

Living Conditions Questionnaire. ECV(5). 2008

Household Questionnaire

A. Identification

1. Household identification

1. Province _____	_ _ _
2. Section order number _____	_ _ _ _
3. Household/Dwelling _____	_ _ _ _ _ _ _
4. Household branch/order no. _____	_ _

2

2. Interviewee identification

Interviewee's name, surnames and order number

Mr./Mrs..... |_|_|

Nature, characteristics and purpose

The **Living Conditions Questionnaire** is a source of statistical information about EU countries. The purpose is to gather comparative information about income and living conditions in private households.

Due to the importance of these objectives we request your valuable collaboration.

Legislation

Statistical Secret

The personal data that the statistical service receives will be protected in accordance with the **statistical secret** (art. 13.1 of the Public Statistical Function Law, 9th May 1989, (LFEP)). All statistical staff will be under the obligation of keeping the statistical secret (art. 17.1 of the LFEP).

Obligation to provide information

Laws 4/1990 and 13/1996 establish the **obligation to provide the information** requested to undertake this Statistical Study.

The statistical services can request information from national and foreign individuals and corporations who are residents in Spain (art. 10.1 of the LFEP).

All individuals and corporations who supply information **must answer truthfully, accurately, completely and within the established time** the questions asked by the statistical services (art. 10.2 of the LFEP).

To enforce compliance with these regulations, the LFEP (art. 48) grants the INE the power to apply penalties.

Interviewer: Read the following to the interviewee 'I am now going to ask you some questions about your household. If the household members have other houses, please bear in mind that we are only referring to this one.'

B. Main household

B.1 General characteristics OF MAIN HOUSEHOLD

3. Type of dwelling and type of building

Interviewer: Mark the right answer with a cross in accordance with the dwelling and type of house. If you are in doubt, please ask the interviewee.

- Detached single-family house _____ 1
- Terraced or semi-detached single-family house _____ 2
- Flat or apartment in a building with less than 10 dwellings _____ 3
- Flat or apartment in a building with 10 or more dwellings _____ 4
- Dwelling in a building mainly used for other purposes
(school, offices, workshop, etc.) _____ 5
- Other type of dwelling (shack, cabin, hut, etc.) _____ 6
-

4.a. How many rooms does the dwelling have?

(The following must be included: bedrooms, dining rooms, lounges, living rooms, and kitchens if they are 4 m² or more. The following will also be included: storage rooms, basements and attics that are 4 m² or more and accessed from inside the house and when used for residential purposes).

(The following must be excluded: bathrooms or WCs, balconies, corridors, halls, dressing rooms, pantries and rooms used for work purposes alone, as well as kitchens when they are less than 4 m²).

Number of rooms _____ | _ | _ |

4.b. What is the useable surface area of your dwelling? (Usable and habitable surface area is considered to be within the dwelling's outside walls, excluding shared areas).

Usable surface area in metres squared _____ | _ | _ | _ |

QUESTION 5: there will be two formats, depending on the number of households in the dwelling:

A) If there is one household in the dwelling

Interviewer: If due to the dwelling's characteristics it is obvious that it includes these facilities, enter YES instead of asking the question.

5. Does the dwelling have the following facilities?

- | | YES | NO |
|--|----------------------------|----------------------------|
| 1. Shower or bath _____ | <input type="checkbox"/> 1 | <input type="checkbox"/> 3 |
| 2. Toilet with running water inside the dwelling _____ | <input type="checkbox"/> 1 | <input type="checkbox"/> 3 |
-

B) If there is more than one household in the dwelling:

5. As more than one household lives in this dwelling, please specify whether they have the following facilities and how they are used:

	For the exclusive use for this household	For shared use with another household or other households	Does not have
1. Shower or bath _____	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
2. Toilet with running water inside the dwelling _____	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

6. Does the dwelling suffer from any of the following problems?

	YES	NO
1. Leaks, damp on walls, floors, ceilings or foundations, or rottenness on floors, window frames or door frames _____	<input type="checkbox"/> 1	<input type="checkbox"/> 6
2. Lack of natural light _____	<input type="checkbox"/> 1	<input type="checkbox"/> 6
3. Noise from neighbours or outside (traffic, businesses, adjacent factories, etc.) _____	<input type="checkbox"/> 1	<input type="checkbox"/> 6
4. Contamination, dirt or other environmental problems caused by industry or traffic _____	<input type="checkbox"/> 1	<input type="checkbox"/> 6
5. Local crime or vandalism _____	<input type="checkbox"/> 1	<input type="checkbox"/> 6

7. Which of the following housing tenures applies...

Interviewer: Read the four options to the interviewee and if/she asks or is in doubt, you can give the following explanations:

Ownership: When the dwelling belongs to a member of the household, even if it has not yet been paid for in full or he/she is not the legal owner, but is the natural heir or acquirer because the legal owner has passed away, emigrated, etc.

