

CENTRAL BANK OF CYPRUS
EUROSYSTEM

Questionnaire on
Household Finance and Consumption
Survey

December 2016

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SCREENER

1. INTERVIEWER: The purpose of this visit is to:

1: Find household representative - First contact with the household

2: Conduct interview - Telephone communication took place in advance*GOTO *QUESTION 11(Intro)

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

2. NO

3. NO HOUSEHOLD AT ADDRESS *GOTO END

*IF [Q2,1]

INTERVIEWER:

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 CONTINUE

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 your household

Is there someone in the household who knows the household finances?

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 .

1. YES *GOTO 3.1

2. THERE ARE MORE THAN ONE PERSON *GOTO 3.01

3. NO *GOTO 4

3.01. 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 *GOTO 3.1**
- 2. **NO / SEVERAL PERSONS *GOTO 3.02**

3.02 Is this residence owned by a person? Or in case that this residence is rented, the lease is on one person?

- 1. **YES *GOTO 3.1**
- 2. **NO / SEVERAL PERSONS *GOTO 3.03**

3.03. Among these people, can I speak with the person who is closest to age 45?

- 1. **YES *GOTO 3.1**
- 2. **NO *GOTO 3.2**

3.1 Is this person available now to conduct the main interview?

- 1. **YES *GOTO *QUESTION 1 (Introduction)**
- 2. **NO *GOTO 3.2**

3.2 When will this person be available to conduct the main interview?

Day: **Time:**
OR
Telephone number to arrange an appointment:
***END**

4. Is there someone **outside the household** who would know about the finances?

- 1. **YES *GOTO 5.1**
- 2. **NO *GOTO 6**

5.1 Is this person available now to conduct the main interview?

- 1. **YES *GOTO *QUESTION 1 (Introduction)**
- 2. **NO *GOTO 5.2**

5.2 When will this person be available to conduct the main interview?

Day: **Time:**
OR
Telephone number to arrange an appointment:
***END**

6. Is there someone who can give basic information?

- 1. **YES - IN HOUSEHOLD *GOTO 6.2**
- 2. **YES - OUTSIDE THE HOUSEHOLD *GOTO 6.1**
- 3. **NO - *GOTO END**

6.1 What is the relationship of this person to the household?

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

6.2 Is this person available now to conduct the main interview?

- 1. **YES *GOTO *QUESTION 1 (Introduction)**
- 2. **NO *GOTO 6.3**

6.3 When will this person be available to conduct the main interview?

Day:

Time:

OR

Telephone number to arrange an appointment:

***END**

6.5 Can you give me a telephone number to arrange an appointment or to verify the appointment for the main interview?

- 1: **YES**
- 2: **NO *GOTO END**

6.6 Please fill in this form:

1: Name*:

2: Last name:

3: Address:

4: Postal code:

5: Area:

6: City*:

7:Phone number*:

8:Mobile number:

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

1. 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 ¹

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?

¹ 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.

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

(-1) *Don't know*

(-2) *No answer*

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 PA0200

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

0 – Early childhood education or no education	0	Go to PNA 0600
1 - Primary education	1	
2 - Lower secondary or second stage of basic education	2	
3 - Upper secondary	3	Go to PACY001
4 - Post-secondary non- tertiary education	4	
5 –Short cycle tertiary education	5	
6 – Bachelor or equivalent	6	
7- Masters or equivalent	7	
8 – Doctoral or equivalent	8	Go to PNA 0600
Don't know	-1	
No answer	-2	

1.07 PACY001

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
Don't know	-1
No answer	-2

1.08 PNA0600

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

	Father/Step father (a)	Mother/step mother (b)
0 – Early childhood education or no education	0	0
1 - Primary education	1	1
2 - Lower secondary or second stage of basic education	2	2
3 - Upper secondary	3	3
4 - Post-secondary non- tertiary education	4	4
5 –Short cycle tertiary education	5	5
6 – Bachelor or equivalent	6	6
7- Masters or equivalent	7	7
8 – Doctoral or equivalent	8	8
Don't know	-1	-1
No answer	-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.

1.09 HZ0310

On a scale from 0 to 10 how satisfied are you overall with your life? Where "zero" means totally dissatisfied and "10" means entirely satisfied.

0	1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	---	----

(-1) Don't Know

(-2) No answer

--- End of Section 1 ---

2.04 HB0400

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

Yes	1	Go to HB0410
No	2	
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

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*

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

(-1) *Don't know*

(-2) *No answer*

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
50% purchased or constructed /50% inherited or received as a gift (silent)	5
<i>Don't know</i>	-1
<i>No answer</i>	-2

2.08 HB0700

In what year did you (or someone in your current household) acquire the residence or buy the land it is on?

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

(a) Year you acquired the land

				Numerical value 4 digits
--	--	--	--	--------------------------

(b) Year you acquired the residence

				Numerical value 4 digits
--	--	--	--	--------------------------

(-1) *Don't know*

(-2) *No answer*

2.09 HBCY001

If the date in question HB0700(b) precedes the date in question HB0200 please ask: (multiple answers)

Why you (your household) did not move to this property as soon as it was acquired?

The property was rented for some years	1
The period of construction was longer than expected	2
Other reasons (please specify) _____	3
<i>Don't know</i>	-1
<i>No answer</i>	-2

2.10 HBCY002

If the date in question HB0700(b) is after the date in question HB0200 please ask: (Multiple answers)

From your answers in previous questions (HB0200 and HB0700) it seems that you have been living in this residence before you acquired it. Why?

The household rented the residence for some years and then bought it.	1
The residence was the house of the parents of the FKP/FKP spouse. The parents gave the residence as a gift to their children after some years they have been living together.	2
Other reasons (please specify) _____	3
<i>Don't know</i>	-1
<i>No answer</i>	-2

2.14 HBCY003

How did you come to the above estimation?

Personal Valuation	1
Bank's valuation	2
Valuer's estimation	3
Based on official published property price indices	4
Other (please specify) _____	5
Don't Know	-1
No answer	-2

2.15 HBZ010x

We are interested in knowing how much you think the price of the residence you are living in might change over the next 12 months.

Please distribute a total of 10 points among the 5 changes shown in the card below, assigning more points to the scenarios you think are more likely and zero points if a scenario seems nearly impossible to you.

INTERVIEWER: ALL 10 PONTS MAY BE GIVEN TO A SINGLE SXENARIO IF A HOUSEHOLD CONSIDERS IT THE ONLY POSSIBLE, WITH THE REMAINING SCENARIOS BEING GIVEN 0.

Decrease more than 5%	
Decrease from 2 to 5%	
Όχι περισσότερο από 2% αύξηση ή μείωση	
Increase from 2 to 5%	
Increase more than 5%	
Don't Know	-1
No answer	-2

2.16 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	Go to HB 1010
No	2	
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

Note: _____

2.17 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*

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)

2.18 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 st Loan		2 nd Loan		3 rd loan	
	<i>1st choice</i>	<i>secondary choice</i>	<i>1st choice</i>	<i>secondary choice</i>	<i>1st 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 or refinance 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

2.19 HB110\$x

Does this loan refinance a previous loan, did this loan replace a previous loan (that had this property as a collateral)?

Note: Borrowers sometimes take out new loans to pay off existing ones, taking advantage of better conditions for example interest rate,

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

If yes go to HB113\$x, otherwise go to CY005

2.20 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

If HB113\$x=3 please ask whether this has something to do with NPLs and take a note .

	1 st Loan			2 nd Loan			3 rd Loan		
	1 st reason	2 nd reason	3 rd reason	1 st reason	2 nd reason	3 rd reason	1 st reason	2 nd reason	3 rd reason
To get better loan terms	1	1	1	1	1	1	1	1	1
To borrow additional money against the property	2	2	2	2	2	2	2	2	2
Some Other reason (please specify)_____	3	3	3	3	3	3	3	3	3
Don't Know	-1	-1	-1	-1	-1	-1	-1	-1	-1
No answer	-2	-2	-2	-2	-2	-2	-2	-2	-2

2.21 HBCY004

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

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

2.22 HB130\$x

If HB110\$x=2 – When did (you/your household) take the mortgage?

If HB110\$x=1 - When did (you/your household) refinance the earlier loan ?

If HB110\$x= -1 or -2 When did (you/your household take out the mortgage or most recently refinanced it ?

INTERVIEWER: IF THE LOAN WAS REFINANCED, WE WANT THE DATE THE CURRENT LOAN WAS MOST RECENTLY REFINANCED. IF IT WAS RENEGOTIATED WE WANT THE DATE OF THE INITIAL LOAN.

1st Loan					2nd Loan				
					<i>Numerical value, 4 digits</i>				

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

(-1) *Don't know*

(-2) *No answer*

2.23 HB140\$x

If HB110\$x=2 - What was the total amount borrowed when you took out the mortgage?

If HB110\$x=1 - What was the total amount borrowed at the time you refinanced the earlier loan?

If HB110\$x= -1 or -2 What was the total amount borrowed at the time you took out the mortgage or most recently refinanced it?

Numerical value 9 digits in EURO

1st Loan										2nd Loan								
3rd loan																		

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

2.24 HB160\$x

If HB110\$x=2 – At the time the loan was taken out, how many years were agreed for the length of the loan?

If HB110\$x=1 – At the time you refinanced the earlier loan, how many years were agreed for the length of the loan

If HB110\$x= -1 or -2 At the time the loan was taken out or most recently refinanced, how many years were agreed for the length of the loan?

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)

1st Loan			2nd Loan		3rd loan		Numerical value 2 digits

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

2.25 HB170\$x

What is the amount still owed on the loan? (that is if you repaid it completely now, how much you have to pay)

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

Numerical value in EURO, 9 digits

1 st Loan										2 nd Loan								

3 rd loan									

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

2.26 HBCY005

If HB170\$x>HB140x please ask (multiple answers)

Why is the outstanding amount of the loan higher than the original amount borrowed?

