

**CENTRAL BANK OF CYPRUS**  
EUROSYSTEM

**Questionnaire on**  
**Household Finance and Consumption**  
**Survey**

**January 2014**

## CONTENTS

SCREENER .....	1
INTRODUCTION.....	5
HOUSEHOLD LISTING .....	6
INTERVIEW .....	10
SECTION 1: Demographics.....	11
SECTION 2: Real Assets and their financing .....	14
SECTION 3: Other liabilities/credit constraints.....	40
SECTION 4: Private businesses and financial assets.....	51
SECTION 5: Employment .....	63
SECTION 6: Pensions and insurance policies .....	71
SECTION 7: Income ..	81
SECTION 8: Intergenerational transfers as gifts .....	91
SECTION 9: Consumption .....	96
SECTION 10: PARADATA SECTION .....	99
INTERVIEWER PARADATA FORM .....	100
COMPUTER LOOP FOR EUR QUESTIONS .....	106
PROTOTYPE MODEL FOR NAVIGATION OF LOOPS	107

SCREENER

1. I need to confirm that this (address) is correct?

\_\_\_\_\_

District \_\_\_\_\_

YES ..... **GO TO Q.2**

NO .....Resolve the inconsistency and go to Q.2

\_\_\_\_\_

2. Does more than one household live at this address?

[IF NEEDED, SAY: BY “HOUSEHOLD” I MEAN PEOPLE THAT USUALLY LIVE HERE (WITH YOU), BOTH ADULTS AND CHILDREN, AND WHO SHARE EXPENSES INCLUDING ANY PEOPLE WHO DO NOT USUALLY LIVE HERE BUT WHO ARE COMPLETELY OR MOSTLY FINANCIALLY DEPENDENT ON (YOUR/THE) HOUSEHOLD.

PEOPLE LIVING HERE WHO ARE:

(1) EMPLOYEES OF OTHER RESIDENTS OR

(2) ROOMMATES WITHOUT OTHER FAMILY OR PARTNERSHIP ATTACHMENTS TO EACH OTHER SHOULD BE TREATED AS SEPARATE HOUSEHOLDS.]

1. **YES** : SELECT ONLY THE HOUSEHOLD CORRESPONDING TO THE PERSON WHO OWNS THIS HOME OR HAS HIS/HER NAME ON THE LEASE OR IS IN CHARGE/RESPONSIBLE FOR THE ACCOMMODATION IN ANY WAY and go to Q.3

2. **NO**: GO TO Q.3

3. **NO HOUSEHOLD AT ADDRESS**: CONTACT SUPERVISOR

3. Now, because of the nature of the questions in this survey, I need to speak to the person who knows best about the finances of the [SELECTED] household (FKP). Who would this person be?

PERSON DOES NOT NEED TO LIVE IN THE HOUSEHOLD NOW AND NEED NOT BE RELATED TO THE PEOPLE IN THE HOUSEHOLD. UNLESS IT IS EVIDENT THAT THE FKP IS NOT A HH MEMBER (A PROXY) CONTINUE AS IF THE PERSON IS INCLUDED IN THE HH. QUESTIONS 10 TO 12 SHOULD HELP CONFIRM WHETHER THIS HOLDS TRUE]

1. NAME OF PERSON IN HH: GO TO Q. 9

2. NAME OF PROXY: GO TO Q. 9

3. MORE THAN 1 PERSON: GO TO Q. 6

4. NO ONE: GO TO Q. 4

4. Is there someone outside the household who would know about the finances? (Who would that be?)	
1. YES: NAME OF PROXY	GO TO Q. 9
2. NO:	GO TO Q. 5
5. Is there someone who can give basic information? (Who would that be?)	
1. YES: IN Household (HH): NAME:	GO TO Q. 9
2. YES: PROXY: NAME:	GO TO Q. 9
3. NO: That is all the questions I have now. Thank you for your time. CONTACT SUPERVISOR.	
6. To conduct the interview, I need to choose only one person, but there is no problem if other people help to answer the questions. Would one person be able to provide the most general information?	
1. YES: IN HH: NAME:	GO TO Q. 9
2. YES: PROXY: NAME:	GO TO Q. 9
3. NO / SEVERAL PERSONS:	GO TO Q.7
7. Which one either owns this residence or has his or her name on the lease?	
1. YES: IN HH: NAME:	GO TO Q. 9
2. YES: NOT IN HH: NAME:	GO TO Q. 9
3. NO / SEVERAL PERSONS:	GO TO Q.8
8. Which one is closest to age 45?	
1. YES: IN HH: NAME:	GO TO Q. 9
2. YES: NOT IN HH: NAME:	GO TO Q. 9

9. FOR THE REMAINDER OF THE SCREENER, TRY TO SPEAK WITH THE SELECTED PERSON (FKP):

CHECKPOINT:

(A) **SELECTED PERSON KNOWN TO BE A PROXY: GO TO Q.14 [IN CASE OF NEED, ASK CURRENT RESPONDENT ABOUT HOW THAT PERSON CAN BE CONTACTED (E.G. ADDRESS, TELEPHONE NUMBER) AND CONTINUE WITH QUESTION 14 ONCE YOU GET IN CONTACT WITH HIM/HER]**

(B) **SELECTED PERSON KNOWN TO BE LIVING ELSEWHERE: GO TO Q. 11 [IN CASE OF NEED, ASK CURRENT RESPONDENT ABOUT HOW THAT PERSON CAN BE CONTACTED (E.G. ADDRESS, TELEPHONE NUMBER) AND CONTINUE WITH QUESTION 11 ONCE YOU GET IN CONTACT WITH HIM/HER]**

(C) **ALL OTHER: GO TO Q. 10**

10. Do you/Does [he/she] sometimes live in another household—either with other people or alone?

1. YES: **GO TO Q. 11**

2. NO: **GO TO Q. 15**

11. (Do you/Does [he/she]) consider the [SELECTED] household at [ADDRESS] to be (your/his/her) main household?

**TREAT THIS AS THE MAIN HOME IF:**

**(1) THE PERSON WORKS ELSEWHERE BUT RETURNS TO [ADDRESS] REGULARLY;**

**(2) THE PERSON IS A STUDENT LIVING AWAY FROM [ADDRESS] ONLY DURING THE ACADEMIC TERM;**

1. YES: **GO TO Q. 15**

2. NO: **GO TO Q. 12**

12. (Are you/Is [he/she]) dependent on the other household or (yourself/himself/herself) for all or most of (your/his/her) financial support?

1. YES: **GO TO Q. 13**

[FKP TO BE TREATED AS A PROXY (I.E. NOT PART OF THE HOUSEHOLD)]

2. NO: **GO TO Q. 15**

13. Does anyone else live in the [SELECTED] household at [ADDRESS]?

\_\_\_\_\_ (address)

1. YES: GO TO Q. 14

2. NO: That is all the questions I have now. Thank you for your time. CONSULT WITH SUPERVISOR.

14. MUST BE READ TO THE PROXY: For the main interview, I will ask you to report information for the people in the [SELECTED] household at [ADDRESS]. What is your relationship to that household?

Relative of a HH member	1
Friend of a HH member	2
Lawyer	3
Accountant	4
Financial Adviser	5
Another employee of the HH	6
Other (Specify)	7

15. MAKE AN APPOINTMENT FOR THE MAIN INTERVIEW OR PROCEED WITH THE INTERVIEW IF THAT IS POSSIBLE. I would recommend that you make use of documents as much as possible during the interview as this may make it easier and faster for you to provide financial information and may speed up the interview. [IF NEEDED, PROVIDE EXAMPLES: E.G. REPORTS FROM FINANCIAL INSTITUTIONS, SALARY SLIPS, PENSION STATEMENTS, INCOME TAX DECLARATION, ETC.]

**Thank you for your time.**

## **CAPI - Household Listing**

### **Introduction**

This is a scientific survey on Household Finances and Consumption that is conducted on behalf of the Central Bank of Cyprus. This is part of a larger survey conducted throughout the euro area.

Your household has been randomly selected using a scientific procedure that allows a relatively small number of households to represent all the people in Cyprus.

(Your participation is strictly voluntary/Although your participation is technically compulsory, we do not want to force anybody to participate), but your cooperation is very important in creating a correct impression of the financial lives of all types of households in Cyprus and the euro area.

We pledge to you that the information we collect will be used for statistical purposes only and that all of the answers to the questions in this interview will be treated as strictly confidential under the relevant privacy law in Cyprus .

After the interview is completed, your name and address will never be connected again with the financial information provided in this interview. Your name is only needed for purposes of administering the study. My supervisor may contact you after the interview, but this contact would only be made to verify with you that I was here and conducted this interview with you.

1. As we go through the interview, I will be asking you a variety of questions about the [SELECTED] household. To determine which people to include, I need to ask a few questions.

CHECKPOINT: FKP IS A PROXY (SCREENER QUESTION 14 ANSWERED):

1. YES : GO TO Q.2  
2. NO: GO TO Q.5

**FKP IS A PROXY:**

1. Is there more than one person in the household?

REMIND FKP THAT THE QUESTIONS IN THE INTERVIEW ARE TO BE ANSWERED FOR THE HOUSEHOLD, NOT FOR HIMSELF/HERSELF

1. YES : GO TO Q.3  
2. NO: GO TO Q.4

2. We need to organize the people in the [SELECTED] household around a person who is at the centre of the household's finances. We will call this person the "reference person" (RP). This might be someone who owns or rents the home. Who would this be? (What is the given name of that person?) (If you prefer not to give me the actual name, you may use any other way of referring to the person that we can use during the interview.)

1. ONE PERSON IDENTIFIED: NAME: GO TO Q. 4  
2. MORE THAN ONE PERSON IDENTIFIED: GO TO Q. 3a

3A. Which one is closest to age 45?

NAME: GO TO Q.4

4. Let's start with that person: GO TO 6, ITERATION 1

**FKP NOT A PROXY:**

5. **READ ONLY IF THE ANSWER IS NOT OBVIOUS FROM THE SCREENER:** Does anyone other than you live in your household?

1. YES: GO TO Q. 6, ITERATION 2  
2. NO: GO TO Q. 13



2. NO →GO TO Q. 9

8. Interviewer please fill the following table:

	MEMBER'S NAME				
Age					
Relationship with FKP					
Does this person consider this household at _____ (address) their main household?					
Does this person receive all or most of (his/her) financial support from this household?					
Does this person contribute to or participate in decisions about the finances of this household?					
Does this person maintain a separate private address somewhere else?					
Does your household make all or most of the financial decisions for this person?					

TREAT THIS AS THE MAIN HOME IF:

(1) THE PERSON WORKS ELSEWHERE BUT RETURNS TO [ADDRESS] REGULARLY;

- (2) THE PERSON IS A STUDENT LIVING AWAY FROM [ADDRESS] ONLY DURING THE ACADEMIC TERM;
- (3) THE PERSON IS A CHILD IN JOINT CUSTODY AND SPENDS MORE DAYS HERE THAN ANYWHERE ELSE;
- (4) THE PERSON IS AN ELDERLY PARENT WHO LIVES HERE MORE DAYS THAN ANYWHERE ELSE.

9. Based on the answers you have given me, when I ask about “your household” in the rest of the interview, I will mean the following [NUMBER PEOPLE]

{LIST OF NAME AND RELATIONSHIP} Note : Please write correctly the members of the household (including age) FKP should be listed first.

Please fill the following table (i.e. table )

**Question RA0100: Relationship with the FKP**

**Table 1**

Member	Name	Relationship (use coding used in table 2)	Age
01			
02			
03			
04			
05			
06			
07			
08			

**Table 2**

FKP	1
Wife/Husband or spouse of the FKP	2
Child of FKP/wife/husband/spouse	3
Parent	4
Parent in law	5
Grandfather/Grandmother	6
Grandchild	7
FKP brother/sister	8
Other relative of FKP	9
Not relative of FKP/wife/husband/spouse	10

--	--

PROCEED WITH INTERVIEW

## E. Interview <sup>1</sup>

The questions in the interview are mainly financial in nature. Some of the questions will have an answer given as an amount of euro. The ideal response would always be a specific amount. But if you do not know the exact answer or do not want to tell me, I can record an answer given as a range instead. Of course, if there is a question you are not able to answer at all or do not want to answer, we can move on at that point.

To help you in answering the questions, you may wish to consult information received from banks, insurance corporations, etc.; from your employer(s) or any other records that you consider might be helpful. This would likely speed up the interview process. Under no circumstances will I ask you for account numbers or personal identification numbers.

Do you have any questions before we begin?

---

### <sup>1</sup> General instructions

- *EVEN FOR SECTIONS WHERE ALL QUESTIONS ARE INSTRUCTED TO BE ASKED TO THE FKP OR A PROXY, ASSISTANCE CAN BE PROVIDED BY ANY OTHER HOUSEHOLD MEMBER AVAILABLE DURING THE INTERVIEW.*
- *AMOUNTS REPORTED IN ANY CURRENCY OTHER THAN EURO (INCLUDING LEGACY CURRENCIES), SHOULD BE SYSTEMATICALLY FLAGGED. BEFORE TRANSMITTING THE DATA TO THE ECB, SUCH AMOUNTS SHOULD BE CONVERTED INTO EURO AMOUNTS.*
- *THE EURO-LOOP, WHICH IS INTENDED TO BE USED IN THE EVENT OF NONRESPONSE TO ANY EURO-DENOMINATED QUESTION, IS ATTACHED AS AN APPENDIX AT THE END OF THE QUESTIONNAIRE.*
- *A FACILITY MUST BE MADE AVAILABLE TO THE INTERVIEWER AT EVERY POINT IN THE INTERVIEW FOR HIM/HER TO ADD CLARIFYING COMMENTS/NOTES. SUCH INFORMATION IS CRUCIAL FOR DATA EDITING AND IMPUTATION*
- *INFORMATION ABOUT THE DATE(S) OF THE INTERVIEW AND OTHER CONTACT DETAILS SHOULD BE COLLECTED AS PART OF THE CONTACT OUTCOMES DOCUMENTATION.*
- *IN LOOPS THROUGHOUT THE INSTRUMENT, THERE SHOULD BE A FACILITY TO MANAGE THE FLOW OF QUESTIONS IN A WAY THAT ALLOWS THE INTERVIEWER TO BREAK OUT OF A LOOP TO COLLECT SUMMARY INFORMATION WHEN THE CIRCUMSTANCES DEMAND. A PROTOTYPE IS ATTACHED AS AN APPENDIX AT THE END OF THE QUESTIONNAIRE.*

## SECTION 1: DEMOGRAPHICS

REFERENCE UNIT: ALL HOUSEHOLD MEMBERS. QUESTIONS TO BE ASKED TO FKP.

### 1.01 RA0200

[INTERVIEWER: RECORD GENDER BY OBSERVATION OR RELATIONSHIP TO REFERENCE PERSON]

1. Male

2. Female

### 1.02 RA0300

What is X's(your) age?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<i>Numerical value, 3 digits..</i>
----------------------	----------------------	----------------------	------------------------------------

(-1) *Don't know*

(-2) *No answer*

### 1.03 RA0400

In which country was(were) X(you) born?

*Three characters country code (using the EU-LFS and EU-SILC classification of countries).*

<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------

(-1) *Don't know*

(-2) *No answer*

**If not equal to <country in which interviewing is taking place> continue with 1.04 else go to 1.05**

**1.04 RA0500**

For how many years (have you/has X) lived in <country in which the interview is taking place>?

INTERVIEWER: IF THE PERSON HAS BEEN LIVING IN CYPRUS FOR LESS THAN HALF A YEAR, CODE "ZERO"

IF THE PERSON HAS HAD MULTIPLE STAYS IN CYPRUS, PROBE: Please include all stays in Cyprus that lasted longer than half a year.

			<i>Numerical value in years, 3 digits.</i>
--	--	--	--

**(-1)** *Don't know*

**(-2)** *No answer*

**(-3)** *Question filtered (respondent born in the country where interview is taking place)*

**The following set of questions is to be asked only for household members aged 16+**

**1.05 PA0100**

What is X's(your) marital status?

1 - *Single/never married*

2 - *Married*

3 - *Consensual union on a legal basis*

4 - *Widowed*

5 - *Divorced*

**(-1)** *Don't know*

**(-2)** *No answer*

**1.06 PNA 0050**

Is(are) X(you) enrolled in school or university studies?

Yes	1
No	2
<i>Don't know</i>	-1
<i>No answer</i>	-2

**1.07 PA0200**

What is the highest level of education (you/he/she) (has/have) completed?

<i>0 - No formal education or below ISCED 1</i>	0	Go to PNA 0600
<i>1 - ISCED 1: Primary education</i>	1	
<i>2 - ISCED 2: Lower secondary or second stage of basic education</i>	2	
<i>3 - ISCED 3: Upper secondary</i>	3	
<i>4 - ISCED 4: Post-secondary</i>	4	Go to CY001
<i>5 - ISCED 5: First stage tertiary</i>	5	
<i>6 - ISCED 6: Second stage tertiary.</i>	6	Go to PNA 0600
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

**1.08 CY001**

What was your (his/her) main area of study?

Education	1
Humanities and Arts	2
Psychology, Sociology and other social sciences	3
Business studies	4
Law	5
Accounting	6
Economics	7
Sciences	8
Engineering Manufacturing and Construction	9
Agriculture	10
Health and Welfare	11
Services	12
<i>Don't know</i>	-1
<i>No answer</i>	-2

**1.09 PNA0600**

What was the highest level of education attained by your parents?

