

TU20 ja TU22				
Tulo- ja elinolotutkimus, tilastovuosi 2023, keruuvuosi 2024				
<p>Tämä paperiversio ei teknisistä syistä voi täysin vastata varsinaista koneella olevaa haastattelulomaketta. Sähköisen lomakkeen kysymysmuotoilut valikoituvat kotitalouden jäsenmäärän mukaan niin, että yhden hengen talouksia sinutellaan, monijäsenisiä teititellään tai puhutellaan kotitaloutena, ja henkilökohtaisissa kysymyksissä sinutellaan tai sijaisvastaajaa käytettäessä puhutellaan etunimellä.</p> <p>Kysymysteksti luetaan kysymysmerkkiin asti. Mikäli kysymyksen lopussa on kaksoispiste, luetaan vaihtoehtojakin kysymysmerkkiin asti. Mikäli kysymysmerkki on jokaisen vaihtoehdon jäljessä, luetaan, kunnes sopiva vaihtoehto on löytynyt tai vaihtoehtoisesti luetaan ohjeen mukaan jokainen vaihtoehto erikseen ja annetaan mahdollisuus vastata kyllä / ei jokaiseen kohtaan (kysymyksissä T10, L1, L30–L33).</p> <p>Suluissa oleva teksti jätetään lukematta toiston välttämiseksi tai luetaan tarvittaessa asian selventämiseksi.</p> <p>Joissakin kysymyksissä on haastattelijalle tarkoitettuja, ei ääneen luettavia, sisältöön liittyviä ohjeita tai toimintaohjeita.</p> <p>Mikäli vastausvaihtoehdon jälkeen nuolella ei ole ilmoitettu hyppyä, siirrytään seuraavan kysymykseen.</p> <p>Ehto, joka joko estää tai vaatii kysymyksen esittämisen, voi tässä paperiversiossa olla vain viitteellinen, liian tarkka tai jopa puutteellinen.</p> <p>Osio viittaa varsinaisella sähköisellä kyselylomakkeella oleviin välilehtiin, joiden avulla on mahdollista haastatella ko. osio erikseen.</p>				
			HAASTATTELULOMAKE	
Osio/välilehti (haas-puolella)	Muuttujan nimi	Nro	Kysymys	Vastausvaihtoehdot
aloitussivu				
tausta			Household background information	
tausta	pvast		This survey concerns [FIRST NAME AND LAST NAME OF TARGET PERSON] and the persons belonging to the same household. Who is now responding to the survey?	1. [NIMI] 2. Someone else
tausta	pjoukko1	P1	[Did [NIMI/you] live permanently on the last day of the year (31 December 2023):	1. in Finland in a private dwelling 2. in Finland in an institution (for example nursing home, hospital, reform school, prison) 3. abroad 5. or no permanent place of living? 4. Person has died before 31 December 2023
tausta	Apukunt		Was the household's municipality of residence on 31 December [VUOSI] [apukunta_]?	1. Yes -> 1 2. No
tausta	pjoukko2		How long had the living [in an institution/abroad] lasted by the end of the year?	1. It lasted or will last less than 12 months -> pjoht 2. It had lasted or will last for 12 months or longer 3. The duration of residence is not known

tausta	pjoukko3		[Does NIMI/Do you] have a household in Finland to which [NIMI/you] primarily [belongs/belong] even though [NIMI is/you are] staying abroad?	1. Yes -> pjohd1 2. No -> pjohd2 DNK -> pjohd2
tausta	pjohd	J1	<p>The survey concerns the household to which [you/NIMI] belonged on 31 December 2023. The household can be a one-person household or it can have other members besides [you/NIMI] with whom [you/NIMI] together [use your/ uses her or his] income or usually [live and share /lives and shares meals] with.</p> <p>Persons who live elsewhere for work or studies, for example, belong to the household with whom they use income together.</p> <p>[1: Because [you were/NIMI was] in an institution on the last day of the year consider the household to which [you/NIMI] belonged before moving to an institution as [your/NIMI's] household.</p> <p>[2: Because [you were/NIMI was] abroad on the last day of the year consider the household living in Finland to which [you/NIMI] belonged before leaving for abroad as [your/NIMI's] household.</p>	O61
tausta	Validointi	1	<p>1st panel: According to data from the Population Information System, there were other persons registered as living with [NIMI (born yyyy) /you] in the same household on 31 December 2023.</p> <p>Which of these persons belonged to the same household with [NIMI /you] then:</p> <p>Continuing panels: It is known from the previous interview that other persons belonged to the same household with [NIMI /you].</p> <p>Which of these persons belonged to the same household with [NIMI /you] also on 31 December 2023:</p>	<p>[MULTIPLE CHOICE, LIST on the persons belonging to the household-dwelling unit/household from the sample, Firstname Lastname Year of birth]?</p> <p>21. None of them</p>

tausta	Po	2	In 1st to 4th panel Why did [HENKILÖN NAME] not belong to the household on 31 December [TILASTOVUOSI]?	2. Separation, moving to own home or other reason for moving 3. Moved to an institution 4. Moved abroad 1. Deceased 5. Does not belong to the household for another reason
tausta	Li	15	Were there any other members in the household on 31 December [TILASTOVUOSI]?	1. Yes -> 5 2. No
tausta	Lisajas		All panels [On the same page as Li] How many persons belonged to the household in addition to the persons already mentioned?	[OPEN FIELD, 0..19] [1.. Maximum value = 20 – number of persons already reported] -> if lisajas > 0, jump to question 8
tausta	Etunimet	8	What is her/his/their first name?	
tausta	Sukunimi	9	What is her/his/their last name?	
tausta	Hetu	10	What is her/his personal identity code (or date of birth)?	[Date of birth asked in open fields watermarks PP, KK, VVVV. xxxx watermark in personal identity code field] [Show response alternatives] Don't know I do not want to answer
tausta	Syntaika	11	What is [Nimi]'s date of birth?	vesileima dd.mm.yyyy
tausta	Sypv	11a		
tausta	Sykk	11a		
tausta	Syvu	11	What is his/her year of birth?	
tausta	Hetuloppu		What are the final characters of the person's NIMI personal identity code?	
tausta	Spx	12	What is the gender entered in the register of the person [NIMI]?	1. Male 2. Female
tausta	Tu	5	Was [etunimi + sukunimi]:	1. born in 2023 2. from another household 3. from an institution 4. from abroad? 5. Added to the household for other reasons

tausta	Listaus	17		1. Yes 2. No
tausta	Muokkaus	18		[multiple choice, name of persons in response options]
tausta	Valmis_listaus	20		1. Save and continue
tausta	Suhde	13	Is [NIMI] [(PERSON'S DATE OF BIRTH)] [SELECTED PERSON]'s:	1. Spouse 2. Co-habiting partner 3. Own child or spouse's child 4. Daughter-in-law or son-in-law 5. Grandchild or spouse's/partner's grandchild 6. Parent, stepfather or stepmother 7. Parent-in-law 8. Grandparent or spouse's/partner's grandparent 9. Brother or sister (also half-siblings and foster siblings) 10. Other?
tausta	Muus	14	Is [NAME OF THE MEMBER] related to [TARGET PERSON]?	1. Yes 2. No -> if removed persons, jump 2 ->if no removed persons, jump 15 ->if persons have been added, household section ends
terveys_perus	Terve	Terve		1. Yes 2. No (this section will be bypassed for now or has already been filled) -> K1
terveys_perus	E_vastaja	E_Vastaja		1. The selected person responds 2. Proxy -> ET2
terveys_perus	E_TyytEla	ET0 (M)	<p>[Jos kerätään QoL-moduuli_6: Next some questions about your satisfaction with different aspects of life.]</p> <p>[Jos ei: First I would like to ask a question about your satisfaction with life.]</p> <p>On a scale from 0 to 10, in general, how satisfied are you with your life nowadays. Zero means you are not at all satisfied and ten that you are completely satisfied?</p>	[avokenttä, sallitut arvot 0..10]