The installments are not paid according to the agreement	1
Other reason (please specify)	2
Don't Know	-1
No answer	-2

2.27 HB171\$x

In how many years will the loan be fully repaid?

READ OUT IN CASE OF DOUBT: What Is the remaining maturity of the loan? If necessary, clarify that this is according to the agreed conditions of the loan. For less than one year enter 0.

1 st Loan			2 nd Loan		3 rd Loan		Numerical value 2 digits in number of years

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

2.28 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 st Loan	2 nd Loan	3 rd loan
Yes	1	1	1
No	2	2	2
Don't know	-1	-1	-1
No answer	-2	-2	-2

2.29 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 st Loan					2 nd Loan				
				.					.

3 rd loan				
				.

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

2.30 HB200\$x

How much is the monthly payment (you make/your household makes) on the loan including both interest and repayment but 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 st Loan						2 nd Loan					

3 rd loan					

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

2.34 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 commercial buildings, farms, land, etc.? **Please include properties both here in Cyprus and elsewhere. For properties in the occupied areas we will refer later on.**

[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	Go to HB2410
No	2	Go to HBCY009
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

2.35 HB2410

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

Type of Property	Number of properties you own
Total number of properties (numerical value 2 digits)	
1. House or flat	
2. Apartment Building	
3. Industrial building/warehouse	
4. Building plot/estate/field/garden/forest and arable land	
5. Garage	
6. Shop	
7. Office	
8. Hotel	
9. Farm	
10 Other (specify)	
Don't Know	-1
No answer	-2

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

2.36 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]

	1st property	2nd property	3rd property
<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/field/garden/forest and arable land</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

2.37 HB260\$x

What is this property used for?

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

2.38 HB270\$x

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

Numerical value, 5 digits, 2 decimal places..

1st property						2nd property				
				.					.	

3rd property				
				.

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

2.39 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	3 rd property
Purchased	1	1	1
Constructed (own construction)	2	2	2
Inherited/	3	3	3
Partly inherited (gift), partly purchased	4	4	4
Received as gift	5	5	5
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2

2.40 HBCY006

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

Note for the 1st property					Note for the 2nd property				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		Numerical value 4 digits	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Note for the 3rd property				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Numerical value 4 digits

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

2.41 HBCY007

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				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		Numerical value 2 digits	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Note for the 3rd property				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Numerical value 2 digits

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

2.42 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

1st property										2nd property								
3rd property																		

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

LOANS USING OTHER PROPERTIES AS COLLATERAL

2.43 HB300\$*x*

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.

	1st property	2nd property	3rd property	
Yes	1	1	1	GO to HB301\$<i>x</i>
No	2	2	2	Go to HB2900
Don't Know	-1	-1	-1	
No Answer	-2	-2	-2	

2.44 HB301\$*x*

How many such mortgages or loans are there on this property ?

Interviewer: If any of the loans was collateralised by two or more properties, record it under the property with the highest value)

Note for the 1 st property		Note for the 2 nd property		Note for the 3 rd property	
	Numerical value 1 digit		Numerical value 1 digit		Numerical value 1 digit

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

2.44A HBCY007A

Is there another property mortgaged for this/these loan/s?

1 st property	Note for the 1 st loan	Note for the 2 nd loan	Note for the 3 rd loan	
YES	1	1	1	Go to HBCY007B
NO	2	2	2	
Don't know	-1	-1	-1	Go to HB320\$x\$y
No answer	-2	-2	-2	
2 nd property	Note for the 1 st loan	Note for the 2 nd loan	Note for the 3 rd loan	
YES	1	1	1	Go to HBCY007B
NO	2	2	2	
Don't know	-1	-1	-1	Go to HB320\$x\$y
No answer	-2	-2	-2	
3 rd property	Note for the 1 st loan	Note for the 2 nd loan	Note for the 3 rd loan	
YES	1	1	1	Go to HBCY007B
NO	2	2	2	
Don't know	-1	-1	-1	Go to HB320\$x\$y
No answer	-2	-2	-2	

2.44B HBCY007B

What is the value of this property ;

1 st property	Note for the 1 st loan	Note for the 2 nd loan	Note for the 3 rd loan
Value of the property (numerical value 9 digits)			
Don't know	-1	-1	-1
No answer	-2	-2	-2
2 nd property	Note for the 1 st loan	Note for the 2 nd loan	Note for the 3 rd loan
Value of the property (numerical value 9 digits)			
Don't know	-1	-1	-1
No answer	-2	-2	-2
3 rd property	Note for the 1 st loan	Note for the 2 nd loan	Note for the 3 rd loan
Value of the property (numerical value 9 digits)			
Don't know	-1	-1	-1
No answer	-2	-2	-2

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)

2.45 HB320x\$y

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 st property	Note for the 1 st Loan		Note for the 2 nd Loan		Note for the 3 rd Loan	
	1 st reason	Other reasons	1 st reason	Other reasons	1 st reason	Other reasons
To purchase or construct this property	1	1	1	1	1	1
To purchase another real estate	2	2	2	2	2	2
To refurbish or renovate this residence	3	3	3	3	3	3
To buy a vehicle or other means of transport	4	4	4	4	4	4
To finance a business or professional activity	5	5	5	5	5	5
To consolidate other consumption debts	6	6	6	6	6	6
For educational purposes	7	7	7	7	7	7
To cover living expenses or other purchases	8	8	8	8	8	8
Other reason (please specify_____)	9	9	9	9	9	9
Don't know	-1	-1	-1	-1	-1	-1
No answer	-2	-2	-2	-2	-2	-2
2 nd property	Note for the 1 st Loan		Note for the 2 nd Loan		Note for the 3 rd Loan	
	1 st reason	Other reasons	1 st reason	Other reasons	1 st reason	Other reasons
To purchase or construct this property	1	1	1	1	1	1
To purchase another real estate	2	2	2	2	2	2
To refurbish or renovate this residence	3	3	3	3	3	3
To buy a vehicle or other means of transport	4	4	4	4	4	4
To finance a business or professional activity	5	5	5	5	5	5
To consolidate other consumption debts	6	6	6	6	6	6
For educational purposes	7	7	7	7	7	7
To cover living expenses or other purchases	8	8	8	8	8	8
Other reason (please specify_____)	9	9	9	9	9	9
Don't know	-1	-1	-1	-1	-1	-1
No answer	-2	-2	-2	-2	-2	-2
3 rd property	Note for the 1 st Loan		Note for the 2 nd Loan		Note for the 3 rd Loan	
	1 st reason	Other reasons	1 st reason	Other reasons	1 st reason	Other reasons
To purchase or construct this property	1	1	1	1	1	1
To purchase another real estate	2	2	2	2	2	2
To refurbish or renovate this residence	3	3	3	3	3	3
To buy a vehicle or other means of transport	4	4	4	4	4	4
To finance a business or professional activity	5	5	5	5	5	5
To consolidate other consumption debts	6	6	6	6	6	6
For educational purposes	7	7	7	7	7	7
To cover living expenses or other purchases	8	8	8	8	8	8
Other reason (please specify_____)	9	9	9	9	9	9
Don't know	-1	-1	-1	-1	-1	-1
No answer	-2	-2	-2	-2	-2	-2

2.46 HB310\$x\$y

Does this loan refinance a previous loan, that is, did this loan replace a previous loan (that had this property as a collateral)? Borrowers sometimes take out new loans to pay off existing ones taking advantage of better conditions for example interest rate terms & amount.

1st Property

	Note for the 1st Loan	Note for the 2nd Loan	Note for the 3rd Loan
Yes	1	1	1
No	2	2	2
Don't Know	-1	-1	-1
No Answer	-2	-2	-2

2nd Property

	Note for the 1st Loan	Note for the 2nd Loan	Note for the 3rd Loan
Yes	1	1	1
No	2	2	2
Don't Know	-1	-1	-1
No Answer	-2	-2	-2

3rd Property

	Note for the 1st Loan	Note for the 2nd Loan	Note for the 3rd Loan
Yes	1	1	1
No	2	2	2
Don't Know	-1	-1	-1
No Answer	-2	-2	-2

If YES go to question HB313\$x\$y

If NO, Don't Know or No Answer go to question CY009

2.47 HB313\$x\$y

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

1st property

	Note for the 1st Loan	Note for the 2nd Loan	Note for the 3rd Loan
To get better Loan terms	1	1	1
To borrow additional money against the property	2	2	2
Other reason (please specify)_____	3	3	3
Don't Know	-1	-1	-1
No answer	-2	-2	-2

2nd property

	Note for the 1st Loan	Note for the 2nd Loan	Note for the 3rd Loan
To get better Loan terms	1	1	1
To borrow additional money against the property	2	2	2
Other reason (please specify)_____	3	3	3
Don't Know	-1	-1	-1
No answer	-2	-2	-2

3rd property

	Note for the 1st Loan	Note for the 2nd Loan	Note for the 3rd Loan
To get better Loan terms	1	1	1
To borrow additional money against the property	2	2	2
Other reason (please specify)_____	3	3	3
Don't Know	-1	-1	-1
No answer	-2	-2	-2

2.48 HBCY008

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

	1st loan	2nd loan	3rd 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			

2.49 HB330\$x\$y

If HB310\$y=2 When did (you/your household) take out the mortgage?

If HB310\$y=1 When did (you/your household) refinance the earlier loan?

