



CENTRAL BANK OF CYPRUS
EUROSYSTEM

Questionnaire

Eurosystem Household Finance and Consumption Survey

February , 2021

CONTENTS

SCREENER	1
INTRODUCTION.....	5
HOUSEHOLD LISTING	6
INTERVIEW	10
SECTION 1: Demographics.....	11
SECTION 2: Real Assets and their financing	14
SECTION 3: Other liabilities/credit constraints.....	54
SECTION4: Private businesses and financial assets.....	69
SECTION 5: Employment	86
SECTION 6: Pensions and insurance policies	103
SECTION 7: Income	121
SECTION 8: Intergenerational transfers as gifts	132
SECTION 9: Consumption	136
SECTION 10: PARADATA SECTION	14
INTERVIEWER PARADATA FORM	145
COMPUTER LOOP FOR EUR QUESTIONS	145

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

<p>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?</p> <p>1. YES *GOTO 3.1 2. NO / SEVERAL PERSONS *GOTO 3.02</p>
<p>3.02 Is this residence owned by a person? Or in case that this residence is rented, the lease is on one person?</p> <p>1. YES *GOTO 3.1 2. NO / SEVERAL PERSONS *GOTO 3.03</p>
<p>3.03. Among these people, can I speak with the person who is closest to age 45?</p> <p>1. YES *GOTO 3.1 2. NO *GOTO 3.2</p>
<p>3.1 Is this person available now to conduct the main interview?</p> <p>1. YES *GOTO *QUESTION 1 (Introduction) 2. NO *GOTO 3.2</p>
<p>3.2 When will this person be available to conduct the main interview?</p> <p>Day: Time:</p> <p>OR</p> <p>Telephone number to arrange an appointment:</p> <p>*END</p>
<p>4. Is there someone outside the household who would know about the finances?</p> <p>1. YES *GOTO 5.1 2. NO *GOTO 6</p>
<p>5.1 Is this person available now to conduct the main interview?</p> <p>1. YES *GOTO *QUESTION 1 (Introduction) 2. NO *GOTO 5.2</p>
<p>5.2 When will this person be available to conduct the main interview?</p> <p>Day: Time:</p> <p>OR</p> <p>Telephone number to arrange an appointment:</p> <p>*END</p>

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

6. Let's start with the oldest one of those people/that person

Member name	Age	Relationship (use coding used in table 2)	Does he/she sometimes live in another household either with other people or alone ?	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?

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.

7. Is there anyone else who is not here now but who usually lives here or who regularly returns to live here?

INTERVIEWER: IF THE FKP ASKS, INCLUDE

- (a) STUDENTS OR OTHERS WHO MAINTAIN CLOSE FINANCIAL TIES WITH THE HOUSEHOLD,
- (b) PEOPLE WHO ARE WORKING ELSEWHERE BUT ARE STILL CONSIDERED A PART OF THE HOUSEHOLD,
- (c) PEOPLE AWAY IN THE HOSPITAL OR ON VACATION AND ANY OTHERS WHO ARE TEMPORARILY AWAY.
- (d) CHILDREN IN JOINT CUSTODY AND ELDERLY PARENTS WHO STAY IN THE HOUSEHOLD FROM TIME TO TIME.

1. YES →GO TO Q. 8

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]

IF NOT OBVIOUS PLEASE ASK: I am required to ask what is your/X's gender?

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?

Two or three characters country code (using ISO 3166-1 alpha-2 for two-letter codes for individual countries and the EU-SILC three-letter codes for group of countries)

<input type="text"/>	<input type="text"/>	<input type="text"/>
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- (-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 (six months).

			<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 - <i>Early childhood esucation or no education</i>	0	Go to PNA 0600
1 - <i>Primary education</i>	1	
2 - <i>Lower secondary education</i>	2	
3 - <i>Upper secondary education</i>	3	Go to PACY001
4 - <i>Post-secondary non- tertiary education</i>	4	
5 - <i>Short cycle tertiary education</i>	5	
6 - <i>Bachelor or equivalent</i>	6	
7 - <i>Master or equivalent</i>	7	
8 - <i>Doctoral or equivalent</i>	8	Go to PNA 0600
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

1.07 PACY001

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

	1
Humanities Studies	1
Arts (Music, Theatre etc.)	2
Sciences (Mathematics, Physics, Chemistry, Biology, Computer science etc.)	3
Economics, Finance	4
Business Administration	5
Accounting	6
Law	7
Psychology, Sociology and other social sciences	8
Engineering (Civil, Electrical, Chemical), Manufacturing and Construction	9
Architecture	10
Health and Welfare	11
Education	12
Agriculture	13
Other (please specify)	14
<i>Don't know</i>	-1
<i>No answer</i>	-2

1.08 PNA0600

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

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

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

-- End of Section 1 --

SECTION 2 : REAL ASSETS AND THEIR FINANCING

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

2.01 HB0100

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

What is the size of the residence in square meters?

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

Square meters

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

Numerical value 5 digits

(-1) Don't know

(-2) No answer

2.02 HB0200

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

--	--

Numerical value, 2 digits (for years)..

(-1) Don't know

(-2) No answer

2.03 HB0300

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

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

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

2.04 HB0400

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

Yes	1	Go to HB0410
No	2	Go to HB0500
<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 possible)?

(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"/>	<i>Numerical value, 4 digits, 2 decimal places.</i>
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(-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 household 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

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<i>Numerical value 4 digits</i>
----------------------	----------------------	----------------------	----------------------	----------------------	---------------------------------

(b) Year you acquired the residence

<input type="text"/>	<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*

2.09 HBCY001

If the date in question HB0700(b) preceeds 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 aquired 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

2.11 HB0800

How much was the residence and the associated land (if HB0600=2) worth at the time [you/someone in your household] acquired it)? (< If HB0300=2 [only partly owned by the household] > Please consider the price of the entire residence, not just your/your household's share).

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

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

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

2.12 HNB0810

When was the residence built?