terveys_perus	E_Terveys	ET1 (M)	Next I have some questions about your health. How is your health in general? Is it:	1. very good, 2. good, 3. fair, 4. poor 5. or very poor?
terveys_perus	E_PitkSair	ET2	[Only proxy that is E_Responder=2: First some questions about [NIMI]'s health.] [Do/Does] [you/NAME of person] have any long-standing illness or long-standing health problem?	1. Yes 2. No
terveys_perus	E_haitta1	ET3a (M)	[Is NIMI/Are you] limited because of a health problem in activities people usually do. Would you say [you are/NIMI is]:	1. severely limited, 2. limited but not severely 3. or not limited at all?
terveys_perus	E_haitta2	ET3b (M)	[Have you/Has NIMI] been limited for at least the past 6 months?	1. Yes 2. No
terveys_perus	E_HammT	ET4a (M)	[Have you/Has NIMI] been in need of a dentist's examination or treatment in the past 12 months?	1. Yes 2. No -> ET9a
terveys_perus	E_HammS	ET4b	Did [you/NAME] get the dental treatment or examination right away when [you/she or he] needed it?	1. Yes -> ET9a 2. No
terveys_perus	E_HammJono	ET6	What was the main reason [you/NAME] did not get the dental examination or treatment when [you/she or he] needed it?	1. Could not afford it (too expensive) 2. The waiting list was too long or the respondent was not even admitted to it 3. Could not leave work or could not leave children (or others under the person's care) alone 4. Too far to travel or no means of transportation 5. Afraid of the dentist, hospitals, examination or treatment 6. Waited if the problem got better on its own 7. Did not know a dentist 8. Other reasons
terveys_perus	E_LakT	ET9a (M)	[Have you/Has NAME] been in need of a medical doctor's examination or treatment in the past 12 months?	1. Yes 2. No -> Matdep_1 Johd
terveys_perus	E_LakS	ET9b	Did [you/NAME] get the doctor's treatment or examination right away when [you/she or he] needed it?	1. Yes -> Matdep_1 Johd 2. No

terveys_perus	E_LaakJono	ET11	What was the main reason [you/NAME] did not get the medical examination or treatment when [you/she or he] needed it?	<ol style="list-style-type: none"> 1. Could not afford it (too expensive) 2. The waiting list was too long or the respondent was not even admitted to it 3. Could not leave work or could not leave children (or others under the person's care) alone 4. Too far to travel or no means of transportation 5. Afraid of the doctor, hospitals, examination or treatment 6. Waited if the problem got better on its own 7. Did not know a doctor 8. Other reasons
terveys_perus	e_PW191	ET12 (M)	On a scale from 0 to 10, to what extent do you trust other people. 0 means you do not trust other people at all and 10 means you trust other people completely.	[avokenttä, sallitut arvot 0..10]
matdep_1	PD020	A48	Now some questions about [your/NAME]'s current material living conditions. [Household > 1 person: (These questions only concern [NIMI/you]).] Can [NIMI/you] buy some new clothes to replace worn-out ones:	<ol style="list-style-type: none"> 1. yes 2. no, cannot afford it 3. no, for other reasons?
matdep_1	PD030	A49	[Does NIMI/Do you] have at least two pairs of suitable and properly fitting shoes:	<ol style="list-style-type: none"> 1. yes 2. no, cannot afford it 3. no, for other reasons?
matdep_1	PD050	A50	[Does NIMI/Do you] get together with relatives or friends at least once a month to have coffee, other drinks or food:	<ol style="list-style-type: none"> 1. yes 2. no, cannot afford it 3. no, for other reasons?
matdep_1	PD060	A51	[Does NIMI/Do you] regularly participate in leisure activities outside the home that generate at least some costs (for example at a gym or other places dedicated to exercise, in the cinema, concerts, sports events or equivalent):	<ol style="list-style-type: none"> 1. yes 2. no, cannot afford it 3. no, for other reasons?
matdep_1	PD070	A52	[Does NIMI/Do you] use at least a small amount of money every week for personal purchases or expenses, for example, to go to the cinema, buy books, visit a café or restaurant, for beauty care, hobbies or other leisure time expenses:	<ol style="list-style-type: none"> 1. yes 2. no, cannot afford it 3. no, for other reasons?
matdep_1	PD080	A53	Can [NIMI/you] use the Internet for personal purposes when necessary:	<ol style="list-style-type: none"> 1. yes 2. no, cannot afford it 3. no, for other reasons?

terveys_perus	sintro	<p>The following questions relate to experiences of discrimination in various situations. Discrimination refers to unfair and prejudiced treatment of individuals or groups based on factors such as sex or gender, age, skin colour, background, sexual orientation, illness, disability or the like. We are asking whether [you have/NIMI has] personally experienced discrimination.</p>	
terveys_perus	e_PC330_1	<p>[Have you/Has NIMI] been in contact with authorities or public services at least once in the past 12 months, such as the police, healthcare, social services, TE Office, the Social Insurance Institution, the Tax Administration or any other public agency?</p>	<ol style="list-style-type: none"> 1. Yes 2. No
terveys_perus	e_PC330_2	<p>[Have you/Has NAME] experienced discrimination directed towards [yourself/himself/herself] in the past 12 months while being in contact with authorities or using public services (for example the police, healthcare, social services, TE Office, the Social Insurance Institution, the Tax Administration or any other public agency)?</p>	<ol style="list-style-type: none"> 1. Yes 2. No
terveys_perus	e_PC330_3	<p>[kohde: What do you believe was the main reason for being discriminated against in such a situation. Was it:]</p> <p>[sijaisvastaaja: What was the primary reason that NIMI felt being discriminated against in such a situation. Was it:]</p>	<ol style="list-style-type: none"> 1. age (too young or too old), 2. sex or gender, 3. activity limitation, disability or long-term health problem, 4. immigrant background or ethnic origin, 5. religion or belief, 6. sexual orientation (for example homosexuality, heterosexuality, or bisexuality), 7. or some other reason (such as income level, occupation, education level, appearance-related factors or the like)?
terveys_perus	e_PC340_1	<p>[Have you/Has NAME] rented or purchased a home in the past 5 years or attempted to rent or purchase a home for personal use?</p>	<ol style="list-style-type: none"> 1. Yes 2. No
terveys_perus	e_PC340_2	<p>[Have you/Has NAME] experienced discrimination in the past 5 years when renting or purchasing a home or attempting to rent or purchase a home?</p>	<ol style="list-style-type: none"> 1. Yes 2. No
terveys_perus	e_PC340_3a	<p>Did the discrimination at that time target:</p>	<ol style="list-style-type: none"> 1. [you yourself/NAME] 2. or another person who was moving in the same residence?