INTERVIEWER: IF THE LOAN WAS REFINANCED, WE WANT THE DATE THE CURRENT LOAN WAS TAKEN OUT. IF IT WAS RENEGOTIATED WE WANT THE DATE OF THE LAST RENEGOTIATION

1ST PROPERTY

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

Note for the 3rd Loan			
Numerical value 4 digits			

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

2nd PROPERTY

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

Note for the 3rd Loan			
Numerical value 4 digits			

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

3rd PROPERTY

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

Note for the 3rd Loan			
Numerical value 4 digits			

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

2.50 HB340

If HB310=2 What was the initial amount borrowed when you took the mortgage?

If HB310=1 What was the total amount borrowed at the time you refinanced the earlier loan?

1st property, numerical value in euro, 9 digits

Note for the 1 st Loan											Note for the 2 nd Loan								

Note for the 3 rd Loan								

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

2nd property, numerical value in euro, 9 digits

Note for the 1 st Loan											Note for the 2 nd Loan								

Note for the 3 rd Loan								

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

3rd property, numerical value in euro, 9 digits

Note for the 1 st Loan											Note for the 2 nd Loan								

Note for the 3 rd Loan								

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

2.51 HB360\$x\$y

If HB310\$x\$y=2 At the time the loan was taken out how many years were agreed for the length of the loan?

If HB310\$x\$y=1 At the time you refinanced the earlier loan, how many years were agreed for the length of the loan ?

INTERVIEWER: IF THE LOAN IS A Housing Loan with the HMR as a collatera 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)

1st property Please note in years (numerical value 2 digits)

Note for the 1 st loan		Note for the 2 nd loan		Note for the first loan

- (-1) Don't know
- (-2) No answer
- (-4) Loan has no set term

2nd property Please note in years (numerical value 2 digits)

Note for the 1 st loan		Note for the 2 nd loan		Note for the first loan

- (-1) Don't know
- (-2) No answer
- (-4) Loan has no set term

3rd property Please note in years (numerical value 2 digits)

Note for the 1 st loan		Note for the 2 nd loan		Note for the first loan

- (-1) Don't know
- (-2) No answer
- (-4) Loan has no set term

2.52 HB370\$x\$y

What is the amount still owed on the loan? (that is, if you repaid it completely now, how much would you have to pay.)

INTERVIEWER: the amount we want is the outstanding principal excluding interest, fees etc not the sum of future payments.

1st property **Note in Euro (numerical value 9 digits)**

Note for the 1st Loan										Note for the 2nd Loan									

Note for the 3rd Loan								

- (-1) Don't Know
- (-2) No Answer

2nd property **Note in Euro (numerical value 9 digits)**

Note for the 1st Loan										Note for the 2nd Loan									

Note for the 3rd Loan								

- (-1) Don't Know
- (-2) No Answer

3rd property **Note in Euro (numerical value 9 digits)**

Note for the 1st Loan										Note for the 2nd Loan									

Note for the 3rd Loan								

- (-1) Don't Know
- (-2) No Answer

2.53 HB371\$x\$y

In how many years will the loan be fully repaid?

(READ OUT IN CASE OF DOUBT: WHAT IS THE REMAINING MATURITY OF THE LOAN? IF NECESSARY, CLARIFY THAT THIS IS ACCORDING TO THE AGREED CONDITIONS OF THE LOAN. FOR LESS THAN ONE YEAR ENTER 0)

1st property Numerical value for years in 2 digits

Note for the 1 st loan		Note for the 2 nd loan		Note for the 3 rd loan

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

2nd property Numerical value for years in 2 digits

Note for the 1 st loan		Note for the 2 nd loan		Note for the 3 rd loan

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

3rd property Numerical value for years in 2 digits

Note for the 1 st loan		Note for the 2 nd loan		Note for the 3 rd loan

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

2.54 HB380\$x\$y

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?

1st property

	Note for the 1 st Loan	Note for the 2 nd Loan	Note for the third Loan
Yes	1	1	1
No	2	2	2
Don't Know	-1	-1	-1
No answer	-2	-2	-2

2nd property

	Note for the 1 st Loan	Note for the 2 nd Loan	Note for the third Loan
Yes	1	1	1
No	2	2	2
Don't Know	-1	-1	-1
No answer	-2	-2	-2

3rd property

	Note for the 1 st Loan	Note for the 2 nd Loan	Note for the third Loan
Yes	1	1	1
No	2	2	2
Don't Know	-1	-1	-1
No answer	-2	-2	-2

2.55 HB390\$x\$y

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)?

1st property **Note in euro (numerical value in 5 digits, 3 decimals)**

Note for the 1 st Loan						Note for the 2 nd Loan									
					.						.				

Note for the 3 rd Loan									
					.				

- (-1) Don't Know
- (-2) No Answer

2nd property **Note in euro (numerical value in 5 digits, 3 decimals)**

Note for the 1 st Loan						Note for the 2 nd Loan									
					.						.				

Note for the 3 rd Loan									
					.				

- (-1) Don't Know
- (-2) No Answer

3rd property **Note in euro (numerical value in 5 digits, 3 decimals)**

Note for the 1 st Loan						Note for the 2 nd Loan									
					.						.				

Note for the 3 rd Loan									
					.				

- (-1) Don't Know
- (-2) No Answer

2.56 HB400\$x

At present 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)

1st property

Note in euro (numerical value 6 digits)

Note for the 1st Loan							Note for the 2 nd Loan					
Note for the 3 rd Loan												

- (-1) Don't Know
- (-2) No Answer

2nd property

Note in euro (numerical value 6 digits)

Note for the 1st Loan							Note for the 2 nd Loan					
Note for the 3 rd Loan												

- (-1) Don't Know
- (-2) No Answer

2nd property

Note in euro (numerical value 6 digits)

Note for the 1st Loan							Note for the 2 nd Loan					
Note for the 3 rd Loan												

- (-1) Don't Know
- (-2) No Answer

IF HB2410 (number of properties)>3 continue with the question HB2900 otherwise go to question HB4099

2.63 HBCY011

How much did you sell this/ese property/ies?

Note in euro (Gross Amount)

<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

Property in the occupied area of Cyprus

2.64 HBCY012

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 HBCY013

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

IF yes (=1) how many properties of each kind do you have?

	<i>Numerical value 2 digits</i>	
YES	1	Go to HBCY014
House or flat		
Block of Apartments		
Industrial Building/warehouse		
Land		
Garage		
Shop		
Office		
Hotel		
Farm		
No	2	Go to HB4300
Don't know	-1	
No Answer	-2	

We will now talk for the three properties you have in the occupied areas you consider most important in terms of their economic value. Start with the most important

Beginning of loop for 3 properties

2.66 HBCY014

What kind of property do you own?

Property	1 st property	2 nd property	3 rd property
House or Apartment	1	1	1
Block of Apartments	2	2	2
Industrial Building / warehouse	3	3	3
Land	4	4	4
Garage	5	5	5
Shop	6	6	6
Office	7	7	7
Hotel	8	8	8
Farm	9	9	9
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2

2.67 HBCY015

Where is it located?

Region	1 st property	2 nd property	3 rd property
Nicosia	1	1	1
Famagusta	2	2	2
Kyrenia	3	3	3
Morphou	4	4	4
Larnaca	5	5	5
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2

2.68 HBCY016

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

1st property

YES	1	Go to HBCY017
NO	2	GO to HBCY018
Don't know	-1	
No Answer	-2	

2nd property

YES	1	Go to HBCY017
NO	2	GO to HBCY018
Don't know	-1	
No Answer	-2	

3rd property

YES	1	Go to HBCY017
NO	2	GO to HBCY018
Don't know	-1	
No Answer	-2	

2.69 HBCY017

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

1st property

Numerical value, EUR 9 digits

Grant									Loan								

(-1) *Don't know*

(-2) *No answer*

2nd property

Numerical value, EUR 9 digits

Grant									Loan								

(-1) *Don't know*

(-2) *No answer*

3rd property

Numerical value, EUR 9 digits

Grant									Loan								

(-1) *Don't know*

(-2) *No answer*

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	Go to HB4310
No	2	Go to HB4500
<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*

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*

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

2.76 HB4510x (non core question – previously core)

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	□□□	Yes 1 No 2
b – Trucks	□□□	Yes 1 No 2
c - Vans	□□□	Yes 1 No 2
d - Planes	□□□	Yes 1 No 2
e - Boats / yachts	□□□	Yes 1 No 2
f- Other vehicles (specify)	□□□	Yes 1 No 2
Don't know	-1	
No answer	-2	

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?

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

(-1) Don't know

(-2) No answer

2.78 HB4700

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

Yes	1	Go to HB4710
No	2	Go to HB4800
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?

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

(-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	Go to HB4810
No	2	
Don't know	-1	Go to the next section
No answer	-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.)

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

(-1) Don't know

(-2) No answer

--- End of Section 2 ---

3.03DB HC0340

How many such loans do you have ?

		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)

3.03DC HC035\$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 st loan		2 nd loan		3 rd loan	
	1 st choice	Secondary choice	1 st choice	Secondary choice	1 st 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 HC036\$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]

Note in euro : (numerical value 9 digits)

Note for the 1st loan										Note for the 2nd loan								
Note for the 3rd loan																		

- (-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 <HC0340minus 2(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]

Note in euro

									Numerical value 9 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	Go to HC0410
No	2	Go to HNC0125
Don't know	-1	
No answer	-2	

3.04B HC0410

How many such loans do you have?

		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 st loan		2 nd loan		3 rd loan	
	1 st choice	Secondary choice	1 st choice	Secondary choice	1 st choice	Secondary choice
<i>To purchase or construct the HMR</i>	1	1	1	1	1	1
<i>To purchase other real estate</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>To support relatives & friends</i>	10	10	10	10	10	10
<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

3.06 HCCY001

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

	1 st loan	2 nd loan	3 rd 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			

3.07 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 st loan									2 nd loan								

2 nd loan								

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

3.08 HC070\$x

And at the time the loan was granted how many years were agreed for repayment?