2000 and later	1
1990's	2
1980's	3
1970's	4
1960's	5
1950's	6
From 1900 to 1949	7
Before 1900	8
Don't know	-1
No answer	-2

2.13 HB0900

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

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

- (-1) Don't know
- (-2) No answer
- If -1 or -2 please go to question HBZ010x**

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 POINTS MAY BE GIVEN TO A SINGLE SCENARIO IF A HOUSEHOLD CONSIDERS IT THE ONLY POSSIBLE, WITH THE REMAINING SCENARIOS BEING GIVEN 0.

Interviewing strategy: show a table with all 5 possibilities. Give the respondent the option to either fill it out with a pen or provide feedback orally

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	Go to HB 2400

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	
	1 st choice	secondary choices	1 st choice	secondary choices	1 st choice	secondary choices
<i>To purchase or construct the HMR</i>	1	1	1	1	1	1
<i>To purchase other 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, term, amount.

	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 HBCY004

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	1 st reason	2 nd reason	1 st reason	2 nd reason
To get better loan terms	1	1	1	1	1	1
To borrow additional money against the property	2	2	2	2	2	2
Some Other reason (please specify) _____	3	3	3	3	3	3
Don't Know	-1	-1	-1	-1	-1	-1
No answer	-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. Housing Finance Corporation	3	3	3
3. Other financial Intermediaries	4	4	4
4. Insurance Corporations and Pension funds	5	5	5
5. Non-financial lender (e.g. government agencies, non-financial corporations, etc.)	6	6	6
6. Friends or relatives	7	7	7
7. 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			
<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"/>

3rd loan			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

- (-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																		
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table>										<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table>									
3rd loan																			
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table>																			

- (-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								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td> </td><td> </td></tr> </table>			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td> </td><td> </td></tr> </table>			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td> </td><td> </td></tr> </table>			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td> </td><td> </td></tr> </table>		

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

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 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
- (-4) No term/No fixed date for repayment

2.27 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

2.28 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 change?

Numerical value, 5 digits, 3 decimal places..

1 st Loan										.	2 nd Loan											

3 rd loan										.												

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

2.29 HB200\$x

How much is the monthly payment (you make/your household makes) on the loan including both interest and repayment but excluding any payments for taxes, insurance or other fees?

INTERVIEWER INSTRUCTION: THIS IS THE AMOUNT BEING PAID REGULARLY BY THE HOUSEHOLD, NOT THE AMOUNT CONTRACTED IN THE LOAN.

(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

End of loop for 3 HMR loans

If HB1010 (number of HMR loans) >3 continue with HB2100, else go to HB2400

2.30 HB2100

For the <HB1010 minus 2(3)> remaining loan(s) on the residence, what is the total outstanding balance on (this loan/these loans)?

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

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

 Numerical value in EUR, 9 digits.

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

2.31 HB2200

At present how much is the monthly payment on (the loan/these loans), including both interest and repayments and excluding any required payments for taxes, insurance or other fees?

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

 Numerical value in EUR, 6 digits

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

Skip the next question and go to HB2400.

2.32 HB2300

What is the monthly amount paid as rent (please exclude utilities, heating, etc. if possible)?

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

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

 Numerical value in EUR, 6 digits

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

Properties other than household main residence

2.33 HB2400

<IF HB0300=1 OR 2: [For owners] > Apart from your house/apartment) (Do you/Does your household) own any (other) properties, such as houses, apartments, garages, offices, hotels, other comercial buildings, farms, land, etc.? **Please include properties both here in Cyprus and elsewhere. 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 HBCY008
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

2.34 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 (mumerical 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

2.35 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

2.36 HB260\$x

What is this property used for?

	1 st property		2 nd property		3 rd property	
	1 st choice	Secondary choices	1 st choice	Secondary choices	1 st choice	Secondary choices
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

2.37 HB270\$x

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

Numerical value, 5 digits, 2 decimal places..

1 st property	2 nd property
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

3 rd property
<input style="width: 100%; height: 20px;" type="text"/>

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

2.38 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 paid for	4	4	4
Received as gift	5	5	5
<i>Don't know</i>	-1	-1	-1
<i>No answer</i>	-2	-2	-2

2.39 HBCY005

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			
Numerical value 2 digits					Numerical value 2 digits			

Note for the 3rd property			
Numerical value 2 digits			

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

2.40 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

2.41 HB300\$x

Are there currently any outstanding mortgages or loans that use this property 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.

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

2.42 HB301\$x

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

Interviewer: If any of the loans was collateralized 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*

2.43A HBCY006A

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 HBCY006B
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 HBCY006B
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 HBCY006B
NO	2	2	2	
Don't know	-1	-1	-1	Go to HB320\$x\$y
No answer	-2	-2	-2	

2.43B HBCY006B

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)

2.44 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 reason	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 or refinance 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 or refinance 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 or refinance 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

2.45 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 1 st Loan	Note for the 2 nd Loan	Note for the 3 rd 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 3 rd 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 3 rd 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 hbcy007

2.46 HB313\$x\$y

Did you replace the previous loan 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

2.47 HBCY007

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

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

2.48 HB330\$x\$y

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

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

If HB310\$x\$y=-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 PROPERTY

Note for the 1st Loan				Note for the 2nd Loan			
<i>Numerical value 4 digits</i>				<i>Numerical value 4 digits</i>			

Note for the 3rd Loan			
<i>Numerical value 4 digits</i>			

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

2nd PROPERTY

Note for the 1st Loan				Note for the 2nd Loan			
<i>Numerical value 4 digits</i>				<i>Numerical value 4 digits</i>			

Note for the 3rd Loan			
<i>Numerical value 4 digits</i>			

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

3rd PROPERTY

Note for the 1st Loan				Note for the 2nd Loan			
<i>Numerical value 4 digits</i>				<i>Numerical value 4 digits</i>			

Note for the 3rd Loan			
<i>Numerical value 4 digits</i>			

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

2.49 HB340

If HB310=2 What was the total amount borrowed when you took the mortgage? If HB310= -1 or -2 > What was the total amount borrowed at the time you took out the mortgage or most recently refinanced it?