terveys_perus	e_PC340_3b	<p>[kohde: What do you believe was the main reason for being discriminated against in such a situation. Was it:]</p> <p>[sijaisvastaaja: What was the main reason that NAME felt being discriminated against in such a situation. Was it:]</p>	<ol style="list-style-type: none"> 1. age (too young or too old), 2. sex or gender, 3. activity limitation, disability or long-term health problem, 4. immigrant background or ethnic origin, 5. religion or belief, 6. sexual orientation (for example homosexuality, heterosexuality, or bisexuality), 7. or some other reason (such as income level, occupation, education level, appearance-related factors or the like)?
terveys_perus	e_PC350_1	[Have you/Has NAME] studied, applied for a study place or been a student's or schoolchild's guardian in the past 12 months ?	<ol style="list-style-type: none"> 1. Has studied or applied for a study place 2. Has been a student's or schoolchild's guardian 3. None of these
terveys_perus	e_PC350_2	<p>[Have you/Has NAME] experienced discrimination directed towards [yourself / himself/herself] in the past 12 months while interacting with a school or educational institution</p> <p>[e_PC350_1= 1: (as a student or during the student application process) / e_PC350_1= 2: (as a student's or schoolchild's guardian) / e_PC350_1= 1 and 2: (either as a student, during the student application process or as a student's or schoolchild's guardian)]?</p>	<ol style="list-style-type: none"> 1. Yes 2. No
terveys_perus	e_PC350_3	<p>[kohde: What do you believe was the main reason for being discriminated against</p> <p>[e_PC350_1= 1 and 2: related to your or your child's education / e_PC350_1= 1: related to your education / e_PC350_1= 2: related to your child's education] in such a situation. Was it:]</p> <p>[sijaisvastaaja: What was the main reason that NIMI felt being discriminated against in a situation</p> <p>[e_PC350_1= 1 and 2: related to their or their child's education / e_PC350_1= 1: related to their education / e_PC350_1= 2: related to their child's education]. Was it:]</p>	<ol style="list-style-type: none"> 1. age (too young or too old), 2. sex or gender, 3. activity limitation, disability or long-term health problem, 4. immigrant background or ethnic origin, 5. religion or belief, 6. sexual orientation (for example homosexuality, heterosexuality, or bisexuality), 7. or some other reason (such as income level, occupation, education level, appearance-related factors or the like)?
terveys_perus	e_PC360_1	[Have you/Has NAME] experienced discrimination directed towards [yourself / himself/herself] in public places in the past 12 months, conducted by the staff or service provider in those places. Public places, in this context, refer to locations such as cafes, restaurants, shops, streets, parks, sports facilities or similar places?	<ol style="list-style-type: none"> 1. Yes 2. No

terveys_perus	e_PC360_2	<p>[kohde: What do you believe was the main reason for being discriminated against in a public place. Was it:]</p> <p>[sijaisvastaaja: What was the main reason that NIMI felt being discriminated against in a public place. Was it:]</p>	<ol style="list-style-type: none"> 1. age (too young or too old), 2. sex or gender, 3. activity limitation, disability or long-term health problem, 4. immigrant background or ethnic origin, 5. religion or belief, 6. sexual orientation (for example homosexuality, heterosexuality, or bisexuality), 7. or some other reason (such as income level, occupation, education level, appearance-related factors or the like)?
terveys_perus	HC190_y	[Do you/Does NIMI] need help in daily activities or health care because of a long-term illness or health problem, disability or because of old age?	<ol style="list-style-type: none"> 1. Yes 2. No
terveys_perus	HC200_y	[Do you/Does NIMI] at the moment receive municipal or private home nursing or home care services due to illness, disability or old age?	<ol style="list-style-type: none"> 1. Yes 2. No
terveys_perus	HC221a_y	[Do you/Does NIMI] pay client fees for these services?	<ol style="list-style-type: none"> 1. Yes 2. No
terveys_perus	HC221b_y	Have these services been purchased from a public or private service provider ?	<ol style="list-style-type: none"> 1. Public 2. Private 3. Both public and private
terveys_perus	HC221c_y	[Do you/Does NIMI] receive support for the costs of services, such as service vouchers, tax credit for household expenses, pensioner's care allowance or disability allowance or private insurance?	<ol style="list-style-type: none"> 1. Yes 2. No
terveys_perus	HC230_y	(M) Taking into account all payments related to these services, [are you/is NIMI] able to pay for them:	<ol style="list-style-type: none"> 1. with great difficulty, 2. with difficulty, 3. with some difficulty, 4. fairly easily, 5. easily 6. or very easily?
terveys_perus	HC240_y	<p>HC200_y= 1: Would [you/NIMI] need home nursing or home care services more than [you/NIMI] receive at the moment?</p> <p>HC200_y= 2: Would [you/NIMI] need home nursing or home care services at the moment?</p>	<ol style="list-style-type: none"> 1. Yes 2. No

terveys_perus	HC250_y	HC200_y= 1: Why [do you/NIMI does] not receive these services sufficiently at the moment?	<ol style="list-style-type: none"> 1. Too expensive / cannot afford to 2. Refuses to accept help 3. No services available
terveys_perus	PC280_y	HC200_y= 2: Why [do you/NIMI does] not receive these services at the moment? How often did [you/NIMI] use public transportation , such as busses, trains, trams or metro, in the past 12 months :	<ol style="list-style-type: none"> 4. Services of poor quality 5. Other reasons 1. every day, 2. every week (but not every day), 3. every month (but not every week), 4. less often than once a month 5. or never?
terveys_perus	HC300_y	How big a financial burden was the use of public transport for [you/NIMI] in the past 12 months. Was it:	<ol style="list-style-type: none"> 1. a heavy financial burden, 2. a moderate financial burden 3. or not a burden at all?
terveys_perus	PC290_y	[PC280_y = 5: For what reason [do you/does NAME] not use public transportation?] [PC280_y = 4: For what reason [do you/does NAME] not use public transportation more frequently?]	<ol style="list-style-type: none"> 1. Too expensive / can't afford it 2. No public transportation nearby 3. Cannot use the services due to for example mobility limitations, the vehicles do not accommodate special needs etc 4. Inconvenient schedules or too infrequent service 5. Travel time is too long 6. Due to safety concerns 7. Some other reason
toiminta_kaikki	toimvast_johd	[Only the first time when the activity section starts:, to all] Now we ask what [jos jassenmaara > 1: the household members were doing / jos jassenmaara = 1 ja vastaaja = 1: you were doing / jos jassenmaara = 1 ja vastaaja <> 1: NIMI was doing] in [tilastovuosi]. First we ask about work and then about studying, unemployment, pension and other activities outside the working life.	
toiminta_kaikki	toimvast	The following questions concern [NIMI].	<ol style="list-style-type: none"> 1. [Member 1] 2. [Member 2] .. 20. [Member 20]

toiminta_kaikki	PL032mod	<p>The following questions concern [NAME's/your] main activity in December [statistical year].</p> <p>In your opinion which of the following best describes [NAME's/your] main activity:</p>	<ol style="list-style-type: none"> 1. an own-account worker in agriculture or an assisting worker in agriculture in an enterprise owned by a household member 2. an entrepreneur, light entrepreneur, an own-account worker or an assisting worker in an enterprise owned by a household member 3. an employee 4. a grant recipient 5. unemployed 6. retired 7. unable to work 8. student, pupil 9. fulfilling domestic tasks 10. in compulsory military or non-military service 11. or something else?
toiminta_kaikki	tyofi	<p>Did [you/NAME] work [PL032mod = 1–4: also] in [statistical year] as:</p>	<ol style="list-style-type: none"> 1. an own-account worker in agriculture or an assisting worker in agriculture in an enterprise owned by a household member? 2. an entrepreneur, light entrepreneur, an own-account worker or an assisting worker in an enterprise owned by a household member? 3. an employee? 4. a grant recipient? 5. None of the above 6. Outside working life in [tilastovuosi]
toiminta_kaikki	paatyo	<p>Which of the jobs you mentioned was [NAME's/your] main job in [statistical year]. Was it:</p>	<ol style="list-style-type: none"> 1. [tyofi = 1 tai PL032mod = 1: an own-account worker in agriculture or an assisting family worker in agriculture] [tyofi = joko 2 tai 3 tai 4: or] 2. [tyofi = 2 tai PL032mod = 2: an entrepreneur, light entrepreneur, an own-account worker or an assisting family worker] [tyofi = joko 3 tai 4: or / tyofi = 1 ja 2: ?] 3. [tyofi = 3 tai PL032mod = 3: an employee] [tyofi = 4: or / tyofi ^ = 4: ?] 4. [tyofi = 4 tai PL032mod = 4: a grant recipient?]