	Father/Step father (a)	Mother/step mother (b)
<i>0 - No formal education or below ISCED 1</i>	0	0
<i>1 - ISCED 1: Primary education</i>	1	1
<i>2 - ISCED 2: Lower secondary or second stage of basic education</i>	2	2
<i>3 - ISCED 3: Upper secondary</i>	3	3
<i>4 - ISCED 4: Post-secondary</i>	4	4
<i>5 - ISCED 5: First stage tertiary</i>	5	5
<i>6 - ISCED 6: Second stage tertiary.</i>	6	6
<i>Don't know</i>	-1	-1
<i>No answer</i>	-2	-2

**Clarification: In case you have father/stepfather or/and mother/stepmother please refer to the person who has been mostly with during childhood.**

--- End of Section 1 ---

## SECTION 2 : REAL ASSETS AND THEIR FINANCING

REFERENCE UNIT: ALL HOUSEHOLD MEMBERS. QUESTIONS TO BE ASKED TO FKP.

### 2.01 HB0100

I am going to ask you about your main residence, that is the place where you (and your household) live for most of the year.

What is the size of the residence in square meters?

[INTERVIEWER: IF RESPONDENT NOT ABLE TO PROVIDE AN EXACT ANSWER, TRY TO GET AN APPROXIMATE NUMBER INSTEAD. INCLUDE ONLY THE LIVING AREA OF THE HOUSEHOLD'S OWN DWELLING, I.E. HOUSE/FLAT BUT NOT SURROUNDING LAND HERE.]

Square meters

					Numerical value 5 digits
--	--	--	--	--	--------------------------

(-1) Don't know

(-2) No answer

### 2.02 HB0200

How long have you (or anyone in the household) been living in this residence? [enter the length of stay in years][INTERVIEWER NOTE: BE SURE THAT THE SPECIFIC PERSON (IF NOT THE RESPONDENT) IS STILL PART OF THE HOUSEHOLD]

		Numerical value, 2 digits (for years)..
--	--	---

(-1) Don't know

(-2) No answer

### 2.03 HB0300

Do you (or anyone in the household) own all or part of the residence, do you rent it, or do you use it for free?

[INTERVIEWER: IF BOTH "OWN PART" AND "RENT" APPLICABLE, SELECT "OWN PART"; ]

Own all	1	<b>Go to HB 0600</b>
Own part	2	<b>Go to HB 0400</b>
Rented / Sublet	3	<b>Go to HB 2300</b>
Free use (specify) 1. Relatives 2. Friends 3. Charity 4. Sponsored in employment benefits 5. State grant 6. _____	4	<b>Go to HB 2400</b>
Don't know	-1	
No answer	-2	

## 2.04 HB0400

(Do you/Does your household) pay any rent for the part owned by others?

Yes	1	<b>Go to HB0410</b>
No	2	<b>Go to HB0500</b>
<i>Don't know</i>	-1	
<i>No answer</i>	-2	
<i>Question filtered (household is not partial owner of its main residence)</i>	-3	Go to HB2300

## 2.05 HB0410

What is the monthly amount paid as rent (please exclude utilities, heating, etc. if they are paid for separately)?

(Alternative interviewing: ask another frequency, as appropriate, and convert it to monthly amount).

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<i>Numerical value in EUR, 6 digits..</i>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	---

(-1) *Don't know*

(-2) *No answer*

(-3) *Question filtered (household does not pay rent to other owners of its main residence)*

## 2.06 HB0500

What percentage of the value of the residence belongs to (you/your household)?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<i>Numerical value, 4 digits, 2 decimal places.</i>
----------------------	----------------------	----------------------	----------------------	---	----------------------	----------------------	---

(-1) *Don't know*

(-2) *No answer*

(-3) *Question filtered (household is not partial owner of its main residence)*

## 2.07 HB0600

How (did you/your household) acquire the (part of the) residence (you own/your household owns): did you purchase it, did you construct it yourself, did you inherit it or did you receive it as a gift?

IF PARTLY INHERITED/RECEIVED AS A GIFT AND PARTLY PAID FOR IT, PROBE: Which option accounts for the largest part of what (you own/your family owns)?

Purchased	1
Own construction	2
Inherited	3
Gift	4
<i>Don't know</i>	-1
<i>No answer</i>	-2
<i>Question filtered (household is not owner)</i>	-3

**2.08 HB0700**

In what year did you (or someone in your current household) acquire the residence?

IF THE RESIDENCE WAS ACQUIRED IN MULTIPLE STEPS, PROBE: Please tell me the year in which you (or any current household member) first acquired ownership of part of the property

					<i>Numerical value 4 digits</i>
--	--	--	--	--	---------------------------------

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (household is not owner)*

**2.09 HB0800**

How much was the residence worth at the time [you/someone in your household] acquired it)? (< If HB0300=2 [only partly owned by the household] > Please consider the price of the entire residence, not just your/your household's share).

IF THE RESIDENCE WAS ACQUIRED IN MULTIPLE STEPS, PROBE: Please consider the total value at the time you (or any current household member) first acquired ownership of part of the property.

										<i>Numerical value, 9 digits</i>
--	--	--	--	--	--	--	--	--	--	----------------------------------

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (household is not owner)*

**2.10 HB0900**

[What is the value of this property, i.e. if you could sell it now how much do you think would be the price of it?/(< IF THE HOUSEHOLD MAIN RESIDENCE IS A FARM (NON-CORE QUESTION HNB0100=1) > What is the value of the farm land and buildings? Please do not include the value of farm implements, crops or livestock. I will ask you to include those later when we talk about businesses.] (< If HB0300=2 [only partly owned by the household] > Please consider the price of the entire property, not just your/your household's share).

										<i>Numerical value, 9 digits</i>
--	--	--	--	--	--	--	--	--	--	----------------------------------

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (household is not owner)*

## 2.11 HNB0910

When you (purchased/constructed) your house/flat, did you receive any kind of support from relatives or other persons such as a loan guarantee, financial support without a repayment obligation, a credit or any other?

Yes, guarantees	1	Go to HNB 1000
Yes, financial support without repayment obligation	2	
Yes, credits by relatives	3	Go to CY002
Yes, others (please explain)	4	
No	5	Go to HNB 1000
<i>Don't know</i>	-1	
<i>No answer</i>	-2	
Question filtered (household inherited the HMR or received it as a gift)	-3	

**If HNB0910=3 or HNB0910=4 (the household said that they received financial support from relatives or others, then ask question CY002.**

## 2.12 CY002

How much money did you receive?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<i>Numerical value, 9 digits</i>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------------------

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

## 2.13 HNB1000

If HB0300=1 ή 2

How do you expect house prices to develop in the next 12 months? They will...

Increase by more than 10%	1
Increase by less than 10%	2
Stay about the same	3
Fall by less than 10%	4
Fall by more than 10%	5
<i>Don't know</i>	-1
<i>No answer</i>	-2

**2.14 HNB1110**

If HB0300 = 1 or 2

Have you (or anyone in your current household) ever made any major additions or done extensive remodelling to this property or any substantial maintenance/refurbishment/repairs? How much have you spent in total on these investments?

[INTERVIEWER: IF EXPENDITURE TOOK PLACE BEFORE THE INTRODUCTION OF THE EURO, INVITE RESPONDENT TO PROVIDE AN AMOUNT IN LEGACY CURRENCY AND CONVERT IT INTO EURO AT THE IRREVOCABLE EXCHANGE RATE LEGACY CURRENCY/EURO]

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<i>Numerical value, 9 digits</i>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------------------

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no major investment in the owned main residence)*

**2.15 HB1000**

Are there currently any outstanding mortgages or loans that use the residence as collateral?

INTERVIEWER: IF MULTIPLE ITEMS - INCLUDING THE HMR - ARE USED AS COLLATERAL, CODE YES HERE AND MAKE A NOTE.

Yes	1	<b>Go to HB 1010</b>
No	2	<b>Go to HB 2400</b>
<i>Don't know</i>	-1	
<i>No answer</i>	-2	
<i>Question filtered (household is not owner)</i>	-3	

**Note:** \_\_\_\_\_

**2.16 HB1010**

How many such mortgages or loans are there?

<input type="text"/>	<i>Nimerical value, 1 digit</i>
----------------------	---------------------------------

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no loans with main residence as collateral)*

**Beginning of a loop for 3 loans using Household Main Residence (HMR) as collateral**

**SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX**

**Please start with the one with the highest principal outstanding and follow with the second one (where relevant)**

**2.17 HB120\$x**

When you/your household first took out this mortgage, what was the purpose for which the money was used?  
Please start with the most important purpose.

(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST]

	1 <sup>st</sup> Loan		2 <sup>nd</sup> Loan		3 <sup>rd</sup> loan	
	<i>1<sup>st</sup> choice</i>	<i>secondary choice</i>	<i>1<sup>st</sup> choice</i>	<i>secondary choice</i>	<i>1<sup>st</sup> choice</i>	<i>secondary choice</i>
<i>To purchase the HMR</i>	1	1	1	1	1	1
<i>To purchase another real estate asset</i>	2	2	2	2	2	2
<i>To refurbish or renovate the residence</i>	3	3	3	3	3	3
<i>To buy a vehicle or other means of transport</i>	4	4	4	4	4	4
<i>To finance a business or professional activity</i>	5	5	5	5	5	5
<i>To consolidate other consumption debts</i>	6	6	6	6	6	6
<i>For education purposes</i>	7	7	7	7	7	7
<i>To cover living expenses or other purchases</i>	8	8	8	8	8	8
<i>Other (specify)</i>	9	9	9	9	9	9
<i>Don't know</i>	-1	-1	-1	-1	-1	-1
<i>No answer</i>	-2	-2	-2	-2	-2	-2
<i>Question filtered (no such loan with main residence as collateral)</i>	-3	-3	-3	-3	-3	-3
<i>No such secondary purpose for this loan</i>		-4		-4		-4

**2.18 HB110\$x**

Since you/your household first acquired this property, have you ever had another mortgage before this one?

[(READ ONLY IN CASE OF NEED): Refinancing a loan means paying off an existing loan with the proceeds from a new one, either of the same size or larger, if the borrower needs more money. Replacing a loan usually allows the borrower to benefit from better terms, possibly including a lower interest rate and/or a longer pay-off period.]

	1 <sup>st</sup> Loan	2 <sup>nd</sup> Loan	3 <sup>rd</sup> Loan
Yes	1	1	1
No	2	2	2
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (no such loan with main residence as collateral)</i>	-3	-3	-3

**2.19 HB113\$x**

Did you replace the most recent earlier mortgage with the current one in order to get better loan terms, to borrow additional money against the property, or some other reason?

CODE ALL THAT APPLY

**[INTERVIEWER: IF THE RESPONDENT REPORTS THAT THERE WAS NO LOAN AT THE TIME THE CURRENT MORTGAGE WAS TAKEN OUT, SELECT CODE 4]**

	1 <sup>st</sup> Loan	2 <sup>nd</sup> Loan	3 <sup>rd</sup> Loan
To get better loan terms	1	1	1
To borrow additional money against the property	2	2	2
Some other reason (please specify)	3	3	3
Mortgage did not replace an earlier loan	4	4	4
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (no such loan with main residence as collateral)</i>	-3	-3	-3

**2.20 HB115\$x**

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

	1 <sup>st</sup> Loan	2 <sup>nd</sup> Loan	3 <sup>rd</sup> Loan
Yes	1	1	1
No	2	2	2
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (no such loan with main residence as collateral)</i>	-3	-3	-3

**2.21 CY003**

What type of lender gave (you/your household) the loan?

	1 <sup>st</sup> loan	2 <sup>nd</sup> loan	3 <sup>rd</sup> loan
1. Commercial Bank			
2. Co-operative Credit Institution			
3. Housing Finance Corporation			
4. Other financial Intermediaries			
5. Insurance Corporations and Pension funds			
6. Non-financial lender (e.g. government agencies, non-financial corporations, etc.)			
7. Friends or relatives			
8. Other (specify)			
-1. Don't know			
-2. No answer			

**Av CY003 = 1 ñ 2 (Commercial Bank or Co-operative Credit Institution) or CY003>3, go to question 2.22 (CY004), otherwise go to question 2.24 (HB130\$x).**

**2.22 CY004**

The lending institution that gave (you/your household) the loan is physically located in Cyprus or abroad?

		1° loan	2° loan	3° loan	
In Cyprus	1				<b>go to HB130\$x</b>
Abroad	2				<b>go to CY005</b>
DK. Don't know	-1				
NA. No answer	-2				

**2.23 CY005**

In which country is located?

*Two characters country code (using the ISO classification of countries).*

		1° loan	2° loan	3° loan
DK. Don't know	-1			
NA. No answer	-2			

**2.24 HB130\$x**

When did (you/your household) (first take out / < If HB110\$X =1 [refinanced] > most recently refinance) this loan?

INTERVIEWER: IF THE LOAN WAS REFINANCED, WE WANT THE DATE THE CURRENT LOAN WAS TAKEN OUT.

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, ASK THE DATE THAT THE PAYMENTS TO THE HOUSEHOLD BEGAN.

<b>1<sup>st</sup> Loan</b>					<b>2<sup>nd</sup> Loan</b>			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<i>Numerical value, 4 digits</i>				<i>Numerical value, 4 digits</i>				

<b>3<sup>rd</sup> loan</b>			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<i>Numerical value, 4 digits</i>			

- (-1)** Don't know
- (-2)** No answer
- (-3)** Question filtered (no such loan with main residence as collateral)

**2.25 HB160\$x**

At the time the loan was (originally granted)/( < If HB110\$x=1 [refinanced] > most recently refinanced), how many years were agreed for the length of the loan?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK FOR HOW MANY YEARS PAYMENTS TO THE HOUSEHOLD ARE EXPECTED.

IF THE FKP ASKS, THE LENGTH OF THE LOAN IS THE SHORTEST OF:

- (1) THE TOTAL AGREED DURATION OF THE LOAN,
- (2) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE NEXT REQUIRED NEGOTIATION, OR
- (3) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE LOAN IS SCHEDULED TO BE PAID OFF.

IF A LOAN HAS A VARIABLE RATE OF INTEREST BUT NO FORMALLY REQUIRED RENEGOTIATION PERIOD, USE DEFINITION (1)

1 <sup>st</sup> Loan		2 <sup>nd</sup> Loan		3 <sup>rd</sup> loan		Αριθμητική τιμή 2 ψηφία

- (-1) *Don't know*
- (-2) *No answer*
- (-4) *No set number of years (line of credit / open-ended loans)*

**2.26 HB140\$x**

What was the initial amount borrowed at the time the loan was (granted/< If HB110\$x=1 [refinanced] > most recently refinanced)?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK THE AMOUNT OF ANY INITIAL AMOUNT RECEIVED. IN SOME INSTANCES, THIS MAY BE ZERO.

1 <sup>st</sup> Loan								2 <sup>nd</sup> Loan							

  

3 <sup>rd</sup> loan							

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no such loan with main residence as collateral)*

**2.27 HB150\$x**

(Besides the amount initially borrowed, have you ever borrowed any additional money on this loan?/ < If HB110\$x=1 [refinanced] > When you refinanced the earlier loan, did you borrow any additional money?)

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND CODE YES.

	1 <sup>st</sup> Loan	2 <sup>nd</sup> Loan	3 <sup>rd</sup> loan
Yes	1	1	1
No	2	2	2
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2

**2.28 HB170\$x**

What is the outstanding balance on the loan?

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS.

*Numerical value 9 digits*

<b>1<sup>st</sup> Loan</b>		<b>2<sup>nd</sup> Loan</b>																		
<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td> </tr> </table>											<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td> </tr> </table>									
<b>3<sup>rd</sup> loan</b>																				
<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td><td style="width: 12.5%;"></td> </tr> </table>																				

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no such loan with main residence as collateral)*

**2.29 HB180\$x**

Does the loan have an adjustable interest rate; that is, does the loan agreement allow the interest rate to vary from time to time during the life of the contract?

	1 <sup>st</sup> Loan	2 <sup>nd</sup> Loan	3 <sup>rd</sup> loan
Yes	1	1	1
No	2	2	2
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (no such loan with main residence as collateral)</i>	-3	-3	-3

### 2.30 HB190\$x

What is the current (annual) rate of interest charged on the loan (< If HB180\$x=1 [adjustable interest rate] > resulting from the most recent rate fixation)?

Numerical value, 5 digits, 3 decimal places..

1 <sup>st</sup> Loan						2 <sup>nd</sup> Loan				
				.						.

3 <sup>rd</sup> loan					
				.	

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

### 2.31 HB200\$x

How much is the monthly payment on the loan including both interest and repayment and excluding any required payments for taxes, insurance or other fees?

(INTERVIEWING STRATEGY: THE FREQUENCY FOR THE INFORMATION COLLECTED IN NATIONAL QUESTIONNAIRES MAY VARY (AS APPROPRIATE) WHILE THE OUTPUT VARIABLE TO BE REPORTED TO THE ECB IS ALWAYS DEFINED IN TERMS OF MONTHLY AMOUNTS)

Numerical value in EUR, 6 digits

1 <sup>st</sup> Loan							2 <sup>nd</sup> Loan					

3 <sup>rd</sup> loan						

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (no such loan with main residence as collateral)

**End of loop for 3 HMR loans**



**2.35 HB2400**

<IF HB0300=1 OR 2: [For owners] > Apart from your house/apartment) (Do you/Does your household) own any (other) properties, such as houses, apartments, garages, offices, hotels, other comercial buildings, farms, land, etc.? **Please include properties both here in Cyprus and elsewhere.**

[INTERVIEWER: INSTRUCT THE RESPONDENT TO INCLUDE ANY BUSINESS PROPERTIES ONLY IF THEY ARE FULLY OR PARTIALLY OWNED DIRECTY BY THE HOUSEHOLD. PROPERTIES OWNED DIRECTLY BY THE BUSINESS SHOULD NOT BE INCLUDED.]