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

2.50 HB360

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

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

If HB310= -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?

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

2.51 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 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 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 **Note in Euro (numerical value 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

2.52 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

2.53 HB380

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

2.54 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

2.55 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 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 6 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

Note in euro (numerical value 6 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

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

2.56 HB2900

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

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

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

Note:

1. The question does not need to be asked if we know that the household has already reported that it has more than 3 loans in any of the 3 other properties and in that case the questionnaire should proceed straight with HB4105
2. The question also does not need to be asked to households that have 3 properties or less and in all properties have 3 loans or less, since these households cannot have other loans using any of their other properties as collateral. The questionnaire should then go to HBCY008.

2.57 HB4099

Are there currently any other outstanding mortgages or loans that use any of your properties as collateral, that you have not already mentioned?

INTERVIEWER: IF MULTIPLE ITEMS ARE USED AS COLLATERAL, CODE YES HERE AND MAKE A NOTE

Filtering IF ((HB3011<=3 AND HB3012<=3 AND HB3013<=3 Type: single categorical question <=3) AND HB2410>3)

Yes	1	Go to HB4105
No	2	
Don't Know	-1	Go to HBCY008
No answer	-2	

2.58 HB4105

(You have previously mentioned (HB301\$x>3) that you had more than 3 loans on these other properties but you did not describe them in detail)

What is the amount still owed on this or these other loans altogether? (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.

Note in Euro

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

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

2.59 HB4205

At present how much is the monthly payment on this or these loan/s including both interest and repayment and excluding any required payment for taxes, insurance or other fees?

Note in Euro

<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

2.60 HBCY008

Did you sell any real estate property during the last three years?

Yes	1	<i>Go to HBCY0009</i>
No	2	
Don't Know	-1	<i>Go to HBCY010</i>
No Answer	-2	

2.61 HBCY009

Why did you sell this property? (multiple answers)

To cover living expenses	1
To repay loans	2
For the purchase of other real estate property	3
Other (please take a note)	4
Don't Know	-1
No Answer	-2

Property in the occupied area of Cyprus

2.62 HBCY010

Are you a holder of a refugee identity?

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

2.63 HBCY011

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

IF yes (=1) how many properties of each kind do you have in the occupied part of Cyprus?

	<i>Numerical value 2 digits</i>	
YES	1	
House or flat		Go to HBCY012
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

2.64 HBCY012

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

2.65 HBCY013

Where is it located?

Area	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

Commented [ISE1]: Please change also the greek questionnaire to "Περιοχή"

2.66 HBCY014

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

1st property

YES	1	Go to HBCY015
NO	2	GO to HBCY016
Don't know	-1	
No Answer	-2	

2nd property

YES	1	Go to HBCY015
NO	2	GO to HBCY016
Don't know	-1	
No Answer	-2	

3rd property

YES	1	Go to HBCY015
NO	2	GO to HBCY016
Don't know	-1	
No Answer	-2	

2.67 HBCY015

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*

2.68 HBCY016

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

1st property

Numerical value, EUR 9 digits

Before the Turkish invasion									Today								

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

2nd property

Numerical value, EUR 9 digits

Before the Turkish invasion									Today								

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

3rd property

Numerical value, EUR 9 digits

Before the Turkish invasion									Today								

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

2.69 HBCY017

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

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

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

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

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

2.71 HB4310

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

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

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

2.72 HB4400

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

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

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

2.73 HB4500

(Do you/does anyone in your household) own any other type of vehicle, such as scooters, 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
Don't know	-1	
No answer	-2	

2.74 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
<i>a – Motorbikes and scooters</i>	□□□	Yes1 No2
<i>b – Trucks</i>	□□□	Yes1 No2
<i>c – Vans, camper, motorhomes</i>	□□□	Yes1 No2
<i>d – Planes</i>	□□□	Yes1 No2
<i>e – Boats / yachts</i>	□□□	Yes1 No2
<i>f – Other vehicles (specify)</i>	□□□	Yes1 No2
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

2.75 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

2.76 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
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

2.77 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?

<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	Numerical value in EUR, 9 digits
---	---	---	---	---	---	---	---	---	---	---	----------------------------------

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

2.78 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	

2.79 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.)

<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	Numerical value in EUR, 9 digits
---	---	---	---	---	---	---	---	---	---	---	----------------------------------

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

--- End of Section 2 ---

SECTION 3: OTHER LIABILITIES/CREDIT CONSTRAINTS

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

3.01A HC0100

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

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

3.01B HC0110

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

If HB0300=2,3 (part owner, renter) Please exclude any rent paid on the household residence

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

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

(-1) *Don't know*

(-2) *No answer*

3.02A HC0200

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

CREDIT CARDS ARE NOT TO BE INCLUDED IN THIS ITEM

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

3.02B HC0210

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

Yes	1	Go to HC0220
No	2	Go to HC0300
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

3.02C HC0220

How much is currently outstanding?

<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*

3.03A HC0300

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

Interviewing strategy: the question on the credit cards can be asked person by person and aggregated into the core variables.

Yes	1	Go to HC0310
No	2	Go to HC0330
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

3.03B HC0310

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

Yes	1	Go to HC0320
No	2	Go to HC0330
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

3.03C HC0320

How much is currently outstanding?

<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*

3.03DA HC0330

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

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

3.03DB HC0340

How many such loans do you have ?

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

(-1) *Don't know*

(-2) *No answer*

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

3.03DC 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 choices	1 st choice	Secondary choices	1 st choice	Secondary choices
<i>To purchase or construct 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 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] (-3 ON CAPI)

Note in euro : (numerical value 9 digits)

Note for the 1st loan										Note for the 2 nd 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] (-3 ON CAPI)

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"/>	<input type="text"/>	<input type="text"/>	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 HC1250
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

3.04B HC0410

How many such loans do you have?

<input type="text"/>	<input type="text"/>	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 choices	1 st choice	Secondary choices	1 st choice	Secondary choices
<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 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. Bank Abroad			
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. Shops (purchase with installments)			
9. 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?