toiminta_mtyrittäjä	mtkk	<p>[(PL032mod = 1 and tyofi = 2, 3 or 4) or (PL032mod = 2, 3 or 4 and tyofi = 1): I will start by asking questions about [NAME's/your] activity in [statistical year] as an own-account worker in agriculture or an assisting worker in agriculture.]</p> <p>How many months did [you/NAME] work as an own-account worker in agriculture or an assisting family worker in agriculture in [statistical year]?</p>	0..12 months
toiminta_mtyrittäjä	mttola	In which sector did [you/NIMI] work as an own-account worker in agriculture (or as an assisting family worker in agriculture):	<ol style="list-style-type: none"> 1. crop and animal production, hunting and related service activities, 2. forestry or logging 3. or fishing or aquaculture?
toiminta_mtyrittäjä	mtkoos	[Were you/Was NAME] working in this job (as an own-account worker in agriculture or an assisting family worker in agriculture) in [statistical year]:	<ol style="list-style-type: none"> 1. full-time 2. part-time 3. or both full and part-time? <p>DNK Unwilling to answer</p>
toiminta_mtyrittäjä	mtkoko1..12	In which month did [you/NAME] work as an own-account worker in agriculture (or an assisting family worker in agriculture) full-time in [statistical year]?	[Jan...Dec] 0, 1
toiminta_mtyrittäjä	mtosa1..12	In which month did [you/NAME] work as an own-account worker in agriculture or an assisting family worker in agriculture part-time in [statistical year]?	[Jan...Dec] 0, 1
toiminta_mtyrittäjä	mtjoutunnit	What were [NAME's/your] regular or usual weekly working hours as an own-account worker in agriculture or an assisting family worker in agriculture in December [statistical year]?	<p>[0..168] hours per week, watermark</p> <p>DNK Unwilling to answer</p>
toiminta_mtyrittäjä	mtjoutunnita	Could you please estimate whether the weekly working hours (as an own-account worker in agriculture or an assisting family worker in agriculture) were:	<ol style="list-style-type: none"> 1. 15 hours or less 2. 16–29 hours 3. or 30 hours or more? <p>DNK Unwilling to answer</p>
toiminta_mtyrittäjä	mtyritysmuoto	[Were you/Was NAME] engaged in entrepreneurial activities as an own-account worker in agriculture or an assisting family worker in agriculture in [statistical year]:	<ol style="list-style-type: none"> 1. as a private person or as a sole proprietor 2. as a party to the estate of a deceased person 3. as a partner in another type of tax integration 4. as a partner in a general or limited partnership 5. or as a shareholder in a limited company? 6. Some other form of enterprise <p>DNK Unwilling to answer</p>

toiminta_mtyrittäjä	mtyrityskoko	How many paid persons worked in the enterprise on average during the entire last year . Do not include [yourself/NAME] and unpaid assisting family workers?	[0..9999] persons, watermark DNK Unwilling to answer
toiminta_yrittäjä	ymaara	[(tyofi = 1 and 2) or (tyofi = 1 and PL032mod = 2) or (tyofi = 2 and PL032mod = 1)] The following questions are about [NAME's/your] work as an entrepreneur, light entrepreneur, an own-account worker or an assisting family worker in [statistical year]. [(tyofi ^= 1 and PL032mod ^= 1) and ((tyofi = 2 and tyofi = 3 or 4) or (PL032mod = 2 and tyofi = 3 or 4) or (PL032mod = 3 and tyofi = 2 or 4) or (PL032mod = 4 and tyofi = 2 or 3)): First some questions about [NAME's/your] work as an entrepreneur, light entrepreneur, an own-account worker or an assisting family worker in [statistical year].] [Others: The following questions are about [NAME's/your] work as an entrepreneur, light entrepreneur, an own-account worker or an assisting family worker in [statistical year].] In how many enterprises of your own or a family member did [you/NAME] work in [statistical year]?	1...20 enterprises
toiminta_yrittäjä	yes1	From the previous data collection we know that [you/NIMI] worked in [yritys1_]. [ymaara > 1: Was this the most important own enterprise also in [tilastovuosi]. Most important refers to the own enterprise or enterprise owned by a family member to which [you/NIMI] worked most or from which [you/NIMI] received most income in [tilastovuosi]??] [ymaara = 1: Did [you/NIMI] work for this enterprise also in [tilastovuosi]??]	1. Yes 2. No
toiminta_yrittäjä	yes2	From the previous data collection we know that [you/NIMI] worked in [yritys2_]. [ymaara > 1: Was this the most important own enterprise also in [tilastovuosi]. Most important refers to the own enterprise or enterprise owned by a family member to which [you/NIMI] worked most or from which [you/NIMI] received most income in [tilastovuosi]??] [ymaara = 1: Did [you/NIMI] work for this enterprise also in [tilastovuosi]??]	1. Yes 2. No

toiminta_yrittäjä	yosa1..12	In which month [were you/was NAME] working in [ymaara = 1: your own or a family member's enterprise /ymaara > 1: your own or a family member's enterprises] as a part-time entrepreneur in [statistical year]?	[Jan...Dec] 0, 1
toiminta_yrittäjä	yjoutunnit	[ymaara = 1: How many hours per week did [you/NAME] work in your own or a family member's enterprise in December [statistical year]?) [ymaara > 1: How many hours per week in total did [NAME/you] work in all your own or a family member's enterprises in December [statistical year]?)	[0..168] hours per week, watermark DNK Unwilling to answer
toiminta_yrittäjä	yjoutunnita	Could you please estimate whether the weekly working hours were:	1. 15 hours or less 2. 16–29 hours 3. 30 hours or more? DNK Unwilling to answer
toiminta_yrittäjä	ypaatunnit	For how many of these hours did [you/NAME] work in the most important enterprise in December ?	0..168
toiminta_yrittäjä	y_yritysmuoto	[Were you/Was NAME] engaged in entrepreneurial activities in your [ymaara > 1: most important] own or a family member's enterprise in [statistical year]:	1. as a private person or as a sole proprietor 2. as a party to the estate of a deceased person 3. as a partner in another type of tax integration 4. as a partner in a general or limited partnership 5. or as a shareholder in a limited company? 6. Some other form of enterprise DNK Unwilling to answer
toiminta_palkansaaja1	aputyö	The following questions concern [your/NAME's] work in [statistical year] as an employee and a grant recipient. From which work did [you/NAME] earn the most income in [statistical year]:	1. the work [you did/that was done] as an employee 2. or the work as a grant recipient?