Yes	1	<b>Go to HB2410</b>
No	2	<b>Go to CY 011</b>
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

**2.36 HB2410**

How many such properties do you / does your household own in full or partially?

[INTERVIEWER: ALLOW RESPONDENT TO COUNT AS ONE, PROPERTIES THAT ARE SUBSTANTIALLY SIMILAR TO EACH OTHER AND THAT ARE MANAGED AS A GROUP (E.G. A BUILDING WITH SEVERAL FLATS). MAKE A NOTE IF THAT IS THE CASE].

		<i>Numerical value, 2 digits (for number of properties).</i>
--	--	--

**(-1)** *Don't know*

**(-2)** *No answer*

**WE WILL TALK ABOUT THE THREE REAL ESTATE PROPERTIES YOU CONSIDER MOST IMPORTANT IN TERMS OF THEIR ECONOMIC VALUE, AND THEN THE REST AS A WHOLE.**

**Beginning of loop for 3 properties other than household main residence**

**2.37 HB250\$x**

What type of property is it?

[INTERVIEWER: DO NOT READ THE CATEGORIES

IN CASE OF MIXED TYPES (E.G. FLATS PARTLY USED ALSO AS A SHOP) SELECT "OTHER" AND SPECIFY]

	<b>1<sup>st</sup> property</b>	<b>2<sup>nd</sup> property</b>	<b>3<sup>rd</sup> property</b>
<i>House or flat</i>	1	1	1
<i>Apartment building</i>	2	2	2
<i>Industrial building/warehouse</i>	3	3	3
<i>Building plot/estate</i>	4	4	4
<i>Garage</i>	5	5	5
<i>Shop</i>	6	6	6
<i>Office</i>	7	7	7
<i>Hotel</i>	8	8	8
<i>Farm</i>	9	9	9
<i>Other (SPECIFY).</i>	10	10	10
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (household does not have such property)</i>	-3	-3	-3

**2.38 HB260\$x**

What is this property used for?

	1 <sup>st</sup> property	2 <sup>nd</sup> property	3 <sup>rd</sup> property
Your household's holidays or other private own use	1	1	1
Business activities by you (or someone else in your household)	2	2	2
Rented or leased to a business or people outside your household	3	3	3
Vacant	4	4	4
Free use by others	5	5	5
Other (please specify)	6	6	6
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (household does not have such property)</i>	-3	-3	-3
<b>If HB260\$x =6, please take a note .....</b>			

**2.39 HB270\$x**

What percentage of the value of the property belongs to (you/your household)?

*Numerical value, 5 digits, 2 decimal places..*

<b>1st property</b>		<b>2nd property</b>																		
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px; text-align: center;">.</td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>						.					<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px; text-align: center;">.</td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>						.			
					.															
					.															
<b>3<sup>rd</sup> property</b>																				
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px; text-align: center;">.</td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>								.												
					.															

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (household does not have such property)*

**2.40 HNB190\$x**

How did you (the household) acquire the property? Did you purchased it or construct it or inherited or received as a gift?

	1st property	2nd property	3rd property
1. Purchased			
2. Constructed (own construction)			
3. Inherited/			
4. Partly inherited (gift), partly purchased			
5. Received as gift			
-1. Don't know			
-2. No answer			
-3. Question filtered (household does not have such property)			

**2.41 CY006**

When did you (or anyone in your household) acquire this property?

Note for the 1st property				Note for the 2nd property			
Numerical value 4 digits				Numerical value 4 digits			

Note for the 3rd property			
Numerical value 4 digits			

(-1) **DK.** Don't know

(-2) **NA.** No answer

(-3) *Question filtered (household does not have such property)*

**2.42 CY007**

In which country it is located?

*Two characters country code (using the ISO classification of countries).*

Note for the 1st property				Note for the 2nd property			

Note for the 3rd property			

(-1) **DK.** Don't know

(-2) **NA.** No answer

(-3) *Question filtered (household does not have such property)*

**2.43 HB280\$x**

[What is the value of this property, i.e. if you could sell it now how much do you think would be the price of the property/< IF HB250\$x=9 > What is the value of the farm land and buildings? Please do not include the value of farm implements, crops or livestock. I will ask you to include those later when we talk about businesses.] (< If HB270\$x < 100% [only partly owned by the household] > Please consider the price of the entire property, not just your/your household's share)?

*Numerical value in EUR, 9 digits*

<b>1st property</b>										<b>2nd property</b>								
<b>3<sup>rd</sup> property</b>																		

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (household does not have such property)*

**End of loop for 3 properties**

**If HB2410 (number of properties) >3 continue with HB2900, else go to HB3000.**

**2.44 HB2900**

If (you/your household) decided to sell the <HB2410 minus 3> (property/properties) you told me about, how much do you think would be the price for the part (you own/your household owns)?

										<i>Numerical value in EUR, 9 digits</i>
--	--	--	--	--	--	--	--	--	--	---

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no such additional properties)*

**LOANS USING OTHER PROPERTIES AS COLLATERAL**

**2.45 HB3000**

Are there currently any outstanding mortgages or loans that use (this property/any of these properties) as collateral?

INTERVIEWER: IF ANY OF THE LOANS WAS COLLATERALIZED BY THE HOUSEHOLD MAIN RESIDENCE AND THIS PROPERTY, AND THEY WERE RECORDED EARLIER, MAKE A NOTE AND DO NOT RECORD THEM AGAIN HERE.

Yes	1	<b>Go to HB3010</b>
No	2	<b>Go to CY 011</b>
<i>Don't know</i>	-1	
<i>No answer</i>	-2	
<i>Question filtered (household does not own any such properties)</i>	-3	

**2.46 HB3010**

How many such mortgages or loans are there?

<input type="text"/>	<i>Numerical value, 1 digit (for number of mortgages or loans).</i>
----------------------	---

- (-1)** *Don't know*
- (-2)** *No answer*
- (-3)** *Question filtered (no loans with other property as collateral)*

**Beginning of a loop for 3 loans using any other properties as collateral**

**SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX**

**Please start with the one with the highest principal outstanding and follow with the second one (where relevant)**

**2.47 HB320\$x**

What was the purpose for which the money was used? Please start with the most important purpose.

(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST)

	1 <sup>st</sup> loan		2 <sup>nd</sup> loan		3 <sup>rd</sup> loan	
	1 <sup>st</sup> choice	Secondary choice	1 <sup>st</sup> choice	Secondary choice	1 <sup>st</sup> choice	Secondary choice
<i>To purchase the HMR</i>	1	1	1	1	1	1
<i>To purchase another real estate asset</i>	2	2	2	2	2	2
<i>To refurbish or renovate the residence</i>	3	3	3	3	3	3
<i>To buy a vehicle or other means of transport</i>	4	4	4	4	4	4
<i>To finance a business or professional activity</i>	5	5	5	5	5	5
<i>To consolidate other consumption debts</i>	6	6	6	6	6	6
<i>For education purposes</i>	7	7	7	7	7	7
<i>To cover living expenses or other purchases</i>	8	8	8	8	8	8
<i>Other (specify)</i>	9	9	9	9	9	9
<i>Don't know</i>	-1	-1	-1	-1	-1	-1
<i>No answer</i>	-2	-2	-2	-2	-2	-2
<i>Question filtered (no such loan with other property as collateral)</i>	-3	-3	-3	-3	-3	-3
<i>No such secondary purpose for this loan (only items b-h)</i>		-4		-4		-4

**2.48 HB310\$x**

Since you /your household first acquired this property, have you ever had another mortgage before this one?

[(READ ONLY IN CASE OF NEED): Refinancing a loan means paying off an existing loan with the proceeds from a new one, either of the same size or larger, if the borrower needs more money. Replacing a loan usually allows the borrow to benefit from better terms, possibly including a lower interest rate and/or a longer pay-off period.]

	1 <sup>st</sup> loan	2 <sup>nd</sup> loan	3 <sup>rd</sup> loan
Yes	1	1	1
No	2	2	2
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (no such loan with other property as collateral)</i>	-3	-3	-3

**2.49 HB313\$x**

Did you replace the most recent earlier mortgage with the current one in order to get better loan terms, to borrow additional money against the property, or some other reason?

CODE ALL THAT APPLY

**[INTERVIEWER: IF THE RESPONDENT REPORTS THAT THERE WAS NO LOAN AT THE TIME THE CURRENT MORTGAGE WAS TAKEN OUT, SELECT CODE 4]**

	1 <sup>st</sup> Loan	2 <sup>nd</sup> Loan	3 <sup>rd</sup> Loan
To get better loan terms	1	1	1
To borrow additional money against the property	2	2	2
Some other reason (please specify)	3	3	3
Mortgage did not replace an earlier loan	4	4	4
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (no such loan with main residence as collateral)</i>	-3	-3	-3

**2.50 HB315\$x**

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

	1 <sup>st</sup> Loan	2 <sup>nd</sup> Loan	3 <sup>rd</sup> Loan
Yes	1	1	1
No	2	2	2
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (no such loan with main residence as collateral)</i>	-3	-3	-3

**2.51 CY008**

What type of lender gave (you/your household) the loan?

	1 <sup>st</sup> loan	2 <sup>nd</sup> loan	3 <sup>rd</sup> loan
1. Commercial Bank			
2. Co-operative Credit Institution			
3. Housing Finance Corporation			
4. Other financial Intermediaries			
5. Insurance Corporations and Pension funds			
6. Non-financial lender (e.g. government agencies, non-financial corporations, etc.)			
7. Friends or relatives			
8. Other (specify)			
-1. Don't know			
-2. No answer			

**Av CY008 = 1 ή 2 (Commercial Bank or Co-operative Credit Institution) or CY008>3, go to question 2.52 (CY009), otherwise go to question 2.54 (HB330\$x).**

**2.52 CY009**

The lending institution that gave (you/your household) the loan is physically located in Cyprus or abroad?

		1 <sup>o</sup> loan	2 <sup>o</sup> loan	3 <sup>o</sup> loan	
In Cyprus	1				<b>go to HB330\$x</b>
Abroad	2				<b>go to CY010</b>
DK. Don't know	-1				
NA. No answer	-2				

**2.53 CY010**

In which country is located?

Two characters country code (using the ISO classification of countries).

		1° loan	2° loan	3° loan
DK. Don't know	-1			
NA. No answer	-2			

**2.54 HB330\$x**

When did (you/your household) (first take out / < If **HB310\$x =1** [refinanced] > most recently refinance) this loan?

INTERVIEWER: IF THE LOAN WAS REFINANCED, WE WANT THE DATE THE CURRENT LOAN WAS TAKEN OUT.

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, ASK THE DATE THAT THE PAYMENTS TO THE HOUSEHOLD BEGAN.

<b>1<sup>st</sup> loan</b>				<b>2<sup>nd</sup> loan</b>			
<i>Numerical value, 4 digits</i>				<i>Numerical value, 4 digits</i>			

<b>3<sup>rd</sup> loan</b>			
<i>Numerical value, 4 digits</i>			

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (no such loan with other property as collateral)

**2.55 HB340\$x**

What was the initial amount borrowed at the time the loan was (granted/< If **HB310\$x =1** [refinanced] > most recently refinanced)?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK THE AMOUNT OF ANY INITIAL AMOUNT RECEIVED. IN SOME INSTANCES, THIS MAY BE ZERO.

*Numerical value in EUR, 9 digits.*

<b>1<sup>st</sup> loan</b>									<b>2<sup>nd</sup> loan</b>								

<b>3<sup>rd</sup> loan</b>								

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (no such loan with other property as collateral)

**2.56 HB350\$X**

(Besides the amount initially borrowed, have you ever borrowed any additional money on this loan?/< If **HB310\$X =1** [refinanced] > When you refinanced the earlier loan, did you borrow any additional money?)

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND CODE YES.

	1 <sup>st</sup> loan	2 <sup>nd</sup> loan	3 <sup>rd</sup> loan
Yes	1	1	1
No	2	2	2
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (no such loan with other property as collateral)</i>	-3	-3	-3

**2.57 HB360\$X**

At the time the loan was (originally granted)/( < If **HB310\$X=1** [refinanced] > most recently refinanced), how many years were agreed for the length of the loan?

INTERVIEWER: IF THE LOAN IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE AND ASK FOR HOW MANY YEARS PAYMENTS TO THE HOUSEHOLD ARE EXPECTED.

IF THE FKP ASKS, THE LENGTH OF THE LOAN IS THE SHORTEST OF:

- (1) THE TOTAL AGREED DURATION OF THE LOAN,
- (2) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE NEXT REQUIRED NEGOTIATION, OR
- (3) THE TIME SINCE THE LAST NEGOTIATION OF THE LOAN UNTIL THE LOAN IS SCHEDULED TO BE PAID OFF.

IF A LOAN HAS A VARIABLE RATE OF INTEREST BUT NO FORMALLY REQUIRED RENEGOTIATION PERIOD, USE DEFINITION (1)

*Numerical value, 2 digits (for duration in years)..*

1 <sup>st</sup> loan		2 <sup>nd</sup> loan		3 <sup>rd</sup> loan	

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no such loan with other property as collateral)*
- (-4) *No set number of years (line of credit / open-ended loans)*

**2.58 HB370\$x**

What is the outstanding balance on the loan?

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS.

Numerical value in EUR, 9 digits..

<b>1<sup>st</sup> loan</b>										<b>2<sup>nd</sup> loan</b>								

<b>3<sup>rd</sup> loan</b>								

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no such loan with other property as collateral)*

**2.59 HB380\$x**

Does the loan have an adjustable interest rate; that is, does the loan agreement allow the interest rate to vary from time to time during the life of the contract?

	1 <sup>st</sup> loan	2 <sup>nd</sup> loan	3 <sup>rd</sup> loan
Yes	1	1	1
No	2	2	2
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (no such loan with other property as collateral)</i>	-3	-3	-3

**2.60 HB390\$x**

What is the current (annual) rate of interest charged on the loan (< If HB380\$x=1 [adjustable interest rate] > resulting from the most recent rate fixation)?

Numerical value, 5 digits, 3 decimal places.

<b>1<sup>st</sup> loan</b>											<b>2<sup>nd</sup> loan</b>									

<b>3<sup>rd</sup> loan</b>									

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no such loan with other property as collateral)*

**2.61 HB400\$x**

How much is the monthly payment on the loan including both interest and repayment and excluding any required payments for taxes, insurance or other fees?

(INTERVIEWING STRATEGY: THE FREQUENCY FOR THE INFORMATION COLLECTED IN NATIONAL QUESTIONNAIRES MAY VARY (AS APPROPRIATE) WHILE THE OUTPUT VARIABLE TO BE REPORTED TO THE ECB IS ALWAYS DEFINED IN TERMS OF MONTHLY AMOUNTS)

*Numerical value in EUR, 6 digits*

<b>1<sup>st</sup> loan</b>							<b>2<sup>nd</sup> loan</b>					
<b>3<sup>rd</sup> loan</b>												

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no such loan with other property as collateral)*

**2.62 HB4100**

For the <HB3010 minus (3)> remaining loan(s) on the other properties, what is the total outstanding balance on (this loan/these loans)?

INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS

										<i>Numerical value in EUR, 9 digits.</i>
--	--	--	--	--	--	--	--	--	--	--

- (-1) *Don't know*
- (-2) *No answer*

**2.63 HB4200**

How much is the monthly payment on (the loan/these loans), excluding any required payments for taxes, insurance or other fees?

						<i>Numerical value in EUR, 6 digits.</i>
--	--	--	--	--	--	--

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no such loans with other property as collateral)*

## Property in the occupied area of Cyprus

### 2.64 CY011

Are you a holder of a refugee identity?

Yes	1
No	2
<i>Don't know</i>	-1
<i>No answer</i>	-2

### 2.65 CY012

Do you own any property in the occupied part of Cyprus?

Yes	1	Go to CY 013
No	2	Go to HB4300
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

### 2.66 CY013

What kind of property do you own?

Property	1 <sup>st</sup> property	2 <sup>nd</sup> property	3 <sup>rd</sup> property
Land	1	1	1
House	2	2	2
Apartment	3	3	3
Block of Apartments	4	4	4
Shop	5	5	5
Hotel	6	6	6
Other (specify)	7	7	7
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2

### 2.67 CY014

Where is it located?

Region	1 <sup>st</sup> property	2 <sup>nd</sup> property	3 <sup>rd</sup> property
Nicosia	1	1	1
Famagusta	2	2	2
Kyrenia	3	3	3
Morphou	4	4	4
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2

**2.68 CY015**

Did you use this property as a collateral in order to receive a grant and/or a loan?

Yes	1	Go to CY016
No	2	Go to CY017
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

**2.69 CY016**

What is the amount that you are given / of the loan?

*Numerical value, EUR 9 digits*

Grant									Loan								

- (-1) *Don't know*
- (-2) *No answer*
- (-3) Filtered question (no such grant or loan)

**2.70 CY017**

According to your estimation, how much did your property worth before the Turkish invasion and how much do you think does it worth now?