Numerical value in EUR, 9 digits.

1 st loan	2 nd loan
<input type="text"/>	<input type="text"/>

2 nd loan
<input type="text"/>

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

- (-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

End of loop for 3 loans

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

3.12 HC1100

For the remaining <HC0410 minus 2(3)> loan(s), what is the total outstanding balance?

<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 in EUR, 9 digits</i>
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- (-1) *Don't know*
- (-2) *No answer*

3.13 HC 1200

At present, how much (is/in total are) the monthly payment(s) on (this loan / these loans) including both interest and repayment, but excluding any required payments for taxes, insurance or other fees?

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

3.14 HC1250 (previously HNC0125)

Now thinking of all the various loan or mortgage payments due in the last twelve months: were all the payments made the way they were scheduled, or were payments on any of the loans sometimes made later or missed?

INTERVIEWER: Report only payments on loans and mortgages with financial institutions

Interviewer : Including loans in section 2

All payments paid as scheduled	1	Go to HCCY09
It happened once or more that I was late with or missed some of the payments because of financial difficulties	2	Go to HNC0126
It happened once or more that I was late with or missed some of the payments for other reasons	3	
It does not apply because household did not have loans in the last 12 months	4	Go to HCCY09
Don't know	-1	
No answer	-2	

3.15 HNC 0126

Are any of these overdue payments still outstanding?

Yes	1	Go to HC1270
No	2	Go to HCCY009
Don't know	-1	
No answer	-2	
Question filtered (no arrears on loans and mortgages in the last 12 months)	-3	

3.16 HC1270 (previously HCCY002 (ex.HNC0127))

Now thinking of all the various loan or mortgage payments due in the last twelve months were you ever overdue by 90 days or more on any of the payments?

Yes	1	Go to HCCY002
No	2	Go to HCCY009
Don't know	-1	
No answer	-2	

3.17 HCCY002

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

Did you apply for ESTIA plan;

Yes	1	Go to HCCY005
No	2	Go to HCCY004
Don't know	-1	GO TO HCCY005
No answer	-2	

3.19 HCCY004 Why you did not apply for ESTIA plan? (INTERVIEWER DO NOT ASKE THE QUESTION FILL WHERE APPROPRIATE)

I did not qualify for applying	1
Complicated application procedure	2
Did not clearly understand participation criteria	3
Cannot afford to pay not even the lower instalment	4
Suspicious about the purpose of the plan	5
Other reason (specify) _____	6
Don't Know	-1
No Answer	-2

3.20 HCCY0045

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

3.121 HCCY0076

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 HCCY007
The value of the collateral has decreased below the remaining amount of the loan	2	2	2	Go to HCCY009
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	

3.22 HCCY007

If one of the three options above is 1 (HCCY007=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

3.23 HCCY008

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

3.24 HCCY009

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 HCCY0010
NO	2	Go to HC1300
Don't Know	-1	
No Answer	-2	

3.25 HCCY0010

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

3.26A 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 the 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	

3.26B 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	

3.27 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 homeownership /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
l 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

3.28 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

3.29 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

3.30 HCCY011

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 HCCY012
No	2	Go to HCCY013
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

3.231 HCCY012

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

3.32 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 HCCY01
No	2	Go to the next Section
<i>Don't know</i>	-1	
<i>No answer</i>	-2	

3.33 HCCY01

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

3.34 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"/>	<input type="text"/>	Numerical value in EUR, 9 digits
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3.35 HCCY016

Have you ever assumed a loan (that you have already mentioned) backed by guarantors;

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

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

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

(-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/ unincorporated business</i>	1	1	1
<i>Sole proprietorship / independent professional, incorporated business</i>	7	7	7
<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

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 HD30*x* BUSINESS IS A FARM) THEN ADD: Please include the value of farm implements, crops or livestock.]

[INTERVIEWER: IF THE FKP CANNOT PROVIDE AN ANSWER, TRY YOUR UTMOST TO GE A PLAUSIBLE RANGE VIA THE Computer loop for EUR questions)

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*

End of the loop for 3 self-employment businesses

If HD0210 (number of self-employment businesses) > 3 continue with HD0900, else go to HD1000

4.09 HD0900

Aside from any assets and liabilities I have already recorded, what is the net value of your (household’s) share of the remaining <HD0210 minus 2> business(es)? That is, what could you sell (it/them) for, taking into account all assets associated with the business and deducting the liabilities? (IF HB30\$x business is a farm – please include the value of farm implements, crops or livestock)

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

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

Investor / Silent Partner Business

4.10A HD1000

(Do you/Does anyone in your household) own any business that is not publicly traded where you/they act only as investor or silent partner?

Yes	1	Go to HD1010
No	2	
Don't know	-1	Go to HD1100
No answer	-2	

4.10B HD1010

What is the value of your (your household’s) share of (this business/these businesses)?

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

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

Let's now talk about financial investments...

4.11A HD1100

< IF HC0200=1 [HH has credit lines or accounts with overdraft facilities] THEN HD1100=1 AND ASK HD1110

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

Yes	1	Go to HD1110
No	2	Go to HD1200
Don't know	-1	
No answer	-2	

4.11B HD1110

(< If HC0200=1 [HH has credit lines or accounts with overdraft facilities] >

In total how much is in (this/allthese) accounts now? Please do not consider here any negative balances already previously reported.