Numerical value, 2 digits (for years).

1 st loan		2 nd loan		3 rd loan	

- (-1) *Don't know*
- (-2) *No answer*
- (-4) *Loan has no set term*

3.09 HC080\$x

What is the outstanding balance on the loan?

Numerical value in EUR, 9 digits

1 st loan										2 nd loan								
3 rd loan																		

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

3.10 HC090\$x

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

Numerical value, 4 digits, 2 decimal places..

1 st loan											2 nd loan									
						.											.			
3 rd loan																				

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

3.11 HC100\$x

At present, 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 st loan								2 nd loan						
						6 digits								6 digits
3 rd loan														
						6 digits								

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

3.15 HNC 0126

Are any of these overdue payments still outstanding?

Yes	1	Go to HCCY002
No	2	Go to HCCY008
Don't know	-1	
No answer	-2	
Question filtered (no arrears on loans and mortgages in the last 12 months)	-3	

3.16 HCCY002 (ex.HNC0127)

Were you ever overdue by 90 days or more?

Yes	1	Go to HCCY003
No	2	Go to HC1300
Don't know	-1	
No answer	-2	

3.17 HCCY003

When did you/your household pay the last installment for your loan? Please give your answer in month/year.

	Month/Year
Loans with the HMR as a collateral	__ / ____
Loans with property other than the HMR as a collateral	__ / ____
Other non collateralised loans	__ / ____
Don't Know	-1
No Answer	-2

3.18 HCCY003

Have you/your household tried to restructure any of these loans which is/are delayed for 90 days and more?

NO	1
Yes, and the application was rejected	2
Yes, but the application is still under consideration	3
Yes, the application was approved but the contracts to be signed are not yet ready.	4
Yes it was restructures. Delays were zeroed and I will start from scratch with a new repayment schedule	5
Yes it was restructured. I agreed to cover delays within a certain frame.	6
Other (specify)	7
Don't know	-1
No Answer	-2

3.19 HCCY004

What are the reasons you/your household does not pay the installments of your loan on time? (the respondent can give up to three reasons starting with the most important)

INTERVIEWER : PLEASE SHOW CARD WITH ALL THE OPTIONS

	1st reason	2 nd reason	3 rd reason	
Decrease of the household's monthly income	1	1	1	Go to HCCY006
The value of the collateral has decreased below the remaining amount of the loan	2	2	2	Go to HCCY008
Anger/Dissapointment with the Banking System in Cyprus	3	3	3	
Inability to pay the instalments due to the 2013 Bail In	4	4	4	
The Banks will never take the houses from their owners.	5	5	5	
Other (please specify)	6	6	6	
Don't Know	-1	-1	-1	
No Answer	-2	-2	-2	

3.20 HCCY006

If one of the three options above is 1 (HCCY005=1) then ask:

Before the decrease in the household's income did you pay your installments on time?

YES	1
NO	2
Don't Know	-1
No Answer	-2

3.21 HCCY007

Did you try to decrease your expenses in an effort to repay your loans?

YES	1
NO	2
Don't Know	-1
No Answer	-2

3.22 HCCY008

In the past did you have any loans that were overdue 90 days+, that are now restructured and all installments are paid on time?

YES	1	Go to HCCY009
NO	2	Go to HC1300
Don't Know	-1	
No Answer	-2	

3.23 HCCY009

When did your most recent loan restructuring occurred ?

Note the year

<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

3.24A HC1300

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

Interviewer strategy: If any of HB130\$x or HB330\$x\$y is in the past three years, this question should be replaced by a confirmation question of thhe form: You had previously indicated that you have taken or refinanced a loan in HB130\$x/HB330\$x\$y. We will talk now about this occasion and other cases in the past three years where you have applied for a loan or for a credit.

YES	1	GO TO HC1310x
NO	2	
Don't Know	-1	GO TO HC1400
No Answer	-2	

3.24B HC1310x

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?

CODE ALL THAT APPLY

	1st option (a)	2nd option (b)	
Yes, turned down	1	1	Go to HNC0200
Yes, not given as much credit	2	2	
NO	3	3	Go to HC1400
Don't Know	-1	-1	
No Answer	-2	-2	

3.25 HNC0200

What reasons were you given for being turned down for credit /for not being granted as much credit as you applied for?

[CODE ALL THAT APPLY SPECIFYING AS FIRST THE MAIN REASON FOR BEING REFUSED CREDIT/ DO NOT READ THIS LIST]

1= Yes, reason for turn down for credit/for not being granted as much as applied for

2= No, not a reason for turn down for credit for not being granted as much as applied for.

a Insufficient Income	1	2
b Job/source of Income	1	2
c Lack of ownership /Insufficient collateral	1	2
d Previous bad credit history	1	2
e Not eligible for type of credit applied for	1	2
f. Loan was too large	1	2
g Age	1	2
h Time at current address, time in country	1	2
I Institution is more strict in lending requirements	1	2
j No reason given by the institution	1	2
k Other (please specify)	1	2
Don't know		-1
No answer		=2

3.26 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

3.27 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

3.28 HCCY010

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 HCCY011
No	2	Go to HCCY012
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

3.29 HCCY011

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*

3.30 HCCY012

In 2016, did you take advantage of the discount given to those that pay the property tax before the deadline?

Yes	1
No	2
Not applicable (low cost or historically preserved)	3
Don't know	-1
No answer	-2

3.31 HCCY013

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 HCCY014
No	2	Go to the next Section
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

3.32 HCCY014

What kind of obligations are these? (multiple answer)

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 services such as refurbishing the house or car repair	6
Other (specify)	7
<i>Don't know</i>	-1
<i>No answer</i>	-2

3.33 HCCY015

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
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--- End of Section 3 ---

SECTION 4: PRIVATE BUSINESSES AND FINANCIAL ASSETS

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

4.01A HD0200

(Do you/Does anyone in your household) own all or part of any business that is not publicly traded where you have an active role in running the business?

Yes	1	Go to HD 0210
No	2	Go to HD 1000
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

4.01B 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*

Beginning of loop for 3 self-employment businesses

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

4.02 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 Rev.2 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

4.03 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>Other (please specify) _____</i>	6	6	6
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2

4.04 HDCY001

In which country the business is registered?

Three characters country code (using the EU-LFS and EU-SILC classification of countries). 2 characters

Note for the 1 st Business	Note for the 2 nd Business	Note for the 3 rd Business

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

4.05 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.

1 st Business					2 nd Business				
3 rd Business									

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

4.06 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 st Business	2 nd Business	3 rd 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

- (-1) Don't know
- (-2) No answer
- (-3) No member of the household works at the business

4.07 HD070\$x

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

Numerical value, 5 digits, 2 decimal places.

1st Business						2nd Business				
3rd Business										

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

4.08 HD080\$x

(< If **HD040\$x=1** [sole proprietorship / independent professional OR IF ANY OF HB260\$x=2]> Excluding 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.

1st Business						2nd Business				
3rd Business										

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

4.18 HDCY007

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

In Cyprus	1	Go to question HD1300
Abroad	2	
DK. Don't know	-1	Go to question HDCY008
NA. No answer	-2	

4.19 HDCY008

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

1st country									2nd country								
3rd country																	

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

4.20 HDCY009

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

Numerical value in EUR, 9 digits

Note for the 1st country									Note for the 2nd country								
Note for the 3rd country																	

- (-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	Go to HD1310
No	2	
<i>Don't know</i>	-1	Go to HD1400
<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>a - Funds predominatly investing in equity</i>	1	2	-1	-2
<i>b - Funds predominatly investing in bonds</i>	1	2	-1	-2
<i>c - Funds predominatly investing in money market instruments</i>	1	2	-1	-2
<i>d - Funds predominatly investing in real estate</i>	1	2	-1	-2
<i>e - Hedge funds</i>	1	2	-1	-2
<i>f - Other fund types (specify)</i>	1	2	-1	-2
<i>g - Various types of loans DK/REF type.</i>	1	2	-1	-2

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 - Various types of loans DK/REF type.</i>	
TOTAL (HD1330)	

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

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

4.22B HD1410x

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>a - State or other general government</i>	1	2	-1	-2
<i>b - Banks / Other financial intermediaries</i>	1	2	-1	-2
<i>c - Non-financial corporation</i>	1	2	-1	-2
<i>d -Other (specify)</i>	1	2	-1	-2

4.25 HDCY010 (ex 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	Go to HD1610
No	2	Go to HD1700
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

4.26B HD1610

Does this include any assets I have not recorded yet?

Yes	1	Go to HD1620
No	2	Go to HD1700
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

4.26C HD1620

In total, what is the value of all these (additional) assets that you have not already reported?

<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*

4.29 HD1800

[SHOW CARD] Which of the following statements comes closest to describing the amount of financial risk that you (and your husband/wife/partner) are willing to take when you save or make investments?

[INTERVIEWER: CODE ONLY ONE RESPONSE, THE ONE DEEMED MOST APPLICABLE BY THE RESPONDENT]

<i>Take substantial financial risks expecting to earn substantial return</i>	1
<i>Take above average financial risks expecting to earn above average returns</i>	2
<i>Take average financial risks expecting to earn average returns</i>	3
<i>Not willing to take any financial risk.</i>	4
<i>Don't know</i>	-1
<i>No answer</i>	-2

4.30 HDCY011

After the 2013 bail in a number of depositors withdrew their deposits from the Cyprus Banking System, some of which still remain outside. Do you or another member of your household withdrew cash from the Cyprus Banking System?

Interviewer: Do not include transfers in banks in Cyprus or abroad

Yes and they are still outside the system	1
Yes but they have been returned	2
No	3
Don't know	-1
No answer	-2

4.31 HDCY012

Do you expect to receive any money owed to you (i.e. from third parties or the state) or did you prepaid for products or/and services you did not yet receive?