*Numerical value, EUR 9 digits*

Before the Turkish invasion									Today								

- (-1) *Don't know*
- (-2) *No answer*
- (-3) Filtered question (the respondent does not own property in the occupied area)

**2.71 CY018**

Did you receive any compensation from the "Compensation Committee" for your property in the occupied part of Cyprus?

							<i>Numerical value in EUR, 6 digits.</i>
--	--	--	--	--	--	--	--

- (-1) *Don't know*
- (-2) *No answer*
- (-3) Question filtered (no compenstion received for the property in the occupied part of Cyprus)

**Now I would like to ask you some questions about vehicles.**

**2.72 HB4300**

(Do you/Does anyone in your household) own any car?

[INTERVIEWER: INSTRUCT THE RESPONDENT TO INCLUDE ANY VEHICLES USED FOR BUSINESS ACTIVITIES ONLY IF THEY ARE FULLY OR PARTIALLY OWNED DIRECTY BY THE HOUSEHOLD. VEHICLES OWNED DIRECTLY BY THE BUSINESS SHOULD NOT BE INCLUDED. LEASED CARS SHOULD NOT BE INCLUDED EITHER]

Yes	1	<b>Go to HB4310</b>
No	2	<b>Go to HB4500</b>
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

**2.73 HB4310**

How many cars do (you /your household) own?

		<i>Numerical value, 2 digits</i>
--	--	----------------------------------

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (household does not own any cars)*

**2.74 HB4400**

For the cars that you/your household own, if you sold them now, about how much do you think you could get?

										<i>Numerical value in EUR, 9 digits</i>
--	--	--	--	--	--	--	--	--	--	---

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (household does not own any cars)*

**2.75 HB4500**

(Do you/does anyone in your household) own any other type of vehicle, such as motorbikes, trucks, vans, planes, boats or yachts or any other vehicle such as trailers, caravans, etc.?

[INTERVIEWER: INSTRUCT THE RESPONDENT TO INCLUDE ANY VEHICLES USED FOR BUSINESS ACTIVITIES ONLY IF THEY ARE FULLY OR PARTIALLY OWNED DIRECTLY BY THE HOUSEHOLD. VEHICLES OWNED DIRECTLY BY THE BUSINESS SHOULD NOT BE INCLUDED. LEASED VEHICLES SHOULD NOT BE INCLUDED EITHER]

Yes	1	<b>Go to HB4510</b>
No	2	<b>Go to HB4700</b>
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

**2.76 HB4510**

How many such vehicles (do you/does your household) own?

PROBE: do you use any of them for business purposes? [IF YES, MAKE A NOTE]

Type of vehicles	Number of vehicles	Professional use
a - Motorbikes	<input type="text"/>	Yes ..... 1 No ..... 2
b - Trucks	<input type="text"/>	Yes ..... 1 No ..... 2
c - Vans	<input type="text"/>	Yes ..... 1 No ..... 2
d - Planes	<input type="text"/>	Yes ..... 1 No ..... 2
e - Boats / yachts	<input type="text"/>	Yes ..... 1 No ..... 2
f - Other vehicles (specify)	<input type="text"/>	Yes ..... 1 No ..... 2
Don't know	-1	
No answer	-2	
Question filtered (household does not have any such vehicles)	-3	

**If all the cars of the respondent are used for professional use (HB4510=1) Go to HB4700**

**2.77 HB4600**

If (you/your household) decided to sell (this vehicle/these vehicles) now, how much do you think you would get?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Numerical value in EUR, 9 digits..
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	------------------------------------

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (household does not have any such vehicles)

**2.78 HB4700**

(Do you/Does you household) own any valuables such as jewellery, works of art, antiques, etc.?

Yes	1	<b>Go to HB4710</b>
No	2	<b>Go to the next section</b>
Don't know	-1	
No answer	-2	

**2.79 HB4710**

In total, approximately how much do you think all these valuables would bring if you sold them?

[INTERVIEWER: WHENEVER THERE ARE DIFFICULTIES TO ANSWER THIS QUESTION, ENCOURAGE RESPONDENTS TO PROVIDE AT LEAST A RANGE]

IF THE FKP CANNOT PROVIDE AN ANSWER, PROBE: If they are insured, what is the value insured?

										<i>Numerical value in EUR, 9 digits</i>
--	--	--	--	--	--	--	--	--	--	---

(-1) *Don't know*

(-2) *No answer*

**2.80A HB4800**

In the past 12 months did (you/your household) buy any cars, trucks or motorcycles?

Yes	1	<b>Go to HB4810</b>
No	2	
<i>Don't know</i>	-1	<b>Go to the next section</b>
<i>No answer</i>	-2	

**2.80B HB4810**

What was the total amount that you/your household paid for these vehicles, net of anything you received for trading in or selling an earlier vehicle?

**(INTERVIEWER: WE WANT THE PRICE OF THE VEHICLES PURCHASED MINUS WHAT THE HOUSEHOLD RECEIVED FROM SELLING OR TRADING IN ANY VEHICLES.)**

										<i>Numerical value in EUR, 9 digits</i>
--	--	--	--	--	--	--	--	--	--	---

(-1) *Don't know*

(-2) *No answer*

--- End of Section 2 ---

## SECTION 3: OTHER LIABILITIES/CREDIT CONSTRAINTS

REFERENCE UNIT: ALL HOUSEHOLD MEMBERS. QUESTIONS TO BE ASKED TO FKP.

### 3.01A HC0100

(Do you/does any member of your household) currently have any leasing contract (e.g. on a car, etc.)?

Yes	1	Go to HC0110
No	2	Go to HC0200
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

### 3.01B HC0110

What is the total amount of the lease payments per month?

[ALTERNATIVE INTERVIEWING: ASK ANOTHER FREQUENCY, AS APPROPRIATE, AND CONVERT IT TO MONTHLY AMOUNT]

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<i>Numerical value in EUR, 6 digits</i>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	---

(-1) *Don't know*

(-2) *No answer*

(-3) *Question filtered (household does not have any leasing contract)*

### 3.02A HC0200

Do you or any other member of the household have a credit line or an account with an overdraft facility with a financial institution?

Yes	1	Go to HC0210
No	2	Go to HC0300
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

### 3.02B HC0210

At present, is there any balance outstanding on any of (your/your household's) accounts of these types?

Yes	1	Go to HC0220
No	2	Go to HC0300
<i>Don't know</i>	-1	
<i>No answer</i>	-2	
<i>Question filtered (household does not have any credit line / overdraft)</i>	-3	

### 3.02C HC0220

How much?

								Numerical value in EUR, 6 digits
--	--	--	--	--	--	--	--	----------------------------------

(-1) Don't know

(-2) No answer

(-3) Question filtered (household does not have any credit line / overdraft with outstanding balance)

### 3.03A HC0300

Do you or any other member of the household have credit cards other than ones paid by employers? (Do not consider here debit cards, i.e. cards where the money spent is immediately deducted from your bank account).

Yes	1	<b>Go to HC0310</b>
No	2	<b>Go to HC0400</b>
Don't know	-1	
No answer	-2	

### 3.03B HC0310

After paying the most recent (monthly) bill or bills, was there any balance outstanding on (your/your household's) credit card(s) for which you are charged interest?

Yes	1	<b>Go to HC0320</b>
No	2	<b>Go to HC0400</b>
Don't know	-1	
No answer	-2	
Question filtered (household does not have any credit card)	-3	

### 3.03C HC0320

How much?

								Numerical value in EUR, 6 digits
--	--	--	--	--	--	--	--	----------------------------------

(-1) Don't know

(-2) No answer

(-3) Question filtered (household does not have any credit card with outstanding balance)

### 3.03DA HC0330

(Other than loans I have already recorded), do you have loans from relatives or friends that you are expected to repay?

Yes	1	<b>Go to HC0340</b>
No	2	<b>Go to HC0400</b>
Don't know	-1	
No answer	-2	

**3.03DB HC0340**

How many?

		<i>Numerical value, 2 digits</i>
--	--	----------------------------------

**(-1)** *Don't know*

**(-2)** *No answer*

**Beginning of a loop for 3 loans: Please start with the one with the highest principal outstanding and follow with the second one (where relevant)**

**3.03DC HC0350\$x**

Why did you take on this loan? Please start with the most important purpose.

**(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST)**

	1 <sup>st</sup> loan		2 <sup>nd</sup> loan		3 <sup>rd</sup> loan	
	1 <sup>st</sup> choice	Secondary choice	1 <sup>st</sup> choice	Secondary choice	1 <sup>st</sup> choice	Secondary choice
<i>To purchase the Household Main Residence</i>	1	1	1	1	1	1
<i>To purchase another real estate asset</i>	2	2	2	2	2	2
<i>To refurbish or renovate the residence</i>	3	3	3	3	3	3
<i>To buy a vehicle or other means of transport</i>	4	4	4	4	4	4
<i>To finance a business or professional activity</i>	5	5	5	5	5	5
<i>To consolidate other consumption debts</i>	6	6	6	6	6	6
<i>For education purposes</i>	7	7	7	7	7	7
<i>To cover living expenses or other purchases</i>	8	8	8	8	8	8
<i>Other (specify)</i>	9	9	9	9	9	9
<i>Don't know</i>	-1	-1	-1	-1	-1	-1
<i>No answer</i>	-2	-2	-2	-2	-2	-2

**3.03DD HC0360\$x**

How much is the (total) outstanding balance?/How much are you still expected to repay?

[INTERVIEWER: IF RESPONDENT MENTIONS (S)HE IS NOT EXPECTED TO REPAY THE LOAN, PLEASE MAKE A NOTE]

							Numerical value in EUR, 6 digits
--	--	--	--	--	--	--	----------------------------------

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

**3.03DE HC0370**

[ASK THIS QUESTION IF THE RESPONDENT MENTIONED THAT (S)HE HAS MORE THAN 3 PRIVATE LOANS, OTHERWISE SKIP THIS QUESTION AND GO TO 3.04A (HC0400).]

For the remaining <3.03DB minus 3> loan(s), what is the total outstanding balance?

[INTERVIEWER: IF RESPONDENT MENTIONS (S)HE IS NOT EXPECTED TO REPAY THE LOAN(S), PLEASE MAKE A NOTE]

							Numerical value in EUR, 6 digits
--	--	--	--	--	--	--	----------------------------------

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

**3.04A HC0400**

(Other than loans I have already recorded), do you have any (other) loans or owe any (other) money (e.g. car loans, consumer loans, instalment loans, employer loans, etc.)?

INTERVIEWER: OTHER LOANS TAKEN TO FINANCE A BUSINESS SHOULD ALSO BE INCLUDED HERE. BILLS THAT ARE LESS THAN 30 DAYS OVERDUE SHOULD NOT BE INCLUDED AS LOANS.

Yes	1	<b>Go to HC0410</b>
No	2	
Don't know	-1	<b>Go to HNC0125</b>
No answer	-2	

**3.04B HC0410**

How many?

		Numerical value, 2 digits..
--	--	-----------------------------

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

**Beginning of a loop for 3 loans: Please start with the one with the highest principal outstanding and follow with the second one (where relevant)**

**SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX**

**3.05 HC050\$x**

Why did you take on this loan? Please start with the most important purpose.

(CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN PURPOSE OF THE LOAN / DO NOT READ THE LIST)

	1 <sup>st</sup> loan		2 <sup>nd</sup> loan		3 <sup>rd</sup> loan	
	1 <sup>st</sup> choice	Secondary choice	1 <sup>st</sup> choice	Secondary choice	1 <sup>st</sup> choice	Secondary choice
<i>To purchase the Household main residence</i>	1	1	1	1	1	1
<i>To purchase another real estate asset</i>	2	2	2	2	2	2
<i>To refurbish or renovate the residence</i>	3	3	3	3	3	3
<i>To buy a vehicle or other means of transport</i>	4	4	4	4	4	4
<i>To finance a business or professional activity</i>	5	5	5	5	5	5
<i>To consolidate other consumption debts</i>	6	6	6	6	6	6
<i>For education purposes</i>	7	7	7	7	7	7
<i>To cover living expenses or other purchases</i>	8	8	8	8	8	8
<i>Other (specify)</i>	9	9	9	9	9	9
<i>Don't know</i>	-1	-1	-1	-1	-1	-1
<i>No answer</i>	-2	-2	-2	-2	-2	-2
<i>Question filtered (no such loan)</i>	-3	-3	-3	-3	-3	-3
<i>No such secondary purpose for this loan</i>		-4		-4		-4

**3.06 CY019**

What type of lender gave (you/your household) the loan?

	1 <sup>st</sup> loan	2 <sup>nd</sup> loan	3 <sup>rd</sup> loan
1. Commercial Bank			
2. Co-operative Credit Institution			
3. Housing Finance Corporation			
4. Other financial Intermediaries			
5. Insurance Corporations and Pension funds			
6. Non-financial lender (e.g. government agencies, non-financial corporations, etc.)			
7. Friends or relatives			
8. Other (specify)			
-1. Don't know			
-2. No answer			

**Av CY019 = 1 ή 2 (Commercial Bank or Co-operative Credit Institution) or CY019>3, go to question 3.07 (CY020), otherwise go to question 3.09 (HC060\$x).**

**3.07 CY020**

The lending institution that gave (you/your household) the loan is physically located in Cyprus or abroad?

		1 <sup>o</sup> loan	2 <sup>o</sup> loan	3 <sup>o</sup> loan	
In Cyprus	1				<i>go to HC060\$x</i>
Abroad	2				<i>go to CY021</i>
DK. Don't know	-1				
NA. No answer	-2				

**3.08 CY021**

In which country is located?

*Three characters country code (using the EU-LFS and EU-SILC classification of countries).*

		1 <sup>o</sup> loan	2 <sup>o</sup> loan	3 <sup>o</sup> loan
DK. Don't know	-1			
NA. No answer	-2			

**3.09 HC060\$x**

What was the initial amount borrowed at the time the loan was (granted/most recently refinanced)?

Numerical value in EUR, 9 digits.

1 <sup>st</sup> loan									2 <sup>nd</sup> loan								

2 <sup>nd</sup> loan								

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (no such loan)

**3.10 HC070\$x**

And at the time the loan was granted/most recently refinanced, how many years were agreed for repayment?

Numerical value, 2 digits (for years).

1 <sup>st</sup> loan		2 <sup>nd</sup> loan		3 <sup>rd</sup> loan	

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (no such loan)
- (-4) No set number of years (line of credit / open-ended loans)

**3.11 HC080\$x**

What is the outstanding balance on the loan?

Numerical value in EUR, 9 digits

1 <sup>st</sup> loan									2 <sup>nd</sup> loan								
3 <sup>rd</sup> loan																	

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (no such loan)

### 3.12 HC090\$x

What is the current (annual) rate of interest charged on the loan?

Numerical value, 4 digits, 2 decimal places..

1 <sup>st</sup> loan							2 <sup>nd</sup> loan					
					.							.

3 <sup>rd</sup> loan							

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (no such loan)

### 3.13 HC100\$x

How much is the monthly payment on the loan including both interest and repayment, but excluding any required payments for taxes, insurance or other fees?

(Alternative interviewing: ask quarterly/annual amount, if more appropriate, and convert into the monthly amount).

Numerical value in EUR

1 <sup>st</sup> loan							2 <sup>nd</sup> loan					
					6 digits							6 digits
3 <sup>rd</sup> loan												
					6 digits							

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (no such loan)

**End of loop for 3 loans**

**If HC0410 (number of loans) > 3, continue with HC1100, else go to HNC0125**

### 3.14 HC1100

For the remaining <HC0410 minus 3> loan(s), what is the total outstanding balance?

									Numerical value in EUR, 9 digits
--	--	--	--	--	--	--	--	--	----------------------------------

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (no such loans)



**3.19A HC1300**

[INTERVIEWER: IF RESPONDENT REPORTED HAVING TAKEN (A) MORTGAGE(S) ON THE HOUSEHOLD MAIN RESIDENCE OR OTHER PROPERTY IN THE LAST THREE YEARS, SKIP AND GO TO HC1310; ELSE CONTINUE WITH HC1300]

In the last three years, have you (or any member of your household) applied for a loan or other credit?

Yes	1	<b>Go to HC1310</b>
No	2	<b>Go to HC1400</b>
Don't know	-1	
No answer	-2	

**3.19B HC1310**

In the last three years, has any lender or creditor turned down any request you [or someone in your household] made for credit, or not given you as much credit as you applied for?

<i>Yes, turned down</i>	1	<b>Go to HC1320</b>
<i>Yes, not given as much credit</i>	2	<b>Go to HC1400</b>
<i>No</i>	3	
Don't know	-1	
No answer	-2	
<i>Question filtered (no application for a loan in the past three years)</i>	-3	

**3.19C HC1320**

(Were you/Was your household) later able to obtain the amount requested, by reapplying to the same institution or somewhere else?

[INTERVIEWER: IF MULTIPLE INSTANCES, ASK: (Were you/Was your household) later able to obtain the amount requested on all such loans?]

Yes	1
No	2
<i>Don't know</i>	-1
<i>No answer</i>	-2
<i>Question filtered (no refused credit)</i>	-3

### 3.20 HC1400

In the last three years, did you (or another member of your household) consider applying for a loan or credit but then decided not to, thinking that the application would be rejected?