[INTERVIEWER : NEGATIVE BALANCES (OVERDRAFTS) SHOULD ONLY BE CONSIDERED IN THE TOTAL BALANCE OF SIGHT ACCOUNTS IF THEY WERE NOT PREVIOUSLY REPORTED IN SECTION 3 ON OTHER LIABILITIES. IF THE ACCOUNT BALANCE IN THIS QUESTION IS NEGATIVE, ZERO IS TO BE REPORTED IN THIS QUESTION AND THE NEGATIVE AMOUNT ADDED TO HC0210 AS ADDITIONAL OVERDRAFT]

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

Numerical value in EUR, 9 digits

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

4.15 HDCY005

Where/How you take your salary or your pension ? (show screen)

In my account to the Bank which I also have my loans	1
In my deposits account to a Bank other than the one I have my loans	2
I receive my salary in cash	3
I receive my salary by check	4
Other (please specify) _____	5
I do not work / I do not receive a pension	6
Don't Know	-1
No Answer	-2

4.16 HD1200

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

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

4.17 HD1210

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

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Numerical value in EUR, 9 digits
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- (-1) Don't know
- (-2) No answer

4.18 HDCY006

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 HDCY007
NA. No answer	-2	

4.19 HDCY007

What is the amount in euro that is deposited abroad ?

Numerical value in EUR, 9 digits

Note for the 1st country	Note for the 2nd country																		
<table border="1"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table>										<table border="1"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table>									

Note for the 3rd country									
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(-1) DK. Don't know

(-2) NA. No answer

4.20A 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	

4.20B 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	Don't know	No answer
<i>a - Funds predominantly investing in equity</i>	1	2	-1	-2
<i>b - Funds predominantly investing in bonds</i>	1	2	-1	-2
<i>c - Funds predominantly investing in money market instruments</i>	1	2	-1	-2
<i>d - Funds predominantly 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 funds (DK/REF type).</i>	1	2	-1	-2

4.20C HD1320x

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 predominantly investing in equity</i>	
<i>b - Funds predominantly investing in bonds</i>	
<i>c - Funds predominantly investing in money market instruments</i>	
<i>d - Funds predominantly investing in real estate</i>	
<i>e - Hedge funds</i>	
<i>f - Other fund types (specify)</i>	
<i>g - Various types of funds (DK/REF type).</i>	
TOTAL (HD1330)	

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

4.21A 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	
Don't know	-1	Go to HD1500
No answer	-2	

4.21B 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	Don't know	No answer
<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

4.21C HD1420

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

	Numerical value 9 digits
<i>a - State or other general government</i>	<input type="text"/>
<i>b - Banks / Other financial intermediaries</i>	<input type="text"/>
<i>c - Non-financial corporation</i>	<input type="text"/>
<i>d -Other (specify)</i>	<input type="text"/>
TOTAL AMOUNT	<input type="text"/>

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

4.22A HD1500

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

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

4.22B HD1510

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

<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"/>	<input type="text"/>	Numerical value in EUR, 9 digits
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- (-1) *Don't know*
(-2) *No answer*

4.23 HD1520

Are any of these shares issued by a foreign company?

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

4.24 HDCY008 (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

4.25A 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	
<i>Don't know</i>	-1	Go to HD1700
<i>No answer</i>	-2	

4.25B HD1610

Does this include any assets I have not recorded yet?

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

4.25C HD1620

In total, what is the value of all these assets that I have not already recorded?

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

4.26A HD1700

Next, does anyone (outside of the household) owe money to you (or any member of your household), for instance loans to friends or relatives, other private loans, rent deposits or any other such loan I have not already recorded?

Yes	1	Go to HD1710
No	2	
<i>Don't know</i>	-1	Go to HD1900
<i>No answer</i>	-2	

4.26B HD1710

In total, how much is owed 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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<i>Numerical value in EUR, 9 digits</i>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	---

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

FINANCIAL LITERACY QUESTIONS

READ OUT: The next small section of the questionnaire (4 questions) is more like a quiz. The questions are not designed to catch you out, so if you think you have the right answer, you probably do. If you don't know the answer, just say so.

4.29A HDCY009

Suppose you had 100 euro in a savings account and the interest rate was 2% per year. There are no fees or taxes. You do not make any further payments in this account and you do not withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made?

Answer	_____
Don't know	-1
No answer	-2
Go to the next question	

4.29B HDCY010

In five years from now and if the interest rate remains at 2% per year, how much do you think you would have in the account, considering that you have not made any withdrawals or deposits?

Exactly 110 euro	1	Go to the next question
Less than 110 euro	2	
More than 110 euro	3	
Exactly 102 euro	4	
Don't know	-1	
No answer	-2	

4.30 HDCY011

Please tell me whether the following statement is true or false.

“Buying a single company’s stock that is traded in the stock exchange usually provides a safer return than buying traded stocks of two or more companies.”

True	1
False	2
Don't know	-1
No answer	-2
Go to the next question	

4.31 HDCY012

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

Less than today	1	Go to the next question
Exactly the same	2	
More than today	3	
Don't know	-1	
No answer	-2	

SELF-ASSESSMENT FINANCIAL DECISION ABILITY

4.32 HDCY013

On a scale of 1 to 10, where 1 means very low and 10 means very high, how would you assess your overall ability to manage your own or your family financial issues?

Financial issues management means, for example, the payment of utility bills and other liabilities/debts of your household and / or banks / credit cards and limits, management of deposits, investments, loans, life / health insurance(s), etc.

Self-assessed score	_____
Don't know	-1
No answer	-2
Go to the next question	

DECISIONS ON IMPORTANT FINANCIAL ISSUES

4.33 HDCY014

With whom you decide with or from who you seek advice to make important financial decisions in your household, like for example buying real estate, taking a loan, making investments, buying insurance, buying a new car)?

I decide alone	1	Go to the next Section
With my adult children	2	
With my partner/husband/wife	3	
With my parents	4	
Other relative/ friend	5	
Professional consultant	6	
Don't know	-1	
No answer	-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.

IF ONLY ONE ANSWER PROVIDED, PROBE: IS THERE ANY OTHER EMPLOYMENT STATUS THAT MAY APPLY TO YOU?

[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	Others	1 st	Other	1 st	Other	1 st	Other	1 st	Others	
<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 PE0200=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)	Don't know	No answer
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	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

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
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

5.10 PECY002

PE0700 ≥ 3

Did you experience a worsening in your job conditions during the past three years? (INTERVIEWER READ OPTIONS)

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 PECY003 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 PE0100x=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 PE0100x=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		
02		
03		
04		
05		
06		
07		
08		
09		
10		

(-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 control, 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.