toiminta_palkansaaja1	vuokratyo	<p>[if tyofi ^= 4: The following questions concern [NAME's/your] work [if (tyofi = (1 or 2) or pl032mod = (1 or 2)) and (tyofi = 3 or pl032mod = 3): as an employee] in [statistical year].]</p> <p>If [you/NAME] had several employment relationships during the year, answer based on the employment from which [you/NAME] earned the most income during the year. I will refer to this work as "the main job".</p> <p>Did [NAME/you] work in [statistical year] in [his/her/your] main job as an agency worker?</p>	<p>1. Yes 2. No DNK Unwilling to answer</p>
toiminta_palkansaaja1	rekpaaty		
toiminta_palkansaaja1	tyonantaja1	<p>[aputy = 2: Next questions concern the work as a grant recipient.</p> <p>What was the name of the employer for which [you/NIMI] worked with a grant?</p> <p>What was the name of [your/NAME's] main employer [vuokratyo = 1: . If [you/NAME] had a main job where [you/he/she] worked in several similar workplaces as an agency worker, enter the name of the employer for whom [you/he/she] worked the most?]</p>	
toiminta_palkansaaja1	ammatti1_avo	<p>[aputy = 1: Which occupation did [you/NAME] have in [your/NAME's] main job?]</p> <p>[aputy = 2: In which occupation did [you/NAME] work as a grant recipient?] Hae nimikettä vastaava ammattiluokka.</p>	
toiminta_palkansaaja1	amma1_koodi		
toiminta_palkansaaja1	ptoimiala1	<p>What was the industry of [your/NAME's] [aputy= 1:main workplace/aputy = 2: workplace]?</p>	<p>[OPEN FIELD] DNK Unwilling to answer</p>
toiminta_palkansaaja1	akk	<p>How many calendar months did [NAME/you] work [aputy = 2: as a grant recipient/muuten: in this job] in [calendar year]?</p>	

toiminta_palkansa aja1	posa1	Did [you/NAME] work in this job in [statistical year]:	1. full-time, 2. part-time 3. or both full and part-time? DNK Unwilling to answer
toiminta_palkansa aja1	osapa1_1..12	In which month [were you/was NIMI] working in this workplace part-	[tammi...joulu] 0, 1
toiminta_palkansa aja1	joulutyö1	time? Did [you/NAME] work in this workplace in December [statistical year]?	1. Yes 2. No
toiminta_palkansa aja1	e_amasjous1	Did [your/NAME's] tasks in this [aputyö=1: main workplace /aputyö=2: workplace] involve managing the work of others or distributing tasks to other employees in December [statistical year]?	1. Yes 2. No
toiminta_palkansa aja1	Tluon1	Was the employment relationship:	1. permanent (valid until further notice) 2. or fixed term or temporary
toiminta_palkansa aja1	Tsop1	Was [your/NIMI's] contract:	1. written 2. or verbal?
toiminta_palkansa aja1	joutunnit1	For how many hours per week did [you/NAME] work in this [aputyö=1: main workplace/aputyö=2: workplace] at the end of the year, including regular overtime hours?	[0..168] hours per week, watermark DNK Unwilling to answer
toiminta_palkansa aja1	pjoutunnita1	Could you please estimate whether the weekly working hours were:	1. 15 hours or less 2. 16–29 hours 3. 30 hours or more? DNK Unwilling to answer
toiminta_palkansa aja1	sivutyö	Besides the main job mentioned previously, did [you/NAME] have other workplaces in which [you/NAME] worked as an employee in [statistical year]?	1. Yes 2. No
toiminta_palkansa aja2	sivuintro	The following questions concern [your/NAME's] other workplaces in [statistical year] in which [you/NAME] worked as an employee [if ((pl032mod = 3 and työfi = 4) or (pl032mod = 4 and työfi = 3) or (työfi = 3 and työfi = 4)) and aputyö = 1: or as a grant recipient] besides the main job mentioned before.	
toiminta_palkansa aja2	posa2	Was [the/your] work in other workplaces full-time or part-time in [statistical year]. If [NAME/you] had several jobs simultaneously, count the weekly working hours of all the jobs. Was [NAME's/your] work:	1. only full-time, 2. only part-time 3. or both full-time and part-time? DNK Unwilling to answer

toiminta_palkansaaja2	osatyo2_1..2_12	In which month were [NAME's/your] weekly working hours (in other workplaces) part-time?	[Jan...Dec] 0, 1
toiminta_palkansaaja2	joulutyo2	[joulutyo1 = 2: Did [NAME/you] work in one of these workplaces in December [statistical year]?]	1. Yes 2. No DNK
		[joulutyo1 = 1: Apart of the main job, did [NAME/you] have another job in December [statistical year]?]	Unwilling to answer
toiminta_palkansaaja2	ammatti2_avo	Which occupation did [NAME/you] have in December. If there were several workplaces, name the most important occupation?	
toiminta_palkansaaja2	amma2_koodi	Hae nimikettä vastaava ammattiluokka.	
toiminta_palkansaaja2	ptoimiala2	What was the industry of [your/NIMI's] workplace?	1. Yes 2. No
toiminta_palkansaaja2	e_amasjous2	Did [your/NIMI's] tasks in this workplace involve managing the work of others or distributing tasks to other employees in December [tilastovuosi]? Was the employment relationship:	1. permanent (valid until further notice) 2. or fixed term or temporary
toiminta_palkansaaja2	Tluon2	Was [your contract/NIMI's contract]:	1. written 2. or verbal?
toiminta_palkansaaja2	Tsop2	How many hours per week did [NAME/you] work in these other workplaces at the end of the year, including regular overtime hours? If [NAME was/you were] on holiday or away for some other reason at the end of the year, enter the latest regular working hours in a week?	[0..168] hours per week, watermark DNK Unwilling to answer
toiminta_palkansaaja2	joutunnit2	Could you please estimate whether the weekly working hours were:	1. 15 hours or less 2. 16–29 hours 3. 30 hours or more? DNK Unwilling to answer
toiminta_palkansaaja2	pjoutunnita2	You told that [you were/NAME was] retired in December. [Was NAME/Were you] at the time:	1. on old-age pension or early old-age pension 2. or on disability pension?
toiminta_muutoim	muutoi_1	[Were you/Was NAME] in [statistical year] on old-age pension?	1. Yes 2. No
toiminta_muutoim	esielake	You told that [you were/NAME was] unable to work in December. [Was NIMI/Were you] at that time:	1. on unpaid sick leave or sickness allowance paid by Kela 2. on paid sick leave 3. on disability pension? 4. None of the above
toiminta_muutoim	muutoi_2		

toiminta_muutoim	muutoi_3	One more specifying question about [your/NAME's] activities in December. [Were you/Was NAME] in December:	<ul style="list-style-type: none"> 1. on unpaid parental leave or on parental allowance or home care allowance, 2. on paid parental leave, 3. on job alternation leave 4. or doing something else?
toiminta_muutoim	muutoi	What else did [you/NAME] do in [statistical year]?	<ul style="list-style-type: none"> 1. studied or was in unpaid practical training? 2. were/was on full-time old-age pension? 3. were/was on disability pension (full or part-time pension)? 4. were/was unemployed? 11. were/was on paid parental leave? 5. cared for the home, children or some other relative (for example, on parental allowance or home care allowance)? 12. were/was on paid sick leave? 6. were/was on unpaid sick leave (also daily allowance paid by Kela)? 7. were/was on job alternation leave? 8. were/was in compulsory military or community service? 9. none of the above? 10. Something else DNK Unwilling to answer
toiminta_muutoim	opis1..12	In which month [were you/was NIMI] studying or [you were/NIMI was] in unpaid practical training in [tilastovuosi]?	<p>[Monivalintakysymys, vaihtoehdot kk:t Tammi.....Joulu]</p> <p>EOS</p> <p>EN HALUA VASTATA</p>
toiminta_muutoim	omah1..12	In which month [were you/was NIMI] caring for the home, children or relatives in [tilastovuosi]?	<p>[Multiple choice question, options months January.....December, show only the months that have not yet been selected in this section]</p> <p>DNK</p> <p>UNWILLING TO ANSWER</p>
toiminta_muutoim	tyot1..12	In which month [were you/was NIMI] unemployed in [tilastovuosi]?	<p>[Multiple choice question, options months January.....December, show only the months that have not yet been selected in this section]</p> <p>DNK</p> <p>UNWILLING TO ANSWER</p>
toiminta_tyohist	e_oltyo1	[Have you/Has NIMI] ever been in work from which you received wage or entrepreneurial income?	<ul style="list-style-type: none"> 1. Yes 2. No