Yes	1	Go to question HDCY013
No	2	
<i>Don't know</i>	-1	Go to question HDCY015
<i>No answer</i>	-2	

4.32 HDCY013

What kind of receivables/prepayments/advances do you have?

	YES	NO	Don't know	No Answer
Trade credit related to my job (applies only for self employed)	1	2	-1	-2
Prepayments/advances for products (e.g. household equipment) and services	1	2	-1	-2
Debts from third parties, except to relatives/friends who have been mentioned previously (i.e. rents due)	1	2	-1	-2
Money owed by the state (i.e. tax returns)	1	2	-1	-2

4.33 HDCY014

What is the amount of receivables/advances by category?

Note in euro

								a	<i>Numerical value 9 digits</i>
								b	<i>Numerical value 9 digits</i>
								c	<i>Numerical value 9 digits</i>
								d	<i>Numerical value 9 digits</i>

(-1) Don't Know

(-2) No Answer

Consequences from the haircut of deposits

4.34 HDCY015

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	Go to question CY051
No	2	
<i>Don't know</i>	-1	Go to the next Section
<i>No answer</i>	-2	

4.35 HDCY016

What is this amount?

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

(-1) *Don't know*

(-2) *No answer*

4.36 HDCY017

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

	YES	NO	Don't know	No Answer
I find it hard to cope with my financial obligations (paying bills)	1	2	-1	-2
I am unable to repay my debts	1	2	-1	-2
I have reduced my current consumption	1	2	-1	-2
Postponing major purchases for the future	1	2	-1	-2
I did not need to reduce my current consumption	1	2	-1	-2
I did not directly face any problem due to the imposition of the bank deposit levy.	1	2	-1	-2

--- 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 PE0100x

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 st	Other	1 st	Other	1 st	Other	1 st	Other	1 st	Other	
<i>Doing regular work for pay / self-employed/working in family business</i>	1	1	1	1	1	1	1	1	1	1	Go to PE0200
<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	Go to PE0900
<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 st	Other	1 st	Other	1 st	Other	1 st	Other	1 st	Other	
<i>Doing regular work for pay / self-employed/working in family business</i>	1	1	1	1	1	1	1	1	1	1	Go to PE0200
<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	Go to PE0900
<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

	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

5.03 PECY001

Does member X from your household works 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).

INTERVIEWER: Students are included in a following question

		ISO Country classification	Member 1	Member 2	Member 3	Member 4	Member 5	Member 6	Member 7	Member 8	Member 9	Member 10
YES	1											
NO	2											
Don't Know	-1											
No Answer	-2											

5.04 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 IIE0200=1 (employee) continue with PE0400, else go to PE0600

(-1) Don't know

(-2) No answer

5.05 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

5.06 PE0500

Is this a permanent position or a temporary contract?

HH Member	Permanent position (includes permanent contract employees)	Temporary contract	Other contract (no or labour agreement)	<i>Don't know</i>	<i>No answer</i>
01	1	2	3	-1	-2
02	1	2	3	-1	-2
03	1	2	3	-1	-2
04	1	2	3	-1	-2
05	1	2	3	-1	-2
06	1	2	3	-1	-2
07	1	2	3	-1	-2
08	1	2	3	-1	-2
09	1	2	3	-1	-2
10	1	2	3	-1	-2

5.07 PNE0500

Is your employer a private or a public organization?

HH Member	Private	Public	<i>Don't know</i>	<i>No answer</i>
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

5.08 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)	<i>Don't know</i>	<i>No answer</i>
01	<input type="text"/>	<input type="text"/>	-1	-2
02	<input type="text"/>	<input type="text"/>	-1	-2
03	<input type="text"/>	<input type="text"/>	-1	-2
04	<input type="text"/>	<input type="text"/>	-1	-2
05	<input type="text"/>	<input type="text"/>	-1	-2
06	<input type="text"/>	<input type="text"/>	-1	-2
07	<input type="text"/>	<input type="text"/>	-1	-2
08	<input type="text"/>	<input type="text"/>	-1	-2
09	<input type="text"/>	<input type="text"/>	-1	-2
10	<input type="text"/>	<input type="text"/>	-1	-2

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 PECY002

PE0700 ≥ 3

Did you experience a worsening in your job conditions during the past three years?

HH member	Yes, had to work shorter hours with a proportionate reduction in income	Yes, had to work shorter hours with a less than proportionate reduction in income	Yes, had to work shorter hours with a more than proportionate reduction in income	Yes, had to work longer hours with less or equal income	Yes, other (specify)	No	Not applicable: I did not work
01	1	2	3	4	5	6	7
02	1	2	3	4	5	6	7
03	1	2	3	4	5	6	7
04	1	2	3	4	5	6	7
05	1	2	3	4	5	6	7
06	1	2	3	4	5	6	7
07	1	2	3	4	5	6	7
08	1	2	3	4	5	6	7
09	1	2	3	4	5	6	7
10	1	2	3	4	5	6	7

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
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 PE0810	Go to PEZ010		

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>
01	1	2	3	-1	-2
02	1	2	3	-1	-2
03	1	2	3	-1	-2
04	1	2	3	-1	-2
05	1	2	3	-1	-2
06	1	2	3	-1	-2
07	1	2	3	-1	-2
08	1	2	3	-1	-2
09	1	2	3	-1	-2
10	1	2	3	-1	-2

GO to question PEZ010

5.12 PE0900

(Have you / has [he/she]) ever worked(full time/part-time) for all or most of the 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
	If PE0100x=3 go to CY054 if PE0100x=4,5,6,7,8,9 go to PE0270		Go to PEZ020	

5.13 PECY003

Which is the last date you have worked in a full time or seasonal employment?

INTERVIEWER: THE RESPONDENT MUST GIVE THE MONTH AND YEAR AND YOU HAVE TO CALCULATE THE NUMBER OF MONTHS UNTIL THE DATE OF THE INTERVIEW. ALL DATA ARE NECESSARY. DO NOT SKIP.

Member	Month (numerical value 2 digits)	Year (numerical value 4 digits)	Months up to now (numerical value 4 digits)	Don't Know	No Answer
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2
6	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2
7	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2
8	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2
9	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2
10	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2

5.14 PE0250

If PE0900=1 and PE0100x=3 and PE0100#5

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

(If the person had more than one job, probe: Please select the main one based on the hours worked.)

	Member 01	Member 02	Member 03	Member 04	Member 05
Employee	1	1	1	1	1
Self-employed with employees	2	2	2	2	2
Self-employed without employees	3	3	3	3	3
Unpaid family worker	4	4	4	4	4
Don't Know	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2

	Member 06	Member 07	Member 08	Member 09	Member 10
Employee	1	1	1	1	1
Self-employed with employees	2	2	2	2	2
Self-employed without employees	3	3	3	3	3
Unpaid family worker	4	4	4	4	4
Don't Know	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2

5.15 PE0350

If PE0900=1 and PE0100x=3 and PE0100#5

What was (you/his/her) job title? What (did you/he/she) do on that job?

Member	Classification ISCO-08 One digit (number)	Classification ISCO Two digits (number)
01	<input type="text"/>	<input type="text"/>
02	<input type="text"/>	<input type="text"/>
03	<input type="text"/>	<input type="text"/>
04	<input type="text"/>	<input type="text"/>
05	<input type="text"/>	<input type="text"/>
06	<input type="text"/>	<input type="text"/>
07	<input type="text"/>	<input type="text"/>
08	<input type="text"/>	<input type="text"/>
09	<input type="text"/>	<input type="text"/>
10	<input type="text"/>	<input type="text"/>

(-1) Don't Know

(-2) Now Answer

IF PE0250=1 (employee) continue with PE0450 otherwise go to PNE1000

5.16 PE0450

What did the firm/organisation you/he/she 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.

Member	classification NACE (character)		Member	classification NACE (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

5.17 PE0270

IF PE0100=4,5,6,7,8,9, and PE0900=1

Overall in (you/his/her) working career (were you/was [he/she]) mostly working for someone else, self-employed with or without employees or an unpaid worker in family business?

If the person had more than one job probe: Please select the main one based on the number of years worked.

	Member 01	Member 02	Member 03	Member 04	Member 05
Employee	1	1	1	1	1
Self-employed with employees	2	2	2	2	2
Self-employed without employees	3	3	3	3	3
Unpaid family worker	4	4	4	4	4
Don't Know	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2

	Member 06	Member 07	Member 08	Member 09	Member 10
Employee	1	1	1	1	1
Self-employed with employees	2	2	2	2	2
Self-employed without employees	3	3	3	3	3
Unpaid family worker	4	4	4	4	4
Don't Know	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2

5.18 PE0370

If PE0100x = 4,5,6,7,8,9 and PE0900=1

What was (your/his/her) main job title? What did (you/he/she) do in that job?

Member	Classification ISCO-08 One digit (number)	Classification ISCO Two digits (number)
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"/>

(-1) Don't Know

(-2) No Answer

IF PE0270=1 (employee) go to PE0470 otherwise go to PE1005

5.19 PE0470

What did the firm/organisation you/he/she work for mainly make or do?

INTERVIEWER : IF THE COMPANY WAS A DIVERSIFIED COMPANY, WE WANT TO KNOW ABOUT THE SUBSIDIARY IN WHICH THE PERSON WORKED.

INTERVIEWER : WRITE DOWN THE DESCRIPTION OF ECONOMIC ACTIVITY OF LOCAL UNIT WHERE THE RESPONDENT WORKED.

Member	classification NACE (character)	Member	classification NACE (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"/>

5.20 PEZ010

If PE0200 = 1 People may lose their job for a variety of reasons beyond their immediate control, such as expiration or termination of their work contract, dismissal or other similar reasons.

