entry for previous question -> Back to HI0300
- 3:

**6.10A                      dhh0800                      DONATIONS**

**Question:** {Have you / Has your household / Has the household} made voluntary payments to non-profit organizations such as donations or contributions in the year [Interview year- 1]?

**INTERVIEWER:** It is meant support or sustentation contributions, but also donations to needy people like e. g. earth quake or flood victims, donations to other beneficial purposes like congregations or organizations or donations to political parties.

1 - Yes    -1 - Don't know    **If =1, continue with DHH0805**  
2 - No    -2 - No answer    **ELSE continue with DHH0900**

Input filter dhh0800=1

**6.10B                      dhh0805                      DONATIONS - AMOUNT**

**Question:** How high were these voluntary payments?

Numeric entry in EUR, 6 digits      -1 - Don't know  
-2 - No answer  
-3 - Question filtered

**CAPI-CHECK:** DHH0805cc: dhh0805=0 AND dhh0800=1

INTERVIEWER: Zero is not a valid amount. Please correct entry (dhh0805) here or in the previous question (dhh0800) or explain it.

- 1: Correct entry here (dhh0805)
- 2: Correct entry for previous question -> Back to dhh0800

**6.11A                      dhh0900                      CHURCH TAX**

**Question:** Many people also pay church taxes. {Do you / Does your household / Does the household} belong to this group?

1 - Yes    -1 - Don't know    **IF internal FKP, continue with**  
2 - No    -2 - No answer    **pagew**  
**ELSE continue with pagei**

Input filter internal FKP

**Page W                      pagew                      PAGE - LITERACY**

**Question:** At the end of this section I would like to ask a couple of questions to better understand the decisions on saving. You can also see the questions on list 6.2.

**INTERVIEWER:** Show list 6.3.

Input filter internal FKP

**FL.1**                      **dhnm0100**                      **LITERACY - COMPOUND INTEREST EFFECT**

**Question:** Let us assume you have a balance of € 100 in your savings account. This balance bears interest at an annual rate of 2%, and you leave it there for 5 years. What do you think: How high is your balance after 5 years?

**INTERVIEWER:** Show list 6.3.

- |                    |                        |
|--------------------|------------------------|
| - Higher than €102 | -1 - Don't know        |
| - Exactly €102     | -2 - No answer         |
| - Lower than €102  | -3 - Question filtered |

Input filter internal FKP

**FL.2**                      **dhnm0200**                      **LITERACY - INFLATION**

**Question:** Let us assume that the interest paid on your savings account is 1% per year and the inflation rate is 2% per year. What do you think: After a year, will you be able to buy just as much, more or less than today with the balance in your savings account?

**INTERVIEWER:** Leave list 6.3.

- |                     |                        |
|---------------------|------------------------|
| 1 - More            | -1 - Don't know        |
| 2 - Just as much    | -2 - No answer         |
| 3 - Less than today | -3 - Question filtered |

Input filter internal FKP

**FL.3A**                      **dhnm0300**                      **LITERACY - DIVERSIFICATION**

**Question:** Do you agree with the following statement: "The investment in the stock of a single company is less risky than investing in a fund with stock in similar companies"?

**INTERVIEWER:** Show list 6.4.

- |                    |                        |
|--------------------|------------------------|
| 1 - I agree        | -1 - Don't know        |
| 2 - I do not agree | -2 - No answer         |
|                    | -3 - Question filtered |

**PROGRAMMIERER:** ZEITSTEMPEL NACH DER FRAGE

Input filter internal FKP

**FL.3B**                      **dhnm0350**                      **LITERACY - DIVERSIFICATION B**

**Question:** Imagine that someone decided to move their money from one form of investment to several different forms of investment. How do you think the risk of that person losing their money would change: would it rise, fall, or stay roughly the same?

- |              |                 |
|--------------|-----------------|
| 1 - it rises | -1 - Don't know |
|--------------|-----------------|

2 – it remains about the same  
3- it sinks

-2 - No answer  
-3 - Question filtered

Input filter internal FKP

**FL.4**                      **dhnm0400**                      **LITERACY – COMPOUND INTEREST EFFECT II**

**Question:** Let's assume you've taken out a loan of €1,000 on which you're paying interest of 20% per annum. If you do not pay down any of the loan and interest is also charged on the accrued interest the following year, how many years would it take for the debt to double?

**INTERVIEWER:** Leave list 6.4.

1 – less than 2 years                      -1 - Don't know  
2 –at least 2 years but less than 5 years                      -2 - No answer  
3 - at least 5 years but less than 10 years                      -3 - Question filtered  
4- at least 10 years

## Section 6: Inter-generational Transfers / Gifts

Referenzeinheit: Haushaltsmitglieder, die 16 Jahre und älter sind. Die Fragen sind den einzelnen Haushaltsmitgliedern oder einem Vertreter zu stellen.

**PROGRAMMIERER:** BEGINNING OF PERSONAL QUESTIONNAIRE

INSTRUCTIONS FOR INTERVIEW STRATEGY: FIRST GO THROUGH ALL THE BLOCKS OF QUESTIONS WITH THE FKP UNTIL THE END – THEN INCLUDE EVERY OTHER PERSON ABOVE THE AGE OF 16 AND ASK EACH INDIVIDUAL PERSON THE RELEVANT QUESTIONS

**Page I**                      **pagei**                      **CONTACT FOR PERSONAL INTERVIEW**

**Question:** INTERVIEW WITH THE INTERNAL FKP AND multi-person household> So far you have answered questions that involve the situation of {your / the} household as a whole. <IN THE INTERVIEW WITH THE INTERNAL FKP> The following questions on employment refer to your personal situation.

< IN PERSONAL INTERVIEW ONLY (= all household members who are 16 or older and not the FKP)>

The following questions on employability refer to the personal situation of [NAME].

**In the interview with the internal FKP or if only one person is in the household-> Continue with question DPE9040  
ELSE continue with PE9020**

Input filter all persons except internal FKP AND anzhhm>1

**7.R**                      **pe9020**                      **EMPLOYMENT: SECTION ANSWERED BY PROGRAMMER: SHOW HH MATRIX.**

**INTERVIEWER:** Please first select whether the personal interview will be conducted with the person or with a proxy.

The questions in this section on the situation of [NAME] will be answered by:

Numeric entry, (ID of the person  
being interviewed)

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

If ID for [NAME]= Selected ID  
(personal  
interview), continue with  
PageAG  
ELSE (proxy interview) continue  
with to DPE9030

Input filter all persons except internal FKP AND Proxy-Interview

**7.RB**

**dpe9030**

**EMPLOYMENT: CONSENT FOR PROXY**

**Question:** Does [Name] give {his / her} consent for you to answer the following questions for {him / her}?

1 - Yes

-3 - Question filtered

IF =2, continue with pageaf  
ELSE continue with pageag

**Page AG**

**pageag**

**START OF ACQUISITION PART OF PERSONAL  
INTERVIEW**

**PROGRAMMER:**

**Question:** Can I start with the interview now?

**INTERVIEWER:** If the respondent was not yet notified about the study, this person must be informed about the survey. You will find information on the help page.

1 - Yes, begin the interview

9 - No, respondent is not willing to  
continue the interview -> END.

**Online-Glossar:** This scientific study on behalf of the Deutsche Bundesbank (German Central Bank) is concerned with the financial structure, income and spending patterns of private households. It is part of a larger survey for the entire euro currency area.

Participation

**7.G**

**dpe9040**

**GENDER**

**INTERVIEWER:** - Enter gender of [Name]

< If unclear> ask follow-up question: {Are you / Is [Name]} ...? ...

1 - Male

2 - Female

**CAPI-CHECK:** dpe9040cc: <gender of DPE9040 differs from the one in the household matrix>

The entry does not match the entry in the household matrix. Please check entry: [Name] is [entry from question DPE9040]. Is that correct?

Please check entry.

1: Entry is correct

**7.GJ**                    **dpe9050a**                    **YEAR OF BIRTH**  
**dpe9050b**                    **MONTH OF BIRTH**

**Question:** Before we start on the questions about employment, I have a few personal questions {about you/[name]}. Could you please tell me in which year and month {you/[name]} {were/was} born?

*Year of birth: Numeric entry, 4                    -1 - Don't know*  
*digits                    -2 - No answer*  
*Month of birth: Numeric entry, 2*  
*digits*

**CAPI-CHECK:** DPE9050cc: [Interview year-[ra0300]] deviates from year of birth in [DPE9050] by more than 2 years

INT: The year of birth [DPE9050] does not match the age of [Name] ([Age] years old). Please check entry. {<IF dpe9030=-3 (no proxy interview)> Please make s

**7.GK**                    **dpe9100**                    **COUNTRY OF BIRTH - GERMANY**

**Question:** {Were you / Was [Name]} born in Germany?

**INTERVIEWER:** If the place of birth belonged to Germany at the time of birth (e.g. domain of the former GDR), this is considered to be born in Germany.

*1 - Yes                    -1 - Don't know*                    **IF neither [NAME]'s biological**  
*2 - No                    -2 - No answer*                    **father nor biological mother**  
**(relationship status=3) were**  
**entered in the household matrix**  
**AND PE9050>0 AND**  
**PE9050<1990 AND**  
**tn\_befr\_p\_vw<>1, continue with**  
**DRA0400**  
**IF biological father AND**  
**biological mother of [NAME]**  
**(Beziehungsstatus=3) were both**  
**entered in the household matrix**  
**and PE9050>0 UND pe9050<1990**  
**UND tn\_befr\_p\_vw=1, continue**  
**with DPE0100a-l**  
**IF biological father AND**  
**biological mother of [NAME]**  
**(relationship status=3) were both**  
**entered in the household matrix**  
**and PE9050>=1990, continue**  
**with DPE0100a-l**  
**ELSE continue with DPE9150**

Input filter Neither biological father nor biological mother of [NAME] (relationship status=3) were entered in the household matrix.

**7.GL**                    **dpe9150**                    **COUNTRY OF BIRTH - PARENTS**



**Question:** Was {your / [Name]'s} biological mother or {your / [Name]'s} biological father born abroad, i.e. outside of Germany?

**INTERVIEWER:** If the mother or father's place of birth belonged to Germany at the time of birth (e.g. domain of the former GDR), this is considered to be born in Germany.

- |         |                                  |                               |
|---------|----------------------------------|-------------------------------|
| 1 - Yes | -1 - Don't know                  | IF PE9050>=1990 OR            |
| 2 - No  | -2 - No answer                   | tn_befr_p_vw=1, continue with |
|         | -3 - Question filtered           | DPE0100a-I                    |
|         | -8 - Question filtered for panel | ELSE continue with DRA0400    |

Input filter dpe9050a<1990 AND tn\_befr\_p\_vw <>1

**7.W dra0400 RESIDENCE IN 1989**

**Question:** Where {did you / [Name]} have {your/his/her} residence when the Berlin Wall fell?

- |   |                                  |
|---|----------------------------------|
| 1 - In the (old) Federal Republic (West Germany), including West Berlin | -1 - Don't know                  |
| 2 - In the former GDR   | -2 - No answer                   |
| 3 - Elsewhere (please specify - PROG: PLACE TEXT IN dra0400s)           | -3 - Question filtered           |
|   | -8 - Question filtered for panel |

**7.00A dpe9200 EDUCATION FATHER**

**Question:** What is (or, if no longer living, was) the highest level of education {your/[name's]} father completed?

**INTERVIEWER:** {<CAPI>Show list 7.1

<CATI> Please read list 7.1}

- |   |                                  |
|---|----------------------------------|
| 1 - no formal degree  | -1 - Don't know                  |
| 2 -lower educational qualification (2 - Lower level secondary school (Hauptschule)                          | -2 - No answer                   |
| 3 - Mid-level secondary school (Realschule)   | -3 - Question filtered           |
| 4 - Secondary school (Fachoberschule) with diploma permitting admission to university of applied sciences o | -8 - Question filtered for panel |

**7.00B dpe9210 EDUCATION MOTHER**

**Question:** What is (or, if no longer living, was) the highest level of education {your/[name's]} mother completed?

**INTERVIEWER:** {<CAPI>Show list 7.1

<CATI> Please read list 7.1}

- |                      |                        |
|----------------------|------------------------|
| 1 - no formal degree | -1 - Don't know        |
|                      | -2 - No answer         |
|                      | -3 - Question filtered |

- 2 -lower educational qualification (2 -8 - Question filtered for panel  
- Lower level secondary school  
(Hauptschule)
- 3 - Mid-level secondary school  
(Realschule)
- 4 - Secondary school  
(Fachoberschule) with diploma  
permitting admission to university  
of applied sciences o

**7.01 dpe0100a-l CURRENT EMPLOYMENT STATUS**

**PROGRAMMER:** - ENTER MOST IMPORTANT STATUS IN DPE0100A  
- IF MORE THAN ONE IS GIVEN, ASK FOLLOW-UP QUESTION: WHICH OF THESE DESCRIBES THE MAIN EMPLOYMENT STATUS?

**Question:** <CAPI>: {<IF ONLY ONE PERSON IN THE HH AND HD0200=1> We have already spoken briefly about your company.} Which of the descriptions on list 7.1 currently apply with respect to {your / [Name]'s} employment situation? Please report everything that is currently true.

<CATI>: What employment situation currently applies to {you / [Name]}? Please enter everything that currently applies.

**INTERVIEWER:** <CAPI> Show list 7.1: categories 1, 2, 3, 4, 12 (employed) visually separate from 5-11 (not employed).

<CATI> Please read aloud.

- Multiple answers possible.

Please consider the following information for classification when entering it:

~Code 2- "Employ

- 1 - Employed, also apprenticeship, full-time,
- 2 - Employed part-time
- 12 - Part-time early retirement
- 3 - low-paid part-time or irregularly employed
- 4- On maternity leave / parental leave / long-term sick leave / other leave. The return to work is planned.

- 1 - Don't know
- 2 - No answer
- 4 - No other employment status (only b to l)

If at least once DPE0100a-l =1, 2, 3, 4, 12 (employed is one of the statuses), continue with PE0800  
IF tn\_befr\_p\_vw <>1 AND all DPE0100a-l < >1,2,3,4,12 AND at least once DPE0100a-l=8, continue with DPE1700  
IF tn\_befr\_p\_vw=1 AND all DPE0100a-l <>1,2,3,4,12 AND at least once DPE0100a-l=8 AND (DPE0100a\_preload <>7,8 OR (DPE0100b <>-4) continue with DPE1700  
IF tn\_befr\_p\_vw=1 AND (DPE0100a=7 OR 8) AND (DPE0100a\_preload=7 OR 8) AND (DPE0100b=-4) continue with input filter of DPE1275  
ELSE continue with PE0900

Input filter dpe0100a, b, c ,d,e,f,g,h,i,j,k,l =1,2,3,4,12



**Question:** In what professional position {are you / is [Name]} currently employed? {<CAPI> Please look at list 7.4.} <If PE0800=1 or PE0800 =-1 or PE0800 =-2> Please think of the job with the highest number of working hours.