toiminta_tyohist	e_oltyo2	[if tyofi = 6: [Have you/Has NAME] ever had a job that has lasted continuously at least three months?]	1. Yes 2. No DNK UNWILLING TO ANSWER
toiminta_tyohist	e_alkoityo	[others: [Have you/Has NAME] worked in [statistical year] or before continuously at least for three months?] At what age did [you/NIMI] get the first regular job?	[0..65], watermark DNK Unwilling to answer
toiminta_tyohist	e_tyovuo	How many years [have you/has NIMI] been in gainful employment since getting the first regular job?	0... 65 years, watermark DNK Unwilling to answer
toiminta_tyohist	e_viimamas	Which of the following best describes [your/NIMI's] activities in working life before 2023:	1. employee? 2. farmer with paid employees? 3. farmer without paid employees? 4. assisting family worker of a farmer? 5. entrepreneur with paid employees? 6. entrepreneur without paid employees? 7. assisting family worker of an entrepreneur? DNK UNWILLING TO ANSWER
toiminta_tyohist	e_viimamma_avo	[muutoi = 2 or 3: From which occupation [does NAME/do you] receive the most of [the/your] pension? [muut: Which occupation did [NAME/you] have when [NAME/you] worked last?]	
toiminta_tyohist	e_viimamma_koodi	Hae nimikettä vastaava ammattiluokka.	
toiminta_tyohist	e_viimamma_seli	What were [your/NIMI's] main work duties?	
toiminta_elake	e_viimtola	What was the branch of industry of the workplace where [you were/NAMN was] working as [e_viimamma]?	
toiminta_elake	edelake	[You/NAME] worked in [statistical year] mainly as [paatyo = 1: an own-account worker in agriculture or an assisting family worker in agriculture] [paatyo = 2: an entrepreneur, an own-account worker or an assisting family worker] [paatyo = 3: as an employee] [paatyo = 4: as a grant receiver].] Was this main job the one from which [you receive/NAME receives] the most pension?	1. Yes 2. No DNK Unwilling to answer

toiminta_elake	elsoss		What [were you/was NIMI] doing in the job from which a majority of the pension is paid. [Were you/Was NIMI] primarily:	1. an employee, 2. a farmer with paid employees, 3. a farmer without paid employees, 4. an assisting family worker of a farmer, 5. an entrepreneur with paid employees, 6. an entrepreneur without paid employees, 7. an assisting family worker of an entrepreneur 8. or is [your/NIMI's] pension primarily other than employment pension (national pension, guaranteed pension, disability pension, some other type of pension)? DNK UNWILLING TO ANSWER
toiminta_elake	eamma_avo		What was [your/NAME's] occupation in the job from which the majority of the pension is paid?	
toiminta_elake	eamma_koodi		Hae nimikettä vastaava ammattiluokka.	
toiminta_elake	eamma_seli		What were [your/NIMI's] main work duties?	
toiminta_taustoja	e_isasynt1		Finally some questions about [your/NIMI's] background.	1 in Finland 2. or abroad
toiminta_taustoja	e_isasmaa		Is [NIMI's/your] father born:	
toiminta_taustoja	e_aitisynt1		In which country is [NIMI's/your] father born?	[country classification]
toiminta_taustoja	e_aitismaa		Is [NIMI's/your] mother born:	1 in Finland 2. or abroad
toiminta_taustoja	e_ulkvuosi		In which country is [NIMI's/your] mother born?	[country classification]
toiminta_taustoja	e_kotimaika		[Have you/Has NIMI] ever lived abroad continuously for at least one year?	1. Yes 2. No
toiminta_taustoja			How many years [have you/has NIMI] lived in Finland since [you/she or he] lived abroad?	1. [0 to 97] years, vesileima 0..97 2. DNK
paivahoito		Joh	Next there are some questions concerning the day care and school attendance of children under 10 years old.	
paivahoito	KouluNyk	P1	Is [NAME] [IKÄ years old] currently :	1 in the first grade in comprehensive school, --> P15 2 in second to sixth grade in comprehensive school --> P15 3 or in pre-primary education? --> P11 4 None of these--> P11 DNK

paivahoito	EiKoulu	P11	Is [NAME] this month:	[MONIVALINTA] 1 in municipal kindergarten or family day care, --> P11a 2 in a private kindergarten, -> 11b 3 in privately organised day care at own home or the childminder's home, --> P11c 4 in unpaid day care with relatives, neighbours or siblings, for example, in a playground or the like --> P11d 5 or at home with his/her mother or father or alone without any specific day care arrangements? --> P15
paivahoito	EiKouluTunnit1	P11a	How many hours is [NAME] in day care in a usual week in a municipal kindergarten or in family day care (jos koulunyk = 3: excluding pre-primary education hours)?	[1..99] hours per week, watermark
paivahoito	EiKouluTunnit2	P11b	How many hours is [NAME] in day care in a usual week in a private kindergarten [jos koulunyk = 3: excluding pre-primary education hours)?	[1..99] hours per week, watermark
paivahoito	EiKouluTunnit3	P11c	How many hours is [NAME] in day care in a usual week in privately organised day care in own home or the childminder's home [if koulunyk = 3: excluding pre-primary education hours)?	
paivahoito	EiKouluTunnit4	P11d	How many hours is [NAME] in day care in a usual week in unpaid day care (for example with relatives, neighbours or siblings, in a playground or similar) [if koulunyk = 3: excluding pre-primary education hours)?	[1..99] hours per week, watermark
paivahoito	AamulltaHoito	P15	Is [NAME] currently attending organised care outside school hours?	1. Yes 2. No
paivahoito	e_RC370		Does your household pay for [LAPSEN NIMI]'s day care in municipal day care centre, family day care, private kindergarten or morning or afternoon care at the moment?	1. Yes 2. No

paivahoito	e_RC380_filt		<p>[vähintään 1 lapsella eikoulu = 1, eikoulu = 2 tai aamuiltahoito = 1: Would the household have need for more day care services than now for children aged under 13 either in municipal day care or private sector day care centre?]</p> <p>[muut: Would your household have need for care services for children aged under 13 either in municipal day care or private sector day care centre?]</p>	<p>1. Yes 2. No</p>
paivahoito	e_RC380_lapsi		Which child would need childcare?	[Multiple choice, list all children aged under 13]
paivahoito	e_RC390		<p>[eikoulu = 1 tai eikoulu = 2 tai aamuiltahoito = 1: For what reason do you not receive enough child care services for [LAPSEN NIMI] at the moment. Is it because:]</p> <p>[muut: For what reason do you not use child care services for [LAPSEN NIMI] even though you needed them. Is the reason that:]</p>	<p>1. the services are too expensive, 2. no day care places are known, 3. day care places are too far away, 4. the opening hours of day care places are not suitable, 5. day care places are not of good quality 6. or some other reason?</p>
paivahoito	e_HC040		(M) Taking into account all child day care fees paid by the household, is the household able to pay for them:	<p>1. with great difficulty, 2. with difficulty, 3. with some difficulty, 4. fairly easily, 5. easily 6. or very easily?</p>
lapset_moduuli_3	Ljoh		Next you will be asked about your view on the health of children aged under 16 belonging to the household.	
lapset_moduuli_3	RC010T		Is [NAME]'s ([ikä] years old) health generally taken:	<p>1. very good 2. good 3. fair 4. poor 5. very poor?</p>
lapset_moduuli_3	RC020T2a		[Is NIMI/Are you] limited because of a health problem in activities that children of the same age typically do. Would you say [you are/NIMI is]:	<p>1. severely limited 2. limited but not severely 3. or not limited at all?</p>
lapset_moduuli_3	RC020T2b		Has NIMI been limited for at least the past 6 months?	<p>1. Yes 2. No</p>
lapset_moduuli_3	HC010T1		Did [1 lapsi: the child / >1 lapsi: a member of your household aged under 16] need medical examination or treatment in the past 12 months?	<p>1. Yes 2. No</p>
lapset_moduuli_3	HC010T2		Did [1 lapsi: he/she / > 1 lasta: they] receive medical examination or treatment as soon as [1 lapsi: he/she / > 1 lasta: they] needed it?	<p>1. Yes 2. No</p>