If PE0200=2 OR PE0200=3 Self employed people may cease being employed for reasons beyond their immediate control, such as loss of clients, bankruptcy of the business, or other similar reason.

<ALL> On a scale of 0 to 100, what do you think is the likelihood that you will lose your current job in the next 12 months for such a reason.

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

(-1) Don't Know

(-2) No Answer

IF PE0100x=1,2 go to PE1005

5.21 PNE1000

If PE0100=3 [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	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 PEZ020	Go to PE1005		

5.22 PEZ020

IF P0100=3

On a scale from zero to 100, what do you think is the likelihood that (you/he/she) will be able to find a job during the next 12 months?

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

(-1) Don't Know

(-2) No Answer

5.23 PE1005

IF PE0100x=1,2 OR PE0900=1

For those members that are 16+ : How many years (have you/has [he/she]) worked for all or most of the year.

Member	YEARS (2digits)	Don't Know	No Answer
01	<input type="text"/>	-1	-2
02	<input type="text"/>	-1	-2
03	<input type="text"/>	-1	-2
04	<input type="text"/>	-1	-2
05	<input type="text"/>	-1	-2
06	<input type="text"/>	-1	-2
07	<input type="text"/>	-1	-2
08	<input type="text"/>	-1	-2
09	<input type="text"/>	-1	-2
10	<input type="text"/>	-1	-2

IF PE0100==5 or 6 (i.e. the respondent is retiree or with permanent disability to work) go to next section otherwise continue with PE1100.

5.24 PE1100

IF PE0100x=1.2 or PE0900=1

At what age do (you/he/she) plan(s) to stop working for pay?

Member	Age (2 digits)	Don't Know	No Answer
01	<input type="text"/>	-1	-2
02	<input type="text"/>	-1	-2
03	<input type="text"/>	-1	-2
04	<input type="text"/>	-1	-2
05	<input type="text"/>	-1	-2
06	<input type="text"/>	-1	-2
07	<input type="text"/>	-1	-2
08	<input type="text"/>	-1	-2
09	<input type="text"/>	-1	-2
10	<input type="text"/>	-1	-2

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

5.25 PECY004

Some of the students who mentioned before are studying abroad?

Yes	1	Go to question PECY005
No	2	Go to the next Section
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

5.26 PECY005

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
01	<input type="text"/>	-1	-2
02	<input type="text"/>	-1	-2
03	<input type="text"/>	-1	-2
04	<input type="text"/>	-1	-2
05	<input type="text"/>	-1	-2
06	<input type="text"/>	-1	-2
07	<input type="text"/>	-1	-2
08	<input type="text"/>	-1	-2
09	<input type="text"/>	-1	-2
10	<input type="text"/>	-1	-2

5.27 PECY006

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
01	<input type="text"/>	-1	-2
02	<input type="text"/>	-1	-2
03	<input type="text"/>	-1	-2
04	<input type="text"/>	-1	-2
05	<input type="text"/>	-1	-2
06	<input type="text"/>	-1	-2
07	<input type="text"/>	-1	-2
08	<input type="text"/>	-1	-2
09	<input type="text"/>	-1	-2
10	<input type="text"/>	-1	-2

5.28 PECY007

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

Yes	1	Go to question PECY008
No	2	
<i>Don't know</i>	-1	Go to the next Section
<i>No answer</i>	-2	

5.29 PECY008

What is that amount?

	Note in EUR	DK Don't know	NA No answer
01	<input type="text"/>	-1	-2
02	<input type="text"/>	-1	-2
03	<input type="text"/>	-1	-2
04	<input type="text"/>	-1	-2
05	<input type="text"/>	-1	-2
06	<input type="text"/>	-1	-2
07	<input type="text"/>	-1	-2
08	<input type="text"/>	-1	-2
09	<input type="text"/>	-1	-2
10	<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.

6.01 PFA0100

IF PE0100a is not 5 and PE0100bx("other") is not 1 or 2

How many pension plans and whole life insurance policies the respondent has that are not providing benefits already?

Interviewer: Please include Social Insurance Fund

Member	NOTE	Don't Know	NO ANSWER
01	<input type="text"/> <input type="text"/> 2 digits	-1	-2
02	<input type="text"/> <input type="text"/> 2 digits	-1	-2
03	<input type="text"/> <input type="text"/> 2 digits	-1	-2
04	<input type="text"/> <input type="text"/> 2 digits	-1	-2
05	<input type="text"/> <input type="text"/> 2 digits	-1	-2
06	<input type="text"/> <input type="text"/> 2 digits	-1	-2
07	<input type="text"/> <input type="text"/> 2 digits	-1	-2
08	<input type="text"/> <input type="text"/> 2 digits	-1	-2
09	<input type="text"/> <input type="text"/> 2 digits	-1	-2
10	<input type="text"/> <input type="text"/> 2 digits	-1	-2

Beginning for a loop of up to 7 pension plans

6.02 PFA020\$x

If PFA0100>0

What is the general type of the plan?**Interviewer: Social Insurance Fund is a Public Plan.****Member 1**

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Public	1	1	1	1	1	1	1
Occupational	2	2	2	2	2	2	2
Voluntary pension scheme	3	3	3	3	3	3	3
Whole Life Insurance	4	4	4	4	4	4	4
Other	5	5	5	5	5	5	5
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 2

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Public	1	1	1	1	1	1	1
Occupational	2	2	2	2	2	2	2
Voluntary pension scheme	3	3	3	3	3	3	3
Whole Life Insurance	4	4	4	4	4	4	4
Other	5	5	5	5	5	5	5
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 3

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Public	1	1	1	1	1	1	1
Occupational	2	2	2	2	2	2	2
Voluntary pension scheme	3	3	3	3	3	3	3
Whole Life Insurance	4	4	4	4	4	4	4
Other	5	5	5	5	5	5	5
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 4

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Public	1	1	1	1	1	1	1
Occupational	2	2	2	2	2	2	2
Voluntary pension scheme	3	3	3	3	3	3	3
Whole Life Insurance	4	4	4	4	4	4	4
Other	5	5	5	5	5	5	5
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 5

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Public	1	1	1	1	1	1	1
Occupational	2	2	2	2	2	2	2
Voluntary pension scheme	3	3	3	3	3	3	3
Whole Life Insurance	4	4	4	4	4	4	4
Other	5	5	5	5	5	5	5
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 6

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Public	1	1	1	1	1	1	1
Occupational	2	2	2	2	2	2	2
Voluntary pension scheme	3	3	3	3	3	3	3
Whole Life Insurance	4	4	4	4	4	4	4
Other	5	5	5	5	5	5	5
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 7

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Public	1	1	1	1	1	1	1
Occupational	2	2	2	2	2	2	2
Voluntary pension scheme	3	3	3	3	3	3	3
Whole Life Insurance	4	4	4	4	4	4	4
Other	5	5	5	5	5	5	5
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 8

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Public	1	1	1	1	1	1	1
Occupational	2	2	2	2	2	2	2
Voluntary pension scheme	3	3	3	3	3	3	3
Whole Life Insurance	4	4	4	4	4	4	4
Other	5	5	5	5	5	5	5
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 9

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Public	1	1	1	1	1	1	1
Occupational	2	2	2	2	2	2	2
Voluntary pension scheme	3	3	3	3	3	3	3
Whole Life Insurance	4	4	4	4	4	4	4
Other	5	5	5	5	5	5	5
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 10

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Public	1	1	1	1	1	1	1
Occupational	2	2	2	2	2	2	2
Voluntary pension scheme	3	3	3	3	3	3	3
Whole Life Insurance	4	4	4	4	4	4	4
Other	5	5	5	5	5	5	5
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

6.03 PFA030\$x**Do you still contribute to the Plan?****Member 1**

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2
Not relevant/undetermined	-3	-3	-3	-3	-3	-3	-3

Member 2

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2
Not relevant/undetermined	-3	-3	-3	-3	-3	-3	-3

Member 3

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2
Not relevant/undetermined	-3	-3	-3	-3	-3	-3	-3

Member 4

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2
Not relevant/undetermined	-3	-3	-3	-3	-3	-3	-3

Member 5

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2
Not relevant/undetermined	-3	-3	-3	-3	-3	-3	-3

Member 6

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2
Not relevant/undetermined	-3	-3	-3	-3	-3	-3	-3

Member 7

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2
Not relevant/undetermined	-3	-3	-3	-3	-3	-3	-3

Member 8

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2
Not relevant/undetermined	-3	-3	-3	-3	-3	-3	-3

Member 9

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2
Not relevant/undetermined	-3	-3	-3	-3	-3	-3	-3

Member 10

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2
Not relevant/undetermined	-3	-3	-3	-3	-3	-3	-3

It may happen that it is not possible to determine the contribution of the respondent, and that the respondent might not know himself if he/she is still contributing, in particular for the public pension plan, for example in the case of the unemployed. In this case the variable could be provided as Not relevant (-3)

6.04 PFA070\$x

Is the type of the plan mandatory or voluntary ?

Interviewer: If Social Insurance Fund note 1 and do not aske the question

Member 1

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Mandatory	1	1	1	1	1	1	1
Voluntary	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 2

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Mandatory	1	1	1	1	1	1	1
Voluntary	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 3

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Mandatory	1	1	1	1	1	1	1
Voluntary	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 4

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Mandatory	1	1	1	1	1	1	1
Voluntary	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 5

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Mandatory	1	1	1	1	1	1	1
Voluntary	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 6

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Mandatory	1	1	1	1	1	1	1
Voluntary	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 7

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Mandatory	1	1	1	1	1	1	1
Voluntary	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 8

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Mandatory	1	1	1	1	1	1	1
Voluntary	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 9

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Mandatory	1	1	1	1	1	1	1
Voluntary	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 10

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Mandatory	1	1	1	1	1	1	1
Voluntary	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

6.05 PFA060\$x

Does the plan carries a balance ?