Yes	1
No	2
<i>Don't know</i>	-1
<i>No answer</i>	-2
<i>Question filtered (household has applied for a loan in the past three years)</i>	-3

### 3.21 CY022

Excluding credit cards and loans already stated, do you owe (or any member of your household) any amount to the state, for example income tax, immovable property tax, other taxes, fines etc. pending the last 12 months?

Yes	1	Go to CY023
No	2	Go to CY024
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

### 3.22 CY023

What is the amount that you (your household) owe in total?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<i>Numerical value in EUR, 6 digits</i>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	---

**(-1)** *Don't know*

**(-2)** *No answer*

**(-3)** *Question filtered (no such loans)*

### 3.23 CY024

Do you (does anyone in your household) have/has any financial obligations that you have to pay? For example, any amount for educational purposes, medical expenses, repayment for products and/or services that you have already received but did not pay?

Yes	1	Go to CY025
No	2	Go to the next Section
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

**3.24 CY025**

What kind of obligations are these?

Educational expenses (e.g. tuition fees)	1
Medical expenses	2
Rents to be paid	3
Overdue payments for common expenses bills	4
Purchase of consumer goods (e.g. household equipment, electrical goods, furniture, etc.)	5
Other (specify)	6
<i>Don't know</i>	-1
<i>No answer</i>	-2

**3.25 CY026**

What is the total amount that you (your household) owe?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Numerical value in EUR, 9 digits
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------------------

**3.26 CY027**

Are you saving money now to meet these expenses in the future?

Yes	1	Go to question CY028
No	2	Go to the next Section
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

**3.27 CY028**

What proportion of your current income do you usually save?

<input type="text"/>	<input type="text"/>	<input type="text"/>	Numerical value, max 3 digits
----------------------	----------------------	----------------------	-------------------------------

(-1) *Don't know*(-2) *No answer*

--- End of Section 3 ---

## SECTION 4: PRIVATE BUSINESSES AND FINANCIAL ASSETS

**REFERENCE UNIT: HOUSEHOLD. QUESTIONS TO BE ASKED TO FKP.**

### 4.01 HD0100

(Do you/Does anyone in your household) own all or part of any business that is not publicly traded?

Yes	1	<b>Go to HD 0200</b>
No	2	<b>Go to HD 1100</b>
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

### 4.02A HD0200

(Is this business/Are any of these businesses), one in which (you are/someone in your household is) either self-employed or (have/has) an active role in running the business?

Yes	1	<b>Go to HD0210</b>
No	2	<b>Go to HD1010</b>
<i>Don't know</i>	-1	
<i>No answer</i>	-2	
<i>Question filtered (household has no private business)</i>	-3	

### 4.02B HD0210

How many such businesses (do you/ does someone in your household) own entirely or in part?

**PROBE: IF THE RESPONDENT WISHES, LEGALLY SEPARATE BUSINESSES THAT ARE MANAGED AS ONE BUSINESS MAY BE COMBINED HERE.**

		<i>Numerical value, 2 digits</i>
--	--	----------------------------------

**(-1)** *Don't know*

**(-2)** *No answer*

**(-3)** *Question filtered (household has no self-employment business)*

**Beginning of loop for 3 self-employment businesses**

**Start with the one with the highest value and continue with the second one (where relevant)**

#### 4.03 HD030\$x

What is the main activity of this business? Please describe.

[INTERVIEWER: WRITE DOWN THE DESCRIPTION]

**Coding:** 1 character code (output requirements based on the first letter of the 2008 NACE classification [21 categories]).

1st Business	2nd Business	3rd Business

<i>Don't know</i>	-1	<i>Don't know</i>	-1	<i>Don't know</i>	-1
<i>No answer</i>	-2	<i>No answer</i>	-2	<i>No answer</i>	-2
<i>Question filtered (no such self-employment business)</i>	-3	<i>Question filtered (no such self-employment business)</i>	-3	<i>Question filtered (no such self-employment business)</i>	-3

#### 4.04 HD040\$x

What is the legal form of this business?

[IMPLEMENTATION: COLLECT COUNTRY SPECIFIC AND DETAILED LEGAL FORM OF BUSINESS, AS THIS MIGHT BE MORE MEANINGFUL TO RESPONDENTS, AND THE NATIONAL ACCOUNT CLASSIFICATION OF PRODUCER HOUSEHOLDS MIGHT DEPEND ON THIS DETAILED LEGAL FORM. CODE USING STANDARD CATEGORIES ONLY FOR REPORTING TO THE ECB]

	1st Business	2nd Business	3rd Business
<i>Sole proprietorship / independent professional</i>	1	1	1
<i>Partnership</i>	2	2	2
<i>Limited liability companies</i>	3	3	3
<i>Co-operative societies</i>	4	4	4
<i>Non-profit making bodies.</i>	5	5	5
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (no such self-employment business)</i>	-3	-3	-3

**4.05 CY029**

In which country the business is registered?

Three characters country code (using the EU-LFS and EU-SILC classification of countries).

<b>1<sup>st</sup> Business</b>											<b>2<sup>nd</sup> Business</b>									
<b>3<sup>rd</sup> Business</b>																				

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

**4.06 HD050\$x**

Including (you/your household member(s)), how many people work in this business?

IF THE FKP SAYS THE NUMBER VARIES SEASONALLY OR OTHERWISE, PROBE: Please tell me the maximum number over the last year (INTERVIEWER: MAKE A NOTE)

Numerical value, 5 digits.

<b>1<sup>st</sup> Business</b>											<b>2<sup>nd</sup> Business</b>									
<b>3<sup>rd</sup> Business</b>																				

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (no such self-employment business)

**4.07 HD060\$x**

ASK ONLY IF MORE THAN ONE ADULT IN THE HOUSEHOLD (ELSE SKIP QUESTION) > Who in your household works in this business. (MULTIPLE ANSWER)

HH Member	1 <sup>st</sup> Business	2 <sup>nd</sup> Business	3 <sup>rd</sup> Business
01	1	1	1
02	2	2	2
03	3	3	3
04	4	4	4
05	5	5	5
06	6	6	6
07	07	07	07
08	08	08	08
09	09	09	09
10	10	10	10

- (-1) Don't know

- (-2) No answer
- (-3) Question filtered (no such self-employment business)

**4.08 HD070\$x**

What percentage of this business (do you/does your household) own?

Numerical value, 5 digits, 2 decimal places.

<b>1<sup>st</sup> Business</b>						<b>2<sup>nd</sup> Business</b>				
<b>3<sup>rd</sup> Business</b>										

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (no such self-employment business)

**4.09 HD080\$x**

(< If **HD040\$x=1** [sole proprietorship / independent professional]> Aside from any assets and debts connected with this business that I may have already recorded:)

What is the net value of (your /your household's) share of the business? That is, what could you sell it for, taking into account all (remaining) assets associated with the business and deducting the (remaining) liabilities? [IF BUSINESS IS A FARM (NON-CORE QUESTION HNB0100=1) THEN ADD: Please include the value of farm implements, crops or livestock.]

[INTERVIEWER: IF RESPONDENT CAN ONLY PROVIDE TOTAL VALUE OF THE BUSINESS, USE THE ANSWER TO THE PREVIOUS QUESTION TO CALCULATE THE VALUE OF THE SHARE AND MAKE A NOTE]

Numerical value in EUR, 9 digits.

<b>1<sup>st</sup> Business</b>						<b>2<sup>nd</sup> Business</b>				
<b>3<sup>rd</sup> Business</b>										

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (no such self-employment business)



**Let's now talk about financial investments...**

**4.12A HD1100**

< IF HC0200=1 [HH has credit lines or accounts with overdraft facilities] (SKIP QUESTION AND GO DIRECTLY TO HD1110) >

(Do you/Does anyone in your household) have a sight account? Such accounts may also be called current accounts, draft accounts, or checking accounts.

Yes	1	<b>Go to HD1110</b>
No	2	
<i>Don't know</i>	-1	<b>Go to HD1200</b>
<i>No answer</i>	-2	

**4.12B HD1110**

(< If HC0200=1 [HH has credit lines or accounts with overdraft facilities] > You told me earlier that (you have /your household has) **sight accounts**. Such accounts may also be called current accounts, draft accounts, or checking accounts.) In total how much is in (this/allthese) accounts now?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<i>Numerical value in EUR, 9 digits</i>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	---

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (household does not have any sight account)*

#### 4.13 HND0500

How many such accounts do you (your household) have (has)?

		Numerical value, 2 digits
--	--	---------------------------

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (household does not have any sight account)

#### 4.14 CY030

Is the credit institution with which you (your household) have (has) your sight accounts located here in Cyprus or abroad?

In Cyprus	1	<b>Go to question HD1200</b>
Abroad	2	
DK. Don't know	-1	<b>Go to question CY031</b>
NA. No answer	-2	

#### 4.15 CY031

In which country is located?

*Three characters country code (using the EU-LFS and EU-SILC classification of countries).*

DK. Don't know	-1
NA. No answer	-2

#### 4.16 CY032

Which amount in euro is deposited abroad?

											Numerical value, 9 digits
--	--	--	--	--	--	--	--	--	--	--	---------------------------

- (-1) DK. Don't know
- (-2) NA. No answer

**4.17A HD1200**

Aside from mutual funds, (do you/does anyone in your household) have any saving accounts, time deposits, certificates of deposit or other such deposits?

Yes	1	<b>Go to HD1210</b>
No	2	<b>Go to HD1300</b>
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

**4.17B HD1210**

In total, how much is in (this/all these) accounts now?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<i>Numerical value in EUR, 9 digits</i>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	---

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (household does not have any saving account)*

**4.18 CY033**

Your savings or other such deposits are with a credit institution that is located here in Cyprus or abroad?

In Cyprus	1	<b>Go to question HD1300</b>
Abroad	2	<b>Go to question CY034</b>
DK. Don't know	-1	
NA. No answer	-2	

**4.19 CY034**

In which country(ies) is (are) located?

**(INTERVIEWER: In case where the respondent mentioned that (s)he has accounts in more than one country, please ask her/him to mention up to three countries with the highest amounts deposited)**

*Three characters country code (using the EU-LFS and EU-SILC classification of countries).*

**NOTE THE COUNTRY**

<b>1<sup>st</sup> country</b>										<b>2<sup>nd</sup> country</b>								
<b>3<sup>rd</sup> country</b>																		

- (-1) DK. Don't know
- (-2) NA. No answer

**4.20 CY035**

What is the amount in euro that is deposited abroad by country that you mentioned before?

*Numerical value in EUR, 9 digits*

<b>Note for the 1<sup>st</sup> country</b>										<b>Note for the 2<sup>nd</sup> country</b>								
<b>Note for the 3<sup>rd</sup> country</b>																		

- (-1) DK. Don't know
- (-2) NA. No answer

**4.21A HD1300**

(Do you/Does anyone in your household) have any investments in mutual funds, money market mutual funds or hedge funds?

IF NECESSARY SAY: THESE ARE TYPES OF INVESTMENTS THAT POOL MONEY FROM MANY INVESTORS AND INVESTS THIS MONEY IN STOCKS, BONDS, AND/OR OTHER SECURITIES.

Yes	1	<b>Go to HD1310</b>
No	2	
<i>Don't know</i>	-1	<b>Go to HD1400</b>
<i>No answer</i>	-2	

**4.21B HD1310**

What types of such funds (do you/does your household) have: funds predominantly investing in equity, in bonds, in short-term debt and other money market instruments (e.g. money market funds), in real estate, hedge funds or other types of funds?

	Yes	No	<i>Don't know</i>	<i>No answer</i>	<i>Question filtered (household does not have any mutual funds)</i>
<i>a - Funds predominatly investing in equity</i>	1	2	-1	-2	-3
<i>b - Funds predominatly investing in bonds</i>	1	2	-1	-2	-3
<i>c - Funds predominatly investing in money market instruments</i>	1	2	-1	-2	-3
<i>d - Funds predominatly investing in real estate</i>	1	2	-1	-2	-3
<i>e - Hedge funds</i>	1	2	-1	-2	-3
<i>f - Other fund types (specify)</i>	1	2	-1	-2	-3
<i>g -DK/REF type.</i>	1	2	-1	-2	-3

**4.21C HD1320**

What is the current market value of your (household's) investments in each type of fund?

[INTERVIEWER: IF RESPONDENT UNABLE TO PROVIDE DETAILED INFORMATION, TRY TO COLLECT AGGREGATE INFORMATION FOR ALL TYPES OF FUNDS ALTOGETHER]

	Numerical value in EUR, 9 digits								
<i>a - Funds predominatly investing in equity</i>									
<i>b - Funds predominatly investing in bonds</i>									
<i>c - Funds predominatly investing in money market instruments</i>									
<i>d - Funds predominatly investing in real estate</i>									
<i>e - Hedge funds</i>									
<i>f - Other fund types (specify)</i>									
<i>g -DK/REF type.</i>									
<b>TOTAL</b>									

**(-1)** *Don't know*

**(-2)** *No answer*

**(-3)** *Question filtered (household does not have any mutual funds)*

**4.22A HD1400**

Other than what you have already told me, (do you/does anyone in your household) own any type of corporate or government bonds, bills or notes? (< If **HD1300=1** [HH has investments in funds] > Please exclude any bonds, bills or notes corresponding to your investment in funds already reported under the previous question)

Yes	1	<b>Go to HD1410</b>
No	2	
<i>Don't know</i>	-1	<b>Go to HD1500</b>
<i>No answer</i>	-2	

**4.22B HD1410**

What kind are these - are they ones issued by a foreign or domestic government, by a bank or other type of financial institution, by a non-financial corporation, or by another organization? [CODE ALL THAT APPLY]

	Yes	No	<i>Don't know</i>	<i>No answer</i>	<i>Question filtered (household does not have any bonds)</i>
<i>a - State or other general government</i>	1	2	-1	-2	-3
<i>b - Banks / Other financial intermediaries</i>	1	2	-1	-2	-3
<i>c - Non-financial corporation</i>	1	2	-1	-2	-3
<i>d -Other (specify)</i>	1	2	-1	-2	-3

**4.22C HD1420**

In total, what is the current market value of all these securities?

										Numerical value in EUR, 9 digits
--	--	--	--	--	--	--	--	--	--	----------------------------------

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (household does not have any bonds)*

**4.23A HD1500**

Next, (do you/does anyone in your household) own stock shares in any publicly traded companies?

Yes	1	<b>Go to HD1510</b>
No	2	
<i>Don't know</i>	-1	<b>Go to HD1600</b>
<i>No answer</i>	-2	

**4.23B HD1510**

In total, what is the current market value of these shares?

										Numerical value in EUR, 9 digits
--	--	--	--	--	--	--	--	--	--	----------------------------------

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (household does not have any publicly traded shares)*

**4.24 HD1520**

Are any of these shares issued by a foreign company?

Yes	1
No	2
<i>Don't know</i>	-1
<i>No answer</i>	-2
<i>Question filtered (household does not have any publicly traded shares)</i>	-3

**4.25 HND1600**

If HD1520=1,

What is the proportion of the current value of your shares that are issued by foreign companies?

a. Foreign companies within euro area (except Cyprus)	
b. Foreign companies outside the euro area	
DK. Don't know	-1
NA. No answer	-2

**4.26A HD1600**

Some people deposit money at a bank or investment company for a person specialised in investment to manage for them. The manager may make most of the day-to-day decisions or consult more closely with the account owner. Such accounts may also be trust accounts.

Aside from pensions or insurance contracts, (do you/does anyone in your household) have any such managed accounts?

Yes	1	<b>Go to HD1610</b>
No	2	
<i>Don't know</i>	-1	<b>Go to HD1700</b>
<i>No answer</i>	-2	

**4.26B HD1610**

Does this include any assets I have not recorded yet?

Yes	1	<b>Go to HD1620</b>
No	2	
<i>Don't know</i>	-1	<b>Go to HD1700</b>
<i>No answer</i>	-2	
<i>Question filtered (household does not have any managed account)</i>	-3	

**4.26C HD1620**

In total, what is the value of all these (additional) assets now?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<i>Numerical value in EUR, 9 digits</i>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	---

**(-1)** *Don't know*

**(-2)** *No answer*

**(-3)** *Question filtered (managed account does not contain any additional assets to those previously reported)*

**4.27 HND 2100**

What would describe best your managed account(s)?

Investment decisions are usually made by the account manager without consulting (me/anyone in my household)	1
I/Someone in my household) makes all or most of the investment decisions	2
Don't know	-1
No answer	-2
Question filtered (household does not have any managed account)	-3



**4.30B HD1910**

What are these assets (allow up to three)?

*Verbatim text answer, 255 character.*


- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no other substantial assets owned by the household)*

**4.30C HD1920**

What is the total value of these other assets?

											<i>Numerical value in EUR, 9 digits</i>
--	--	--	--	--	--	--	--	--	--	--	---

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no other substantial assets owned by the household)*

**4.31 CY036**

Did you pre-paid for a product or service, however you did not yet received? e.g. household appliances, electrical appliances, furniture etc.

Yes	1	<b>Go to question CY037</b>
No	2	
<i>Don't know</i>	-1	<b>Go to question CY038</b>
<i>No answer</i>	-2	

**4.32 CY037**

What is the amount that you paid as pre-payment?

											<i>Numerical value in EUR, 9 digits</i>
--	--	--	--	--	--	--	--	--	--	--	---

- (-1) *Don't know*
- (-2) *No answer*

**4.33 CY038**

Is there any amount that owe to you (your household) other than credit from relatives/friends that you mentioned earlier, e.g. rents overdue, tax return from the government?