Letting or re-letting at market price: When a member of the household pays an amount at the market price to use the dwelling, even though later all or part of this amount is returned to him/her by a company, institution, relative or other.

Letting or re-letting at less than the market price: When a member of the household pays an amount to use to dwelling at less than the market price. Rent control houses are included.

Gratuitous transfer: When the household does not pay rent because it has been given to it by a relative or person who is not a member of the household, by an institution, company or other.

This does not include cases where the household pays rent even though later all or part of this amount is returned to him/her by a company, institution, relative or other.

Ownership _____	<input type="checkbox"/> 1	→please go to point B2
Letting or re-letting at market price _____	<input type="checkbox"/> 2	} →please go to point B3
Letting or re-letting at less than market price _____	<input type="checkbox"/> 3	
Gratuitous transfer _____	<input type="checkbox"/> 4	→please go to point B4

B.2 Main dwelling owned

8. In which year was this dwelling purchased?

Year _____ |_|_|_|_|

9.a. Does your household currently have outstanding payments on mortgages or other loans taken out to purchase this dwelling or to perform major refurbishment works on it?

YES _____ 1

NO _____ 6 → please go to question 19

9.b. In which year was the loan granted? (If the loan has been renewed or renegotiated, this question and the following ones refer to the current loan).

Year _____ |_|_|_|_|

9.c. (if the year is 2007 in the previous question) In which month did you start to pay the loan?

Month _____ |_|_|

9.d. Please specify the amount of the last loan slip, including capital repayment and interest, even if it is approximate

Amount _____ |_|_|_|_|_| €

10. Do you know the amount of interest that you paid in the last monthly instalment on these loans? (Please do not consider the part relating to capital repayment).

YES _____ 1

NO _____ 6 → please go to question 12

11. How much is the monthly amount of this interest?

Amount _____ |_|_|_|_|_| € → please go to question 19

12. Even if you do not know the exact amount, can you tell me the approximate average monthly amount of interest paid on these loans?

YES _____ 1

NO _____ 6 → please go to question 16

13. Which of the following brackets applies...

- Up to €9? _____ 1
- More than €9 and up to €20? _____ 2
- More than €20 and up to €40? _____ 3
- More than €40 and up to €80? _____ 4
- More than 80 and up to 125? _____ 5
- More than €125 and up to €170? _____ 6
- More than €170 and up to €250? _____ 7
- More than €250 and up to €420? _____ 8
- More than €420 and up to €830? _____ 9
- More than €830 and up to €1,250? _____ 10
- More than €1,250 and up to €2,080? _____ 11
- More than €2,080 and up to €4,200? _____ 12
- More than €4,200? _____ 13

→please go to question 19

16. What was the amount of that loan?

Amount of loan _____ | | | | | | | | | €

17. For how many years did you apply for that loan?

Number of years _____ | | |

18. What is the interest rate on that loan? (If it is a variable rate loan please give the interest rate (AER) that you pay at the moment).

Interest rate _____ | | | | , | | | | %

19. What monthly rent do you think you would have to pay for a dwelling like this one?(If you do not know, give an approximate number. Remember to include community costs, but do not include costs such as furniture, heating, electricity, water, etc.).

Monthly amount _____ | | | | | | | | €

20. During 2007 did the household receive any benefits, subsidies or other aid in cash from public funds in order to meet the overall expenses at this dwelling?

(Include aid that a public authority grants to an occupant-owner to defray their normal household-related expenses. In practice, this aid is usually used to partly cover the payment of mortgage interest. To grant this aid, the households must fulfil a series of requirements regarding economic resources.

Do not include state-subsidised homes, or benefit received from tax relief due to purchasing a property or being awarded loans with a reduced interest rate).

YES _____ 1

NO _____ 6 →please go to question B5

21. Please state the frequency and amount of financial aid that the household received during 2007 (Please include financial aid paid directly to the moneylender).

1. How often is the aid received?

Fortnightly _____ 1

Monthly _____ 2

Annually _____ 3

Other _____ 4

2. How much is it? _____ |_|_|_|_|_| €

3. How many times was it received in 2007? _____ |_|_| → please go to question B5

B.3 Main dwelling rented

22.a. Who rented the dwelling to you?

For work-related reasons:

- The company, private or public authority, institution, etc. at which a member of the household works _____ 1

For non-related reasons:

- Another household _____ 2

- The Government _____ 3

- A non-profit-making private institution _____ 4

- Other (companies, institutions, etc.) _____ 5

22.b. In which year was this dwelling rented?