SHOW CARD WITH EXTREMES LABELLED 0 NOT AT ALL LIKELY -100 EXTREMELY LIKELY

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?

SHOW CARD WITH EXTREMES LABELLED 0 NOT AT ALL LIKELY -100 EXTREMELY LIKELY

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

5.26 PECY005

In which country?

	Three characters country code (using the EU-LFS and EU-SILC classification of countries).	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	
Don't know	-1	Go to the next Section
No answer	-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: The interviewer shall not ask this question for public pension funds in Cyprus because they do not have any personal accounts and do not carry a balance . For this cases please note 2 (If PFA020\$x=1) . **The question should be asked** to those persons that are expected to get a pension from abroad or they have a voluntary occupational plan, pension scheme, whole life insurance (If PFA020\$x not 1) .

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

INTERVIEWER DO NOT ASK THE QUESTION CBC WILL FILL THE APPROPRIATE CODE

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 this 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					

SECTION 7: INCOME

[QUESTIONS PG0100 –PG0510 REFERENCE UNIT: HOUSEHOLD MEMBERS AGED 16+. QUESTIONS TO BE ASKED OF INDIVIDUAL HOUSEHOLD MEMBERS OR PROXY. QUESTIONS 7.06A ONWARDS REFERENCE UNIT: HOUSEHOLD. QUESTIONS TO BE ASKED OF FKP OR PROXY.] In this section, I will be asking you about the total amounts of income of various sorts that may have been received over the last calendar year (2019). Throughout, we prefer that you give figures that are gross—that is, amounts before any deductions for taxes and social insurance. Where you can only give me a value after such deductions, please tell me so I can make a note.

Employee Income

7.01A PG0100

Did you receive any sort of employee income during 2019?

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

7.01B PG0110

What was the total gross amount over 2019? Please include income from regular wages or salaries, as well as any overtime pay, tips, bonuses, profit sharing benefits (unless part of the pension arrangements).

[INTERVIEWING: MONTHLY AMOUNT AND NUMBER OF MONTHS THE INCOME WAS RECEIVED CAN BE ASKED AS AN ALTERNATIVE.]

[INTERVIEWING: if respondent cannot provide gross information, net income can be asked and subsequently converted into gross. Make A note if information is provided net.]

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-digits	-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-digits	-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-digits	-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-digits	-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-digits	-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-digits	-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-digits	-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-digits	-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-digits	-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-digits	-1	-2

Self-Employment Income

7.02A PG0200

Did you earn any income from working as self-employed during 2019?

[INTERVIEWER: INCOME FROM A BUSINESS OTHER THAN SELF-EMPLOYMENT INCOME IS COVERED IN HG0500/HG0510. ANY INCOME OF THE COMPANY IS USED FOR PERSONAL CONSUMPTION IS TO BE CONSIDERED AS INCOME FROM SELF-EMPLOYMENT AND INCLUDED HERE].

HH member	Yes	No	Don't know	No answer
01	1	2	-1	-2
02	1	2	-1	-2
03	1	2	-1	-2
04	1	2	-1	-2
05	1	2	-1	-2
06	1	2	-1	-2
05	1	2	-1	-2
05	1	2	-1	-2
05	1	2	-1	-2
05	1	2	-1	-2
	↓		↓	
	Go to PG0210		Go to PG0300	

7.02B PG0210

What was the total gross amount over this period?

Interviewer : make a note if information is provided net.

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"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-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"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-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"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-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"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-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"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-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"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-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"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-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"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-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"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-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"/> <input type="text"/> <input type="text"/> <input type="text"/> 9-digits	-1	-2

Income from Public Pensions

7.03A PG0300

Did you receive any income from public pensions in 2019?

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

7.03B PG0310

What was the total amount over this period?

Interviewer : make a note if information is provided net.

HH member	Numerical value in EUR	Don't know	No answer
01	<input type="text"/> <small>9-digits</small>	-1	-2
02	<input type="text"/> <small>9-digits</small>	-1	-2
03	<input type="text"/> <small>9-digits</small>	-1	-2
04	<input type="text"/> <small>9-digits</small>	-1	-2
05	<input type="text"/> <small>9-digits</small>	-1	-2
06	<input type="text"/> <small>9-digits</small>	-1	-2
07	<input type="text"/> <small>9-digits</small>	-1	-2
08	<input type="text"/> <small>9-digits</small>	-1	-2
09	<input type="text"/> <small>9-digits</small>	-1	-2
10	<input type="text"/> <small>9-digits</small>	-1	-2

Income from private and occupational pension plans:

7.04A PG0400

Did you receive any income from private and occupational pension plans/insurance contracts in 2019?

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 PG0410	Go to PG0500		

7.04B PG0410

What was the total amount over this period?

Interviewer : make a note if information is provided net.

HH member	Numerical value in EUR	Don't know	No answer
01	<input type="text"/> <i>9-digits</i>	-1	-2
02	<input type="text"/> <i>9-digits</i>	-1	-2
03	<input type="text"/> <i>9-digits</i>	-1	-2
04	<input type="text"/> <i>9-digits</i>	-1	-2
05	<input type="text"/> <i>9-digits</i>	-1	-2
06	<input type="text"/> <i>9-digits</i>	-1	-2
07	<input type="text"/> <i>9-digits</i>	-1	-2
08	<input type="text"/> <i>9-digits</i>	-1	-2
09	<input type="text"/> <i>9-digits</i>	-1	-2
10	<input type="text"/> <i>9-digits</i>	-1	-2

Income from unemployment benefits

7.05A PG0500

Did you receive any income from unemployment benefits in 2019?

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 amount over this period?

Interviewer : make a note if information is provided net.