INTERVIEWER: <CAPI> Show list 7.3

<CATI> Please read list 7.3.

**INTERVIEWER:** <CAPI> Show list 7.4.

<CATI> Please read list 7.4.

1 - Unskilled worker

2 - Semi-skilled worker

3 - Skilled worker

4 - Supervisor

5 - Master craftsman or foreman

-1 - Don't know

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

continue with dpe0300

Input filter dpe0200a=2

### 7.03B

dpe0220

### PROFESSIONAL POSITION - SALARIED EMPLOYEE

**Question:** In what professional position {are you / is [Name]} currently employed? {<CAPI> Please look at list 7.5.} {< PE0800=1 or PE0800 =-1 or PE0800 =-2>: Please think about the job with the highest number of working hours.

**INTERVIEWER:** <CAPI> Show list 7.5.

<CATI> Please read list 7.5.

1 - Industrial and plant foreman

2 - Employee with unskilled job -  
no vocational degree

3 - Employee with unskilled job -  
with vocational degree

4 - Employee with skilled job such  
as e.g. data processor,  
accountant, draftsman

5 - Employee with highly ski

-1 - Don't know

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

continue with dpe0300

Input filter dpe0200a=3

### 7.03C

dpe0230

### PROFESSIONAL POSITION - CIVIL SERVANT

**Question:** In what professional position {are you / is [Name]} currently employed? {<CAPI> Please look at list 7.6.}

<IF PE0800=1 or PE0800 =-1 or PE0800 =-2> Please think of the job with the highest number of working hours.

**INTERVIEWER:** <CAPI> Show list 7.6.

<CATI> Please read list 7.6.

1 - Civil servant in lower service

2 - Civil servant in intermediate  
service

3 - Civil servant in upper  
intermediate service

4 - Civil servant in higher service

-1 - Don't know

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

continue with dpe0300

Input filter dpe0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12

**7.04**                    **pe0300**                    **JOB DESCRIPTION - ISCO (EX POST)**  
**dpe0300**                    **JOB DESCRIPTION - TEXT**

**PROGRAMMER:** OPEN TEXT ENTRY AND ISCO-08-ENCODING AFTER INTERVIEW.

**Question:** What is (your/[name's]) job title? What (do you/does [he/she]) do on that job?

Please give me as much detail as possible.

- |                                    |                                  |
|------------------------------------|----------------------------------|
| <i>Open text entry in variable</i> | -1 - Don't know                  |
| <i>dpe0300</i>                     | -2 - No answer                   |
|                                    | -3 - Question filtered           |
|                                    | -8 - Question filtered for panel |

**7.04A**                    **dpe0320**                    **DESCRIPTION OF EMPLOYMENT**

**Question:** What is {your / [Name]'s} job title?

**INTERVIEWER:** Please enter the name of the exercised profession here.

- |   |                                  |  |
|---|----------------------------------|--|
| <i>1 - Insert text in an excelsheet</i> | -1 - Don't know                  | <b>If DPE0200a=4,5,6,7 continue with DPE1500<br/>ELSE continue with PE0500</b> |
| <i>open text entry</i>                  | -2 - No answer                   |  |
|   | -3 - Question filtered           |  |
|   | -8 - Question filtered for panel |  |

Input filter dpe0200a<>4,5,6,7

**7.05**                    **pe0500**                    **EMPLOYMENT CONTRACT - TEMPORARY**

**Question:** Does this involve a temporary or a permanent job?

- |                          |                                  |   |
|--------------------------|----------------------------------|---|
| <i>1 - Permanent job</i> | -1 - Don't know                  | <b>If dpe0200a =1 or 2 AND pe0500=2, continue with dpe1300, ELSE continue with dpe1500.</b> |
| <i>2 - Temporary job</i> | -2 - No answer                   |   |
|                          | -3 - Question filtered           |   |
|                          | -8 - Question filtered for panel |   |

Input filter dpe0200a=1,2 AND pe0500=2

**7.06**                    **dpe1300**                    **ONE EURO JOB / JOB CREATION SCHEMES**

**Question:** Does this job involve a job creation scheme (ABM job), job support in accordance with Section 16e SGB II (German Social Code II) or a so-called "one euro job"?

- |  |                                  |
|--|----------------------------------|
| <i>1 - Yes, job creation scheme (ABM job) or job support in accordance with Section 16e SGB II</i> | -1 - Don't know                  |
|  | -2 - No answer                   |
|  | -3 - Question filtered           |
| <i>2 - Yes, so-called "one euro job"</i>   | -8 - Question filtered for panel |
| <i>3 - No</i>  |                                  |

Input filter dpe0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12

**7.07**                    **dpe1500**                    **FULL YEAR JOB**

**Question:** Does this {<If DPE0200a =4 OR 5> self-employed} work involve a seasonal activity?

1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

Input filter dpe0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12

**7.08 pe0600 WEEKLY WORKING HOURS - MAIN JOB**

**Question:** <If DPE1500 = 2, -1, -2> How many hours {do you / does [Name]} usually work per week?

<IF DPE1500 = 1> How many hours {do you / does [Name]} usually work per week in the season?

<If DPE0200a < >4,5,7 >Here I mean the actual working hours. Please also consider regular overtime.

Numeric entry,  
3 digits

-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

**IF DPE1500 = 1, continue with  
dpe1699  
ELSE continue with dpe0400**

**CAPI-CHECK:** PE0600cc: DPE0100a,b,c,d,e,f,g,h,i,j,k or l =1 AND (pe0600>0 AND pe0600<30)

In order to be certain that I have entered the information correctly, I will ask the questions again: I just noted that (you / [Name]) (are / is) employed full time. Then it is st

Input filter dpe1500=1

**7.09 dpe1699 WEEKS WORKED PER YEAR - SEASONAL WORKER**

**Question:** How many weeks of the year {do you / does [Name]} do this work?

Numeric entry, 2 digits  
Range <=52

-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

Input filter dpe0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12

**7.10 pe0400 ECONOMIC SECTOR OF BUSINESS (NACE)  
dpe0400 ECONOMIC SECTOR OF BUSINESS (DESCRIPTION)**

**PROGRAMMER:** IF ANZHMM=1 AND HD0200=1 AND HD0210 = 1 AND DPE0200A =4 OR 5, THEN DO NOT ASK QUESTION, BUT INSERT TEXT FROM [DHD0301] AND CONTINUE WITH PE0700

**Question:** <IF DPE0200a =4 or 5> Please describe in as much detail as possible the area or industry {you/[name]} mainly {work/works} in, either as self-employed or for a company.

< If ZP= KT and HD0200=1> Tell me about the main focus of {your/[name's]} work. We may have already spoken about the company or companies.

<Or> Please describe in as much detail as possible the area or industry that {your employer/[name's] employer} works in. <IF PE0800==1> Please consider the job with the highest number of weekly working hours.

**INTERVIEWER:** Encourage the respondent to give a detailed description, if necessary.

Open text entry for description in variable dpe0400	-1 - Don't know	If number=1 AND HD0200=1 AND HD0210 = 1 AND DPE0200A =4 or 5, continue with PE0700
Subsequent encoding for NACE Rev. 2 (2008) 1 digit (21 categories) in pe0400	-2 - No answer	
	-3 - Question filtered	
	-4 - Already entered PROG: BUTTON "Already entered." FOR CODE -4	
	-8 - Question filtered for panel	

Input filter dpe0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12

**7.11 pe0700 LENGTH OF EMPLOYMENT AT CURRENT JOB**

**Question:** How long {have you / has [Name]} already worked {<IF DPE0200a =4 or 5> in self-employed activity or as managing director or manager / (<DPE0200a =1, 2, 3, 6, 7> for the company or organization)?

**INTERVIEWER:** Entry in years, not more than one decimal place.

Numeric Entry in years, 3 digits with decimal points	-1 - Don't know	If (PE0800 =-1 OR =-2 OR =2) AND (DPE0100a-l=1 OR =2), continue with PNE2800
	-2 - No answer	If PE0800=1, continue with PE0810
	-3 - Question filtered	ELSE continue with PNE2700
	-8 - Question filtered for panel	

**CAPI-CHECK:** PE0700cc: pe0700>(ra0300-15) AND pe0700>0 AND ra0300>0

In order to be certain that I have entered the information correctly, I will ask the question again:

{You are / [Name] is} [Age] years old and {have / has} already worked for [PE0700] years {<IF DPE02

Input filter pe0800=1

**7.12 pe0810 MORE THAN ONE JOB / EMPLOYER AT THE PRESENT TIME - TYPE**

**Question:** You told me before that {you / [Name]} had another job or part-time job besides {your / his / her} main job: Which of the following statements applies to {you / [Name]} with respect to these jobs?

1 – {I have / [Name] has} one or more dependent jobs	-1 - Don't know	If dpe0100a-k =1 or =2, continue with pne2800
2 – {I have / [Name] has} one or more self-employed activities	-2 - No answer	ELSE continue with pne2700
3 - {I have / [Name] has} one or more dependent jobs as well as self-employed activity.	-3 - Question filtered	
	-8 - Question filtered for panel	

Input filter DPE0100a,b,c,d,e,f,g,h,i,j,k,l =1,2,3,4,12

**7.K1 pez010 LIKELIHOOD OF LOOSING A JOB**

**Question:** <IF DPE0200a =4 or 5> {Do you / Does [Name]} expect that {you / he / she} could be affected by an undesirable change in your professional work over the next three years, e.g. the end of self-employed work, significant reduction in business, closure of {your own / the} business?

<ELSE> {Do you / Does [Name]} expect that {you / he / she} could be affected by an undesirable change at work over the next three years, e.g. loss of job or short-time work?

**INTERVIEWER: 0 not probable – 100 very probable**

*Numeric entry, 0 to 100*

-1 - Don't know

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

**If = 1, continue with PNE2850a-e**

**ELSE continue with PNE2700**

Input filter (tn\_befr\_p\_vw<>1 AND mindestens eine der Variablen dpe0100a-l=8)

OR

(tn\_befr\_p\_vw=1 AND mindestens eine der Variablen dpe0100a-l=8 AND

(dpe0100a\_preload<>7,8 OR dpe0100b<>-4))

**7.13A**

**dpe1700**

**EMPLOYMENT STATUS IN THE LAST MAIN JOB -  
OCCUPATIONALLY DISABLED, UNABLE TO WORK  
OR HAVE REDUCED EARNINGS CAPACITY**

**Question:** {Are you / is [Name]} occupationally disabled, unable to work or have reduced earnings capacity?

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

**IF DPE0100a-l<>1,2,3,4,12 AND**

**at least one time DPE0100a-l=5**

**continue with PEZ020**

Input filter DPE0100a-l<>1,2,3,4,12 UND mindestens einmal DPE0100a-l=5

**7.13B**

**pez020**

**PROBABILITY OF FINDING A JOB**

**Question:** On a scale of 0 to 100, what do you think is the likelihood that (you/[NAME]) will be able to find a job during the next 12 months?

**INTERVIEWER: 0 not probable – 100 very probable**

*Numeric entry, 0 to 100*

-1 - Don't know

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

**continue with PE0900**

Input filter (tn\_befr\_p\_vw<>1 AND dpe0100a<>1,2,3,4,12)

OR

(tn\_befr\_p\_vw=1 AND dpe0100a<>1,2,3,4,12,7,8)

OR

(tn\_befr\_p\_vw=1 AND dpe0100a=7,8 AND (dpe0100a\_preload<>7,8 OR dpe0100b<>-4))

**7.14**

**pe0900**

**EVER EMPLOYED**



**PROGRAMMER:** IF DPE0100B-L=1,2,3,4,12: DO NOT ASK QUESTION, ENCODE PE0900 WITH 1 AND CONTINUE WITH DPE0500A

**Question:** {<IF (tn\_befr\_p\_vw =1) AND (DPE0100a=DPE0100a\_preload=5 OR DPE0100a=DPE0100a\_preload=10) UND (DPE0100b=-4) > {Were you / Was [Name]} since our last interview in [DATUM\_HH\_VW] ever employed full-time, part-time or in an irregular job for at least 6 months of a year?}

{< ELSE > {Were you / Was [Name]} ever employed full-time, part-time or in an irregular job for at least 6 months of a year?

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

If = 1, continue with question

DPE0500a

IF <>1 AND DPE9040=2 go to

DPE1275

IF (DPE9040<>2) AND

PE0900<>1 AND

DPE9030=1(Proxy-Interview) go

to DPE1400

IF (DPE9040<>2) AND

PE0900<>1 AND DPE9030=-3 (no

Proxy-Interview) go to PageAF

ELSE continue with DPE1150

Input filter pe0900=1

**PROGRAMMIERER:** SHOW TEXT FOR DPE0500A:

IF DPE0100A = 5: UNEMPLOYMENT

IF DPE0100A = 6: SCHOOL, UNIVERSITY OR INTERNSHIP

IF DPE0100A = 7: RETIREMENT OR PENSION

IF DPE0100A = 8: EARLY RETIREMENT OR INCAPACITY TO WORK

IF DPE0100A = 9: MILITARY OR CIVIL SERVICE OR VOLUNTARY

## 7.15

### dpe0500a

### TYPE OF EMPLOYMENT - LAST EMPLOYMENT

**Question:** <IF DPE0100a<>1,2,3,4,12> You have stated that {your / [Name]'s} employment status currently mainly is [SHOW DPE0100a]. {<If (DPE0100b-l=1,2,3,4, 12) AND at least once DPE0100b-l>0>: and {you are / [Name] is} only employed incidentally}.

{<CAPI> Please look at list 7.7.} What type of employment did you have before [PROG: Show text for DPE0500a]? If there were multiple jobs, please think about the one with the highest number of weekly working hours. {<If DPE0100b-l=1,2,3,4,12 AND at least once DPE0100b-l>0> Here we do not mean {your / [Name]'s} current employment.}

**INTERVIEWER:** <CAPI> Show list 7.7.

<CATI> Please read list 7.7 aloud.

1 - Worker, also in agriculture

2 - Salaried staff/Employee

3 - Civil servant, including judge  
and careersoldier(incl.  
Zeitsoldaten"), regular soldiers

4 - Self-employed person or  
entrepreneur, including self-

-1 - Don't know

-2 - No answer

-3 - Question filtered

-8 - Question filtered for panel

If =1, continue with DPE0510

If =2, continue with DPE0520

If =3, continue with DPE0530

ELSE continue with PNE2010

*employed farmer - WITHOUT  
dependent employees*

RECENTLY EMPLOYED EMPLOYMENT Input filter dpe0500a=1

**7.15A**                    **dpe0510**                    **LAST PROFESSIONAL POSITION - WORKER**

**Question:** In what professional position {were you / was [Name]} last employed?

<CAPI> Please look at list 7.8.