Year _____ |_|_|_|_|

23. What was the rental amount for this dwelling last month? (Please refer to the last receipt only and exclude, if possible, community, water, repair work, etc. costs if these were included in it. Please bear in mind that, as well as what the household pays by way of rent, you must include aid from any source that is awarded to meet these expenses, even if the household does not receive it and it is paid directly to the landlord).

Monthly rental amount _____ |_|_|_|_|_| €

24. I am now going to ask you whether your household has to meet any expenses related to this dwelling. If the household does have to pay the expense, answer that it does, even if this is included in the rental amount you have just given. If it is not included in it, I am going to ask you for the amount. If you can, please tell me the expense for the last twelve months, and if you do not know the exact amount try to give me an approximate answer. You can give me an annual total or an average amount, specifying the payments that are made each year.

(Interviewer, if the expense is included in another of the following items (for example, water included in community bill) enter NO).

Does your household have to pay for...		Is it included in the rental amount given earlier?	How often do you pay it?	How much is it? €	How many payments are made per year?
1.-Water?	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	YES <input type="checkbox"/> 1→FIN NO <input type="checkbox"/> 6→	Monthly <input type="checkbox"/> 1 Annually <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	___
2.-Electricity?	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	YES <input type="checkbox"/> 1→FIN NO <input type="checkbox"/> 6→	Monthly <input type="checkbox"/> 1 Annually <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	___
3.-Gas or other fuels?	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	YES <input type="checkbox"/> 1→FIN NO <input type="checkbox"/> 6→	Monthly <input type="checkbox"/> 1 Annually <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	___
4.-Community?	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	YES <input type="checkbox"/> 1→FIN NO <input type="checkbox"/> 6→	Monthly <input type="checkbox"/> 1 Annually <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	___
5.- IBI tax?	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	YES <input type="checkbox"/> 1→FIN NO <input type="checkbox"/> 6→	Monthly <input type="checkbox"/> 1 Annually <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	___
6.-Sewage, rubbish collection and other municipal taxes?	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	YES <input type="checkbox"/> 1→FIN NO <input type="checkbox"/> 6→	Monthly <input type="checkbox"/> 1 Annually <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	___
7.-House insurance? (if possible only specify the amount for the building)	Only buil <input type="checkbox"/> 1 Building and Content <input type="checkbox"/> 2 NO <input type="checkbox"/> 3 →FIN DO NOT KNOW <input type="checkbox"/> 4 →FIN	YES <input type="checkbox"/> 1→FIN NO <input type="checkbox"/> 6→	Monthly <input type="checkbox"/> 1 Annually <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	___

25. Please state whether the total expenses for this dwelling, including rent, insurance, electricity, heating, community, municipal taxes and other expenses represent the following for the household:

- A heavy burden _____ 1
A reasonable burden _____ 2
No burden at all _____ 3

The next question is only asked if there is a cross for point 3 under question 7

26. What monthly rent do you think you would have to pay for a dwelling such as this one at the market price? (If you do not know, give an approximate number. Include community expenses, but not expenses such as furniture, heating, electricity, water, etc.).

Monthly amount _____ | | | | | | | €

27. During 2007 did the household receive any benefits, subsidies or other aid in cash from public funds in order to meet the overall expenses at this dwelling?(*Include financial aid in accordance with requirements regarding economic resources that a public authority grants to a tenant either temporarily or in the long-term, to help him/her to meet the rental costs*).

YES _____ 1

NO _____ 6 →please go to question C

28. Please specify the frequency and amount of this financial aid that the household received during 2007. (*Include aid paid directly to the landlord*).

1. How often is the financial aid received?

- Fortnightly _____ 1
- Monthly _____ 2
- Annually _____ 3
- Other _____ 4

2. How much is it? _____ |_|_|_|_|_| €

3. How often did you receive it in 2007? _____ |_|_| →please go to point C

B.4 Main dwelling received by gratuitous transfer

29.a. Who transferred the dwelling to you?

For work-related reasons:

- The company, private or public authority, institution, etc. at which a member of the household works _____ 1

For non- work-related reasons:

- Another household _____ 2
 - The Government _____ 3
 - A non-profit-making private institution _____ 4
 - Other (companies, institutions, etc.) _____ 5
-

29.b. In which year was this dwelling transferred?

Year _____ |_|_|_|_|

30. What monthly rent do you think you would have to pay for a dwelling such as this one at the market price? (*If you do not know, give an approximate number. Remember to include community costs, but do not include costs such as furniture, heating, electricity, water, etc.*).

Monthly amount _____ |_|_|_|_|_| €

B.5 Expenses for the main dwelling owned or received through gratuitous transfer

31. I am now going to ask you whether your household has to meet any expenses related to this dwelling. If it does, please tell me the expense for the last twelve months, and if you do not know the exact amount try to give me an approximate answer. You can give me an annual total or an average amount, specifying the payments that are made each year.