lapset_moduuli_3	HC020T		What was the main reason for the [1 lapsi: child / >1 lapsi: children] not receiving the necessary medical examination or treatment?	1. Could not afford to (too expensive) 2. The waiting list was too long or the person was not even admitted to it 3. The parent could not leave work / could not leave children (or others under the person's care) alone 4. Too far to travel / no means of transportation 5. Other reasons
lapset_moduuli_3	HC030T1		Did [1 lapsi: the child / >1 lapsi: a member of your household aged under 16] need dental examination or treatment in the past 12 months?	1. Yes 2. No
lapset_moduuli_3	HC030T2		Did [1 lapsi: he/she / > 1 lasta: they] receive dental examination or treatment as soon as [1 lapsi: he/she / > 1 lasta: they] needed it?	1. Yes 2. No
lapset_moduuli_3	HC040T		What was the main reason for the [1 lapsi: child / >1 lapsi: children] not receiving the necessary dental examination or treatment?	1. Could not afford to (too expensive) 2. The waiting list was too long or the person was not even admitted to it 3. The parent could not leave work / could not leave children (or others under the person's care) alone 4. Too far to travel / no means of transportation 5. Other reasons
lapset_moduuli_3	HD100		Next questions are about consumption and leisure of children under 16 years old. Is your household able to buy [1 lapsi: the child / >1 lapsi: them] some new clothes if needed:	1. yes 2. no, because household cannot afford it 3. no, for other reasons?
lapset_moduuli_3	HD110		[Does she/he / Do they] have at least two pairs of properly fitting shoes:	1. yes 2. no, because cannot afford it 3. no, for other reasons?
lapset_moduuli_3	HD120		[Does she/he / Do they] eat fresh or frozen fruits or vegetables at least once a day either at home or in school:	1. yes 2. no, because cannot afford it 3. no, for other reasons?
lapset_moduuli_3	HD140		[Does she/he / Do they] have a meal including meat, chicken, fish or equivalent vegetarian option at least once a day:	1. yes 2. no, because cannot afford it 3. no, for other reasons?
lapset_moduuli_3	HD220		Does your apartment have enough room for children to do their homework:	1. yes 2. no, because cannot afford it 3. no, for other reasons?

lapset_moduuli_3	HD210		Are the children (who attend school) / Is the child (who attends school) able to attend school trips and events that cost some money:	1. yes 2. no, because cannot afford it 3. no, for other reasons?
lapset_moduuli_3	HD150		Are there books at home that are suitable for [his/her / their] age:	1. yes 2. no, because cannot afford it 3. no, for other reasons?
lapset_moduuli_3	HD240		[Does he/she / Do they] spend at least one week holiday outside home each year:	1. yes 2. no, because cannot afford it 3. no, for other reasons?
lapset_moduuli_3	HD180		[Does he/she / Do they] participate regularly in a leisure activity outside home, for example swimming or other sports, boy/girl scouts, hobby groups, playing an instrument, singing:	1. yes 2. no, because cannot afford it 3. no, for other reasons?
lapset_moduuli_3	HD190		Do you celebrate [child's/children's] special days such as birthdays, namedays, baptism, confirmation etc:	1. yes 2. no, because cannot afford it 3. no, for other reasons?
lapset_moduuli_3	HD200		Can [she/he / they] invite friends over to play or eat from time to time:	1. yes 2. no, because cannot afford it 3. no, for other reasons?
lapset_moduuli_3	HD160		[Does he/she / Do they] have outdoor leisure equipment such as bike, skates, skis, rollerblades or something else:	1. yes 2. no, because cannot afford it 3. no, for other reasons?
lapset_moduuli_3	HD170		[Does she/he / Do they] have indoor toys or equipment such as dolls, building blocks, board games, computer games or other:	1. yes 2. no, because cannot afford it 3. no, for other reasons?
tulot	Tulot	Tulot		
tulot	Tulot_intro	Intro	Now a few questions about some factors that affected the household's livelihood in 2023.	
tulot	SaikoLak	T1	Were any of the household members absent from work due to a strike or a lockout in 2023?	[NAMES OF HOUSEHOLD MEMBERS AGED 16 OR OVER, multiple choice] 99. No one --> T6
tulot	SaikoLa	T1	Were you absent from work due to a strike or a lockout in 2023?	1. Yes 2. No > T5
tulot	Saila	T2	Did [you/NIMI] receive strike pay from a trade union in 2023?	1. Yes 2. No --> T6
tulot	Lakpv	T3	For how many days was strike pay received?	0...365 days, watermark

tulot	Saiupa	T6	Did any member of your household receive wage income from abroad in 2023 that was not taxed in Finland?	[NAMES OF HOUSEHOLD MEMBERS AGED 16 OR OVER, multiple choice] 99. No one --> T10
tulot	Saiupa1	T6	Did you receive wage income from abroad in 2023 that was not taxed in Finland?	1. Yes 2. No
tulot	Ulkpa	T7	How much wage income on net did [you/NIMI] receive from abroad paid for work in 2023, when unemployment allowances, travel expense allowances and other such allowances are left out?	[OPEN FIELD, 0... 1,000,000] EUR per year DNK UNWILLING TO ANSWER
tulot	Saiuel	T8	Did any member of your household receive pension income from abroad in 2023 that was not taxed in Finland?	[NAMES OF HOUSEHOLD MEMBERS AGED 16 OR OVER, multiple choice] 99. No one --> T10
tulot	Saiuel1	T8	Did you receive pension income from abroad in 2023 that was not taxed in Finland?	1. Yes 2. No > T10
tulot	Uikel	T9	How much net pension income did [you/NIMI] receive from abroad after taxes in 2023?	[OPEN FIELD, 0... 1,000,000] EUR per year DNK UNWILLING TO ANSWER
tulot	SaikoVak	T10	Did any member of your household receive non-taxable insurance compensation from personal injury in 2023?	[NAMES OF HOUSEHOLD MEMBERS, multiple choice] 99. No one --> T12
tulot	SaikoVa	T10	Did you receive non-taxable insurance-based compensation from personal injury or death in 2023?	1. Yes 2. No > T12
tulot	Vaklis	T11	How much non-taxable insurance compensation from personal injury did [you/NIMI] receive in 2023 in euros?	[OPEN FIELD, 0... 1,000,000] EUR per year DNK
tulot	PF0910b_1	V13	Do you have savings and investment insurance policies?	1. Yes 2. No
tulot	PF0910b_f	V13	Does any member of your household have savings and investment insurance policies?	1. Yes 2. No
tulot	PF0910b	V13b	Who?	[jäsenlistaus]
tulot	v_sijvak	V13C	Can you estimate how much savings your household has accumulated in such insurance policies?	INTEGER EUR
tulot	TALLSF	VL18sf	Does your household also have yield, fixed-term, savings or investment accounts (intended for saving)?	1. Yes 2. No