**INTERVIEWER:** <CAPI> Show list 7.8.

<CATI> Please read list 7.8 aloud.

- |                                 |                                  |                       |
|---------------------------------|----------------------------------|-----------------------|
| 1 - Unskilled worker            | -1 - Don't know                  | continue with pne2010 |
| 2 - Semi-skilled worker         | -2 - No answer                   |                       |
| 3 - Skilled worker              | -3 - Question filtered           |                       |
| 4 - Supervisor                  | -8 - Question filtered for panel |                       |
| 5 - Master craftsman or foreman |                                  |                       |

Input filter dpe0500a=2

**7.15B**                    **dpe0520**                    **LAST PROFESSIONAL POSITION - FORMER  
EMPLOYEE**

**Question:** In what professional position {were you / was [Name]} last employed? <CAPI>

Please look at list 7.9.

**INTERVIEWER:** <CAPI> Show list 7.9

<CATI> Please read list 7.9 aloud.

- |  |                                  |                       |
|--|----------------------------------|-----------------------|
| 1 - Industrial and plant foreman   | -1 - Don't know                  | continue with pne2010 |
| 2 - Employee with unskilled job -<br>no vocational degree                              | -2 - No answer                   |                       |
| 3 - Employee with unskilled job -<br>with vocational degree                            | -3 - Question filtered           |                       |
| 4 - Employee with skilled job such<br>as e.g. data processor,<br>accountant, draftsman | -8 - Question filtered for panel |                       |
| 5 - Employee with highly ski   |                                  |                       |

Input filter dpe0500a=3

**7.15C**                    **dpe0530**                    **LAST PROFESSIONAL POSITION - CIVIL SERVANT**

**Question:** In what professional position {were you / was [Name]} last employed? <CAPI>

Please look at list 7.10.

**INTERVIEWER:** <CAPI> Show list 7.10

<CATI> Please read list 7.10 aloud.

- |  |                                  |                       |
|--|----------------------------------|-----------------------|
| 1 - Civil servant in lower service                 | -1 - Don't know                  | continue with pne2010 |
| 2 - Civil servant in intermediate<br>service       | -2 - No answer                   |                       |
| 3 - Civil servant in upper<br>intermediate service | -3 - Question filtered           |                       |
|  | -8 - Question filtered for panel |                       |



**Question:** How many years {did you / [Name]} work {<If DPE0500a=4 or 5> in a self-employed activity} / {<IF DPE0500a=1, 2, 3, 6, 7> for the company/organization?

**INTERVIEWER:** If less than one year, please enter zero.

Numeric Entry in years, 2 digits      -1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

**CAPI-CHECK:** pne2100cc: pne2100>55

In order to be certain that I have entered the information correctly, I will ask the questions again:

{You are / [Name] is} [Age] years old and worked for [PNE2100] years {<IF DPE0200a=4 or 5> in a self-employed activity or as mana

Input filter pe0900=1

### 7.18                      dpe1100                      **END DATE OF LAST JOB**

**Question:** What year {did you / [Name]} stop working {<IF DPE0500a=4 or 5> in a self-employed activity} / {<IF DPE0500a=1, 1.2, 3, 6, 7> for the company or the organization?

Numeric entry 4 digits (year)      -1 - Don't know                      **continue with PE1000**  
-2 - No answer  
-3 - Question filtered  
-8 - Question filtered for panel

**CAPI-CHECK:** DPE1100cc: (dpe1100>2014) OR (dpe1100<dpe9050 AND dpe1100>0 AND dpe9050>0)

INTERVIEWER: Year is in the future or is before the person's year of birth. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comm

Input filter pe0900=1 OR dpe0100a-1=1,2,3,4,12

### 7.19                      pe1000                      **TOTAL LENGTH IN EMPLOYMENT**

**PROGRAMMER:** INSERT "ALWAYS" BUTTON (VALUE: [RA0300]-16) .

**Question:** How many years {have you / has [Name]} been mostly employed since {your / his / her} 16th birthday {<IF DPE0100a <> 7> so far} in total?

**INTERVIEWER:** - If the person only began to work less than a year ago, but plans to work 1 year, please enter 1; else please enter zero.

- Time in company training / apprenticeship is considered to be employed.

- Time in maternity leave or parental leave is considere

Numerical entry in years,                      -1 - Don't know  
2 digits    -2 - No answer  
-3 - Question filtered  
-4 - "Always"  
-8 - Question filtered for panel

**CAPI-CHECK:** PE1000cc: pe1000>55

In order to be certain that I have entered the information correctly, I will ask the questions again:

{You are / [Name] is} [Age] years old and {have / has} been largely employed since {your / his / her} 16th birthday for a total of [P

Input filter pe0900=1 OR dpe0100a-1=1,2,3,4,12

## 7.20A dpe1200 **LENGTH OF SOCIAL SECURITY CONTRIBUTIONS AS DEPENDENT EMPLOYEES**

**PROGRAMMER:** INSERT "ALWAYS" BUTTON (VALUE: [PE1000]).

**Question:** How many years in total {<If PE1000>0} of these {were you / was [Name]} obligated to make social security payments or employed as a civil servant? Also think about years in which you have only worked a few months.

**INTERVIEWER:** The so called „Künstlersozialversicherung“ is a statutory public pension. It provides access to health, disability and pension insurance for freelance artists and journalists.

**INTERVIEWER:** Parental leave time is considered a time of employment.

Numerical entry in years,  
2 digits

-1 - Don't know  
-2 - No answer  
-3 - Question filtered  
-4 - "Always"  
-5 - Question filtered for panel

IF DPE9040=2 go to DPE1275  
IF DPE9040<>2 AND  
(DPE0100a=7 oder =8) AND  
DPE0100b-l<>1,2,3,4,12 AND  
DPE9030=1 (Proxy-Interview) go  
to DPE1400 ,  
IF (DPE0100a =7 oder =8) AND  
DPE0100b-l<>1,2,3,4,12 AND  
DPE9030=-3 (no Proxy-Interview)  
go to PageAF,  
IF PE0900<>1 AND  
DPE9030=1(Proxy-Interview) go  
to DPE1400  
IF PE0900<>1 AND DPE9030=-3  
(no Proxy-Interview) go to  
PageAF  
ELSE continue with PE1150

**CAPI-CHECK:** DPE1200cc: dpe1200>55

In order to be certain that I have entered the information correctly, I will ask the questions again:

{You are / [Name] is} [Age] years old and {were / was} previously self-employed or worked as a civil servant and {were / was} oblig

**INTERVIEWER:** Allow multiple answers

**PROGRAMMIERER:** ALLOW MULTIPLE ANSWERS.

## 7.20B dpe1210a-f **RESTRICTIONS WORKING LIFE – CORONAVIRUS**

**Question:** The coronavirus pandemic has caused severe restrictions to working life in some cases. Were you personally affected by one of the following restrictions as a consequence of the coronavirus pandemic?

1 - named  
 2 - not named  
 a – Short-time work  
 b – Unemployment  
 c – Unpaid special leave for the care of children and relatives  
 d – Decrease in weekly working hours  
 e – A company had to be closed  
 f Program – none of the mentioned

-1 - weiß nicht  
 -2 - keine Angabe

If DPE9040=2 continue with DPE1275  
 If DPE9040<>2 AND (DPE0100a=7 oder =8) AND DPE0100b-l<>1,2,3,4,12 AND DPE9030=1 (Proxy-Interview) continue with DPE1400 ,  
 If (DPE0100a =7 OR =8) AND DPE0100b-l<>1,2,3,4,12 AND DPE9030=-3 (No Proxy-Interview) continue with PageAF,  
 If PE0900=2 AND DPE9030=1 (Proxy-Interview) continue with DPE1400  
 If PE0900=2 AND DPE9030=-3 (No Proxy-Interview)continue with PageAF  
 else continue with PE1150

Input filter (dpe9040=2 AND tn\_befr\_p\_vw <>1) OR (tn\_befr\_p\_vw=1 AND dpe9040=2 AND ra0300<50) OR (tn\_befr\_p\_vw=1 AND dpe1275\_preload>0)

**7.21 dpe1275 NUMBER OF CHILDREN**

**PROGRAMMER:** ONLY ASK QUESTION IF [NAME] IS FEMALE AND TN\_BEFR\_P\_VW <>1) OR (TN\_BEFR\_P\_VW=1 AND DPE9040=2 AND RA0300<50) OR (TN\_BEFR\_P\_VW=1 AND DPE1275\_PRELOAD>0  
 IF TN\_BEFR\_P\_VW=1 AND RA0300>=50 AND DPE1275\_PRELOAD<=0 CODE WITH – 8 AND LEAVE THE QUESTION.

**Question:** Before I move to the topic of pension and retirement, I have another question {about your personal situation / [Name]'s personal situation}. How many children {do or did you / does / did [Name] have in total? I mean all {your own children / [Name's] own children, even those that do not live or no longer live in the household.

**INTERVIEWER:** I mean all the children that the TP gave birth to in their life. This does not involve any of the partner's children. If the TP would like to also report the children of the partner, foster care children or adopted children, please include a note in the c

Numeric entry,  
 2 digits

-1 - Don't know  
 -2 - No answer  
 -3 - Question filtered  
 -8 - Question filtered for panel

If (DPE0100a=7 or =8) AND DPE0100b-l<>1,2,3,4,12 AND dpe9030=1 (proxy interview), continue with DPE1400  
 If (DPE0100a =7 or =8) AND DPE0100b-l<>1,2,3,4,12 AND dpe9030=-3 (NO proxy interview), continue with PageAF  
 If PE0900<>1 AND dpe9030=1 (proxy interview), continue with DPE1400

IF PE0900<>1 AND DPE9030=-3  
(no proxy interview) go to  
PageAF  
ELSE continue with PE1150

Input filter pe0900<>2 OR dpe100a<>7,8 OR dpe0100b-1=1,2,3,4,12

**7.22 pe1150 EXPECTED AGE OF RETIREMENT**

**Question:** What do you think - At what age {will you / will [Name]} stop doing paid work?

Numerical entry in years (age), 2 digits	-1 - Don't know -2 - No answer -9 - Never / {I / [Name]} will work as long as possible -3 - Question filtered	If dpe9030=1 ( proxy interview), continue with DPE1400 ELSE continue with DPE1800
---	---	---

**CAPI-CHECK:** PE1150cc: PE1150<RA0300 AND RA0300>0 AND PE1150>0

INTERVIEWER: You have entered an age that the respondent has already reached. The "expected age" is in the past as a result. Please correct entry.

1: Correct entry

2: Explain information -> Call up comment

Input filter pe0900<>2 OR dpe0100a<>7,8 OR dpe0100b-1=1,2,3,4,12 AND dpe9030=-3 (no proxy interview)

**7.23 dpe1800 ESTIMATE OF RETIREMENT INCOME**

**Question:** When you think about your pension and about what your voluntary retirement savings: What do you think, how will you make ends meet in retirement?

1 - With great difficulty 2 - With some difficulty 3 - Fairly easily 4 - Easily	-1 - Don't know -2 - No answer -3 - Question filtered	continue with pageaf
--	---	----------------------

Input filter dpe9030=1 (proxy interview)

**7.24 dpe1400 EMPLOYMENT: QUALITY OF INFORMATION PROVIDED BY PROXY**

**Question:** How good do you think the information that you were able to provide on the employment situation of on [Name]'s is?

1 - Very well 2 - Well 3 - Not very well 4 - Poorly	-1 - Don't know -2 - No answer -3 - Question filtered
--	---

PROGRAMMIERER: ZEITSTEMPEL

## Section 8: Pensions and Insurance

Referenzeinheit: Haushaltsmitglieder, die 16 Jahre und älter sind. Die Fragen sind den einzelnen Haushaltsmitgliedern oder einem Vertreter zu stellen.

**Page AF**            **pageaf**            **START OF PENSION**

**Question:** Now I would like to ask you questions about pensions. This relates to both retirement income that {you / [Name]} already {receive / receives} and to income that {you / [Name]} previously acquired claims to, but {have / has} still not drawn on so far.

- In the interview with the internal FKP or if only one person is in the household-> Continue with PageJ  
ELSE continue with PF9010

Input filter all persons except internal FKP AND anzhhm>1

**8.ra**            **pf9010**            **PENSION: PROXY REMAINS THE SAME**

**INTERVIEWER:** Will the questions on retirement also be answered by [Name matching ID from PE9020]?

1 - Yes	-1 - Don't know	If =1 and DPE9030 <> 2,
2 - No	-2 - No answer	continue with pagej
	-3 - Question filtered	If = 1 and DPE9030=2, continue with DPF9030
		ELSE continue with PF9020

Input filter pf9010=2

**8.R**            **pf9020**            **PENSION: SECTION ANSWERED BY**

**PROGRAMMER:** SHOW HH LIST WITHOUT NAME FROM PE9020.

**INTERVIEWER:** - Please specify who will answer the questions on retirement.

- The questions in this part on [NAME] are answered by:

Numeric entry,	-1 - Don't know	If ID for [NAME]= Selected ID
2 digits	-2 - No answer	(personal
(ID of the person being interviewed)	-3 - Question filtered	interview), continue with pagej
		ELSE (proxy interview) continue with DPF9030

Input filter Proxy- Interview

**8.RB**            **dpf9030**            **PENSION: CONSENT FOR PROXY**

**Question:** Does [Name] give {his/her} consent to have you answer the following questions for {him/her}?

1 - Yes	-3 - Question filtered	IF =2, continue with pagek
2 - No		ELSE continue with pagej

**Page J**            **pagej**            **PAGE - INSTRUCTIONS - PERSONAL PENSION**



**Question:** Now I would like to ask you questions about pensions. This relates to both retirement income that {you / [Name]} already {receive / receives} and to income that {you / [Name]} previously acquired claims to, but {have / has} still not drawn on so far.

<If FKP is internal and number of HH members > 1>

Like the questions on employment, the following questions on pensions and insurance only relate to {you / [Name]} personally and not to the household as a whole.

**INTERVIEWER:** If the respondent was not yet informed about the study, this person must be informed about the survey. You will find information on the help page.

-3 - Question filtered

**Online-Glossar:** PROG: Copy text from pageag

**8.01**                      **dpf0100a-  
e,m,l**                      **INCOME FROM STATUTORY PUBLIC PENSION -  
TYPE**

**Question:** Let us start with retirement income that {you / [Name]} currently {receive / receives}. Initially, we will be speaking about statutory pensions in the broad sense of the word.