Note: Even though the questions remains because it is a core question interviewer shall not ask because public pension funds in Cyprus do not have any personal accounts. Please note 2

The questions should be asked to those persons that are expected to get a pension from abroad.

Member 1

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 2

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 3

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 4

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 5

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 6

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 7

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 8

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 9

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 10

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

characteristics of the plan the code -3 (undetermined) is to be used

-4 is to be used when the current value of the pension plan PF080\$x can be provided.

6.06 PFA080\$x

IF PFA060\$x=1

What is the current value of the plan?

Numerical value 8 digits in EURO

Member	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					

Member	Plan 6	Plan 7	Don't Know	No Answer
01			-1	-2
02			-1	-2
03			-1	-2
04			-1	-2
05			-1	-2
06			-1	-2
07			-1	-2
08			-1	-2
09			-1	-2
10			-1	-2

6.07 PFA040\$x

In total how many years have you/she/he contributed to the plan?

Numerical value 2 digits

MEMBER	NOTE Plan 1	NOTE Plan 2	NOTE Plan 3	NOTE Plan 4	NOTE Plan 5	NOTE Plan 6	NOTE Plan 7	Don't Know	No Answer	Not required
01	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2	-4
02	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2	-4
03	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2	-4
04	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2	-4
05	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2	-4
06	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2	-4
07	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2	-4
08	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2	-4
09	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2	-4
10	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-1	-2	-4
<p>Code -4 is to be used when the current value of the pension plan PF080\$x can be provided</p>										

6.08 PFA050\$x

IF PFA030\$x=1

What is your/his/her monthly contribution to the plan, average over the last 12 months?

Numerical value 6 digits in EURO

Member	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
01						
02						
03						
04						
05						
06						
07						
88						
09						
10						

Member	Plan 7	Don't Know	No Answer	Not relevant /undetermined	Not required
01		-1	-2	-3	-4
02		-1	-2	-3	-4
03		-1	-2	-3	-4
04		-1	-2	-3	-4
05		-1	-2	-3	-4
06		-1	-2	-3	-4
07		-1	-2	-3	-4
08		-1	-2	-3	-4
09		-1	-2	-3	-4
10		-1	-2	-3	-4

In case that the monthly contribution cannot be determined from the situation of the respondent and the

6.09 PFCY001\$x

IF PFA030\$x=1

What is the monthly contribution of your employer to the plan, average over the last 12 months?

Numerical value 6 digits in EURO

Member	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
01						
02						
03						
04						
05						
06						
07						
08						
09						
10						

Member	Plan 7	Don't Know	No Answer	Not relevant /undetermined	Not required
01		-1	-2	-3	-4
02		-1	-2	-3	-4
03		-1	-2	-3	-4
04		-1	-2	-3	-4
05		-1	-2	-3	-4
06		-1	-2	-3	-4
07		-1	-2	-3	-4
08		-1	-2	-3	-4
09		-1	-2	-3	-4
10		-1	-2	-3	-4

In case that the monthly contribution cannot be determined from the situation of the respondent and the characteristics of the plan the code -3 (undetermined) is to be used

-4 is to be used when the current value of the pension plan PFA080\$x can be provided.

6.10 PFA090\$x

Please note the national classificationcode of the plan.

12 –character string, starting with the two-letter ISO code of the country, and followed by up to 10 digits or characters to be defined at the country level

Member	Plan 1	Plan 2	Plan 3
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			

AP. ΜΕΛΟΥΣ	Plan 4	Plan 5	Plan 6
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			

Member	Plan 7	Don't Know	No Answer
01		-1	-2
02		-1	-2
03		-1	-2
04		-1	-2
05		-1	-2
06		-1	-2
07		-1	-2
08		-1	-2
09		-1	-2
10		-1	-2

6.11 PFCY002\$x**IF PF020\$x=4**

Is any life insurance contract a mandatory requirement in order to cover a bank loan?

Member 1

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 2

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 3

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 4

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 5

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 6

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 7

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 8

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 9

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

Member 10

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
YES	1	1	1	1	1	1	1
NO	2	2	2	2	2	2	2
Don't Know	-1	-1	-1	-1	-1	-1	-1
No Answer	-2	-2	-2	-2	-2	-2	-2

6.12 PFA0100\$x

At which age do/does you/he/she expect/s to start receiving payment from the plan?

Numerical value 3 digits

Member	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
01						
02						
03						
04						
05						
06						
07						
08						
09						
10						

Member	Plan 7	Don't Know	No Answer	Does not intend to collect the benefits/ wishes to leave them as inheritance
01		-1	-2	-9
02		-1	-2	-9
03		-1	-2	-9
04		-1	-2	-9
05		-1	-2	-9
06		-1	-2	-9
07		-1	-2	-9
08		-1	-2	-9
09		-1	-2	-9
10		-1	-2	-9

6.13 PFA1100

IF PFA0100>7 Which is the total value of all other plans that have a balance and that are not already described.

Numerical value 8 digits

Member	Current value	Don't know	No Answer
01		-1	-2
02		-1	-2
03		-1	-2
04		-1	-2
05		-1	-2
06		-1	-2
07		-1	-2
08		-1	-2
09		-1	-2
10		-1	-2

6.14 PFA1300x

Approximately what is the percentage of your final labour income you/she/he expect/s to receive upon retirement , all public and occupational plans taken together?

Numerical value in percentages, 3 digits and 2 decimal numbers

Member	Percentage		Don't Know	No Answer	Not collected proxy respondent
	Lower range of the expected percentage	Upper range of the expected percentage			
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					

Income from unemployment benefits

7.05A PG0500

Did you receive any income from unemployment benefits in 2016?

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 this period?

HH Member	Numerical value in EUR	Don't know	No answer
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
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
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
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
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
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
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
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
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
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

Rental income from real estate property:**7.09A HG0300**

Did (you/your household) receive any income from renting real estate in 2016?

Yes	1	Go to HG0310
No	2	Go to HG0400
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

7.09B HG0310

What was the total gross amount over this period?

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

(-1) *Don't know*

(-2) *No answer*

7.09C HG0301

What is the gross amount you or any member of your household have received from renting property abroad, if any, during this period?;

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

(-1) Don't know

(-2) No answer

Income from financial investments:**7.10A HG0400**

Did (you/your household) receive any income in the form of interest or dividends on sight deposits, time and saving deposits, certificates of deposit, managed accounts, bonds, publicly traded stock shares or mutual funds in 2016?

Yes	1	Go to HG0410
No	2	Go to HG0500
Don't Know	-1	
No answer	-2	

7.10B HG0410

What was the total gross amount over this period ?

Numerical value in EUR

--	--	--	--	--	--	--	--	--	--	--

9 digits

(-1) Don't Know

(-2) No answer

Income from private business or partnership:

7.11A HG0500

(Other than self-employment income I have already recorded, did/Did) (you/your household) receive any income from a private business or partnership in 2016?

[INTERVIEWER: INCOME FROM SELF-EMPLOYMENT ACTIVITIES SHOULD BE REPORTED IN PE0210 AND SHOULD NOT BE DOUBLE COUNTED HERE]

Yes	1	Go to HG0510
No	2	
<i>Don't know</i>	-1	Go to HG0600
<i>No answer</i>	-2	

7.11B HG0510

What was the total gross amount over this period?

Numerical value in EUR

--	--	--	--	--	--	--	--	--	--	--

9 digits

(-1) Don't know

(-2) No answer

7.13A HGCY002**Does your household receive any income from one of its members that works abroad?**

YES	1	Go to HGCY003
NO	2	Go to HG0700
Don't know	-1	
No Answer	-2	

7.13B HGCY003**What amount does the household receive on an annual basis?****Note in 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

7.14 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 higher than normal or lower than normal or was it about normal?

Higher than normal	1
Normal	2
Lower than normal	3
<i>Don't know</i>	-1
<i>No answer</i>	-2

7.15 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?

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 PG0100-PG0510 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 7 --

SECTION 8: INTERGENERATION TRANSFERS AS GIFTS

801A HH0100

(< If **HB0600=3,4 or 5**): [household main residence inherited or received as a gift even partly] > 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)?

Interviewer: Gifts and Donations regularly received are not to be included here but in HG0200/HG0210

Other gifts and donations are to be included here, whether they needed to be reported to the tax authority or not. The “substantial” amount referred to in the question is left to the implementation of the household, but if necessary it can be explained that is a gift or inheritance that has made a significant impact on the financial situation of the household.

Yes	1	Go to HH0110
No	2	Go to HH0700
<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*

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 st important				2 nd important				3 rd important			

(-1) *Don't know*

(-2) *No answer*

8.03 HH030\$x

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

(1st = 1st important / 2nd = 2nd important / 3rd = 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
<i>a - Money</i>	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
<i>b - Dwelling</i>	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
<i>c - Use of a dwelling (under reserve or usufruct)</i>	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
<i>d - Land</i>	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
<i>e - Business</i>	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
<i>f - Securities, shares</i>	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
<i>g - Jewellery, furniture, artwork</i>	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
<i>h - Life insurance</i>	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
<i>j. Car/vehicle</i>	1	1	1	2	2	2	-1	-1	-1	-2	-2	-2
1 - 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?

The value of the gift/inheritance, if possible, to benet of any corresponding inheritance or donation taxes applied at the moment the gift/inheritance was received.

Numerical value in EUR , 9 digits

1st important										2nd important								
3 rd important																		

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

8.05 HH050\$x

Was that a gift or an inheritance?

	1 st important	2 nd important	3 rd important
Gift	1	1	1
Inheritance	2	2	2
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2

8.06 HH060x

From whom was it received?