(Interviewer, if the expense is included in another of the following items (for example, water included in community bill) enter NO).

Does your household have to pay for...		How often do you pay it?	How much is it? €	How many payments are made per year?
1.-Water?	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	Monthly <input type="checkbox"/> 1 Annual <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	____
2.-Electricity?	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	Monthly <input type="checkbox"/> 1 Annual <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	____
3.-Gas or other fuels?	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	Monthly <input type="checkbox"/> 1 Annual <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	____
4.-Community?	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	Monthly <input type="checkbox"/> 1 Annual <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	____
5.- IBI tax?	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	Monthly <input type="checkbox"/> 1 Annual <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	____
6.-Sewage, rubbish collection and other municipal taxes?	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	Monthly <input type="checkbox"/> 1 Annual <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	____
7.-House insurance? (if possible only specify the amount for the building)	Only building <input type="checkbox"/> 1 Building and Content <input type="checkbox"/> 2 NO <input type="checkbox"/> 3 →FIN DO NOT KNOW <input type="checkbox"/> 4 →FIN	Monthly <input type="checkbox"/> 1 Annual <input type="checkbox"/> 2 Other <input type="checkbox"/> 3	_____	____

32. . Please state whether the total expenses for this dwelling, including insurance, electricity, heating, community, municipal taxes and other expenses represent the following for the household:

- A heavy burden _____ 1
- A reasonable burden _____ 2
- No burden at all _____ 3

C. HOUSEHOLD EQUIPMENT

33. For each of the listed below, please specify whether the household or any of its members has it, regardless of whether they own it, rent it or it is placed at their disposal by any other means.

Do they have...		Would they like to have one?	Can they afford it?
1. Telephone (landline or mobile)?	YES <input type="checkbox"/> 1→FIN NO <input type="checkbox"/> 6→	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	YES <input type="checkbox"/> 1 NO <input type="checkbox"/> 6
2. Colour television?	YES <input type="checkbox"/> 1→FIN NO <input type="checkbox"/> 6→	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	YES <input type="checkbox"/> 1 NO <input type="checkbox"/> 6
3. PC?	YES <input type="checkbox"/> 1→FIN NO <input type="checkbox"/> 6→	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	YES <input type="checkbox"/> 1 NO <input type="checkbox"/> 6
4. Washing machine?	YES <input type="checkbox"/> 1→FIN NO <input type="checkbox"/> 6→	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	YES <input type="checkbox"/> 1 NO <input type="checkbox"/> 6
5. Vehicle (includes company car if available for personal use)	YES <input type="checkbox"/> 1→FIN NO <input type="checkbox"/> 6→	YES <input type="checkbox"/> 1→ NO <input type="checkbox"/> 6→FIN	YES <input type="checkbox"/> 1 NO <input type="checkbox"/> 6

D. HOUSEHOLD'S FINANCIAL SITUATION

34. Do you or a member of your household have to pay out money soon for purchases bought on installments or repayment of loans (other than mortgages or other house-related loans)?

YES _____ 1

NO _____ 6 → please go to question 36

35. Please state whether these payments are the following for the household:

A heavy burden _____ 1

A reasonable burden _____ 2

No burden at all _____ 3

36. Please specify whether the household can afford:

YES NO

1. To go away on holiday for at least one week once a year _____ 1 6

2. *(Interviewer: If due to the household's characteristics it is obvious that it can afford this, enter YES without asking the question)* A meat, chicken or fish dish (or equivalent for vegetarians) at least every two days _____ 1 6

3. Keep the house at a suitable temperature during the winter months _____ 1 6

37. Do you think that your household can meet an unexpected expense of 550 Euros (91,500 pts) with its own financial resources?

YES _____ 1

NO _____ 6

38. I am now going to ask you whether the household has had to pay for certain items and whether it has made late payments on any of these due to financial difficulties over the past 12 months:

<p>1. Did you apply for mortgage loans to purchase this dwelling?</p> <p>YES _____ <input type="checkbox"/> 1 →</p> <p>NO _____ <input type="checkbox"/> 6 → FIN</p>	<p>Were you late meeting these payments?</p> <p>Yes, just once _____ <input type="checkbox"/></p> <p>Yes, twice or more _____ <input type="checkbox"/></p> <p>NO _____ <input type="checkbox"/></p>
<p>2. Did you have any payments for purchases on instalments or other loans? (the mortgage applied for to purchase this dwelling is not considered)</p> <p>YES _____ <input type="checkbox"/> 1 →</p> <p>NO _____ <input type="checkbox"/> 6 → FIN</p>	<p>Were you late meeting these payments?</p> <p>Yes, just once _____ <input type="checkbox"/> 1</p> <p>Yes, twice or more _____ <input type="checkbox"/> 2</p> <p>NO _____ <input type="checkbox"/> 3</p>
<p>3. Did you have any rent payments for this dwelling?</p> <p>YES _____ <input type="checkbox"/> 1 →</p> <p>NO _____ <input type="checkbox"/> 6 → FIN</p>	<p>Were you late meeting these payments?</p> <p>Yes, just once _____ <input type="checkbox"/> 1</p> <p>Yes, twice or more _____ <input type="checkbox"/> 2</p> <p>NO _____ <input type="checkbox"/> 3</p>
<p>4. Were you late paying water, gas, electricity, community, etc. bills? <i>(This question is not asked if all of the answers are NO in question 24 or 31, specifying that they do not have any of these expenses)</i></p> <p>Yes, just once _____ <input type="checkbox"/> 1</p> <p>Yes, twice or more _____ <input type="checkbox"/> 2</p> <p>NO _____ <input type="checkbox"/> 3</p>	

39. Regarding your household's total net monthly income, how do you usually make ends meet?

With a great deal of difficulty _____ 1

With difficulty _____ 2

With some difficulty _____ 3

With some ease _____ 4

With ease _____ 5

With a great deal of ease _____ 6

40. In your opinion, what is the minimum net monthly income that would be required for a household like yours to make ends meet? (Please answer in relation to your household's current circumstances, and what you take "make ends meet" to mean).

Net monthly income _____ |_|_|_|_|_|_| €

E. Income

E.1 Social welfare income

41 Did your household receive any income from the public welfare system or a non-profit making institution during 2007? (Include financial aid given to the household due to natural disasters, campaigns to fight poverty, etc. Do not include financial aid to meet personal circumstances, since these are included in the individual questionnaire for the person in question. Also, do not include financial aid for the household from public funds or financial aid for children, because this is included in other sections of this questionnaire).

YES _____ 1

NO _____ 6 → please go to question E.2

42. Please state the frequency and amount of this income received during 2007.

1. How often was it received?

Fortnightly _____ 1

Monthly _____ 2

Annually _____ 3

Other _____ 4

2. How much was it? _____ |_|_|_|_|_|_| €

3. How many times was it received in 2007? _____ |_|_|

E.2 Income from rented property

43. Did any member of your household receive income from rented property during 2007? (This refers to properties such as flats, houses, rooms, plots of land, land with or without farm buildings, etc. If any member of the household is an employer, independent worker or a member of a society, do not include any rent from property relating to the business).

YES _____ 1

NO _____ 6 → please go to question E.3

44. Do you know the total net income received for this property during 2007?

(*Net: the expenses generated due to this property, such as interest on loans, community costs, repair work, insurance, etc. as well as taxes or withholdings levied on this property, are deducted from the gross income.*)

Total: all of the properties owned by all of the household members).

YES _____ 1 → Amount _____ |_|_|_|_|_|_| € → please go to question 46

NO _____ 6

45. Even if you do not know the exact figure, could you state approximately how much net total income was received for this property during 2007?

- Up to €200? _____ 1
- More than €200 and up to €500? _____ 2
- More than €500 and up to €1000? _____ 3
- More than €1000 and up to €2000? _____ 4
- More than €2000 and up to €3000? _____ 5
- More than €3000 and up to €5000? _____ 6
- More than €5000 and up to €7000? _____ 7
- More than €7000 and up to €10000? _____ 8
- More than €10000 and up to €15000? _____ 9
- More than €15000 and up to €25000? _____ 10
- More than €25000? _____ 11

46. Was this income taxed? (Enter YES in the case of rental to companies or workers).

- YES _____ 1
- NO _____ 6 →please go to question E.3

47. How much were the tax deductions?(If you do not know the exact value, please give an approximate amount).

Amount _____ |_|_|_|_|_|_|_|€

E.3 Transfers between households

Interviewer: Read the following to the interviewee to help him/her to complete the next questions about transfers properly: 'I am now going to ask you about money transfers that the household makes and receives. These refer to regular money sent to other persons who are not part of the household, such as sons, spouses and ex-spouses and others. Please bear in mind that they must be regular remittances (for example, do not include birthday presents, Christmas presents, etc.), or money transferred between the members of the household.'

48.a. Did any member of your household give money to members of other households during 2007 by way of child support or alimony? (Consider both obligatory and voluntary)

- YES _____ 1
- NO _____ 6 →please go to question 49a

48.b. Please state the frequency and amount of these transfers made during 2007. (If you sent money to more than one person, consider the total amount).

1. How often was it transferred?

- Fortnightly _____ 1
- Monthly _____ 2
- Annually _____ 3
- Other _____ 4

2. How much was it? _____ |_|_|_|_|_|_|_|€

3. How often did you transfer it in 2007? _____ |_|_|

49.a. Did any member of your household regularly transfer money to members of other households for other items during 2007?