{<CAPI> Please look at list 8.1 now. Which of the retirement incomes on this list {do you / does [Name]} currently receive? / <CATI> Which of the following statutory retirement incomes {do you / does [Name]} currently receive? }

**INTERVIEWER:** Show list 8.1 and leave visible. Also refer to lists 8.2 and 8.3. Only include the answers to list 8.1 here. Private and occupational pension plans (lists 8.2 and 8.3) will be recorded later. Multiple answers possible, do not read responses aloud

**INTERVIEW**

1 - Named    -1 - Don't know

2 - Not named    -2 - No answer

7 variables:

a - Pension from the statutory  
public pension insurance, also due  
to occupational disability or  
reduction in earning capacity

b - Civil servant pension, also due  
to incapacity for work

c - Additional pension in public

**8.01A**                      **dpf0510a-  
e,m,l**                      **CLAIM TO STATUTORY PUBLIC PENSION - TYPE**

**PROGRAMMER:** - DO NOT SHOW TYPES OF RETIREMENT INCOME THAT HAVE ALREADY BEEN REPORTED IN DPF0100 A-E, M, L HERE.

- IF ALL DPF0510 A-E,M=-1 OR -2 FILTER MANAGEMENT SUCH AS FOR DPF0510 L=1

**Question:**

**INTERVIEWER:** <CAPI> Show list 8.1 and leave visible. Also refer to list 8.2. Also only include the answers to list 8.1 here. Private pension plans from list 8.2 will also be entered later. Multiple answers possible, do not read responses aloud

<CATI> Only include the

1 - Named

-1 - Don't know

IF (ALL DPF0510 a-e,m=-1 or -2)

2 - Not named

-2 - No answer

OR DPF0510I=1, OR dpf0510b=1

7 variables in each case:

continue with PageAV

a - Pension from the statutory

ELSE continue with loop for

public pension insurance (also due

DPF0510 a=1, c=1, d=1, e=1, m=1

to occupational disability or

reduction in earning capacity)

b - Civil servant pension (also due

to incapacity for work)

c - Additional pe

Input filter dpf0510a=1, c=1, d=1, e=1, m=1

**PROGRAMMIERER:** BEGINNING OF LOOP FOR DPF0510 A=1, C=1, D=1, E=1, M=1

LOOP FOR DPF0510A=1,C=1 – ONLY QUESTION DPF0710A OR DPF0710C

LOOP FOR DPF0510D=1, E=1, M=1 – QUESTION DPF0710D,E,M TO

DPF1001D, E, M

**8.02 dpf0710 a, c, LETTER ON PENSION AMOUNT  
d, e, m**

**Question:** Now we come to the {<if DPF0510a=1> statutory pension insurance / <IF DPF0510c=1> Supplemental pension in public service / <IF> DPF0510d=1> Retirement pension for farmers <if DPF0510m=1> Other pension.}

Maybe {you have / [Name] has} a letter with information about the amount of {your / {his / her}} pension in the {<IF DPF0510a=1> statutory pension insurance / <IF DPF0510c=1> supplemental pension in public service / <IF DPF0510e=1> professional pension for freelancers / <IF DPF0510d=1> retirement pension for farmers}.

What is the estimated monthly pension according to this letter if the contract continues until retirement?

**INTERVIEWER:** If the respondent does not have the letter handy, please ask for an estimate.

Numeric entry in Euro,

-1 - Don't know

9 digits

-2 - No answer

-3 - Question filtered

-6 - Letter is not available. PROG:

BUTTON "Letter is not available"

FOR CODE -6

Input filter dpf0510d=1, e=1, m=1

**8.02A dpf0800d,e,m CONTRIBUTIONS - STATUTORY PUBLIC PENSIONS -  
dpf0810d,e,m AMOUNT**

**CONTRIBUTIONS - STATUTORY PUBLIC PENSIONS -  
TIME PERIOD**

<IF dpf0510e=1> Professional pension for freelancers <IF dpf0510d=1> Retirement pension for farmers, <IF dpf0510m=1> Other statutory pension.

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPF0810 (D, E, M)). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

**Question:** How high are the contributions that (you/[name]) {make/makes} toward this form of retirement plan per month, quarter or year?

**INTERVIEWER:** If no contributions are currently made: Use button "No contributions."

Numeric entry in Euro, 9 digits	-1 - Don't know -2 - No answer -3 - Question filtered -6 - No contributions PROG: BUTTON "No contributions" FOR CODE -6
------------------------------------	--

Input filter (dpf0510d=1, e=1, m=1) AND dpf0800<>-6

**8.02B                      dpf0820d,e,m      LENGTH OF CONTRIBUTION PAYMENTS -  
STATUTORY PUBLIC PENSION**

**Type of pension:** <IF dpf0510e=1> Professional pension for freelancers <IF dpf0510d=1> Retirement pension for farmers, <IF dpf0510m=1> Other statutory pension.

**Question:**

Since when do {you pay /[name] pay} already contributions to the {<IF DPF0510e=1> occupational pension for self-employed persons/ <IF DPF0510d=1> retirement pension for farmers/<IF DPF0510m=1> other statutory pension}?

Numeric entry 4 digits (year)	-1 - Don't know -2 - No answer -3 - Question filtered
-------------------------------	---

**CAPI-CHECK:** DPF0820d,e,mcc for d,e,m: (dpf0820d,e,m<(2014-ra0300)) AND ra0300>=0 AND dpf0820d,e,m>=0

In order to be certain that I have entered the information correctly, I will ask the questions again:

{You are / [Name] is} [ra0300] years old and {have / has} made c

Input filter ((dpf0510d=1, e=1) AND dpf0710=-6) OR dpf0510m=1

**8.02C                      dpf1000d,e,m      AMOUNT OF EXPECTED PENSION - STATUTORY  
                                 dpf1001d,e,m      PUBLIC PENSION - AMOUNT**



**Question:** <CAPI> Please look at list 8.2 now. Various forms of occupational pension plans are listed there. {Do you / does [Name]} have at least one contract for an occupational pension plan? Please also remember contracts that {your / [Name]}’s employer has concluded for {you / [Name]}.

<CATI> {Do you / does [Name]} have at least one contract for an occupational pension plan? By occupational pension plan we mean, for example, pension funds, pension schemes, retirement funds and direct pension commitments by the employer. Please also remember the direct pensions (“Direktversicherungen”), i.e. contracts that {your / [Name]}’s employer has concluded for {you / [Name]}.

**INTERVIEWER:** <CAPI> INTERVIEWER: <CAPI> SHOW LIST 8.2 AND LEAVE IT VISIBLE  
List 8.2:

Occupational pension plans such as pension funds, pension schemes, retirement funds as well as direct pension commitments by the employer

Direct insurance by the employer

1 - Yes

-1 - Don't know

If =1, continue with DPF0325,

2 - No

-2 - No answer

ELSE continue with DPF0330

**Online-Glossar:** "Direct insurance"

Direct insurance is a life or pension insurance that is concluded by the employer for the benefit of the employee. In the case of direct insurance, the employer is the insurance policyholder and the employee is the insured person or ben

Input filter dpf0320=1

**8.03B**

**dpf0325**

### **OCCUPATIONAL PENSION PLAN - NUMBER OF CONTRACTS**

**Question:** How many contracts for an occupational retirement pension {do you / does [Name]} have in total? Please also think about contracts from which {you are / [Name]} is already receiving income.

**INTERVIEWER:** <CAPI> Keep list 8.2

Numeric entry,

-1 - Don't know

2 digits (number of contracts)

-2 - No answer

-3 - Question filtered

**CAPI-CHECK:** DPF0325cc CAPI: dpf0325=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

**8.04A**

**dpf0330**

### **PRIVATE PENSION PLAN**

**Question:** <CAPI> Please look at list 8.3 now. Various forms of private pension plans are listed there. {Do you / does [Name]} have at least one contract for a private pension plan? <CATI> {Do you / does [Name]} have at least one contract for a private pension plan? By a private pension plan we mean, for example, "Riester pension", "Rürup pension", "basic pension" and other non-government-subsidized private retirement pensions.





**PROGRAMMER:** GENERATE AUXILLIARY VARIABLE „NUMBER OF WHOLE-LIFE INSURANCE CONTRACTS“ DPFH0345=DPF0345 IF DPF0345>=0, DPF0345=0 IF DPF0345<0

*Numeric entry, 2 digits*

**dpf9999**

**dpf9999**

### **TOTAL NUMBER OF PRIVATE AND OCCUPATIONAL PENSION PLANS**

**PROGRAMMER:** GENERATE AUXILLIARY VARIABLE „NUMBER OF CONTRACTS“ DPF9999= SUM(DPFH0325, DPFH0335, DPFH0345) .

*Numeric entry, 2 digits*

*-3 - Question filtered*

Input filter dpf9999>=1 AND less than [dpf9999] loop passes

**PROGRAMMIERER:** BEGINNING OF A LOOP FOR ALL DPF9999 CONTRACTS. THE LOOP RUNS FIRST OVER ALL WHOLE\_LIFE INSURANCES, THEN PRIVATE PENSIONS AND FINALLY PUBLIC PENSIONS. THIS STRUCTURE IS COMPARABLE WITH THREE SUBSEQUENT LOOPS. THE VARIABLES (\$X) SHOULD RUN OVER ALL LOOPS

**Page V**

**pagev**

### **PAGE - LOOP FOR PRIVATE AND COMPANY PENSION PLANS**

**Question:** <IF DPFH0345>0 AND FIRST RUN OF THE LOOP >

Now I would like to ask a few questions about those whole-life insurances Nun möchte ich Ihnen ein paar Fragen zu {<IF DPFH0345=1> this whole-life insurance } {<IF DPFH0345>1> those [DPFH0345] whole-life insurances }

{<IF DPFH0345>1> Please think about the whole-life insurance {you / [NAME]} first concluded. We will then continue with the whole-life insurance {you own / [NAME] owns} for the second longest period.

<IN ADDITIONAL LOOPS FOR WHOLE\_LIFE\_INSURANCES DISPLAY>: <IF DPFH0345>1 UND LOOP COUNTER >0 AND (LOOP COUNTER-DPFH0345)<0 > Let's now talk about the next whole-life insurance.

<(IF DPFH0345=0 AND DPFH0335>0 AND FIRST RUN OF THE LOOP) OR (DPFH0345>0 AND (LOOP COUNTER -DPFH0345)=0 AND DPFH0335>0)> Now I would like to aks a few questions about {<IF DPFH0335=1> Your / [Name]s private pension contract } {<IF DPFH0335>1> Your / [Name]s [DPFH0335] private pension contracts }

{ <IF DPFH0335>1> Please think about the privat pension contract {you / [NAME] owns the longest. We will then continue with the private pension contract {you own / [NAME] owns} for the second longest period.

<IN ADDITIONAL LOOPS FOR PRIVATE PENSIONS DISPLAY>: <IF (DPFH0335>1 AND LOOP COUNTER >=(DPFH0345+1) AND (LOOP COUNTER -DPFH0345-DPFH0335)<0)> Let's now talk about the next private pension.

<IF (DPFH0345=0 AND DPFH0335=0 AND DPFH0325>0 AND FIRST RUN OF THE LOOP) OR (DPFH0345>0 AND DPFH0335=0 AND DPFH0325>0 AND (LOOP COUNTER-



DPFH0345)=0) OR (DPFH0345>0 AND DPFH0335>0 AND DPFH0325>0 AND (LOOP COUNTER-DPFH0345-DPFH0335)=0)>

Now I would like to ask a few questions about {<IF DPFH0325=1> Your / [Name]s occupational pension plan } {<IF DPFH0325>1> Your / [Name]s occupational pension plans.} {<IF DPFH0325>1> Please think about the occupational pension plan {you / [NAME] owns the longest. We will then continue with the occupational pension plan {you own / [NAME] owns} for the second longest period.

<IN ADDITIONAL LOOPS FOR OCCUPATIONAL PENSIONS DISPLAY:> <IF (DPFH0325>1 AND LOOP COUNTER>=(DPFH0335+DPFH0345+1)AND (LOOP COUNTER-DPFH0345-DPFH0335-DPFH0325)<0)> Let's now talk about the next occupational pension plan.

**INTERVIEWER:** <(IF dpfh0345>0 AND first loop) OR (number of loops passed -dpfh0345)=0 AND dpfh0335>0) OR (number of loops passed -dpfh0345-dpfh0335)=0 AND dpfh0325>0)> IF the respondent is not sure which contract {he/she / [NAME]} owns the longest, the contracts can

-3 - Question filtered

#### 8.05 dpf280\$x **WHOLE-LIFE INSURANCE**

**PROGRAMMER:** IF DPFH0345>0 AND NUMBER OF LOOP PASSES<= DPFH0345 (IN THE LOOP FOR WHOLE\_LIFE INSURANCES) CODE WITH 1 – „YES, WHOLE-LIFE INSURANCE“ , OTHERWISE CODE 2 – „NO, NO WHOLE-LIFE INSURANCE “ .

1 - Yes, whole-life insurance                      -3 - Question filtered  
2 - No, no whole-life insurance

#### 8.06 dpf281\$x **PRIVATE OR OCCUPATIONAL PENSION**

**PROGRAMMER:** IN THE LOOPS FOR WHOLE-LIFE INSURANCES (<IF DPFH0345>0 AND LOOP COUNTER <= (DPFH0345-1) )

OR

IN THE LOOP FOR PRIVATE PENSIONS (<IF DPFH0335>0 AND LOOP COUNTER>=DPFH0345 AND LOOP COUNTER <(DPFH0335+DPFH0345-1) CODE WITH 3 – „CONCLUDED CONTRACT INDEPENDENT

**Question:** Is this an occupational pension plan or a direct insurance contract, that {your / [Name]s} employer concluded for {you / [NAME]}, or did {you / [NAME]} conclude the contract independently?

**INTERVIEWER:** Additional information on „Direct insurances“ are available from the help pages

1 - Occupational plan                                      -1 - Don't know  
2 - Direct insurance                                      -2 - No answer  
3 - Concluded contract independently                      -3 - Question filtered

**Online-Glossar:** "Direct insurance"

Direct insurance is a life or pension insurance that is concluded by the employer for the benefit of the employee. In the case of direct insurance, the employer is the insurance policyholder and the employee is the insured person or ben

**8.07**                      **dpf282\$x**                      **RIESTER / RÜRUP SUBSIDY**

**Question:** {Do you / Does [Name]} make use of the Riester or Rürup subsidy for this contract?

- |         |                        |
|---------|------------------------|
| 1 - Yes | -1 - Don't know        |
| 2 - No  | -2 - No answer         |
|         | -3 - Question filtered |

**8.08**                      **dpf283\$x**                      **PRIVATE AND OCCUPATIONAL PENSIONS: INCOME OR CLAIMS**

**Question:** <IF DPF280\$x=1> {Do you / Does [Name]} already receive payments from this whole-life insurance?

<IF DPF280\$x<>1> {Are you / Is [Name] already receiving income from this agreement?