	1 st important	2 nd important	3 rd important
<i>1. Maternal grandparents</i>	1	1	1
<i>2. Paternal grandparents</i>	2	2	2
<i>3. Parents</i>	3	3	3
<i>4. Children</i>	4	4	4
<i>5. Other relatives</i>	5	5	5
<i>6. Other (specify).</i>	6	6	6
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2

8.07 HHCY001

Are any gift or inheritance referred to abroad?

YES	1	Go to HHCY002
NO	2	
DK. Don't know	-1	Go to HH0700
NA. No answer	-2	

8.08 HHCY002

In which country?

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

		1 st gift/inheritance	2 nd gift/inheritance	3 rd 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

-- End of Section 8 --

9.04 HICY003

How much did your household receive on average per month?

Year	Amount (average per month)
2013	Numerical value in euro <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 4 digits
2014	Numerical value in euro <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 4 digits
2015	Numerical value in euro <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 4 digits
2016	Numerical value in euro <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 4 digits
Don't Know	-1
No answer	-2

9.05 HI0200

About how much does (you/your household) spend on an average 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.

Implementation suggestion: Some flexibility might be given to respondent.collecting both the amount and the spontaneous period it refers to for expample some might know better the expenses be week or by 15 days period. Interviewer convert this amount on a monthly basis

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

9.06 HI0210

About how much does your household spend on average by month, on utilities, such as electricity, water, gas, telephone, internet and television. .

[INTERVIEWER: IF THE RESPONDENT PROVIDE THE ANSWER HE/SHE PAYS BIMONTHLY, PLEASE Interviewer convert this amount on a monthly basis

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

9.07 HICY004

What is the amount you/your household pay/s during 2016 on taxes on their HMR and other real estate properties they own (i.e. property tax, municipality taxes, garbage etc)

NOTE IN 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"/>	<i>Numerical value 6 digits</i>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	---------------------------------

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

9.08 HICY005

What is the amount you/your household pay/s during 2016 on educational expenses (i.e. private schools, private lessons, fees and living expenses for students in Cyprus and abroad) from your household income? Please do not include any educational expenses that are financed by a loan.

NOTE IN 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"/>	<i>Numerical value in 6 digits</i>
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- (-1) Don't Know
- (-2) No Answer

9.09 HICY006

What is the amount you/your household spent during 2016 in consumer goods, (i.e. clothes, furniture, electrical supplies etc). Please do not include any amount spent for the purchase of a car/vehicle.

Note in 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"/>	<i>Numerical value 6 digits</i>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	---------------------------------

- (-1) Don't Know
- (-2) No Answer

9.10 HI0230

In 2016, about how much did (you/your household) spend on holiday trips or vacations.

Please include transportation, accomodation, meals, package tours, entertainment and any other related expenses.

NOTE IN 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"/>	<i>Numerical value 6 digits</i>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	---------------------------------

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

9.11 HICY007

Is or was a member of your household a smoker?

Yes	1	Go to HICY008
No	2	
Don't Know	-1	Go to HI0220
No answer	-2	

9.12 HICY008

For how many years;

Member	Smoker	Years	Don't know	No answer
01	Yes 1	Numerical value	-1	-2
	No 2	<input type="text"/> <input type="text"/> 2 digits		
02	Yes 1	<input type="text"/> <input type="text"/> 2 digits	-1	-2
	No 2	<input type="text"/> <input type="text"/> 2 digits		
03	Yes 1	<input type="text"/> <input type="text"/> 2 digits	-1	-2
	No 2	<input type="text"/> <input type="text"/> 2 digits		
04	Yes 1	<input type="text"/> <input type="text"/> 2 digits	-1	-2
	No 2	<input type="text"/> <input type="text"/> 2 digits		
05	Yes 1	<input type="text"/> <input type="text"/> 2 digits	-1	-2
	No 2	<input type="text"/> <input type="text"/> 2 digits		
06	Yes 1	<input type="text"/> <input type="text"/> 2 digits	-1	-2
	No 2	<input type="text"/> <input type="text"/> 2 digits		
07	Yes 1	<input type="text"/> <input type="text"/> 2 digits	-1	-2
	No 2	<input type="text"/> <input type="text"/> 2 digits		
08	Yes 1	<input type="text"/> <input type="text"/> 2 digits	-1	-2
	No 2	<input type="text"/> <input type="text"/> 2 digits		
09	Yes 1	<input type="text"/> <input type="text"/> 2 digits	-1	-2
	No 2	<input type="text"/> <input type="text"/> 2 digits		
10	Yes 1	<input type="text"/> <input type="text"/> 2 digits	-1	-2
	No 2	<input type="text"/> <input type="text"/> 2 digits		

9.13 HI0220

So overall, about how much does your household spend on average by month on all consumer goods and services? Consider all household expenses including food, utilities, etc. but excluding consumer durables (e.g.

No answer	-2												
<p>9.18 HICY011</p> <p>In 2016 how much did this/these worker/s receive as a salary?</p> <p>NOTE IN EURO</p> <table border="1" data-bbox="165 629 1082 678"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td> <td data-bbox="616 645 903 674"><i>Numerical value 6 digits</i></td> </tr> </table> <p>(-1) Don't know (-2) No Answer</p>											<i>Numerical value 6 digits</i>		
							<i>Numerical value 6 digits</i>						
<p>9.19 HI0500</p> <p>Aside from any purchases of assets, would you say that your (household's) overall expenses in 2016 were higher than normal, lower than normal or were they about normal?</p> <table border="1" data-bbox="165 976 700 1137"> <tr> <td>Higher than normal</td> <td>1</td> </tr> <tr> <td>Lower than normal</td> <td>2</td> </tr> <tr> <td>Just about normal</td> <td>3</td> </tr> <tr> <td><i>Don't know</i></td> <td>-1</td> </tr> <tr> <td><i>No answer</i></td> <td>-2</td> </tr> </table>				Higher than normal	1	Lower than normal	2	Just about normal	3	<i>Don't know</i>	-1	<i>No answer</i>	-2
Higher than normal	1												
Lower than normal	2												
Just about normal	3												
<i>Don't know</i>	-1												
<i>No answer</i>	-2												

9.20 HI0600

Again aside from any purchases of assets, in 2016 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	Go to HI0700
<i>Expenses about the same as income</i>	2	
<i>Expenses less than income.</i>	3	Go to HNI0500
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

9.21 HI0700

You have told me that your expenses in 2016 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

9.22 HIZ040x

Imagine you unexpectedly receive money from a lottery, equal to the amount of income your household receives in a month. What percent would you spend over the next 12 months on goods and services, as opposed to any amount you would save for later or use to repay loans?

(Read if prompted: the amount is net of tax)

Use showcard, a ruler going from 0 to 100 with the ends labelled "I would save everything and/or repay loans" and "I would spend everything over the next 12 months" respectively. Variable HIZ040b is calculated as the complement to 100 of the answer given.

	%
A. Spend over the next 12 months on goods and services	
B. Save or invest for later or repay debts	
Don't Know	-1
No Answer	-2

9.23 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

9.24 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
<i>a - Purchase own home</i>	1	2
<i>b - Other major purchases (other residences, vehicles, furniture, etc.)</i>	1	2
<i>c - Set up a private business or finance investments in an existing business</i>	1	2
<i>d - Invest in financial assets</i>	1	2
<i>e - Provision for unexpected events</i>	1	2
<i>f - Paying off debts</i>	1	2
<i>g - Old-age provision</i>	1	2
<i>h - Travels/holidays</i>	1	2
<i>i - Education/support of children or grandchildren</i>	1	2
<i>j - Bequests</i>	1	2
<i>k - Taking advantage of state subsidies (for example, a subsidy to building society savings)</i>	1	2
<i>l - Other (SPECIFY).</i>	1	2

SECTION 10: INTERVIEW CLOSURE

10.01 HP0100

Thank you for your time and attention. This is the end of the structured interview. Did you find any of the questions especially difficult to answer?

[THE RESPONDENT CAN REFER TO SECTIONS, SPECIFIC QUESTIONS OR JUST PROVIDE A DESCRIPTION OF THE QUESTION OR WHATEVER OTHER CLUE]

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

10.02 HP0200

Do you think we may have missed anything you deem important for the assessment of your household's wealth, finances, income, etc.?

[TRY TO ENCOURAGE RESPONDENT TO QUANTIFY THE OMISSION AS MUCH AS POSSIBLE]

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

10.03 HP0300

Is there anything else you wish to add on the topics we have been talking about during the interview?

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

10.04. The Central Bank of Cyprus wishes to thank you for your participation in the Survey

The Survey will be repeated in 2020. Are you willing to participate again?

Yes 1 No 2

Thank you.

END of Questionnaire

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 ;

	HR0200	HR0200A
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 (SC0100) What type is the residence of the household?

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

HR0200C (SC0200) Could you describe the condition of the dwelling?

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

HR0200D (SC0300) Where is the dwelling location?

Downtown	1
Area between city centre and suburbs	2
Town outskirts	3
Isolated area, countryside	4

HR0200E (SC0400) How is the dwelling outward appearance?

Generally clean and sound	1
Some peeling paint or cracks in walls	2
Needs substantial painting, refilling or repair	3
Dilapidated	4

HR0200F (SC0500) How is the dwelling compared to the neighborhood?

The dwelling is worse than the neighbourhood	1
The dwelling is as good as the neighbourhood	2
The dwelling is better than the neighbourhood	3
There are no other buildings in view	4

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

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

	HR0300	HR0400
Not at all	1	1
To some extent 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

HR1100x 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	go to HR1400
Yes sometimes	2	
Yes rarely	3	
No never	4	go to introduction after HR1500

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.

If yes, specify in 255 characters :	No
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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

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