Yes	1	<b>Go to question CY039</b>
No	2	
<i>Don't know</i>	-1	<b>Go to question CY040</b>
<i>No answer</i>	-2	

**4.34 CY039**

What is this amount?

										Numerical value in EUR, 9 digits
--	--	--	--	--	--	--	--	--	--	----------------------------------

**(-1)** *Don't know*

**(-2)** *No answer*

### Consequences from the haircut of deposits

**4.35 CY040**

A number of depositors in the two major banks (Bank of Cyprus and Marfin Popular Bank) lost part of their deposits as a result of the bank deposit levy imposed by the European Union. Is this the case with your deposits?

Yes	1	<b>Go to question CY041</b>
No	2	
<i>Don't know</i>	-1	<b>Go to the next Section</b>
<i>No answer</i>	-2	

**4.36 CY041**

What is this amount?

										Numerical value in EUR, 9 digits
--	--	--	--	--	--	--	--	--	--	----------------------------------

**(-1)** *Don't know*

**(-2)** *No answer*

**4.37 CY042**

How this affected your financial behaviour? What were the main consequences from the imposition of the bank deposit levy? Please indicate all that apply.

I find it hard to cope with my financial obligations (paying bills, monthly installments)	1
I am unable to repay my debts	2
I have reduced my current consumption	3
Postponing major purchases for the future	4
I did not need to reduce my current consumption	5
I did not directly face any problem due to the imposition of the bank deposit levy.	6

**(-1)** *Don't know*

**(-2)** *No answer*

**--- End of Section 4 ---**

## SECTION 5: EMPLOYMENT

The questions in this section concern all the members of the household aged 16+. Ask each member separately or the proxy.

### 5.01 PE0100

SHOW CARD: What is (your/X's) current employment status. Which categories best describe (your/his/her) situation? Please start with the most important employment status.

[INTERVIEWER: CODE THE MAIN STATUS AS FIRST AND THEN ALL OTHERS THAT ALSO APPLY TO THIS PERSON.]

HH Members	01		02		03		04		05		
	1 <sup>st</sup>	Other	1 <sup>st</sup>	Other	1 <sup>st</sup>	Other	1 <sup>st</sup>	Other	1 <sup>st</sup>	Other	
<i>Doing regular work for pay / self-employed/working in family business</i>	1	1	1	1	1	1	1	1	1	1	<b>Go to PE0200</b>
<i>On sick/maternity/other leave (except holidays), planning to return to work</i>	2	2	2	2	2	2	2	2	2	2	
<i>Unemployed</i>	3	3	3	3	3	3	3	3	3	3	<b>Go to PNE1000</b>
<i>Student/pupil/unpaid intern</i>	4	4	4	4	4	4	4	4	4	4	
<i>Retiree or early retiree</i>	5	5	5	5	5	5	5	5	5	5	
<i>Permanently disabled</i>	6	6	6	6	6	6	6	6	6	6	
<i>Compulsory military service or equivalent social service</i>	7	7	7	7	7	7	7	7	7	7	
<i>Fulfilling domestic tasks</i>	8	8	8	8	8	8	8	8	8	8	
<i>Other not working for pay (specify)</i>	9	9	9	9	9	9	9	9	9	9	
<i>Don't know</i>	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	
<i>No answer</i>	-2	-2	-2	-2	-2	-2	-2	-2	-2	-2	

HH Members	06		07		08		09		10		
	1 <sup>st</sup>	Other	1 <sup>st</sup>	Other	1 <sup>st</sup>	Other	1 <sup>st</sup>	Other	1 <sup>st</sup>	Other	
<i>Doing regular work for pay / self-employed/working in family business</i>	1	1	1	1	1	1	1	1	1	1	<b>Go to PE0200</b>
<i>On sick/maternity/other leave (except holidays), planning to return to work</i>	2	2	2	2	2	2	2	2	2	2	
<i>Unemployed</i>	3	3	3	3	3	3	3	3	3	3	<b>Go to PNE1000</b>
<i>Student/pupil/unpaid intern</i>	4	4	4	4	4	4	4	4	4	4	
<i>Retiree or early retiree</i>	5	5	5	5	5	5	5	5	5	5	
<i>Permanently disabled</i>	6	6	6	6	6	6	6	6	6	6	
<i>Compulsory military service or equivalent social service</i>	7	7	7	7	7	7	7	7	7	7	
<i>Fulfilling domestic tasks</i>	8	8	8	8	8	8	8	8	8	8	
<i>Other not working for pay (specify)</i>	9	9	9	9	9	9	9	9	9	9	
<i>Don't know</i>	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	
<i>No answer</i>	-2	-2	-2	-2	-2	-2	-2	-2	-2	-2	

**5.02 PE0200**

In (your/his/her) current main job, (are you/is [he/she]) working for someone else, self-employed with or without employees or an unpaid worker in a family business?

[IF THE PERSON HAS MORE THAN ONE JOB, PROBE: Please select the main one based on the hours worked.]

	HH Member 01	HH Member 02	HH Member 03	HH Member 04	HH Member 05
<i>Employee</i>	1	1	1	1	1
<i>Self-employed - with employees</i>	2	2	2	2	2
<i>Self-employed - without employees</i>	3	3	3	3	3
<i>Unpaid family worker.</i>	4	4	4	4	4
<i>Don't know</i>	-1	-1	-1	-1	-1
<i>No answer</i>	-2	-2	-2	-2	-2
<i>Question filtered (respondent's main status is not at work / temporary absent from work)</i>	-3	-3	-3	-3	-3

	HH Member 06	HH Member 07	HH Member 08	HH Member 09	HH Member 10
<i>Employee</i>	1	1	1	1	1
<i>Self-employed - with employees</i>	2	2	2	2	2
<i>Self-employed - without employees</i>	3	3	3	3	3
<i>Unpaid family worker.</i>	4	4	4	4	4
<i>Don't know</i>	-1	-1	-1	-1	-1
<i>No answer</i>	-2	-2	-2	-2	-2
<i>Question filtered (respondent's main status is not at work / temporary absent from work)</i>	-3	-3	-3	-3	-3

**5.03 PE0300**

What is (your/his/her) job title? What (do you/does [he/she]) do on that job? (Tell me more about that.)

[INTERVIEWER: WRITE DOWN BOTH THE JOB TITLE AND DESCRIPTION OF TASKS RESPONDENT DOES IN HIS/HER JOB]

Output categories based on ISCO classification of occupations. Level of detail to be discussed [Options: 1 digit = 10 categories / 2 digits= 27 categories].

HH MEMBER	ISCO-08	ISCO-08
01	<input type="checkbox"/>	<input type="checkbox"/>
02	<input type="checkbox"/>	<input type="checkbox"/>
03	<input type="checkbox"/>	<input type="checkbox"/>
04	<input type="checkbox"/>	<input type="checkbox"/>
05	<input type="checkbox"/>	<input type="checkbox"/>
06	<input type="checkbox"/>	<input type="checkbox"/>
07	<input type="checkbox"/>	<input type="checkbox"/>
08	<input type="checkbox"/>	<input type="checkbox"/>
09	<input type="checkbox"/>	<input type="checkbox"/>
10	<input type="checkbox"/>	<input type="checkbox"/>

If =5.02 = 1 (employee) continue with PE0400, else go to PE0600

(-1) Don't know

(-2) No answer

(-3) Question filtered (respondent's main status is not at work / temporary absent from work)

**5.04 PE0400**

What does the firm/organisation you work for mainly make or do?

INTERVIEWER: IF THE COMPANY IS A DIVERSIFIED COMPANY, WE WANT TO KNOW ABOUT THE SUBSIDIARY IN WHICH THE PERSON WORKS. INTERVIEWER: WRITE DOWN THE DESCRIPTION OF ECONOMIC ACTIVITY OF LOCAL UNIT WHERE RESPONDENT WORKS]

HH Member	NACE CODE (character)	HH Member	NACE CODE (character)
01	<input type="checkbox"/>	06	<input type="checkbox"/>
02	<input type="checkbox"/>	07	<input type="checkbox"/>
03	<input type="checkbox"/>	08	<input type="checkbox"/>
04	<input type="checkbox"/>	09	<input type="checkbox"/>
05	<input type="checkbox"/>	10	<input type="checkbox"/>

(-1) *Don't know*

(-2) *No answer*

(-3) *Question filtered (respondent's main status is not at work / temporary absent from work)*

**5.05 PE0500**

Is this a permanent position or a temporary contract?

HH Member	Permanent position	Temporary contract	<i>Don't know</i>	<i>No answer</i>	<i>Question filtered (respondent is not an employee)</i>
01	1	2	-1	-2	-3
02	1	2	-1	-2	-3
03	1	2	-1	-2	-3
04	1	2	-1	-2	-3
05	1	2	-1	-2	-3
06	1	2	-1	-2	-3
07	1	2	-1	-2	-3
08	1	2	-1	-2	-3
09	1	2	-1	-2	-3
10	1	2	-1	-2	-3

**5.06 PE0600**

On average over a year, how many hours a week (do you/does [he/she]) usually (work on this job/devote to these self-employment activities)?

[INTERVIEWER: IF THE PERSON IS A SEASONAL WORKER, PROBE: Please tell me how many hours a week (you work/[he/she] works) when (you are/[he/she] is) working and how many weeks you work per year in that job. MAKE A NOTE OF THE NUMBER OF WEEKS.]

HH member	Hours (4digits, 1 decimal)	weeks (if seasonal)	Don't know	No answer	Question filtered (respondent' main status is not at work / temporary absent from work)
01	<input type="text"/>	<input type="text"/>	-1	-2	-3
02	<input type="text"/>	<input type="text"/>	-1	-2	-3
03	<input type="text"/>	<input type="text"/>	-1	-2	-3
04	<input type="text"/>	<input type="text"/>	-1	-2	-3
05	<input type="text"/>	<input type="text"/>	-1	-2	-3
06	<input type="text"/>	<input type="text"/>	-1	-2	-3
07	<input type="text"/>	<input type="text"/>	-1	-2	-3
08	<input type="text"/>	<input type="text"/>	-1	-2	-3
09	<input type="text"/>	<input type="text"/>	-1	-2	-3
10	<input type="text"/>	<input type="text"/>	-1	-2	-3

**5.07 CY043**

Does someone from your household work abroad? Please do not include here the students that are studying abroad. If yes, in which country?

[INTERVIEWER: Students should be included in the following questions]

Three characters country code (using the EU-LFS and EU-SILC classification of countries).

Yes	1	<b>Go to question PNE0500</b>
No	2	
Don't know	-1	
No answer	-2	

**5.08 PNE0500**

Is your employer a private or a public organization?

HH Member	Private	Public	Don't know	No answer	Question filtered (respondent is not an employee)
01	1	2	-1	-2	-3
02	1	2	-1	-2	-3
03	1	2	-1	-2	-3
04	1	2	-1	-2	-3
05	1	2	-1	-2	-3
06	1	2	-1	-2	-3
07	1	2	-1	-2	-3
08	1	2	-1	-2	-3
09	1	2	-1	-2	-3
10	1	2	-1	-2	-3

**5.09 PE0700**

How long (have you/has [he/she]) worked (for that company or organisation / in that self-employment activity)? [enter the length in years]

HH member	Years (3digits, 1 decimal)	Don't know	No answer	Question filtered (respondent' main status is not at work / temporary absent from work)
01	<input type="text"/>	-1	-2	-3
02	<input type="text"/>	-1	-2	-3
03	<input type="text"/>	-1	-2	-3
04	<input type="text"/>	-1	-2	-3
05	<input type="text"/>	-1	-2	-3
06	<input type="text"/>	-1	-2	-3
07	<input type="text"/>	-1	-2	-3
08	<input type="text"/>	-1	-2	-3
09	<input type="text"/>	-1	-2	-3
10	<input type="text"/>	-1	-2	-3

**5.10 PNE0900**

Think now about [your/his/her] main job. How likely do you think [you/he/she] will still be doing the same job in the next 12 months / your employment status will be the same in the next 12 months? Please give me a number from 0 to 100. For example, '90' would mean a 90 per cent chance of changing your job.

HH Member 01				Numerical value 3 digits	-1	-2	-3
HH Member 02				Numerical value 3 digits	-1	-2	-3
HH Member 03				Numerical value 3 digits	-1	-2	-3
HH Member 04				Numerical value 3 digits	-1	-2	-3
HH Member 05				Numerical value 3 digits	-1	-2	-3
HH Member 06				Numerical value 3 digits	-1	-2	-3
HH Member 07				Numerical value 3 digits	-1	-2	-3
HH Member 08				Numerical value 3 digits	-1	-2	-3
HH Member 09				Numerical value 3 digits	-1	-2	-3
HH Member 10				Numerical value 3 digits	-1	-2	-3

**(-1)** *Don't know*

**(-2)** *No answer*

**(-3)** Question filtered (respondent's main status is not at work or temporary absent from work)

If the answer is 0% then go to question 5.12A

**5.11A PE0800**

Besides (your/his/her) main job, (do you/does he/she) currently have any other job?

HH member	Yes	No	Don't know	No answer	<i>Question filtered (respondent's main status is not at work / temporary absent from work)</i>
01	1	2	-1	-2	-3
02	1	2	-1	-2	-3
03	1	2	-1	-2	-3
04	1	2	-1	-2	-3
05	1	2	-1	-2	-3
06	1	2	-1	-2	-3
07	1	2	-1	-2	-3
08	1	2	-1	-2	-3
09	1	2	-1	-2	-3
10	1	2	-1	-2	-3
	↓			↓	
	<b>Go to PE 0810</b>			<b>Go to PE 1000</b>	

**5.11B PE0810**

In this other work, (are you/is [he/she]) working for someone else, (are you/is [he/she]) self-employed, or (do you/does [he/she]) have both kinds of work?

HH member	<i>one or more contracts with (an) employer(s)</i>	<i>one or more self-employment activities</i>	<i>both contract(s) with (an) employer(s) and self-employment activity/activities.</i>	<i>Don't know</i>	<i>No answer</i>	<i>Question filtered (no additional jobs)</i>
01	1	2	3	-1	-2	-3
02	1	2	3	-1	-2	-3
03	1	2	3	-1	-2	-3
04	1	2	3	-1	-2	-3
05	1	2	3	-1	-2	-3
06	1	2	3	-1	-2	-3
07	1	2	3	-1	-2	-3
08	1	2	3	-1	-2	-3
09	1	2	3	-1	-2	-3
10	1	2	3	-1	-2	-3

**GO to question 5.15 PE1000**

**5.12 PNE1000**

[Have you/has he/she] looked for (work/another job) during the past 4 weeks?

PROBE: That is, have you sent letters to firms, read the jobs sections of newspapers, consulted the internet, got in touch with an employment agency, been to job interviews...

HH member	Yes	No	<i>Don't know</i>	<i>No answer</i>	Question filtered (respondent's main status is retired or permanently disabled)
01	1	2	-1	-2	-3
02	1	2	-1	-2	-3
03	1	2	-1	-2	-3
04	1	2	-1	-2	-3
05	1	2	-1	-2	-3
06	1	2	-1	-2	-3
07	1	2	-1	-2	-3
08	1	2	-1	-2	-3
09	1	2	-1	-2	-3
10	1	2	-1	-2	-3
	<b>Go to PNE 1100</b>			↓	<b>Go to PE 0900</b>

### 5.13 PNE1100

How likely do you think it is that [you/he/she] will find (a/another) job in the next 12 months? Please give me a number from 0 to 100. For example, '90' would mean a 90 per cent chance of finding (a/another) job.

HH Member 01				Numerical value 3 digits	-1	-2	-3
HH Member 02				Numerical value 3 digits	-1	-2	-3
HH Member 03				Numerical value 3 digits	-1	-2	-3
HH Member 04				Numerical value 3 digits	-1	-2	-3
HH Member 05				Numerical value 3 digits	-1	-2	-3
HH Member 06				Numerical value 3 digits	-1	-2	-3
HH Member 07				Numerical value 3 digits	-1	-2	-3
HH Member 08				Numerical value 3 digits	-1	-2	-3
HH Member 09				Numerical value 3 digits	-1	-2	-3
HH Member 10				Numerical value 3 digits	-1	-2	-3

**(-1)** *Don't know*

**(-2)** *No answer*

**(-3)** Question filtered (respondent is not looking for a job)

### 5.14 PE0900

(Have you / has [he/she]) ever worked(full time/part-time) for all or most of the year?

HH member	Yes	No	<i>Don't know</i>	<i>No answer</i>	<i>Question filtered (respondent's main status is at work / temporary absent from work)</i>
01	1	2	-1	-2	-3
02	1	2	-1	-2	-3
03	1	2	-1	-2	-3
04	1	2	-1	-2	-3
05	1	2	-1	-2	-3
06	1	2	-1	-2	-3
07	1	2	-1	-2	-3
08	1	2	-1	-2	-3
09	1	2	-1	-2	-3
10	1	2	-1	-2	-3

**5.15 PE1000**

Since (you were/he/she was) 16, how many years (have you/has [he/she]) worked for all or most of the year?