- |         |                        |  |
|---------|------------------------|--|
| 1 - Yes | -1 - Don't know        | If=1 AND not all loop passes have been completed, continue with next loop pass for DPF9999 |
| 2 - No  | -2 - No answer         | If=1 AND all loops passes have been completed, continue with DPF0900                       |
|         | -3 - Question filtered | If DPF283\$x<>1 AND DPF282\$x=1, continue with DPF271\$x                                   |
|         |                        | If DPF283\$x<>1 AND DPF282\$x<>1, continue with DPF130\$x                                  |

Input filter dpf283\$x<>1 AND dpf282\$x=1

**8.09**                      **dpf271\$x**                      **RIESTER-/RÜRUP AGREEMENTS - TYPES (INDIVIDUALS)**

**Question:** {<CAPI> Please look at list 8.4 now.} What form of assets {have you / has [Name]} selected for the government-subsidized agreement, i.e. "Riester pension", "Rürup pension" or "basic pension"?

<If DPF281\$x=2> Please classify direct insurance in the context of a job with the applicable answers from 1 to 4.

**INTERVIEWER:** Show list 8.4 Please enter 7 „other“ if the respondent says the contract is a „whole-life insurance“

<CATI> Please read list 8.4. Please enter 7 „other“ if the respondent says the contract is a „whole-life insurance“

- |                                 |                        |   |
|---------------------------------|------------------------|---|
| 1 - Bank savings plan           | -1 - Don't know        | If =3, continue with DPF135\$xa-g, ELSE continue with DPF130\$x |
| 2 - Home loan savings agreement | -2 - No answer         |   |
| 3 - Fund savings plan           | -3 - Question filtered |   |

- 4 - Classical pension insurance
- 5 - Certified credit agreement for purchase of house or residential home
- 6 - Riester or Rürup-subsidized company pension in the form of pension fund

Input filter dpf271\$x=3

**8.10 dpf135\$xa-g TYPES OF INVESTMENT FUNDS (RIESTER / RÜRUP)**

**Question:** Now we are coming to the structure of this Riester- or Rürup-subsidized fund savings plan.

Please tell me which of the fund types {<CAPI> on list 8.5} are in this securities account.

**INTERVIEWER:** {<CAPI> Show list 8.5 / <CATI> Please read list 8.5 aloud}

- Multiple answers possible

- |   |                        |
|---|------------------------|
| 1 - Named   | -1 - Don't know        |
| 2 - Not named   | -2 - No answer         |
| a - Funds that mainly invest in stock                                   | -3 - Question filtered |
| b - Funds that mainly invest in fixed-income securities (pension funds) |                        |
| c - Funds that mainly invest in money market securities                 |                        |
| d - Funds that mainly invest in real estate                             |                        |
| e - Hedge funds   |                        |
| f -   |                        |

Contract type: Riester or Rürup promoted fund savings plans

**8.11 dpf130\$x CURRENT VALUE OF THE PENSION ACCOUNT - PRIVATE PENSION PLANS**

**Question:** What is {your / [Name]'s} current balance in the account under this agreement?

- |                                |                        |                              |
|--------------------------------|------------------------|------------------------------|
| Numeric entry in EUR, 9 digits | -1 - Don't know        | If (DPF281\$x=1 AND          |
|                                | -2 - No answer         | DPF282\$x=2), continue with  |
|                                | -3 - Question filtered | DPF071\$x                    |
|                                |                        | ELSE continue with DPF140\$x |

Input filter (dpf281\$x=1 AND dpf282\$x=2)

**8.12 dpf071\$x LETTER ON AMOUNT OF PENSION - OCCUPATIONAL PENSION PLANS**

**Question:** Maybe {you have / [Name] has} a letter with information on the expected amount of the pension benefits from this agreement in the context of the occupational pension.



**Question:** How high are the contributions that (you / [Name]) {make / makes} for this agreement in a month, quarter or year?

<IF (DPF281\$x=1 AND DPF282\$x=2) OR DPF281\$x=2>: Here we are only interested in {your / [Name]'s} contributions, not those of the employer.

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

If (DPF281\$x=1 AND DPF282\$x=2) OR DPF281\$x=2, continue with DPF073\$x  
If (DPF281\$x<>1 AND DPF281\$x<>2) OR (DPF281\$x=1 AND DPF282\$x<>2) AND all the loop passes have not yet been completed, continue with the next loop pass for DPF9999  
If (DPF281\$x<>1 AND DPF281\$x<>2) OR (DPF281\$x=1 AND DPF282\$x<>2) AND all the loop passes have been completed, continue with DPF0900

Input filter (dpf281\$x=1 AND dpf282\$x=2) OR dpf281\$x=2

**8.14A**

**dpf073\$x**

**PENSION CONTRIBUTIONS - AMOUNT**

**dpf074\$x**

**PENSION CONTRIBUTIONS - TIME PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME FRAME TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN ITS OWN VARIABLE (DPF074\$x). SPECIFICATIONS: MONTHLY, QUARTERLY, YEARLY, ANOTHER TIME PERIOD (PLEASE SPECIFY)

**Question:** <IF DPF281\$x=1 AND DPF282\$x=2> What is the amount of contributions, which (<IF DPF140\$x=1> {your / [Name]} AND {your / [Name]'s} employer / <ELSE> {your / [Name]'s} employer} spend/spends per month, quarter or year for {your / {his/her}} contract of employer-funded pensions in total?

<IF DPF281\$x=2 OR DPF140\$x<>1> What is the amount of contributions, which (<IF DPF140\$x=1> {your / [Name]} AND {your / [Name]'s} employer} pend/spends per month, quarter or year for {your / {his/her}} contract of employer-funded pensions in total?

**INTERVIEWER:** If no contributions are currently made: Use button "No contributions."

*Numeric entry in Euro,*

-1 - Don't know

*9 digits*

-2 - No answer

-3 - Question filtered

-6 - No contributions PROG:

BUTTON "No contributions " FOR

CODE -6

Input filter DPF283\$x<>1 UND <>-3

**8.14B**

**pfa100\$x**

**EXPECTED YEAR OF PAYMENT – PRIVATE AND EMPLOYER-FUNDED PENSIONS**

**Question:** What do you expect: In which age {will you / will [NAME]} get payments from this contract?

Numeric entry in years,  
3 digits

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

If not all loop rounds are finished, continue with next loop round for DPF9999

IF all loop rounds are finished. exit loop for DPF9999

IF all loop rounds are finished AND DPE0100a-l<>7 AND DPE0100a-l<>8 AND (at least once DPF0510a-e,m=1 OR DPF0320=1), continue with PFA1300

IF all loop rounds are finished AND DPE0100a-l<>7 AND DPE0100a-l<>8 AND (all DPF0510a-e,m<>1 AND DPF0320<>1), continue with DPF0950

IF all loop rounds are finished AND DPE0100a-l=7,8 AND Interview with internal FKP -> continue with PageL

IF all loop rounds are finished AND DPE0100a-l=7,8 AND(DPF9030=1 OR(PF9010=1 AND DPE9030=1)) (Proxy-Interview) -> continue with DPF2200

IF all loop rounds are finished AND DPE0100a-l=7,8 AND other interview type -> continue with PageK

Input filter dpe0100a-l 7,8 AND (at least once dpf0510a-e,m=1 OR dpf0320=1)

8.14C

pfa1300

### **ESTIMATE OF TOTAL RETIREMENT INCOME - PERCENT**

**Question:** What do you think: What percentage of {your / [Name]'s} expected last net income or salary will the entire income from {< if DPF0510a-e, m=1 > {your / [Name]'s} statutory public pension or civil service pension / <if dpf0510a-e,m=1 AND (DPF0320=1 OR DPF0330=1 OR DPF0340=1)> and {your / [Name]'s} occupational pension plans or private pension plans / < if DPF0510a-e,m=2 AND DPF0320=1 OR DPF0330=1 OR DPF0340=1> {your / [Name]'s} occupational pension plans or private pension plans} roughly be at the start of your pension?

Numeric entry in %,  
3 digits

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

Input filter alle dpe0100a-1<>7,8

**8.15**                    **dpf0950**                    **EXPECTED RETIREMENT INCOME - STANDARD OF LIVING**

**Question:** What do you think: How will {your / [Name]'s} standard of living be in old age?  
The standard of living in old age will be...

- |  |                        |   |
|--|------------------------|---|
| 1 – Somewhat higher than during working life | -1 - Don't know        | <b>IF interview with internal FKP continue with pagek</b> |
| 2 – Roughly the same as during working life  | -2 - No answer         |   |
| 3 – Somewhat lower than during working life  | -3 - Question filtered |   |
- IF dpf9030=1 OR (pf9010=1 AND dpf9030=1) (proxy interview), continue with dpf2200**  
**ELSE -> Continue with pagek**

Input filter (dpf9030=1 OR (pf9010=1 AND dpe9030=1)) (proxy interview)

**8.16**                    **dpf2200**                    **PENSION: QUALITY OF INFORMATION PROVIDED BY PROXY**

**Question:** What do you think: How will {your / [Name]'s} standard of living be in old age?  
The standard of living in old age will be...

- |                   |                        |
|-------------------|------------------------|
| 1 -Very well      | -1 - Don't know        |
| 2 - Well          | -2 - No answer         |
| 3 - Not very well | -3 - Question filtered |
| 4 - Poorly        |                        |

## Section 9: Income

Referenzeinheit: Fragen 9.01 -9.08E: Haushaltsmitglieder, die 16 Jahre und älter sind. Die Fragen sind den einzelnen Haushaltsmitgliedern oder einem Vertreter zu stellen.

Fragen ab 9.10A: Haushalt. Die Fragen sind dem KT zu stellen.

**PROGRAMMIERER:** IN THE CAPI, ALL QUESTIONS ASKING FOR AMOUNTS IN SECTION 9 SHOULD ALLOW GROSS OR NET FIGURES TO BE ENTERED AND MARKED AS SUCH.

**Page K**                    **pagek**                    **PAGE - START FOR INCOME**

**Question:** What do you think: How will {your / [Name]'s} standard of living be in old age?  
The standard of living in old age will be...

- |                        |  |
|------------------------|--|
| -3 - Question filtered | <b>In the interview with the internal FKP or if only one person in the household-&gt; Continue with PG0100</b> |
|                        | <b>ELSE continue with PG9010</b>   |

Input filter all persons (except internal FKP) AND anzhhm>1

**9.RA**                    **pg9010**                    **INCOME: PROXY REMAINS THE SAME**

**INTERVIEWER:** Will the questions on income also be answered by [Name matching ID from PE9020]?

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

-3 - Question filtered

If =1 and DPF9030 <> 2, continue with PageL

If = 1 and DPF9030 =2, continue with DPG9030

ELSE continue with PG9020

Input filter pg9010<>1

**9.R**

**pg9020**

**RESPONDENT FOR THIS SECTION**

**PROGRAMMER:** SHOW HH LIST WITH THE EXCEPTION OF NAME FROM PE9020 OR PF9020 .

**INTERVIEWER:** Please enter the person who answers the questions on income. The questions in this section on [Name]'s income will be answered by the following person:

Numeric entry,

2 digits

(ID of the person being interviewed)

-1 - Don't know

-2 - No answer

-3 - Question filtered

Input filter pg9010=2 OR (pg9010=1 AND dpf9030=2)

**9.RB**

**dpg9030**

**INCOME: CONSENT FOR PROXY**

**Question:** Does [Name] give {his / her} consent to have you answer the following questions for {him / her}?

1 - Yes

2 - No

-3 - Question filtered

If =2, continue with the next person

ELSE pagel

**Page L**

**pagel**

**PAGE - START FOR PERSONAL INCOME**

**Question:** Now we come to {your personal income situation / [Name]'s personal income situation}.

**INTERVIEWER:** If the respondent was not yet informed about the study, this person must be informed about the survey. You will find information on the help page.

-3 - Question filtered

**Online-Glossar:** same as pageag

**9.01**

**pg0100**

**EMPLOYMENT INCOME**

**Question:** {Have you / Has [Name]} received any income from dependent employment in [Interview year - 1]?

<If DPE0200a = 4 or 5 (self-employed person or entrepreneur - with or without employees) or DPE0220 = 5 or 6 (employee with managerial responsibility or employee with comprehensive management responsibilities)> By this I mean ONLY {your / [Name]'s} income from



dependent employment. I will ask about the distribution of profits from companies that belong to {you / [Name]} in full or in part later.

1 - Yes	-1 - Don't know	If=1, continue with DPG0100
2 - No	-2 - No answer	ELSE continue with PG0200

Input filter pg0100=1

**9.01A                    dpg0100                    EMPLOYMENT INCOME - MONTH / YEAR**

**Question:** Now I would like to ask you about the income from dependent employment. Do you want to report this income as monthly or annual income in the following?

1 - Monthly	-1 - Don't know	If =1 or = -1 or = -2, continue with DPG0110
2 - Annual	-2 - No answer	ELSE continue with DPG0200
	-3 - Question filtered	

Input filter dpg0100=1,-1,-2

**9.01B                    dpg0110                    EMPLOYMENT INCOME - YEAR 2013**

**Question:** {Have you / Has [Name]} received this income throughout [Interview year- 1]?

1 - Yes	-1 - Don't know	If=2, continue with DPG0150
2 - No	-2 - No answer	ELSE continue with DPG0200
	-3 - Question filtered	

Input filter dpg0110=2

**9.01C                    dpg0150                    EMPLOYMENT INCOME - NUMBER OF MONTH**

**Question:** How many months {did you / [Name]} receive this income in [Interview year - 1]?

Numeric entry in month, 2 digits [Range: 0 to 12]	-1 - Don't know	
	-2 - No answer	
	-3 - Question filtered	

**CAPI-CHECK:** DPG0150cc: dpg0150=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter pg0100=1

**9.01D                    dpg0200                    AMOUNT OF EMPLOYMENT INCOME**

**Question:** <If DPG0100=1 or =-1 or =-2 (monthly income)> What was the average monthly income in [Interview year -1] { <If DPG0110=2> in the months that {you / [Name]} worked? Please start by stating the amount without any special payments. Give me a gross amount, if possible.

<If DPG0100=2 (annual income)> What was the total annual income in [Interview year-1]? {<CAPI> You can see what types of income we mean on list 9.1. / <CATI> In your annual income, please include the following types of income and} give me a gross amount, if possible.

<IF DPE1300=2> With regard to {your / [Name]'s} so-called "one euro job", please tell me only the additional income and not the entire unemployment benefits II.)

**INTERVIEWER:** <CAPI> Show list 9.1.

<CATI> Please read list 9.1 aloud.