YES _____ 1

NO _____ 6 → please go to question 50a

49.b. Please state the frequency and amount of these transfers made during 2007.
(If you sent money to more than one person, consider the total amount).

1. How often was it transferred?

Fortnightly _____ 1

Monthly _____ 2

Annually _____ 3

Other _____ 4

2. How much was it? _____ |_|_|_|_|_|_|_| €

3. How often was it transferred in 2007? _____ |_|_|

50.a. Did any member of your household receive money from members of other households during 2007 by way of child support or alimony? (Consider both obligatory and voluntary)

YES _____ 1

NO _____ 6 → please go to question 51a

50.b. Please state the frequency and amount of money received in 2007.

1. How often was it received?

Fortnightly _____ 1

Monthly _____ 2

Annually _____ 3

Other _____ 4

2. How much was it? _____ |_|_|_|_|_|_|_| €

3. How many times was it received in 2007? _____ |_|_|

51.a. Did any member of your household regularly receive money from members of other households for other items during 2007?

YES _____ 1

NO _____ 6 → please go to question E.4

51.b. Please state the frequency and amount of money received in 2007.

1. How often was it received?

Fortnightly _____ 1

Monthly _____ 2

Annually _____ 3

Other _____ 4

2. How much was it? _____ |_|_|_|_|_|_|_| €

3. How many times was it received in 2007? _____ |_|_|

E.4 Regular wealth tax

Interviewer, read the following to the interviewee: 'I am now going to ask you about wealth tax, which must not be confused with income tax'.

52. Did any member of your household have to make any payment related to Wealth Tax during 2007?

YES _____ 1

NO _____ 6 → please go to question E.5

53. Do you know the amount of these payments during 2007?

YES _____ 1

NO _____ 6 → please go to question 55

54. What was the amount of these payments?

Amount _____ | _ | _ | _ | _ | _ | € → please go to point E.5

55. Please state under which of the following brackets these payments fell in 2007:

Up to € 500 _____ 1

More than €500 and up to €1,000 _____ 2

More than €1,000 and up to €3,000 _____ 3

More than €3,000 and up to €5,000 _____ 4

More than €5,000 and up to €10,000 _____ 5

More than €10,000 _____ 6

E.5 Income for children under 16 years old during 2007

(This section will only be filled in if there is a household member under 16 years old).

56. Did any of the children under 16 years old receive any income during 2007? (Do not include money received from other household members).

YES _____ 1

NO _____ 6 → please go to question E.6

57. Please state the net amount of this income in 2007 (If there is more than one child with income you can give them together or separately, whichever is the easiest, and you can give the annual or more frequent amount. If you do not know the exact value, please give an approximate amount).

(Net: After tax deductions)

No.	How often is the income received?: 1. Fortnightly 2. Monthly 3. Annually 4. Other	What is the net amount? €	How many times was it received in 2007?	Was this income taxed?	What was the withholding on the amount? €
1.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4	_ _ _ _ _ _ _	_ _	Y <input type="checkbox"/> ES 1 → NO <input type="checkbox"/> 6 →Fin	_ _ _ _ _ _ _
2.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4	_ _ _ _ _ _ _	_ _	<input type="checkbox"/> ES 1 → NO <input type="checkbox"/> 6 →Fin	_ _ _ _ _ _ _
3.	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4	_ _ _ _ _ _ _	_ _	<input type="checkbox"/> ES 1 → NO <input type="checkbox"/> 6 →Fin	_ _ _ _ _ _ _

E.6 Alimentary self sufficiency

58. During 2007 in your household did you consume food or drink (fruit, vegetables, oil, wine, etc) that you did not purchase because it was grown in your own vegetable plot, garden, farm, etc. owned by a member of your household? (Do not consider farm produce that has already been included in self-employed work income)

YES _____ 1

NO _____ 6 → please go to point F.1

59. What the approximate market value of these products? (enter the total amount that you would have had to have paid if you had bought the produce locally)

Cereals (bread, rice, flour, etc.) _____ |_|_|_|_|_|_|_| €

Meat and by-products (all kinds of meat, cold meats, ham, etc.) _____ |_|_|_|_|_|_|_| €

Fish _____ |_|_|_|_|_|_|_| €

Milk _____ |_|_|_|_|_|_|_| €

Cheese _____ |_|_|_|_|_|_|_| €

Eggs _____ |_|_|_|_|_|_|_| €

Oil and lard (oil, butter, margarine, etc.) _____ |_|_|_|_|_|_|_| €

Fruit _____ |_|_|_|_|_|_|_| €

Vegetables, potatoes and other tubers _____ |_|_|_|_|_|_|_| €

Wine _____ |_|_|_|_|_|_|_| €

Other food or drink (yoghurt, honey, jam, etc.) _____ |_|_|_|_|_|_|_| €

F. ADDITIONAL MODULE. EXCESS DEBT AND FINANCIAL EXCLUSION

Interviewer: Several questions in this model ask for amounts. Remember that if the interviewee does not know the approximate amount he/she can be prompted by giving his/her a bracket, leaving this question missing.