HH member	Years (2 digits)	Don't know	No answer	Question filtered (respondent has never worked)
01	<input type="text"/>	-1	-2	-3
02	<input type="text"/>	-1	-2	-3
03	<input type="text"/>	-1	-2	-3
04	<input type="text"/>	-1	-2	-3
05	<input type="text"/>	-1	-2	-3
06	<input type="text"/>	-1	-2	-3
07	<input type="text"/>	-1	-2	-3
08	<input type="text"/>	-1	-2	-3
09	<input type="text"/>	-1	-2	-3
10	<input type="text"/>	-1	-2	-3

If 5.01a=5,6 (respondent's main status is retired or permanently disabled) skip the next question, else continue with PE1100

**5.16 PE1100**

At what age do (you/he/she) plan to retire?

HH member	Age (2 digits)	Don't know	No answer	Question filtered (respondent's main status is retired or permanently disabled)
01	<input type="text"/>	-1	-2	-3
02	<input type="text"/>	-1	-2	-3
03	<input type="text"/>	-1	-2	-3
04	<input type="text"/>	-1	-2	-3
05	<input type="text"/>	-1	-2	-3
06	<input type="text"/>	-1	-2	-3
07	<input type="text"/>	-1	-2	-3
08	<input type="text"/>	-1	-2	-3
09	<input type="text"/>	-1	-2	-3
10	<input type="text"/>	-1	-2	-3

If the Reference Person (FKP) mentioned that there are members of the household that are students (i.e. PE0100=4), then please ask the following questions

**5.17 CY044**

Some of the students who mentioned before are studying abroad?

Yes	1	<b>Go to question CY045</b>
No	2	
<i>Don't know</i>	-1	<b>Go to the next Section</b>
<i>No answer</i>	-2	

**5.18 CY045**

In which country?

	<i>Three characters country code (using the EU-LFS and EU-SILC classification of countries).</i>	DK Don't know	NA No answer
<b>01</b>	<input type="text"/>	-1	-2
<b>02</b>	<input type="text"/>	-1	-2
<b>03</b>	<input type="text"/>	-1	-2
<b>04</b>	<input type="text"/>	-1	-2
<b>05</b>	<input type="text"/>	-1	-2

**5.19 CY046**

How much money do you (does your household) send on average in a year (for tuition fees, living expenses, transportation, books, etc.)?

	Note in EUR 6 digits	DK Don't know	NA No answer
<b>01</b>	<input type="text"/>	-1	-2
<b>02</b>	<input type="text"/>	-1	-2
<b>03</b>	<input type="text"/>	-1	-2
<b>04</b>	<input type="text"/>	-1	-2
<b>05</b>	<input type="text"/>	-1	-2

**5.20 CY047**

Part of this amount is covered by the student, either by part time work abroad or scholarship?

Yes	1	<b>Go to question CY048</b>
No	2	
<i>Don't know</i>	-1	<b>Go to the next Section</b>
<i>No answer</i>	-2	

**5.21 CY048**

What is that amount?

	Note in EUR	DK Don't know	NA No answer
<b>01</b>	<input type="text"/>	-1	-2
<b>02</b>	<input type="text"/>	-1	-2
<b>03</b>	<input type="text"/>	-1	-2
<b>04</b>	<input type="text"/>	-1	-2
<b>05</b>	<input type="text"/>	-1	-2

**5.R PE9020**

The questions in this section and for person X were answered by:

<i>Identification of person (numerical value, 2 digits).</i>	<input type="text"/>	<input type="text"/>
--	----------------------	----------------------

--- End of Section 5 ---

## SECTION 6: PENSIONS AND INSURANCE POLICIES

The questions in this section concern all the members of the household aged 16+. Ask each member separately or the proxy.

### 6.01A PF0100

Now I will ask you about future entitlements to public retirement plans.

Leaving aside any plans from (which you are/ X is) already receiving benefits at present, will you be eligible to any state and/or social security public pension in the future?

HH member	Yes	No	Don't know	No answer
01	1	2	-1	-2
02	1	2	-1	-2
03	1	2	-1	-2
04	1	2	-1	-2
05	1	2	-1	-2
06	1	2	-1	-2
07	1	2	-1	-2
08	1	2	-1	-2
09	1	2	-1	-2
10	1	2	-1	-2
	↓ Go to PF0110	↓ Go to PF0600		

### 6.01B PF0110

How many of these public/social security pension plans (do you /does X) have?

HH member	Numerical value, 2 digits	Don't know	No answer	Question filtered (no public pension plans)
01	<input type="text"/> <input type="text"/> 2-ψήφιο	-1	-2	-3
02	<input type="text"/> <input type="text"/> 2-ψήφιο	-1	-2	-3
03	<input type="text"/> <input type="text"/> 2-ψήφιο	-1	-2	-3
04	<input type="text"/> <input type="text"/> 2-ψήφιο	-1	-2	-3
05	<input type="text"/> <input type="text"/> 2-ψήφιο	-1	-2	-3
06	<input type="text"/> <input type="text"/> 2-ψήφιο	-1	-2	-3
07	<input type="text"/> <input type="text"/> 2-ψήφιο	-1	-2	-3
08	<input type="text"/> <input type="text"/> 2-ψήφιο	-1	-2	-3
09	<input type="text"/> <input type="text"/> 2-ψήφιο	-1	-2	-3
10	<input type="text"/> <input type="text"/> 2-ψήφιο	-1	-2	-3



**6.04 PF0400**

For the remaining <PF0110 – 1> pensions you mentioned, what percentage of your current gross earnings from your current job goes towards these pensions (excluding employer's contribution)?

HH member	Numerical value						Don't know	No answer	
01					.		4 digits, 2 decimals	-1	-2
02					.		4 digits, 2 decimals	-1	-2
03					.		4 digits, 2 decimals	-1	-2
04					.		4 digits, 2 decimals	-1	-2
05					.		4 digits, 2 decimals	-1	-2
06					.		4 digits, 2 decimals	-1	-2
07					.		4 digits, 2 decimals	-1	-2
08					.		4 digits, 2 decimals	-1	-2
09					.		4 digits, 2 decimals	-1	-2
10					.		4 digits, 2 decimals	-1	-2

**6.05 PF0500**

[DO NOT ASK IF NO SOCIAL SECURITY PLANS WITH ACCOUNT BALANCES EXIST IN THE COUNTRY]

[Is (your / X's) plan / Are any of (your / X's) plans] one(s) where (you have/X has) an account balance, such as <NATIONAL EXAMPLES>?

HH member	Yes	No	Don't know	No answer	Question filtered (no public pension plans)
01	1	2	-1	-2	-3
02	1	2	-1	-2	-3
03	1	2	-1	-2	-3
04	1	2	-1	-2	-3
05	1	2	-1	-2	-3
06	1	2	-1	-2	-3
07	1	2	-1	-2	-3
08	1	2	-1	-2	-3
09	1	2	-1	-2	-3
10	1	2	-1	-2	-3
	<b>Go to PF 0510</b>	<b>Go to CY049 (ONLY IF ANY OF THE MEMBERS OF THE HOUSEHOLD EXPECTS TO RECEIVE A PENSION FROM ABROAD), else go to question CY050</b>			

**6.06 PF0510**

How much is currently in (your / X's) account(s)?

HH member	Numerical value, 2 digits	Don't know	No answer	Question filtered (no public pension plans)
01	<input type="text"/> <i>Numerical value 9 digits</i>	-1	-2	-3
02	<input type="text"/> <i>Numerical value 9 digits</i>	-1	-2	-3
03	<input type="text"/> <i>Numerical value 9 digits</i>	-1	-2	-3
04	<input type="text"/> <i>Numerical value 9 digits</i>	-1	-2	-3
05	<input type="text"/> <i>Numerical value 9 digits</i>	-1	-2	-3
06	<input type="text"/> <i>Numerical value 9 digits</i>	-1	-2	-3
07	<input type="text"/> <i>Numerical value 9 digits</i>	-1	-2	-3
08	<input type="text"/> <i>Numerical value 9 digits</i>	-1	-2	-3
09	<input type="text"/> <i>Numerical value 9 digits</i>	-1	-2	-3
10	<input type="text"/> <i>Numerical value 9 digits</i>	-1	-2	-3

(-1) Don't know

(-2) No answer

(-3) Question filtered (no public pension plans with account balance)

**6.07 CY049**

**THIS QUESTION SHOULD BE ANSWERED ONLY IF ANY OF THE MEMBERS OF THE HOUSEHOLD EXPECTS TO RECEIVE A PENSION FROM ABROAD.**

From which country do you expect to receive a pension?

Three characters country code (using the EU-LFS and EU-SILC classification of countries).

<input type="text"/>	
DK. Don't know	-1
NA. No answer	-2

**6.08 CY050**

What percentage of your income from you last employment before retirement do you expect to receive as pension from the Social Security public pension scheme? (Note: To be answered by the FKP)

			<i>Numerical value, up to digits</i>
--	--	--	--------------------------------------

(-1) *Don't know*

(-2) *No answer*

**6.09 PF0600**

(Are you/Is X) covered by any other type of pension or retirement plan through (current or) past work other than those already reported, from which (you are/[he/she] is) not yet receiving benefits?

<b>HH member</b>	<b>Yes</b>	<b>No</b>	<i>Don't know</i>	<i>No answer</i>
<b>01</b>	1	2	-1	-2
<b>02</b>	1	2	-1	-2
<b>03</b>	1	2	-1	-2
<b>04</b>	1	2	-1	-2
<b>05</b>	1	2	-1	-2
<b>05</b>	1	2	-1	-2
<b>06</b>	1	2	-1	-2
<b>07</b>	1	2	-1	-2
<b>08</b>	1	2	-1	-2
<b>09</b>	1	2	-1	-2
<b>10</b>	1	2	-1	-2
	↓ <b>Go to PF 0610</b>	↓ <b>Go to PF0900</b>		

**6.10 PF0610**

How many?

HH member	Numerical value	Don't know	No answer	Question filtered (respondent has no occupational pension schemes)
01	<input type="text"/> 1 digit	-1	-2	-3
02	<input type="text"/> 1 digit	-1	-2	-3
03	<input type="text"/> 1-digit	-1	-2	-3
04	<input type="text"/> 1-digit	-1	-2	-3
05	<input type="text"/> 1-digit	-1	-2	-3
06	<input type="text"/> 1-digit	-1	-2	-3
07	<input type="text"/> 1-digit	-1	-2	-3
08	<input type="text"/> 1-digit	-1	-2	-3
09	<input type="text"/> 1-digit	-1	-2	-3
10	<input type="text"/> 1-digit	-1	-2	-3

**6.11 PF0700**

[Is (your / X's) plan / Are any of (your / X's) plans] one(s) where (you have/X has) an account balance?

HH member	Yes	No	Don't Know	Don't answer	Question filtered (respondent has no occupational pension schemes)
01	1	2	-1	-2	-3
02	1	2	-1	-2	-3
03	1	2	-1	-2	-3
04	1	2	-1	-2	-3
05	1	2	-1	-2	-3
06	1	2	-1	-2	-3
07	1	2	-1	-2	-3
08	1	2	-1	-2	-3
09	1	2	-1	-2	-3
10	1	2	-1	-2	-3
	↓ Go to PF 0710			↓ Go to PF 0800	

**6.12 PF0710**

How much is currently in (your / X's) account(s)?

HH member	Numerical value, 2 digits	Don't know	No answer	Question filtered (occupational pension plan account value cannot be determined)
01	<input type="text"/> <input type="text"/> Numerical value 9 digits	-1	-2	-3
02	<input type="text"/> <input type="text"/> Numerical value 9 digits	-1	-2	-3
03	<input type="text"/> <input type="text"/> Numerical value 9 digits	-1	-2	-3
04	<input type="text"/> <input type="text"/> Numerical value 9 digits	-1	-2	-3
05	<input type="text"/> <input type="text"/> Numerical value 9 digits	-1	-2	-3
06	<input type="text"/> <input type="text"/> Numerical value 9 digits	-1	-2	-3
07	<input type="text"/> <input type="text"/> Numerical value 9 digits	-1	-2	-3
08	<input type="text"/> <input type="text"/> Numerical value 9 digits	-1	-2	-3
09	<input type="text"/> <input type="text"/> Numerical value 9 digits	-1	-2	-3
10	<input type="text"/> <input type="text"/> Numerical value 9 digits	-1	-2	-3

**6.13 PF0800**

[Is (your / X's) plan / Are any of (your / X's) (other) plans] one(s) which will pay a regular benefit in retirement?

HH member	Yes	No	Don't know	No answer	Question filtered (respondent has no occupational pension schemes)
01	1	2	-1	-2	-3
02	1	2	-1	-2	-3
03	1	2	-1	-2	-3
04	1	2	-1	-2	-3
05	1	2	-1	-2	-3
06	1	2	-1	-2	-3
07	1	2	-1	-2	-3
08	1	2	-1	-2	-3
09	1	2	-1	-2	-3
10	1	2	-1	-2	-3

**Voluntary non-occupational pension schemes**

**6.14 PF0900**

Some people have formal retirement plans they set up on their own, such as voluntary pension schemes or whole life insurance contracts.

(Do you/Does X) have any such plan?

INTERVIEWER: IF ANY SUCH PLAN HAS ALREADY BEEN RECORDED EARLIER IN THE INTERVIEW, MAKE A NOTE AND CONTINUE HERE.

HH member	Yes	No	Don't know	No answer
01	1	2	-1	-2
02	1	2	-1	-2
03	1	2	-1	-2
04	1	2	-1	-2
05	1	2	-1	-2
06	1	2	-1	-2
07	1	2	-1	-2
08	1	2	-1	-2
09	1	2	-1	-2
10	1	2	-1	-2
	↓		↓	
	<b>Go to PF0910</b>		<b>Go to the next section</b>	

**6.15 PF0910**

(Is this / are they) voluntary pension scheme(s) or whole life insurance contracts?

CODE ALL THAT APPLY

HH member	Voluntary pension schemes					Whole life insurance contracts					
	Yes	No	Don't know	No answer	Question filtered (respondent has no voluntary pension schemes)	Yes	No	Don't know	No answer	Question filtered (respondent has no Life insurance contracts)	
01	1	2	-1	-2	-3	1	2	-1	-2	-3	
02	1	2	-1	-2	-3	1	2	-1	-2	-3	
03	1	2	-1	-2	-3	1	2	-1	-2	-3	
04	1	2	-1	-2	-3	1	2	-1	-2	-3	
05	1	2	-1	-2	-3	1	2	-1	-2	-3	
06	1	2	-1	-2	-3	1	2	-1	-2	-3	
07	1	2	-1	-2	-3	1	2	-1	-2	-3	
08	1	2	-1	-2	-3	1	2	-1	-2	-3	
09	1	2	-1	-2	-3	1	2	-1	-2	-3	
10	1	2	-1	-2	-3	1	2	-1	-2	-3	
						Go to CY051	Go to PF0920				





**6.21 CY054**

What is the amount that you pay per month for these insurance plans?

						<i>Numerical value 5 digits</i>
--	--	--	--	--	--	---------------------------------

**(-1)** *Don't know*

**(-2)** *No answer*

**6.R PF9020**

The questions in this section and for person X were answered by:

<i>Identification of person (numerical value, 2 digits).</i>				
--	--	--	--	--

**6.R PF9020**

The questions in this section and for person X were answered by:

<i>Identification of person (numerical value, 2 digits).</i>		
--	--	--

**--- End of Section 6 ---**

## SECTION 7: INCOME

**[QUESTIONS 7.01A - 7.05B REFERENCE UNIT: HOUSEHOLD MEMBERS AGED 16+. QUESTIONS TO BE ASKED OF INDIVIDUAL HOUSEHOLD MEMBERS OR PROXY. QUESTIONS 7.06A ONWARDS REFERENCE UNIT: HOUSEHOLD. QUESTIONS TO BE ASKED OF FKP OR PROXY.]**

*In this section, I will be asking you about the total amounts of income of various sorts that may have been received over the (past 12 months / last calendar year). Throughout, we prefer that you give figures that are gross—that is, amounts before any deductions for taxes and social insurance. Where you can only give me a value after such deductions, please tell me so I can make a note.*

### Employee Income

#### 7.01A PG0100

Did you receive any sort of employee income during (last 12 months / last calendar year)?

HH member	Yes	No	Don't know	No answer
01	1	2	-1	-2
02	1	2	-1	-2
03	1	2	-1	-2
04	1	2	-1	-2
05	1	2	-1	-2
06	1	2	-1	-2
07	1	2	-1	-2
08	1	2	-1	-2
09	1	2	-1	-2
10	1	2	-1	-2
	↓	↓		
	Go to PG0110	Go to PG0200		



**7.02B PG0210**

What was the total gross amount (over the whole 12 months / over the whole last calendar year)?

HH member	Numerical value in EUR	Don't know	No answer	Question filtered (respondent had no self-employment income)
01	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-1	-2	-3
02	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-1	-2	-3
03	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-1	-2	-3
04	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-1	-2	-3
05	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-1	-2	-3
06	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-1	-2	-3
07	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-1	-2	-3
08	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-1	-2	-3
09	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-1	-2	-3
10	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-1	-2	-3

**Income from Public Pensions**

**7.03A PG0300**

Did you receive any income from public pensions in (the last 12 months / the last calendar year)?

HH members	Yes	No	Don't know	No answer
01	1	2	-1	-2
02	1	2	-1	-2
03	1	2	-1	-2
04	1	2	-1	-2
05	1	2	-1	-2
06	1	2	-1	-2
07	1	2	-1	-2
08	1	2	-1	-2
09	1	2	-1	-2
10	1	2	-1	-2
	↓		↓	
	<b>Go to PG0310</b>		<b>Go to PG0400</b>	





**Income from unemployment benefits**

**7.05A PG0500**

Did you receive any income from unemployment benefits in (the last 12 months / the last calendar year)?