**INTERVIEWER:** < If DPG0100=2 (annual income)>:

Wage or salary income plus any special benefits such as

Holiday pay

Christmas bonus

13th month's salary

Overtime compensation

Tips

Bonus payments

Special allowances

Profit sharing if not part of the pension

Severance payme

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

If DPG0100 =1 or =-1 or =-2,  
continue with DPG0210

If (DPG0100<>1 AND <>-1 AND  
<>-2) AND (PG0100=1 AND  
DPE0200a=1,2,3,6), continue  
with DPG1110

ELSE continue with PG0200

**CAPI-CHECK:** DPG0200cc: dpg0200=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter dpg0100=1,-1,-2

9.01E

dpg0210

### **EMPLOYMENT INCOME - AMOUNT OF SPECIAL PAYMENTS**

**Question:** How high were any special payments in [Interview year- 1] in total? What we mean by this {<CAPI: you will find it on list 9.2. / <CATI>} is the following:

**INTERVIEWER:** <CAPI> Show list 9.1.

<CATI> Please read list 9.1 aloud.

**INTERVIEWER:** Holiday pay

Christmas bonus

13th month's salary

Overtime compensation

Tips

Bonus payments

Special allowances

Profit sharing if not part of the pension

Severance payments that originate from the employer

## Cars provided by the employer

Numeric entry in EUR, 9 digits

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered
- 6 - None of these special payments received

PROG: BUTTON "None of these special payments received" FOR CODE -6

Input filter pg0100=1 AND dpe0200a=1,2,3,6

### 9.02A dpg1110 CURRENT EMPLOYMENT INCOME

**Question:** Does {your / [Name]'s} current income from dependent employment significantly differ from the income in [Interview year - 1]?

1 - Yes  
2 - No

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

If=1, continue with DPG1120  
ELSE continue with PG0200

Current income as employee: Input filter dpg1110=1

### 9.02B dpg1120 REASONS FOR VARYING EMPLOYMENT INCOME

**Question:** What are the reasons for this change in income?

1 - Insert text in an excelsheet  
open text entry

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

Input filter dpg1110=1

### 9.03 dpg1300 CURRENT EMPLOYMENT INCOME - AMOUNT dpg1310 CURRENT EMPLOYMENT INCOME - TIME PERIOD

**PROGRAMMER:** IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME PERIOD TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN IST OWN VARIABLE (DPG1310). SPECIFICATIONS: MONTH, YEAR.

**Question:**

Numeric entry in EUR, 9 digits

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

### 9.04A pg0200 SELF -EMPLOYMENT INCOME

**Question:** {Have you / Has [Name]} received income from an activity as a freelancer, self-employed person or entrepreneur in [Interview year - 1]? {<If DPE0200a = 5 (Self-employed people and entrepreneurs with dependent employees)> Here I am referring to income that is closely connected with economically self-employed work, not profit distributions or dividends

that are primarily determined by the investment of capital. I also do not mean income from a possible managing director's contract.}

**INTERVIEWER:** Profit distributions or dividends that are primarily determined by the amount of invested capital will be entered later.

1 - Yes

-1 - Don't know

If=1, continue with DPG0300

2 - No

-2 - No answer

If<>1 AND DPF0100a=1, b=1, c=1, d=1, e=1 or m=1, continue with DPG0500

If (<>1 AND DPF0100a-e,m all <>1) AND ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND AT LEAST ONCE DPF283\$x=1), continue with DPG0700  
ELSE continue with PG0500

Income from freelancing/ entrepreneurial occupation `Input filter pg0200=1`

**9.04B**

**dpg0300**

**SELF-EMPLOYMENT INCOME - MONTH / YEAR**

**Question:** I would now like to ask you about the amount of income from freelance, self-employed or entrepreneurial work. Do you want to report this income as monthly or annual income?

1 - Monthly

-1 - Don't know

If=1 or = -1 or = -2, continue with

2 - Annual

-2 - No answer

DPG0310, ELSE continue with

-3 - Question filtered

DPG0400

`Input filter dpg0300=1,-1,-2`

**9.04C**

**dpg0310**

**SELF-EMPLOYMENT INCOME - MONTH / YEAR**

**Question:** {Did you / [Name]} receive this income throughout [Interview year - 1]?

1 - Yes

-1 - Don't know

If=2, continue with DPG0320

2 - No

-2 - No answer

ELSE continue with DPG0400

-3 - Question filtered

`Input filter dpg0310=2`

**9.04D**

**dpg0320**

**SELF-EMPLOYMENT INCOME - MONTH / YEAR**

**Question:** How many months {did you / [Name]} receive this income in [Interview year - 1]?

Numeric entry in month,

-1 - Don't know

2 digits

-2 - No answer

[Range: 0 to 12]

-3 - Question filtered

**CAPI-CHECK:** DPG0320cc: dpg0320=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

`Input filter pg0200=1`

9.04E

dpg0400

### AMOUNT OF GROSS SELF-EMPLOYMENT INCOME

PROGRAMMER: ALLOW NEGATIVE VALUES.

**Question:** <If DPG0300 =1 or -1 or -2 (monthly income)> What was the average monthly income in the year [Interview year - 1]? Give me a gross amount, if possible.

<If DPG0300=2 (annual income)> How high was this annual income in [Interview year - 1] in total? Give me a gross amount, if possible.

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

IF DPE0200a=4 OR 5 go to DPG1410

IF (DPE0200a<>4 AND<> 5) AND (DPF0100a=1 OR b=1, c=1 OR d=1 OR e=1 OR m=1) go to DPG9999

IF (DPE0200a<>4 AND <>5) AND (DPF0100a<>1 AND b<>1 UND c<>1 AND d<>1 UND e<>1 AND m<>1) AND ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND at least once DPF283\$x=1) go to DPG0700

ELSE continue with PG0500

**CAPI-CHECK:** DPG0400cc: dpg0400<=0 UND dpg0400<>-1,-2,-3

INTERVIEWER: You recorded the value zero or a negative value Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter pg0200=1 AND dpe0200a=4, 5

9.05A

dpg1410

### CURRENT INCOME AS A SELF-EMPLOYED PERSON / FREELANCER

**Question:** Does {your / [Name]'s} current income from working freelance or self-employed, or entrepreneurial work clearly differ from the income received in one of these activities in [Interview year - 1)?

1 - Yes

-1 - Don't know

2 - No

-2 - No answer

-3 - Question filtered

If=1, continue with DPG1420

If<>1 AND DPF0100a=1, b=1, c=1, d=1, e=1 or m=1, continue with DPG0500

If (<>1 AND DPF0100a-e,m all <>1) AND ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND AT LEAST ONCE DPF283\$x=1), continue with DPG0700  
ELSE continue with PG0500

Current income freelancer :Input filter dpg1410=1

**9.05B**                    **dpg1420**                    **REASONS FOR VARYING INCOME AS A SELF-EMPLOYED PERSON / FREELANCER**

**Question:** What are the reasons for this change in income?

- |   |                        |
|---|------------------------|
| 1 - Insert text in an excelsheet<br>open text entry | -1 - Don't know        |
|   | -2 - No answer         |
|   | -3 - Question filtered |

Input filter dpg1410=1

**9.05C**                    **dpg1500**                    **CURRENT INCOME AS A SELF-EMPLOYED PERSON /**  
**dpg1510**                    **FREELANCER - AMOUNT**  
**CURRENT INCOME AS A SELF-EMPLOYED PERSON /**  
**FREELANCER - TIME PERIOD**

**PROGRAMMER:** - IN CAPI, A LIST OF OPTIONS SHOULD BE PROVIDED FOR THE TIME PERIOD TO WHICH THE INFORMATION REFERS. THIS INFORMATION SHOULD BE SAVED IN IST OWN VARIABLE (DPG1510). SPECIFICATIONS: MONTH, YEAR.  
- PLEASE ALLOW NEGATIVE VALUES

**Question:** What is the total current income from working freelance or self-employed, or entrepreneurial work in a month or year? Give me a gross amount, if possible.

- |                                |                        |   |
|--------------------------------|------------------------|---|
| Numeric entry in EUR, 9 digits | -1 - Don't know        | IF DPF0100a=1 OR b=1, c=1 OR d=1 ODER e=1 OR m=1 go to DPG9999  |
|                                | -2 - No answer         | IF (DPF0100a<>1 UND b<>1 AND c<>1 AND d<>1 UND e<>1 UND m<>1) AND ((DPF0320=1 OR DPF0330=1 OR DPF0340=1) AND at least once DPF283\$x=1) go to DPG0700 |
|                                | -3 - Question filtered | ELSE continue with PG0500   |

**dpg9999**                    **dpg9999a-e,m**                    **AUXILIARY VARIABLES FOR TYPES OF STATUTORY PUBLIC PENSION**

**PROGRAMMER:** CREATE VARIABLES FOR DPG9999 A,B,C,D,E,M THAT ACCEPT THE FOLLOWING VALUES:

DPG9999A = "PENSION FROM STATUTORY PENSION PLAN" IF DPF0100A=1  
DPG9999B = "CIVIL SERVANT PENSION" IF DPF0100B=1  
DPG9999C = "SUPPLEMENTAL PENSION IN PUBLIC SERVICE" IF DPF0100C=1  
DP

Income from state pension system Input filter DPF0100a=1, b=1, c=1. d=1. e=1, m=1

**9.06**                    **dpg0550**                    **INCOME FROM LEGAL AGE PROVISION - PREVIOUS YEAR**

**Question:** You said that {you/[name]} already {receive/receives} the following forms of retirement income: [PROGRAMMER: DISPLAY LIST OF RETIREMENT PLAN TYPES DPG9999].

{Did you/Did [name]} already receive retirement income in [interview year-1] from at least one of these kinds of pension scheme?

- |         |                        |  |
|---------|------------------------|--|
| 1 - Yes | -1 - Don't know        | <b>IF=1 OR =-1 OR =-2, continue with DPG0500, ELSE continue with DPG0710</b> |
| 2 - No  | -2 - No answer         |  |
|         | -3 - Question filtered |  |

Input filter dpg0550=1, -1 ODER -2

**9.06A**                    **dpg0500**                    **INCOME FROM STATUTORY PUBLIC PENSION - MONTH / YEAR**

**Question:** {Did you/Did [name]} already receive retirement income in [interview year-1] from at least one of these kinds of pension scheme?

- |             |                        |   |
|-------------|------------------------|---|
| 1 - Monthly | -1 - Don't know        | <b>If=1 or =-1 or =-2, continue with DPG0530 ELSE continue with DPG0600</b> |
| 2 - Annual  | -2 - No answer         |   |
|             | -3 - Question filtered |   |

Input filter dpg0500=1,-1,-2

**9.06B**                    **dpg0530**                    **INCOME FROM STATUTORY PUBLIC PENSION - YEAR 2013**

**Question:** Did you receive this income throughout [Interview year - 1]?

- |         |                        |  |
|---------|------------------------|--|
| 1 - Yes | -1 - Don't know        | <b>If=1, continue with DPG0600 ELSE continue with PG0510</b> |
| 2 - No  | -2 - No answer         |  |
|         | -3 - Question filtered |  |

Input filter dpg0530=1,-1,-2

**9.06C**                    **pg0510**                    **GROSS INCOME FROM STATUTORY PUBLIC PENSION - NUMBER OF MONTHS**

**Question:** In relation to [Interview year- 1]: How many months {did you / [Name]} receive this income?

- |   |                        |  |
|---|------------------------|--|
| Numeric entry in month,<br>2 digits<br>[Range: 0 to 12] | -1 - Don't know        |  |
|   | -2 - No answer         |  |
|   | -3 - Question filtered |  |

Input filter dpf0100a=1, b=1, c=1, d=1, e=1, m=1

**9.06D**                    **dpg0600**                    **GROSS INCOME FROM STATUTORY PUBLIC PENSION**

**Question:** If DPG0500=1 or =-1 or =-2 How high was the average monthly income in the form of the [list with retirement pension incomes DPG9999] in [Interview year- 1]? Give me a gross amount, if possible.

<If DPG0500=2> How high was this total annual income in the form of [DPG9999] in [Interview year - 1]?

Give me a gross amount, if possible.

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

**If ((DPF0320=1 OR DPF0330=1  
OR DPF0340=1) AND AT LEAST  
ONCE DPF283\$x=1), continue  
with DPG0710  
ELSE continue with PG0500**

Input filter (DPF0320=1 ODER DPF0330=1 ODER DPF0340=1) UND mindestens einmal  
DPF283\$x=1

**09.Jul**

**dpg0710**

**INCOME FROM PRIVATE AND**

**OCCUPATIONAL PENSIONS - PREVIOUS YEAR**

**Question:** You said that {you/[name]} already {receive/receives} income from a private or occupational pension plan (incl. whole life insurance).

{Did you/Did [name]} already receive income from a private or occupational pension plan (incl. whole life insurance) in [interview year-1]?

1 - Yes

-1 - Don't know

**IF=1 OR =-1 OR =-2, continue  
with DPG0700,  
else continue with PG0500**

2 - No

-2 - No answer

-3 - Question filtered

Input filter DPG0710=1, -1 ODER -2

**9.07A**

**dpg0700**

**INCOME FROM THE PRIVATE PENSIONS - MONTH /  
YEAR**

**Question:** You said that {you / [Name]} already {receive / receives} income from a private or occupational pension plan. Now I would like to ask you about the amount of this income.

Do you want to report this income as monthly or annual income in the following?

1 - Monthly

-1 - Don't know

**If=1 or =-1 or =-2, continue with  
DPG0730  
ELSE continue with DPG0800**

2 - Annual

-2 - No answer

-3 - Question filtered

INCOME FROM PRIVATE PENSIONS Input filter dpg0700=1,-1,-2

**9.07B**

**dpg0730**

**INCOME FROM THE PRIVATE PENSION - YEAR 2013**

**Question:** Have you received this income throughout [Interview year - 1]?

1 - Yes

-1 - Don't know

**If=1, continue with DPG0800  
ELSE continue with DPG0750**

2 - No

-2 - No answer

-3 - Question filtered

Input filter dpg0730=1,-1,-2





2 - No

-2 - No answer

ELSE continue with DPG1000

-3 - Question filtered

Input filter dpg0910=2

**9.08D**

**dpg0920**

**INCOME FROM UNEMPLOYMENT BENEFITS -  
NUMBER OF MONTHS**

**Question:** In relation to [Interview year- 1): How many months of it {did you / he / she} receive unemployment benefit and / or other benefits provided by the Employment Agency?

*Numeric entry in month,*

-1 - Don't know

*2 digits*

-2 - No answer

*[Range: 0 to 12]*

-3 - Question filtered

**CAPI-CHECK:** DPG0920cc: dpg0920=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter pg0500=1

**9.08E**

**dpg1000**

**AMOUNT OF INCOME FROM UNEMPLOYMENT  
BENEFITS**

**Question:** <If DPG0900 =1 or =-1 or =-2 (monthly income)> How high were these payments typically in a month? Give me a gross amount, if possible.

<If DPG0900=2 (annual income)> How high were the unemployment benefits and/or other benefits provided by the Employment Agency in [Interview year- 1] in total?

Give me a gross amount, if possible.