F.1 Bank accounts and overdrafts

60. At present, does your household have current accounts, bankbooks or deposits at banks?

YES _____ 1

NO _____ 6 → please go to question F2

61. At present, due to financial difficulties, does your household have an overdraft or negative balance in any of these bank accounts?

YES _____ 1

NO _____ 2 → please go to question F2

62a. Please give the approximate amount of your household's bank account overdrafts at present.

AMOUNT _____ | | | | | | EUROS

The next question is only asked if the previous question is missing.

62b. Even if you do not know the amount, please specify under which bracket the total household's bank account overdrafts fall.

Up to €50? _____ 1

More than €50 and up to €100? _____ 2

More than €100 and up to €200? _____ 3

More than €200 and up to €300? _____ 4

More than €300 and up to €500? _____ 5

More than €500 and up to €1,000? _____ 6

More than €1,000 and up to €2,000? _____ 7

More than €2,000 and up to €3,000? _____ 8

More than €3,000? _____ 9

F2.Credit and charge cards

63. Does your household have credit cards? Also include department store credit/charge cards. Do not include debit cards (4B Card, Servired, etc.) from which money spent is debited immediately from the associated bank account.

YES _____ 1

NO _____ 6 →please go to point F3

64. Over the past three months, has your household had financial difficulties that have prevented it from paying the full amount on the due date on these credit and/or charge cards?

YES _____ 1

NO _____ 2 →please go to question F3

65a. Please state the approximate total outstanding amount on the last monthly credit/charge card statement (If the owed amount has been paid on the last monthly statement please enter zero)

AMOUNT _____ | | | | | | | EUROS

The next question is only asked if the previous question is left out

65b. Even if you do not know the amount, please state under which bracket the total outstanding amount on the last monthly credit/charge card statement falls.

Up to €50? _____ 1

More than €50 and up to €100? _____ 2

More than €100 and up to €200? _____ 3

More than €200 and up to €300? _____ 4

More than €300 and up to €500? _____ 5

More than €500 and up to €1,000? _____ 6

More than €1,000 and up to €2,000? _____ 7

More than €2,000 and up to €3,000? _____ 8

More than €3,000? _____ 9

F.3 Types of credits and loans

66. Does your household currently have outstanding loan or credit payments taken out to purchase a property other than the main one? (e.g. holiday home or other properties that the household can use)

YES _____ 1

NO _____ 6

67. Does your household currently have outstanding payments on

(Include all types of credits, business loans and purchases in instalments)

YES NO

- 1. Loans or credits requested to purchase goods and/or services for the property (e.g. electrical appliances, equipment, minor repair work, etc)? 1 6
- 2. Purchases in instalments for durable goods such as cars, motorbikes, etc. ? Do not include household goods such as electrical appliances or equipment.....1 6
- 3. Loans or credits requested for expenses during holiday, leisure or free time?.....1 6
- 4. Loans or credits requested for education or childminding expenses?..... 1 6
- 5. Loans or credits requested for expenses on health or health-related expenses.....1 6
- 6. Loans or credits requested to make investments or set up new businesses?..... 1 6
- 7. Loans or credits requested for other purposes (for example, debt conversion, loans to cover overdrafts, to cover negative balances on credit cards, to cover other bills, etc)?..... 1 6

F.4 Late payments

68. Were you late paying any bills not related to the dwelling over the past 12 months? Include education, health, telephone bills, etc... Do not include mortgage payments or water, gas, electricity bills, etc).

YES _____ 1

NO _____ 2 →please go to question 70

NOT _APPLICABLE_____ 3→please go to question 70

69a. Please indicate the total approximate amount that you currently owe due to these late payments regarding bills not related to the dwelling?

AMOUNT _____ |_|_|_|_| EUROS

The next question is only asked if the previous question is left out

69b. Even if you do not know the amount, please state under which of the following brackets the total owed amount due to late payments regarding bills not related to the dwelling falls?

Up to €50? _____ 1

More than €50 and up to €100? _____ 2

More than €100 and up to €200? _____ 3

More than €200 and up to €300? _____ 4

More than €300 and up to €500? _____ 5

More than €500 and up to €1,000? _____ 6

More than €1,000 and up to €2,000? _____ 7

More than €2,000 and up to €3,000? _____ 8

More than €3,000? _____ 9

The next question is only asked if:

- (Question 38, point 1.2 is YES (Have you been late-regardless of how many times-paying your mortgage) (H38A12=1 or 2)) or (Question 38, point 3.2 is YES (Have you been late-regardless of how many time-paying your rent) (H38A32=1 or 2)) or (Question 38, point 4 is YES (Have you been late-regardless of how many time-paying your water, gas, electricity, etc. bills.) (H38A42=1 or 2)))
- Otherwise, please go to point F5.