HH member	Yes	No	Don't know	No answer
01	1	2	-1	-2
02	1	2	-1	-2
03	1	2	-1	-2
04	1	2	-1	-2
05	1	2	-1	-2
06	1	2	-1	-2
07	1	2	-1	-2
08	1	2	-1	-2
09	1	2	-1	-2
10	1	2	-1	-2
	↓ Go to PG0510		↓ Go to HG0100	

**7.05B PG0510**

What was the total gross amount over (the last 12 months / the last calendar year)?

HH Member	Numerical value in EUR	Don't know	No answer	Question filtered (respondent had no income from unemployment benefits)
01	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-ψήφιο	-1	-2	-3
02	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-ψήφιο	-1	-2	-3
03	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-ψήφιο	-1	-2	-3
04	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-ψήφιο	-1	-2	-3
05	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-ψήφιο	-1	-2	-3
06	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-ψήφιο	-1	-2	-3
07	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-ψήφιο	-1	-2	-3
08	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-ψήφιο	-1	-2	-3
09	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-ψήφιο	-1	-2	-3
10	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-ψήφιο	-1	-2	-3









**7.12 HG0700**

Now considering the sum of all sources of income, would you say that your (household's) income over the last 12 months was unusually high or low compared to what you would expect in a "normal" year, or was it about normal?

High	1
Normal	2
Low	3
<i>Don't know</i>	-1
<i>No answer</i>	-2

**7.13 HG0800**

Over the next year, do you expect your (household's) total income to go up more than prices, less than prices, or about the same as prices?

[NOTE FROM THE SUBGROUP: IF INCOME IS COLLECTED FOR THE LAST CALENDAR YEAR PLUS CURRENT EMPLOYMENT INCOME, THE QUESTION CAN BETTER BE FORMULATED IN TERMS OF COMPARISON BETWEEN CURRENT AND FUTURE INCOME]

More than prices	1
Less than prices	2
About the same as prices	3
<i>Don't know</i>	-1
<i>No answer</i>	-2

**7.R PG9020**

The questions 7.01A - 7.05B in this section and for person X were answered by:

Identification of person (numerical value, 2 digits).		
---	--	--

--- End of Section 7 ---

## SECTION 8: INTERGENERATION TRANSFERS AS GIFTS

### 8.01A HH0100

(< If **HB0600=3,4**): [household main residence inherited or received as a gift] > In addition to the household main residence,) (have you/has any member of the HH) ever received an inheritance or a substantial gift, including money or any other assets (from someone who is not a part of your current household)?

Yes	1	<b>Go to HH0110</b>
No	2	<b>Go to HH0700</b>
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

### 8.01B HH0110

How many?

		<i>Numerical value 2 digits</i>
--	--	---------------------------------

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no gifts or inheritances received)*

**INTERVIEWER: IF MULTIPLE HOUSEHOLD MEMBERS RECEIVED A GIFT OR INHERITANCE AT THE SAME TIME FROM THE SAME PERSON, TREAT ALL AS ONE**

**Beginning of loop for 3 inheritances/gifts**  
**Start with the most important for your [household's] current wealth and continue with the second one (where relevant)**

**SEE PROTOTYPE MODEL FOR NAVIGATION OF LOOPS IN THE APPENDIX**

### 8.02 HH020\$x

In what year did you/your household receive (it/the most important one for your [household's] current wealth/the next most important one for your [household's] current wealth)?

**Numerical value, years, 4 digits**

1 <sup>st</sup> important				2 <sup>nd</sup> important				3 <sup>rd</sup> important			

- (-1) *Don't know*
- (-2) *No answer*
- (-3) *Question filtered (no such gift or inheritance received)*

**8.03 HH030\$x**

What kinds of assets were received? (CODE ALL THAT APPLY)

(1<sup>st</sup> = 1st important / 2<sup>nd</sup> = 2nd important / 3<sup>rd</sup> = 3rd important)

	Yes, such assets received			No, no such assets received			Don't know			No answer		
	1st	2nd	3rd	1st	2nd	3rd	1	2	3	1	2	3
a - Money	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
b - Dwelling	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
c - Use of a dwelling (under reserve or usufruct)	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
d - Land	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
e - Business	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
f - Securities, shares	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
g - Jewellery, furniture, artwork	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
h - Life insurance	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
i - Other assets (specify)	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2

**8.04 HH040\$x**

At the time (you/your household) received it, how much was it worth?

Numerical value in EUR , 9 digits

1st important										2nd important								
3 <sup>rd</sup> important																		

- (-1) Don't know
- (-2) No answer
- (-3) Question filtered (no such gift or inheritance received)

**8.05 HH050\$x**

Was that a gift or an inheritance?

	1 <sup>st</sup> important	2 <sup>nd</sup> important	3 <sup>rd</sup> important
Gift	1	1	1
Inheritance	2	2	2
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (no such gift or inheritance received)</i>	-3	-3	-3

**8.06 HH060x**

From whom was it received?

	1 <sup>st</sup> important	2 <sup>nd</sup> important	3 <sup>rd</sup> important
<i>Maternal grandparents</i>	1	1	1
<i>Paternal grandparents</i>	2	2	2
<i>Parents</i>	3	3	3
<i>Children</i>	4	4	4
<i>Other relatives</i>	5	5	5
<i>Other (specify).</i>	6	6	6
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2
<i>Question filtered (no such gift or inheritance received)</i>	-3	-3	-3

**8.07 CY055**

Are any gift or inheritance referred to abroad?

In Cyprus	1	<i>πηγαίνετε στην HH0700</i>
Abroad	2	
DK. Don't know	-1	<i>πηγαίνετε στην CY056</i>
NA. No answer	-2	

### 8.08 CY056

In which country?

Three characters country code (using the EU-LFS and EU-SILC classification of countries).

		1 <sup>st</sup> gift/inheritance	2 <sup>nd</sup> gift/inheritance	3 <sup>rd</sup> gift/inheritance
DK. Don't know	-1			
NA. No answer	-2			

### End of the loop for 3 inheritances/gifts

### 8.09 HH0700

And in the future, (do you/does anyone in your household) expect to receive a substantial gift or inheritance (from someone outside the household)?

Yes	1
No	2
<i>Don't know</i>	-1
<i>No answer</i>	-2

### Questions to be answered by FKP

### 8.10 HNH0300

Some people think it is important to leave an estate or an inheritance to their surviving heirs, while others don't. Which is closer to your feelings? Would you say it is

- 1 - Very important
- 2 - Important
- 3 - Somewhat important
- 4 - Not important

**(-1)** *Don't know*

**(-2)** *No answer*

**8.11 HNH0400**

How likely it is that you will leave an estate of more than EUR 5000 worth to others? Please give me a number from 0 to 100. For example, '90' would mean a 90 per cent chance of leaving an estate of more than EUR 50000 to your inheritors.

				Numerical value 3 digits
--	--	--	--	--------------------------

- (-1) *Don't know*
- (-2) *No answer*

**8.12 HNH0500**

Have you or your partner ever made a gift of above EUR 5,000 or so to < your children living away from home if any or> to other persons than members of the household?

Yes	1	<b>Go to HNH0600</b>
No	2	
<i>Don't know</i>	-1	<b>Go to Section 9</b>
<i>No answer</i>	-2	

**8.13 HNH0600**

To whom was the gift made?

Child	1
Grandchild	2
Other relative	3
Charity	4
Other	5
<i>Don't know</i>	-1
<i>No answer</i>	-2
Question filtered (no substantial gift made)	-3

**8.14 HNH0700**

In what year did you make the gift? In what year did you make the gift?

<b>Year</b>				Numerical value 4 digits

- (-1) *Don't know*
- (-2) *No answer*
- (-3) Question filtered (no substantial gift made)



## SECTION 9: CONSUMPTION

Let's now talk about household consumption:

### 9.01 HI0100

During last 12 months, about how much did (you/your household) spend in a typical month on food and beverages **at home**?

Numerical value in EUR

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	6 digits
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------

(-1) *Don't know*

(-2) *No answer*

### 9.02 HI0200

During the last 12 months, about how much did (you/your household) spend in a typical month on food and beverages **outside the home**? I mean expenses at restaurants, lunches, canteens, coffee shops and the like. Please, include only the amounts (you/your household) paid out i.e. net of any employer subsidy/discount/promotion etc.

Numerical value in EUR

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	6 digits
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------

(-1) *Don't know*

(-2) *No answer*

### 9.03 HI0210

What is the average amount that you pay per month for EAC/CYTA and Water Board?

**[INTERVIEWER: IF THE RESPONDENT PROVIDE THE ANSWER HE/SHE PAYS BIMONTHLY, PLEASE TAKE A NOTE IN ORDER TO MAKE THE CONVERSION]**

Numerical value in EUR

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	6 digits
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------

(-1) *Don't know*

(-2) *No answer*

(-3) *Question filtered (no regular private transfers outside household)*

### 9.04 HI0220

So overall, about how much does your household spend in a typical month on all consumer goods and services? Consider all household expenses including food, utilities, etc. but excluding consumer durables (e.g. cars, household appliances, etc.), rent, loan repayments, insurance policies, renovation, etc.

Numerical value in EUR

							6 digits
--	--	--	--	--	--	--	----------

(-1) *Don't know*

(-2) *No answer*

(-3) *Question filtered (no regular private transfers outside household)*

**9.05A HI0300**

Did (you/your household) make payments on a regular basis to persons outside your household (such as alimony, aid to relatives or other persons who are not part of the household, etc.) in the last 12 months? Do not consider here one-off payments.

(1) Yes

(2) No

(-1) *Don't know*

(-2) *No answer*

**If HI0300= 1 go to HI0310 else go to HI0400**

**9.05B HI0310**

About how much money do (you/your household) give per month?

Numerical value in EUR

							6 digits
--	--	--	--	--	--	--	----------

(-1) *Don't know*

(-2) *No answer*

(-3) *Question filtered (no regular private transfers outside household)*

**9.06 HI0400**

Now I'd like to ask you some questions about your attitudes about savings. People have different reasons for saving, even though they may not be saving all the time. What are your (household's) most important reasons for saving?

**\_ CODE ALL THAT APPLY**

	Yes	No	Don't know	No answer
<i>a - Purchase own home</i>	1	2	-1	-2
<i>b - Other major purchases (other residences, vehicles, furniture, etc.)</i>	1	2	-1	-2
<i>c - Set up a private business or finance investments in an existing business</i>	1	2	-1	-2
<i>d - Invest in financial assets</i>	1	2	-1	-2
<i>e - Provision for unexpected events</i>	1	2	-1	-2
<i>f - Paying off debts</i>	1	2	-1	-2
<i>g - Old-age provision</i>	1	2	-1	-2
<i>h - Travels/holidays</i>	1	2	-1	-2
<i>i - Education/support of children or grandchildren</i>	1	2	-1	-2
<i>j - Bequests</i>	1	2	-1	-2
<i>k - Taking advantage of state subsidies (for example, a subsidy to building society savings)</i>	1	2	-1	-2
<i>l - Other (SPECIFY).</i>	1	2	-1	-2

**9.07 HI0500**

Aside from any purchases of assets, would you say that your (household's) overall expenses over the last 12 months were unusually high or low compared to what you would expect in a "normal" year, or were they about normal?

Higher than average	1
Lower than average	2
Just about average	3
<i>Don't know</i>	-1
<i>No answer</i>	-2

**9.08 HI0600**

Again aside from any purchases of assets, over the last 12 months would you say that your (household's) regular expenses were higher than your (household's) income, just about the same as your (household's) income or that (you/your household) spent less than (your/its)\_income?

<i>Expenses exceeded income</i>	1	<b>Go to HI0700</b>
<i>Expenses about the same as income</i>	2	
<i>Expenses less than income.</i>	3	<b>Go to HNI0500</b>
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

**9.09 HI0700**

You have told me that your expenses in the last 12 months have been above your income. What did you do to meet expenses?

[CODE ALL THAT APPLY] [INTERVIEWER: DO NOT SHOW ANSWER CATEGORIES]

<i>Sold assets</i>	1
<i>Got a credit card / overdraft facility</i>	2
<i>Got some other loan</i>	3
<i>Spent out of savings</i>	4
<i>Asked for help from relatives or friends</i>	5
<i>Left some bills unpaid</i>	6
<i>Other(SPECIFY).</i>	7
<i>Don't know</i>	-1
<i>No answer</i>	-2
<i>Question filtered (expenses did not exceed income)</i>	-3

**9.10 HNI 0500**

Would you say that in the next two to five years your household expenses will be larger, smaller or just about the current level?

Larger	1
Smaller	2
About the same	3
<i>Don't know</i>	-1

No answer	-2
-----------	----

**9.11 HI0800**

In an emergency, could (you/your household) get financial assistance of say EUR 5,000 from friends or relatives who do not live with you?

(1) Yes

(2) No

**(-1)** *Don't know*

**(-2)** *No answer*

**-- End of Section 9 --**



**Paradata Section**

**To be completed by the Interviewer**

**HR0100** In which language was the interview conducted?

**INTCODE** Identification code of the interviewer

**Please fill in the following details concernign the pre-interview efforts to contact the household :**

Date (DD-MM-YY)	Time (from) [HH:MM]	Time (to) [HH:MM]	Purpose	Result

**Please fill in the following details that concerning the interview :**

Date [DD-MM-YY]	Time (from) [HH:MM]	Time (to) [HH:MM]	Personally/By phone	Sections covered
Total duration of the interview:			minutes	

**Main residence of the household**

**HR0200 Can you describe the interior of the residence ;**

**HR0200A Can you describe the exterior of the residence ;**

	<b>HR0200</b>	<b>HR0200A</b>
Excellent. Walls and ceilings have no cracks, paint of panelling in good condition.	1	1
Good. Needs some minor painting or refinishing.	2	2
Needs major interior work. Holes and/or cracks need patching. Painting needed. etc.	3	3
Poor. Some walls or ceilings need replacement.	4	4

**HR0200B What type is the residence of the household?**

Independent House	1
Semi detached	2
Apartment	3
Other (specify)	4

**HR0200C Could you describe the condition of the dwelling?**

Excellent (Luxury)	1
Good	2
Fair	3
Poor	4
Low Income	5

**HR0300 Was the interviewee suspicious about the study before the interview?**

**HR0400 Was the interviewee suspicious about the study after the interview?**

	<b>HR0300</b>	<b>HR0400</b>
Not at all	1	1
To some extend yes	2	2
Absolutely	3	3

**HR0500 How do you rate the interviewee's understanding of the questions?**

Excellent	1
Good	2
Fair	3
Poor	4

**HR0600 How do you rate the reliability of the information provided by the interviewee on income and wealth?**

Accurate	1
Fair	2
Inaccurate	3

**HR0700 How do you judge the ability of the interviewee to express amounts in euros (in other words, did he/she still mostly made calculations in legacy currencies)?**

Excellent	1
Good	2
Fair	3
Poor	4

**HR0800 How do you rate the easiness the interviewee had in reporting?**

Very easy	1
Fairly easy	2
Normal	3
Difficult	4
Very difficult	5

**HR0900 How do you rate the ability of the interviewee to express himself/herself?**

Excellent	1
Good	2
Fair	3
Poor	4

**HR1000 Overall, how great was his/her interest in the interview?**

Very high	1
Above average	2
Average	3
Below average	4
Very low	5

**HR1100 Were there any other persons present during the interview?**

Children under age 6	1
Children 6 and over	2
Spouse/partner	3
Other relatives	4
Other adults	5
Nobody	6

**HR1200 How many persons provided information during the interview?**

Only the RP	1
The RP and the RP's spouse/partner	2
The RP and another household member(s) including other than RP's spouse/partner	3
The RP and another person who knows about household's finances but is not part of the household	4

**HR1300 Did the interviewee(s) consult any documentation to provide answers?**

Yes frequently	1	<b>go to HR1400</b>
Yes sometimes	2	
Yes rarely	3	
No never	4	<b>go to introduction after HR1500</b>

**HR1400 Which documents did the interviewee(s) refer to? [MULTIPLE CHOICE, TICK THOSE THAT APPLY (UP TO A MAXIMUM OF 10)]**

a- Pension documents	1
b - Account statements	2
c - Investment/business records	3
d - Loan documents	4
e - Credit cards/credit card statements	5
f - Check book/check registry	6
g - Income records	7
h - Computer/PC/laptop	8
i - Handwritten statements/papers/notes	9
j - Health insurance/life insurance	10
k - Income tax returns	11
l - Tax bills	12
m - Secretary/account/financial advisor	13
n - Rent receipt/apartment agreements	14
o - Real estate records	15
p - Social security checks/statements	16
q - Employment records/employee handbook/union records	17
r - Inheritance papers	18
s - Miscellaneous bills	19
t - Miscellaneous government records	20

u - Miscellaneous personal documents	21
v - Other documents (please specify in writing)	22
w - Some documents, not known what kind	23

**HR1500** Is there any information you think the respondent may have missed, may have reported twice, may have reported inaccurately or where you think there might be inconsistencies in the replies of the respondent? Please refer to the variable names and add a description about what you think may have been misreported, reported wrongly, duplicated, etc.

<p>If yes, specify in 255 characters :</p>	<p>No</p>
--	-----------

**HR1600** What would you highlight concerning the household's main residence, the conduct of the interview, the way the interviewee has answered your questions or anything else you deem relevant?

255 characters