*Numeric entry in EUR, 9 digits*

-1 - Don't know

-2 - No answer

-3 - Question filtered

IF (dpg9030=1 OR (pg9010=1 AND dpf9030=1)) (proxy interview), weiter mit Frage dpg1600

IF (dpg9030=-3 OR (dpe9030=-3 AND dpf9010=1 AND pg9010=1) OR (dpe9030<>-3 AND dpf9030=-3 AND pg9010=1)(no proxy interview) AND Personenrecord > 1, go to dpp0200

IF (dpg9030=-3 OR (dpe9030=-3 AND dpf9010=1 AND pg9010=1) OR (dpe9030<>-3 AND dpf9030=-3 AND pg9010=1) (no proxy interview) AND external FKP AND in interview with person on record 1 AND hhart<> 1 go to dpp0100 ,

IF (dpg9030=-3 OR (dpe9030=-3 AND dpf9010=1 AND pg9010=1) OR (dpe9030<>-3 AND dpf9030=-3 AND pg9010=1) (no proxy

interview) AND external FKP  
AND in interview with person on  
record 1 AND hhart=1 go to  
dpp0200  
ELSE continue with pagex

**CAPI-CHECK:** DPG1000cc: dpg1000=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter (dpg9030=1 OR (pg9010=1 AND dpf9030=1)) (proxy interview)

**9.09**                      **dpg1600**                      **INCOME: QUALITY OF INFORMATION PROVIDED BY PROXY**

**Question:** How well could you provide information on [Name]'s income situation?

1 - Very well

-1 - Don't know

2 - Well

-2 - No answer

3 - Not very well

-3 - Question filtered

4 - Poorly

If FKP is external AND in the  
interview with person on record  
1 AND hhart<>1, continue with  
DPP0100

IF (external FKP AND in the  
interview with person on record  
1 AND HHART=1) go to  
DPP0200  
ELSE continue with DPP0300

Input filter (If a personal interview is held on personal record=1, i.e. HH has  
external FKP)                      AND hhart<>1

**.06**                      **dpp0100**                      **SAVING ADDRESS OF PERSON (EXTERNAL FKP)**

**Question:** The plan is to repeat this research project at a later date with another survey.

For the purpose of the next survey we must keep your address.

Your address will be saved separately from the questionnaire and solely for the purpose of the next survey, after which it will be permanently deleted. Your address can never be connected with the answers you have provided. Your information remains absolutely anonymous. Of course, the participation in the next survey is again voluntary.

The Data Protection Act (Datenschutzgesetz) requires your consent for the storing of your address. That is why we are kindly asking for it. Do you agree?

1 - Yes, I agree to the saving of my address    -3 - Question filtered

2 - No, I do not agree

Input filter all persons except internal FKP, Personenrecord > 1

**.07**                      **dpp0200**                      **SAVING ADDRESS OF PERSON**

**PROGRAMMER:** ENTER FIRST AND LAST NAME INTO EKP.

**Question:** We have now arrived at the end of the interview. Thank you for your time. You will receive the 10 euros by post in the next few days.



- 1 - Named
  - 2 - Not named
- 11 variables:
- a - Child benefits
  - b - Parental benefits
  - c - Housing benefits
  - d - BaföG (German government student assistance scheme)
  - e - Social security
  - f - Unemployment benefit II or Hartz IV
  - g - Asylum seeker benefits
  - h - War vic

- 1 - Don't know
- 2 - No answer

If at least one of the variables is HG0100a-j=1, continue with DHG0100,  
ELSE continue with HG0200

Input filter at least once hg0100a-i=1

**9.10B dhg0100 INCOME FROM REGULAR SOCIAL TRANSFERS - MONTH / YEAR**

**Question:** Now I would like to ask you about the amount of this income from social benefits. Do you want to report this income as monthly or annual income in the following?

- 1 - Monthly
- 2 - Annual
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

Now I would like to ask you about the amount of this income from social benefits. Do you want to report this income as monthly or annual income in the following?

Input filter dhg0100=1,-1,-2

**9.10C dhg0110 INCOME FROM REGULAR SOCIAL TRANSFERS - YEAR 2013**

**Question:** {Did you / your household / the household} receive these benefits throughout the entire [Interview year - 1]?

- 1 - Yes
- 2 - No
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

If=2, continue with DHG0120  
ELSE continue with DHG0200

Input filter dhg0110=2

**9.10D dhg0120 INCOME FROM REGULAR SOCIAL TRANSFERS - NUMBER OF MONTHS**

**Question:** In relation to [Interview year - 1]: How many months of this year {did you / your household / the household} receive such social benefits?

- Numeric entry in month, 2 digits, [Range: 0 to 12]
- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

**CAPI-CHECK:** DHG0120cc: dhg0120=0 AND hg0100a-j=1



Input filter dhg0300=1,-1,-2

**9.11C**                    **dhg0310**                    **INCOME FROM REGULAR PRIVATE TRANSFER  
PAYMENTS - YEAR 2013**

**Question:** {Did you / your household / the household} receive these payments throughout the entire [Interview year - 1]?

1 - Yes

2 - No

-1 - Don't know

-2 - No answer

-3 - Question filtered

If=2, continue with DHG0320

ELSE continue with DHG0400

Input filter dhg0310=2

**9.11D**                    **dhg0320**                    **INCOME FROM REGULAR PRIVATE TRANSFERS  
PAYMENTS - NUMBER OF MONTHS**

**Question:** In relation to [Interview year- 1]: How many months of this year {did you / your household / the household} receive such financial support payments?

Numeric entry in month,

2 digits,

[Range: 0 to 12]

-1 - Don't know

-2 - No answer

-3 - Question filtered

**CAPI-CHECK:** DHG0320cc: dhg0320=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter hg0200=1

**9.11E**                    **dhg0400**                    **AMOUNT OF INCOME FROM REGULAR PRIVATE  
TRANSFERS**

**PROGRAMMER:** THIS IS NOT A GROSS/NET QUESTION.

**Question:** <If DHG0300 =1 or =-1 or =-2 (monthly income)> How high were these payments in total in the last month {you / your household / the household} received them?

<If DHG0300=2 (annual income)>: How high were these payments in [Interview year - 1] in total?

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

**CAPI-CHECK:** DHG0400cc: dhg0400=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

**9.11F**                    **hg0250**                    **INCOME FROM PRIVATE SUPPORT**

**Question:** In [interview year-1] did {you/your household/the household} receive any financial support – money or help with bills or other expenses – from persons outside {your/your/the} household such as relatives, friends or others?

**INTERVIEWER:** Herefore all direct payments to the household (cash or not cash) count. As well as bills paid by third parties or others.

- 1 - Yes
- 2 - No

IF=1, continue with DHG0255,  
ELSE continue with HG0300

Input filter HG0250=1

**9.11G dhg0255 AMOUNT OF INCOME PRIVATE SUPPORT**

**Question:** What was the total amount of these assistance payments in [interview year -1]?  
*Numeric entry in EUR, 9 digits*

**CAPI-CHECK:**

**9.12A hg0300 RENTAL INCOME FROM REAL ESTATE PROPERTY**

**Question:** {Did you / your household / the household} receive rental or lease income in [Interview year- 1]?

**INTERVIEWER:** Herefore all revenues, which are reinvested in the building count. E. g. for renovations.

- 1 - Yes
- 2 - No

- 1 - Don't know
- 2 - No answer

If=1, continue with DHG0500  
ELSE continue with HG0400

**CAPI-CHECK:** HG0300cc1: HG0300 = 1 AND DHB260\$xa-f <> 3:

In order to be certain that I have entered the information correctly, I will ask the questions again: In the course of the conversation I have noted that {you do not / your household does not / the household doe

Rental income from estate property:Input filter hg0300=1

**9.12B dhg0500 RENTAL INCOME FROM REAL ESTATE PROPERTY - MONTH / YEAR**

**Question:** Now I would like to ask you about the amount of this rental or lease income. Do you want to report this income as monthly or annual income in the following?

- 1 - Monthly
- 2 - Annual

- 1 - Don't know
- 2 - No answer
- 3 - Question filtered

If=1 or =-1 or =-2, continue with  
DHG0530  
ELSE continue with DHG0600

Input filter dhg0500=1,-1,-2

**9.12C dhg0530 RENTAL INCOME FROM OWNERSHIP OF REAL ESTATE - YEAR 2013**

**Question:** {Did you / your household / the household} receive this income throughout the entire [Interview year - 1]?



1 - Yes  
2 - No

-1 - Don't know  
-2 - No answer  
-3 - Question filtered

If=1, continue with DHG0600  
ELSE continue with DHG0510

Input filter dhg0530<>1,-3

**9.12D dhg0510 RENTAL INCOME FROM REAL ESTATE PROPERTY -  
NUMBER OF MONTHS**

**Question:** In relation to [Interview year- 1): How many months of this year {did you / your household / the household} receive this income?

*Numeric entry in month, -1 - Don't know  
2 digits, -2 - No answer  
[Range: 0 to 12] -3 - Question filtered*

**CAPI-CHECK:** DHG0510cc: dhg0510=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

Input filter hg0300=1

**9.12E dhg0600 AMOUNT OF RENTAL INCOME FROM REAL ESTATE  
PROPERTY**

**Question:** <If DHG0500 =1 or =-1 or =-2 (monthly income)> How high was this income in total in the last month {you / your household / the household} received it?

<If DHG0500=2 (annual income)>: How high was this income in [Interview year - 1] in total?

Give me a gross amount, if possible.

*Numeric entry in EUR, 9 digits -1 - Don't know  
-2 - No answer  
-3 - Question filtered*

**CAPI-CHECK:** DHG0600cc: dhg0600=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

1: Correct entry

2: Explain information -> Call up comment window

**9.13A hg0400 INCOME FROM FINANCIAL ASSETS**

PROGRAMMER: SHOW LIST OF CATEGORIES:

**Question:** {Did you / your household / the household} receive income from financial assets, e.g. interest or dividends, in [Interview year- 1]? You will find what counts as this on list 9.5.

**INTERVIEWER:** Show list 9.5.

**INTERVIEWER:** Interest or dividends on...

Sight deposits, term deposits and savings deposits

Home loan savings agreements

Securities (certificates, bonds, publicly traded stock shares, mutual funds)

Investments managed by asset managers

## Other financial investments

In

1 - Yes

-1 - Don't know

If=1, continue with DHG0800

2 - No

-2 - No answer

ELSE continue with HG0500

Income from financial investments:Input filter hg0400=1

**9.13B**

**dhg0800**

### **AMOUNT OF INCOME FROM FINANCIAL ASSETS**

**Question:** How high was this income in [Interview year- 1] in total?

Give me a gross amount, if possible.

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

**CAPI-CHECK:** DHG0800cc: dhg0800=0 AND hg0400=1

INTERVIEWER: Zero is not a valid amount. Please correct entry here or in the previous question or explain entry.

1: Correct entry

2: Explain information -> Call up comment window

**9.14A**

**hg0500**

### **INCOME FROM PRIVATE COMPANIES / PARTNERSHIPS**

**Question:** {Have you / Has your household / Has the household} received income in the form of dividends from an investment in a private company or a private partnership that does not belong solely to your household?

**INTERVIEWER:** Income from self-employed work or entrepreneurship should already have been reported and should not be double counted here.

1 - Yes

-1 - Don't know

If=1, continue with DHG0900

2 - No

-2 - No answer

ELSE continue with HG0600

**CAPI-CHECK:** HG0500cc: HG0500 = 1 AND (HD0100=2 AND HD1000=2)

In order to be certain that I have entered the information correctly, I will ask the questions again: In the course of the conversation I noted that {you / members of your household / members of the household}

Income from shares of private enterprises or personal companies:Input filter hg0500=1

**9.14B**

**dhg0900**

### **INCOME FROM PRIVATE BUSINESSES OR COMPANIES - MONTH / YEAR**

**Question:** Do you want to report this income per month or for the entire year?

1 - Monthly

-1 - Don't know

If=1 or =-1 or =-2, continue with

2 - Annual

-2 - No answer

DHG0910

-3 - Question filtered

ELSE continue with DHG1000

Input filter dhg0900=1,-1,-2

**9.14C**                      **dhg0910**                      **INCOME FROM PRIVATE COMPANIES OR PARTNERSHIPS - YEAR 2013**

**Question:** {Did you / your household / the household} receive this income throughout the entire [Interview year- 1]?

- |         |                        |                             |
|---------|------------------------|-----------------------------|
| 1 - Yes | -1 - Don't know        | If=2, continue with DHG0920 |
| 2 - No  | -2 - No answer         | ELSE continue with DHG1000  |
|         | -3 - Question filtered |                             |

Input filter dhg0910=2

**9.14D**                      **dhg0920**                      **INCOME FROM PRIVATE BUSINESSES OR COMPANIES - NUMBER OF MONTHS**

**Question:** In relation to [Interview year- 1]: How many months of this year {did you / your household / the household} receive this income?

- |  |                        |
|--|------------------------|
| Numeric entry in month,<br>2 digits,<br>[Range: 0 to 12] | -1 - Don't know        |
|  | -2 - No answer         |
|  | -3 - Question filtered |

**CAPI-CHECK:** DHG0920cc : dhg0920=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

- 1: Correct entry
- 2: Explain information -> Call up comment window

Input filter hg0500=1

**9.14E**                      **dhg1000**                      **AMOUNT OF INCOME FROM PRIVATE COMPANIES OR PARTNERSHIPS**

**Question:** <If DHG0900=1 or =-1 or =-2 (monthly income)> How high was the monthly income on average? I am referring to the period in which {you / your household / the household} received such income.

<If DHG0900=2 (annual income)>: How high was this income in [Interview year - 1] in total?

Give me a gross amount, if possible.

- |                                |                        |
|--------------------------------|------------------------|
| Numeric entry in EUR, 9 digits | -1 - Don't know        |
|                                | -2 - No answer         |
|                                | -3 - Question filtered |

**CAPI-CHECK:** DHG1000cc: dhg1000=0

INTERVIEWER: Zero is not a valid amount. Please correct entry or explain the information.

- 1: Correct entry
- 2: Explain information -> Call up comment window

**9.15A**                      **hg0600**                      **INFORMATION ON OTHER SOURCES OF INCOME**

**Question:** {Did you / your household / the household} receive other regular or irregular income that I have not yet mentioned in [Interview year- 1]?

**INTERVIEWER:** Show list 9.6.

**INTERVIEWER:** Income from...

Accident or occupational disability insurance,

Widow or orphan pension,

Capital gains or losses from the sale of assets, financial assets, and lottery prizes,

Severance payments,

Other sources.