70a. Please state the approximate amount that you currently owe due to late payments regarding expenses related to the main dwelling (mortgage or rent, water, gas, electricity, community, etc. bills). If you do not have any late payments please enter zero.

AMOUNT _____ | | | | | | | EUROS

The next question is only asked if the previous question is left out

70b. Even if you do not know the amount, please state under which of the following brackets the total owed amount due to late payments regarding expenses related to the main dwelling (mortgage or rent, water, gas, electricity, community, etc. bills) falls.

- Up to €50? _____ 1
- More than €50 and up to €100? _____ 2
- More than €100 and up to €200? _____ 3
- More than €200 and up to €300? _____ 4
- More than €300 and up to €500? _____ 5
- More than €500 and up to €1,000? _____ 6
- More than €1,000 and up to €2,000? _____ 7
- More than €2,000 and up to €3,000? _____ 8
- More than €3,000? _____ 9

The next question is only asked if:

- Question 38, point 2.2 is YES (Have you been late-regardless of how many time-paying these bills) (H38A22=1 or 2)
- Otherwise, please go to point F5.

71a. Please specify the total approximate amount that you currently owe due to late payments regarding purchases in instalments and other loans not related to the main dwelling? If you do not currently have any late payments, place enter zero.

AMOUNT _____ | | | | | | | EUROS

The next question is only asked if the previous question is left out

71b. Even if you do not know the amount, please state under which of the following brackets the total owed amount due to late payments regarding purchases in instalments and other loans not related to the main dwelling falls?

- Up to €50? _____ 1
- More than €50 and up to €100? _____ 2
- More than €100 and up to €200? _____ 3
- More than €200 and up to €300? _____ 4
- More than €300 and up to €500? _____ 5
- More than €500 and up to €1,000? _____ 6
- More than €1,000 and up to €2,000? _____ 7
- More than €2,000 and up to €3,000? _____ 8
- More than €3,000? _____ 9
-

F.5 Drop in income

72. Has there been a considerable drop in the household's income over the past 12 months?

YES _____ 1

NO _____ 6 → Please go to point F6

73. What was the main reason for the drop in income? (Only select one option)

Loss of job/unemployment _____ 1

Changes in hours worked and/or wages _____ 2

Inability to work due to illness or incapacity _____ 3

Maternity/childminding _____ 4

Retirement _____ 5

Divorce or separation _____ 6

Other changes in the household makeup _____ 7

Other reasons _____ 8

F.6 Future expectations

74. With regard to your household's current financial situation, what do you expect this to be over the next 12 months? (Only select one option)

Better _____ 1

More or less the same _____ 2

Worse _____ 3

Do not know _____ 4

F.7 Financial Exclusion

A. Reasons why the household does not have a bank account or deposit.

The next question is only asked by question 58 is NO (The household does not have any bank account or deposit). Otherwise, please go to question 77.

75. Would your household need a current account, savings account or deposit at a bank?

YES _____ 1

NO _____ 6 → Please go to question 77

76. Reasons why your household does not have a current account, savings account or deposit:

	YES	NO
1. Thinks that the fees are too high _____	<input type="checkbox"/> 1	<input type="checkbox"/> 6
2. No bank branch near home or work _____	<input type="checkbox"/> 1	<input type="checkbox"/> 6
3. Applied for one and application rejected _____	<input type="checkbox"/> 1	<input type="checkbox"/> 6
4. Thinks that bank would reject the application _____	<input type="checkbox"/> 1	<input type="checkbox"/> 6

B. Reasons why your household does not have a loan or credit.

This section (F7.B) is missed out if the household has a loan or credit:
question 9.a is YES (The household has outstanding payments on mortgages or other loans taken out to purchase the main dwelling)
or YES was answered to any section of question 67
or question 66 is YES (outstanding loans on second property)

77. If you needed it at the moment, could your household receive loans from relatives and friends?

YES _____ 1

NO _____ 6

78. Does your household need a loan or credit of any kind at the moment?

YES _____ 1

NO _____ 6 → FIN MODULO

79. Could your household afford to pay it back?

YES _____ 1

NO _____ 6

80. The household has applied for a credit and the application has been rejected.

YES _____ 1

NO _____ 6

81. The household used to have credit but this possibility has been taken away from it.

YES _____ 1

NO _____ 6

82. Banks would refuse to award a credit to the household.

YES _____ 1

NO _____ 6