HH Member	Numerical value in EUR	Don't know	No answer
01	<input type="text"/> 9-ψήφιο	-1	-2
02	<input type="text"/> 9-ψήφιο	-1	-2
03	<input type="text"/> 9-ψήφιο	-1	-2
04	<input type="text"/> 9-ψήφιο	-1	-2
05	<input type="text"/> 9-ψήφιο	-1	-2
06	<input type="text"/> 9-ψήφιο	-1	-2
07	<input type="text"/> 9-ψήφιο	-1	-2
08	<input type="text"/> 9-ψήφιο	-1	-2
09	<input type="text"/> 9-ψήφιο	-1	-2
10	<input type="text"/> 9-ψήφιο	-1	-2

Income from public assistance or welfare payments (other than unemployment benefits or public pensions):

7.06A HG0100

Did (you/your household) receive any government scholarships or income from public assistance or other welfare payments in 2019? Please do not include unemployment benefits, public pensions or special one-time payments.

[INTERVIEWING: LISTING OF THE MAIN SOCIAL BENEFITS OF THE NATIONAL SOCIAL SECURITY/ASSISTANCE SYSTEM IS RECOMMENDED]

Yes	1	Go to HG0110
No	2	Go to HG0200
Don't know	-1	
No answer	-2	

7.06B HG0110

What was the total amount over this period?

Interviewer: Make a note if information is provided net.

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

9 digits

(-1) Don't know

(-2) No answer

Income from regular private transfers:

7.07A HG0200

Did (you/your household) receive any regular payments of alimony, child support, subsidies, private scholarships, or regular cash transfers from persons outside the household or organizations in 2019? Please do not include gifts or one-time payments.

Yes	1	Go to HG0210
No	2	Go to HG0300
Don't know	-1	
No answer	-2	

7.07B HG0210

What was the total amount over this period?

Interviewer : make a note if information is provided net.

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

9 digits

(-1) Don't know

(-2) No answer

7.10B HG0410

What was the total amount over this period ?

Interviewer : make a note if information is provided net.

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 2019?

[INTERVIEWER: INCOME FROM SELF-EMPLOYMENT ACTIVITIES SHOULD BE REPORTED IN PG0210 AND SHOULD NOT BE DOUBLE COUNTED HERE]

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

7.11B HG0510

What was the total amount over this period?

Interviewer : make a note if information is provided net.

Numerical value in EUR

										9 digits
--	--	--	--	--	--	--	--	--	--	----------

(-1) Don't know

(-2) No answer

SECTION 8: INTERGENERATION TRANSFERS AS GIFTS

801A HH0100

(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 interpretation 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?

Numerical value 2 digits

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

INTERVIEWER: IF HOUSEHOLD MEMBERS RECEIVED SEVERAL GIFTS OR INHERITANCES 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
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

INTERVIEWER: THE QUESTION REFERS TO THE EXPECTATION THAT THE HOUSEHOLD WILL RECEIVE A SUBSTANTIAL INHERITANCE IN THE FUTURE, THAT IS, WHETHER THE HOUSEHOLD IS TAKING INTO ACCOUNT THIS POSSIBLE INHERITANCE IN THE PLANNING OF ITS CURRENT SPENDING AND SAVING . SUBSTANTIAL IS TO BE UNDERSTOOD AS A GIFT THAT HAS A SIGNIFICANT EFFECT ON THE FINANCIAL SITUATION OF THE HOUSEHOLD.

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

-- End of Section 8 --

SECTION 9: CONSUMPTION

Let's now talk about household consumption:

9.01 HI0100

About how much did (you/your household) spend on average by month during 2019 on food and beverages at home?

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

Numerical value in EUR

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

6 digits

(-1) Don't know

(-2) No answer

9.02 HICY001

About how much did (you/your household) spend on average by month during 2019 on total non-durables (food, personal hygiene, cleaning products etc That is the total amount the household spend on supermarket, bakeries, fruit markets, butchery etc)?

Numerical value in euro

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

6 digits

(-1) Don't know

(-2) No answer

9.03 HICY002

Did or does your household receive any goods from a community shop/supermarket during the last four years ?

Yes	1	Go to HICY003
No	2	Go to HI0200
Don't know	-1	
No answer	-2	

9.04 HICY003

How much did your household receive on average per month?

Year	Amount (average per month)
2016	Numerical value 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"/> 4 digits
2017	Numerical value 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"/> 4 digits
2018	Numerical value 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"/> 4 digits
2019	Numerical value 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"/> 4 digits
Don't Know	-1
No answer	-2

9.05 HI0200

About how much did (you/your household) spend on an average month during 2019 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 example 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

 6 digits

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

9.06 HI0210

About how much did your household spend on average by month during 2019, on utilities, such as electricity, water, gas, telephone, internet and television. . Show card with items

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

Numerical value in EUR

 6 digits

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

9.07 HICY004

What is the amount you/your household pay/s during 2019 on taxes on their HMR and other real estate properties they own (i.e. property tax, municipality taxes, garbage, common expenses etc)

Interviewer: In case the amount declared is <100 please ask why and take a note

NOTE IN EURO

								Numerical value 6 digits
--	--	--	--	--	--	--	--	--------------------------

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

9.08 HICY005

What is the amount you/your household pay/s during 2019 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

								Numerical value in 6 digits
--	--	--	--	--	--	--	--	-----------------------------

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

9.09 HICY006

What is the amount you/your household spent during 2019 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

								Numerical value 6 digits
--	--	--	--	--	--	--	--	--------------------------

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

9.10 HI0230

In 2019, about how much did (you/your household) spend on holiday trips or vacations.

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

NOTE IN EURO

								Numerical value 6 digits
--	--	--	--	--	--	--	--	--------------------------

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

9.11 HICY007	
Is or was a member of your household a smoker?	
Yes	1
No	2
Don't Know	-1
No answer	-2
9.12 HI0220	
So overall, about how much did your household spend on average by month during 2019 on all consumer goods and services? Consider all household expenses including food, utilities, etc. but excluding consumer durables (e.g. cars, household appliances, etc.), rent, loan repayments, insurance policies, renovation, etc.	
Numerical value in EUR	
<input type="text"/>	6 digits
(-1) Don't know	
(-2) No answer	
9.13 HICY008	
Did your household receive any help in money or otherwise to cover these needs?	
Yes	1
No	2
Don't Know	-1
No answer	-2

9.14 HI0300

Did (you/your household) make payments on a regular basis to persons or institutions outside your household (such as alimony, child support, charities etc.) in 2019? Do not consider here one-off payments.