Lump-sum payments at start of retirement,

1 - Yes

-1 - Don't know

If=1, continue with DHG1100a

2 - No

-2 - No answer

ELSE continue with HG0700

-3 - Question filtered

Other income sources:Input filter hg0600=1

**9.15B**

**dhg1100a**

**OTHER SOURCES OF INCOME - REGULAR**

**Question:** What type of income is it? Please start by describing the regular income.

**INTERVIEWER:** The difference between one-time payments and regular income is important.

1 - Insert text in an excel sheet  
open text entry

-1 - Don't know

If DHG1100a =-5, -1, -2, continue  
with DHG1100b

-2 - No answer

-3 - Question filtered

ELSE continue with DHG1150

-5 - No regular income PROG:

BUTTON "No regular income"

FOR CODE -5

Input filter dhg1100a<>-1,-2,-5

**9.15C**

**dhg1150**

**AMOUNT OF INCOME FROM OTHER REGULAR  
SOURCES**

**PROGRAMMER:** VALUE CAN ALSO BE NEGATIVE.

**Question:** How high was this regular gross income, i.e. before taxes in [Interview year- 1] in total? Here, positive and negative values should be offset. The value can also be negative if losses exceed profits.

Numeric entry in EUR, 9 digits

-1 - Don't know

-2 - No answer

-3 - Question filtered

**CAPI-CHECK:** DHG1150cc: dhg1150=0 AND dhg1100a>0

**INTERVIEWER:** Zero is not a valid amount. Please correct entry here (dhg1150) or in the previous question (dhg1100a) or explain entry.

1: Correct entry here (dhg1150)

2: Correct entry for previous question -> Back to D

Input filter hg0600=1

**9.16A**

**dhg1100b**

**OTHER SOURCES OF INCOME - IRREGULAR**

**Question:** Now we come to the irregular income. From what sources does it come?



**9.19 dhg2000a-b PRINCIPAL EARNER**

**Question:** To close, we would like to know who the principal earner is in {your / the} household?

**INTERVIEWER:** In exceptional cases, two people can be named if the respondent (here FKP) insists that two household members earn the same amount.

- |                             |                          |
|-----------------------------|--------------------------|
| 1 - Named                   | 1 - Don't know           |
| 2 - Not named               | -2 - No answer           |
| names from household matrix | -4 - No household member |
- 2 variables:  
a - principal earner  
b - other principal earner

**PROGRAMMIERER:** ZEITSTEMPEL

## End of Interview

**-.01 dhp0100 QUESTIONS THAT THE PERSON VIEWED AS DIFFICULT**

**Question:** We have almost reached the end of the interview. Thank you very much for giving me your time and attention. Did you have particular difficulties in answering any questions? If yes, which ones?

**INTERVIEWER:** The respondent can refer to sections and specific questions or simply describe the question or give some other indication.

- |  |                 |
|--|-----------------|
| 1 - Yes -> Free text (Variable dhp0100s) | -1 - Don't know |
| 2 - No                                   | -2 - No answer  |

**-.02 dhp0200 SUBJECTS THE RESPONDENT THINKS ARE MISSING**

**Question:** Have we failed to address important things that you think are important in connection with the financial situation, the finances, the income, etc. of {your / the} household?

If yes, would you please describe these things in more detail?

- |  |                                  |
|--|----------------------------------|
| 1 - Yes -> Free text (Variable dhp0200s) | -1 - Don't know                  |
| 2 - No                                   | -2 - No answer                   |
|  | -3 - Question filtered           |
|  | -8 - Question filtered for panel |

**-.03 dhp0300 OTHER COMMENTS BY RESPONDENT**

**Question:** Is there anything else you would like to add to the subjects about which we have already spoken in the interview?

- |  |                 |  |
|--|-----------------|--|
| 1 - Yes -> Free text (Variable dhp0300s) | -1 - Don't know | <b>IF internal FKP AND hhart&lt;&gt;1, continue with DHP0400</b> |
|  | -2 - No answer  |  |

2 - No

**IF internal FKP AND hhart=1,  
continue with DHP0500  
If external FKP, end the  
interview and continue with  
PageY (Goodbye)**

Input filter internal FKP AND hhart<>1

**-.04                    dhp0400                    CONSENT TO SAVE ADDRESS**

**Question:** The plan is to repeat this research project at a later date with another survey. For the purpose of the next survey we must keep your address. Your address will be saved separately from your information and solely for the purpose of the next survey, after which it will be permanently deleted. Your address can never be connected with the answers you have provided. Your information remains absolutely anonymous. Participation in the next survey is again voluntary, of course. The Data Protection Act (Datenschutzgesetz) requires your consent for the storing of your address. That is why we are kindly asking for it. Do you agree?

- 1 - Yes, I agree to my address  
details being stored
- 2 - No, I do not agree

Input filter internal FKP

**-.05                    dhp0500                    CHECK NAME**

**Question:** We have now arrived at the end of the interview. Thank you again for your time. <Internal FKP> You will receive {<IF anzhhm=1> the 10 euros coin for your household and} 10 euros cash for your interview by post in the next few days.} {<IF anzhhm>2 > You will receive the 10 euros coin for your household as soon as all interviews are finished.} <always> Just one last small request. Could you please tell me your full name again, so that I'm sure that we have entered it correctly.

**INTERVIEWER:** Please enter first and last name. When in doubt, have it spelled out.

- |                   |                        |                                      |
|-------------------|------------------------|--------------------------------------|
| Field: First name | -1 - Don't know        | <b>Continue with PageY (Goodbye)</b> |
| Field: Last name  | -2 - No answer         |                                      |
|                   | -3 - Question filtered |                                      |

**Page Y                    pagey                    PAGE-GOODBYE**

**Question:** We have now arrived at the end of the interview. Thank you for your time and have a nice day/evening.

## **PARADATA FROM INTERVIEWER - Information on interview with the FKP**

**PROGRAMMIERER:** THE FOLLOWING QUESTIONS ARE TO BE ANSWERED AFTER THE END OF THE INTERVIEWER'S SURVEY.

**INTERVIEWER:** It follows questions to the Es folgen Fragen zum Verlauf des Interviews mit dem Kompetenzträger

Input filter Frage an den Interviewer

### **P10                      hr0300                      RESPONDENT - SUSPICIOUS BEFORE THE INTERVIEW**

**Question:** Was the interviewee suspicious of the survey before the survey began?

- 1 - *Not at all*
- 2 - *Yes, a little*
- 3 - *Yes, very*

Input filter Frage an den Interviewer

### **P11                      hr0400                      RESPONDENT - SUSPICIOUS AFTER THE INTERVIEW**

**Question:**

Was the interviewee suspicious of the survey after completing the survey?

- 1 - *Not at all*
- 2 - *Yes, a little*
- 3 - *Yes, very*

Input filter Frage an den Interviewer

### **P12                      hr0500                      RESPONDENT - UNDERSTANDING OF THE QUESTIONS**

**Question:**

How would you rate the understanding of the questions by the interviewee?



- 1 - Excellent
- 2 - Good
- 3 - Average
- 4 - Poor

Input filter Frage an den Interviewer

**P13**                      **hr0600**                      **RESPONDENT - RELIABILITY OF INFORMATION ON  
INCOME / ASSETS**

**Question:**

How reliable would you estimate the information provided by the respondent on income and wealth?

- 1 - Very reliable
- 2 - Somewhat reliable
- 3 - Unreliable / faulty

Input filter Frage an den Interviewer

**P14**                      **hr0700**                      **RESPONDENT - ABILITY TO REPORT AMOUNTS IN  
EUR**

**Question:**

How well did you think the respondent was able to indicate amounts in €? This refers to whether the respondent has given directly euro amounts or made many statements in DM or other currencies.

- 1 - Very well
- 2 - Well
- 3 - Fairly well
- 4 - Only poorly

Input filter Frage an den Interviewer

**P15**                      **hr0800**                      **REPODENT - EASINESS IN RESPONDING**

**Question:**

In your estimation, how easy was the interviewer's overall response to the questions?

- 1 - Very easy
- 2 - Relatively easy
- 3 - Easy
- 4 - Not so easy
- 5 - Not at all

Input filter Frage an den Interviewer

**P16**                      **hr0900**                      **RESPONDENT - ABILITY TO EXPRESS HIMSELF /  
HERSELF**

**Question:**

How would you assess the expressiveness of the interviewee?

- 1 - Excellent
- 2 - Good
- 3 - Average
- 4 - Poor

Input filter Frage an den Interviewer

**P17**                      **hr1000**                      **RESPONDENT - INTEREST IN THE INTERVIEW**

**Question:**

How great was the interest of the interviewee in the survey as a whole?

- 1 - Very high
- 2 - Above average
- 3 - Average
- 4 - Below average
- 5 - Very low

Input filter Frage an den Interviewer

**P18**                      **hr1100a-f**                      **OTHER PERSONS PRESENT DURING THE INTERVIEW**

**Question:**

Were there other people present during the survey?

**INTERVIEWER: #NAME?**

- 1 - Named
- 2 - Not named
- 6 variables:
  - a - Children under the age of six
  - b - Children aged six or older
  - c - Spouse/Partner
  - d - Other relatives or friends
  - e - Adults who work in the household
  - f - None

Input filter Frage an den Interviewer

**P19**                      **dhr0100a-d**                      **PEOPLE WHO CONTRIBUTED INFORMATION**

**Question:**

Which people actively participated in answering questions about the household as a whole?

**INTERVIEWER: #NAME?**

- 1 - Named
- 2 - Not named
- 4 variables:
  - a - Financially knowledgeable person(FKP)
  - b - Spouse / Partner of FKP

*c - Other household member /  
Other household members  
(besides the FKP / Partner of FKP)  
d - Adult person who iknows about  
the household's finances,*

Input filter Frage an den Interviewer

**P20**                      **hr1300**                      **RESPONDENT - FREQUENCY OF CONSULTING  
DOCUMENTATION**

**Question:**

Did the respondents use documentation to answer the questions?

- 1 - Yes, frequently*
- 2 - Yes, sometimes*
- 3 - Yes, seldom*
- 4 - No, never*

**IF HR1300=1,2, OR 3 continue  
with P21  
ELSE continue with PAGE Z**

Input filter Frage an den Interviewer; nur wenn HR1300=1,2 oder 3

**P21**                      **hr1400a-k,m-  
w**                      **DOCUMENTS USED BY RESPONDENT**

**Question:**

What documents were used by the respondent/s?

**INTERVIEWER:**

- 1 - Yes, these documents were used during the interview*
- 2 - No, the respondent(s) did not use such documents*
- 23 responses:*
  - a – Pension documents*
  - b - Bank statements*
  - c - Documents related to investments and business records / broker statements*
  - d - Documen*
- 3 - Question filtered*

Input filter Frage an den Interviewer

**Page Z**                      **pagez**                      **PAGE - REMINDER FOR INTERVIEWER**

**Question:** Additional information may be crucial for consistency checks after the end of all household surveys. These include in particular the following two questions:

Input filter Frage an den Interviewer

**P22**                      **hr1500**                      **NOTES OF THE INTERVIEWER - MISSING  
INFORMATION/MISREPRESENTATIONS**

**Question:**

How well could the people who participated in the interview provide information? Please arrange the household members according to their ability to provide information. For which questions or questionnaires did the respondents have bigger problems to answer?

- 1 - *Insert text in an excelsheet*
- open text entry
- 1 - *Don't know*
- 2 - *No answer*
- 3 - *Question filtered*

Input filter Frage an den Interviewer

**P23**

**hr1600**

**NOTES BY THE INTERVIEWER - CONDUCTING OF SURVEY****Question:**

There were particular abnormalities, e.g. with regard to the main residence of the household, the conduct of the survey, the answering of the questions by the interviewed persons or other areas that seem important to you

- 1 - *Insert text in an excelsheet*
- open text entry
- 1 - *Don't know*
- 2 - *No answer*
- 3 - *Question filtered*

**PARADATA FROM INTERVIEWER - Information on living environment**

**PROGRAMMIERER:** THE QUESTIONS ABOUT THE EXTERNAL APPEARANCE OF THE BUILDING AND THE SURROUNDING AREA ARE TO BE FILLED OUT FOR ALL HOUSEHOLDS IN THE SAMPLE (INCLUDING FAILED CONTACTS AND INCOMPLETE SURVEYS) .

Input filter Frage an den Interviewer

**P1**

**dsc0100**

**DWELLING - TYPE****Question:**

Building type of the target HH

- 1 - *Detached single family house*  
*or multi-family house*
- 2 - *Row house or semi-detached house*
- 3 - *Apartment house*
- 4 - *Apartment building*

- 5 - Entire floor of building
- 6 - Any other type of building  
(please specify and save in  
dsc0100s)

Input filter Frage an den Interviewer

**P2**                      **sc0200**                      **DWELLING RATING**

**Question:**

Describe the construction of the building.

- 1 - Exclusive
- 2 - Very good
- 3 - Satisfactory
- 4 - Modest
- 5 - Very modest

Input filter Frage an den Interviewer

**P3**                      **sc0300**                      **DWELLING - LOCATION**

**Question:**

Describe the location of the building.

- 1 - City center
- 2 - Location between the city  
center and suburbs
- 3 - Suburbs and outskirts
- 4 - Rural area

Input filter Frage an den Interviewer

**P4**                      **sc0400**                      **DWELLING - OUTWARD APPEARANCE**

**Question:**

Describe the condition of the building.

- 1 - Clean and well maintained
- 2 - A few small cracks in the  
facade and isolated cases of  
peeling paint
- 3 - Badly in need of renovation
- 4 - Dilapidated

Input filter Frage an den Interviewer

**P5**                      **sc0500**                      **DWELLING - CONDITION IN COMPARISON TO THE  
NEIGHBOURHOOD (EXTERIOR)**

**Question:** Describe the condition of the building compared to the neighborhood

- 1 - The building is in worse  
condition than the surrounding  
buildings

- 2 - The surrounding buildings and the building here are in equally good condition
- 3 - The building is in better condition than the surrounding buildings
- 4 - No other buildings in the ar

Input filter Frage an den Interviewer

**P6**                      **sc0700a-g**                      **DWELLING - SECURITY MEASURES**

**PROGRAMMER: ALLOW MULTIPLE ANSWERS**

**Question:**

What measures will be used to secure the building?

**INTERVIEWER: #NAME?**

- 1 - Named
- 2 - Not Named

Input filter Frage an den Interviewer

**P7**                      **sc0600**                      **DWELLING - RESIDENTIAL AREA**

**Question:**

Assessment of the residential location

- 1 - Very good
- 2 - Good
- 3 - Satisfactory
- 4 - Sufficient
- 5 - Insufficient
- 6 - Deficient

Input filter Frage an den Interviewer

**P8**                      **hr0200**                      **APARTMENT - CONDITION INSIDE**

**Question:**

Describe the condition inside the apartment.

- 1 - Excellent to very good. There are no cracks in the ceiling, paint on the walls in very good to relatively good condition.
- 2 - Good. A new coat of paint and minor renovation work would be appropriate.
- 3 - Average. Extensive work is necessary on the ins
- 4 Interviewer did not see the inside of the apartment. PROG: BUTTON "Interviewer did not see the inside of the apartment" FOR CODE -4