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

If HI0300= 1 go to HI0310 else go to HICY009

9.15 HI0310

In 2019, about how much money did (you/your household) give per month?

Numerical value in EUR

6 digits

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

9.16 HICY009

In 2019, did your household employ any foreign worker?

		Number of employees	
Yes	1		Go to HICY010
No	2		Go to HI0500
Don't know	-1		
No answer	-2		

9.17 HICY010

In 2019 how much did this/these worker/s receive as a salary?

Interviewer : In ase the amount declared is <3500 please ask why and take a note

NOTE IN EURO

Numerical value 6 digits

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

9.18 HI0500

Aside from any purchases of assets, would you say that your (household's) overall expenses in 2019 were higher than normal, lower than normal or were they about normal?

Higher than normal	1
Lower than normal	2
Just about normal	3
Don't know	-1
No answer	-2

9.219 HI0600

Again aside from any purchases of assets, in 2019 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?

Expenses exceeded income	1	Go to HI0700
Expenses about the same as income	2	Go to HI0400
Expenses less than income.	3	
Don't know	-1	
No answer	-2	

9.21 HI0700

You have told me that your expenses in 2019 have been above your income. What did you do to meet expenses?

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

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

9.20 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
Don't Know (-1)		
No Answer (-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 HIZ050x

You have won the lottery and will receive a sum equal to your household's yearly income. You will receive the money in a year's time. However, if you give up part of the sum you can collect the rest of your win immediately. To obtain the money immediately would you give up 20per cent of your win?

Give up 20% of your win	1
Give up 10% of your win	2
Give up 5% of your win	3
Give up 2% of your win	4
Not give up anything	5
Don't Know	-1
No Answer	-2

9.24 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*

SECTION 10: COVID-19 PANDEMIC

10.1 HV0100x

Have you or any member of your household experienced any of the following changes in labour market status or labour earnings? Please select all relevant options (CODE ALL THAT APPLY)

a. Quit his or her job, laid off for closed business	YES	NO
b. Kept his or her job with a temporal loss of wages or earnings	YES	NO
c. Kept his or her job with a temporal reduction in wages or labour earnings or business income	YES	NO
d. Had to ask for a reduction in hours or for a leave of absence to take care of children or dependents	YES	NO
e. Had to stop working due to an illness or a healthy problem	YES	NO
Don't know	-1	
No answer	-2	

10.2 HV0200

As a result of the crisis, how did the total income of your household change in 2020 compared to 2019

Financial wealth decreased by more than 50%	1
Financial wealth decreased between 25% and 50%	2
Financial wealth decreased between 5% and 25%	3
Financial wealth remained similar (changes less than 5%)	4
Financial wealth increased between 5% and 25%	5
Financial wealth increased by more than 25%	6
Don't know	-1
No answer	-2

10.3 HV0210

Could you please provide us with your best estimates of the decrease/Increase (according to their answers to the previous question 10.2 HV0200) of your total income in absolute terms in 2020 compared to 2019;

Numerical value , 9 digits

										<i>Αριθμητική τιμή 9 ψηφία</i>
--	--	--	--	--	--	--	--	--	--	--------------------------------

(-1) Don't Know

(-2) No answer

10.4 HV0300

In case of decrease in your income in 2020 how did your household compensate for the loss of income?
Please select all relevant options (CODE ALL THAT APPLY)

a. Deferments on loan or rent payments	YES	NO
b. Renegotiation of loan or mortgage terms	YES	NO
c. Took an additional loan	YES	NO
d. Used savings or sold financial assets	YES	NO
e. Delayed the purchase of a house, car or other durable good	YES	NO
f. Decreased expenditure on food, clothes, travelling or other consumer goods and services	YES	NO
Don't know	-1	
No answer	-2	

10.5 HV0400

As a result of the crisis how did the value of your household's financial assets (that is, deposits, stocks, mutual funds and other financial assets) change in 2020s?

Financial wealth decreased by more than 50%	1
Financial wealth decreased between 25% and 50%	2
Financial wealth decreased between 5% and 25%	3
Financial wealth remained similar (changes less than 5%)	4
Financial wealth increased between 5% and 25%	5
Financial wealth increased by more than 25%	6
Don't know	-1
No answer	-2

10.6 HV0410

If HV0400=1,2,3,5,6,

Could you please provide us with your best estimate of the decrease/increase of your financial wealth in absolute terms?

Numerical value , 9 digits

										<i>Αριθμητική τιμή 9 ψηφία</i>
--	--	--	--	--	--	--	--	--	--	--------------------------------

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

10.7 HV0500

Has your household saving changed as a result of the covid-19 crisis in 2020/the past 12 months compared to a similar period in 2019?

Yes I have saved more than before	1
Yes I have saved less than before	2
No I have saved as much as before the crisis	3
Don't know	-1
No answer	-2

10.8 HV0600

How did your consumption of goods and services change in 2020 compared to 2019?

Overall household consumption has decreased	1
Overall household consumption has remained stable	2
Overall household consumption has increased	3
Don't know	-1
No answer	-2

SECTION 11: INTERVIEW CLOSURE

11.01 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

11.02 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

11.03 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

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

The Survey will be repeated in 2023. 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 kind of dwelling	4
Dwelling does not exist	5

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

Excellent (Luxury)	1
Upscale	2
Mid-range	3
Modest	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

SC0600 Rating of surrounding buildings

Luxury	1
Upscale	2
Mid-range	3
Modest	4
Low-income	5
Very low income	6
No surrounding buildings in view	7

SC0700 Security measures of the household

Dorrman	1
Guard	2
Locked lobby	3
Intercom devise	4
Main Door	5
Locked gate surrounded by fence	6
Dog	7

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

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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