tulot	AnnetutAvustukset	T12, T14, T16, T18	<p>[1 person households]: Next a question about financial assistance you paid to other households during 2023.</p> <p>[1+ households]: Next a question about financial assistance your household paid to other households during 2023.</p> <p>Did [you/your household] give another household any of the following in 2023:</p>	<p>[Multiple choice on one page T12, T14, T16, T18, also option none of these]</p> <ol style="list-style-type: none"> 1. Alimony? 2. Money to pay bills? 3. Money for attending school or studying? 4. Money to live on? 5. None of the above
tulot	Elama	T13	How many euros did [you/your household] give other households	<p>as alimony in 2023? [OPEN FIELD 0 0... 1,000,000] EUR</p> <p>DNK</p> <p>UNWILLING TO ANSWER</p>
tulot	Lasma	T15	How many euros did [you/your household] give other households	<p>to pay bills in 2023? [OPEN FIELD 0 0... 1,000,000] EUR</p> <p>DNK</p> <p>UNWILLING TO ANSWER</p>
tulot	Rahma	T17	How many euros did [you/your household] give other households:	<p>for attending school or studying in 2023? [OPEN FIELD 0 0... 1,000,000] EUR</p> <p>DNK</p> <p>UNWILLING TO ANSWER</p>
tulot	Rahmu	T19	How many euros did [you/your household] give other households:	<p>to live on in 2023? [OPEN FIELD 0 0... 1,000,000] EUR</p> <p>DNK</p> <p>UNWILLING TO ANSWER</p>
tulot	SaadutAvustukset	T20	<p>[1 person households:] Now a question about contributions you received from other households in 2023.</p> <p>[1 + person households:] Now a question about contributions your household received from other households in 2023.</p> <p>Did [your household/you] receive any of the following aids directly from another household in 2023:</p>	<p>[Multiple choice on one page in buttons T20, T22, T24, T26]</p> <ol style="list-style-type: none"> 1. Alimony? 2. Money to pay bills? 3. Money for attending school or studying? 4. Money to live on? 5. None of the above
tulot	Elasa	T21	How many euros did [your household/you] receive directly from other households:	<p>[T21, T23, T25, T27, only the options when YES T20, T22, T24 or T26]</p> <p>alimony in 2023? [OPEN FIELD 0 0... 1,000,000] EUR</p> <p>DNK</p> <p>UNWILLING TO ANSWER</p>

tulot	Lassa	T23	How many euros did [your household/you] receive directly from other households:	to pay bills in 2023? [OPEN FIELD 0 0...1,000,000] EUR DNK UNWILLING TO ANSWER
tulot	Rahsa	T25	How many euros did [your household/you] receive directly from other households:	for attending school or studying in 2023? [OPEN FIELD 0 0...1,000,000] EUR DNK UNWILLING TO ANSWER
tulot	Muusa	T27	How many euros did [your household/you] receive directly from other households:	to live on in 2023? [OPEN FIELD 0 0...1,000,000] EUR DNK UNWILLING TO ANSWER
tulot	Korve	T30	How much interest on bank deposits did the bank pay [your household/you] in 2023. Refers to interests on bank accounts. Do not include tax at source paid by the bank to the Tax Administration?	[OPEN FIELD 0 0...1,000,000] EUR DNK UNWILLING TO ANSWER
tulot	UKorveLuok	T31	Please estimate how much interest income [you/your household] received in 2023. Was it:	1. less than 1 EUR per year 2. 1-5 EUR per year 3. 6-10 EUR per year 4. 11-50 EUR per year 5. 51-100 EUR per year 6. 101-500 EUR per year 7. 501-1,000 EUR per year 8. 1,001-5,000 EUR per year 9. or more than 5,000 EUR per year?
tulot	e_hi010	T32	How has your household's income developed in the past 12 months? Has it:	1. increased, 2. remained unchanged 3. or decreased?

tulot	e_hi020k	T33	What was the main reason for the increase in income?	<ol style="list-style-type: none"> 1. General wage or salary increase 2. Personal wage or salary increase, shift supplements, overtime compensations or salary rise due to extended working hours 3. Increase in entrepreneurial income (in the same business activity as before) 4. Increase in property income (for example dividends, rental income) 5. A member of the household returned to working life after parental leave or sick leave 6. A member of the household entered working life, started business or changed jobs 7. The number of members of the household changed (for example a new employed adult moved to the household) 8. Benefits or pensions received by the household grew 9. Something else
tulot	e_hi030	T34	What was the main reason for the decrease in income?	<ol style="list-style-type: none"> 1 Pay or other income received by an employed household member decreased (got fewer working hours or reduction in pay, entrepreneurial income decreased) 2 Started parental leave or caring for a relative 3 Change of job 4 Becoming unemployed or laid off or bankruptcy of own enterprise 5 Absence from work due to illness or disability 6 Household composition changed (for example divorce, removal, death of a household member) 7 Retirement 8 Benefits received by households diminished 9 Something else
tulot	e_hi040	T35	How do you estimate the household's income will develop in the next 12 months? Do you estimate it will:	<ol style="list-style-type: none"> 1. increase, 2. stay unchanged 3. or decrease?

asunto	Asuiko		<p>It is known from the previous survey that at the end of [VUOSI-1] [you/the household] lived in the following dwelling:</p> <ul style="list-style-type: none"> - type of building: [talty] - form of tenure: [hallinta] [jos asoy_ = 1: , housing company] - floor area: [halpinta] - number of rooms: [halhuone] - year of construction: [rakvuosi] <p>Did [you/the household] live in this dwelling also in December [VUOSI]?</p>	<p>1. Yes, and no corrections need to be made to the dwelling information</p> <p>2. No</p> <p>3. Yes, was living also in December 2023 but dwelling information needs to be corrected.</p>
asunto	intro	As0	<p>Next, questions about the household's main dwelling and housing costs.</p> <p>The main dwelling refers to the dwelling where the majority of household members lived at the end of last year.</p>	
asunto	TalTy	As1	<p>What type of dwelling was [your/your household's] main dwelling:</p>	<p>1. detached house, single-family house with one dwelling</p> <p>2. two-dwelling house, single-family house with two dwellings</p> <p>3. terraced or linked house</p> <p>4. block of flats or balcony-access house</p> <p>5. other?</p>
asunto	TalTyMuu	As2	<p>What type of dwelling was [your / your household's] dwelling?</p>	<p>Open field</p>
asunto	Hallinta	As4	<p>Was this dwelling:</p>	<p>1. an owner-occupied dwelling</p> <p>2. a rented dwelling or dwelling that is used for free</p> <p>3. a right-of-occupancy or part-ownership dwelling</p> <p>4. a serviced dwelling, sheltered home or boarding school</p> <p>5. or other?</p> <p>DNK</p> <p>UNWILLING TO ANSWER</p>
asunto	HB0600	As4b	<p>How did your household acquire this dwelling:</p>	<p>1. bought it,</p> <p>2. built it ourselves (or had it built),</p> <p>3. inherited it</p> <p>4. or received as a gift?</p> <p>5. purchased/built one-half and inherited/was gifted one-half</p>
asunto	HallintaB	As5a	<p>What was [your / your household's] form of housing?</p>	<p>Open field</p>

asunto	HallintaMuuE	As3	How much were [your / your household's] housing costs on average per month?	0..5,000
asunto	Alivuok	As5b	Were you/Was your household] the dwelling's:	1. main tenant 2. or subtenant?
asunto	Vuoksa	As5c	Was the apartment rented:	1. from the open market 2. based on an employment relationship 3. from a municipality or town 4. from a foundation or corporation for student housing 5. from a non-profit corporation 6. for free or clearly under market rent from another household (e.g. from parents, relatives, against life annuity)? 7. From somewhere else
asunto	Asaika	As6	How many months did [you/your household] live in this dwelling in [VUOSI]?	[Avokenttä, 0..12] months, vesileima 0..12
asunto	Rakvuosi	As8	What is the building's year of construction?	[Years 1800..2023 permitted], watermark yyyy Open field 4 characters
asunto	E_Huoneistoja	As8b	Does the building have:	1. 2 to 9 dwellings 2. 10 dwellings or more? DNK UNWILLING TO ANSWER
asunto	Halhuone	As9	How many rooms did [you/your household] have for residential use including the kitchen?	[Open field, 1..15] rooms DNK UNWILLING TO ANSWER
asunto	Halpinta	As10	How many residencial square metres did [you/your household] have in own use?	7...500 m²
asunto	Asoy	As11	Your form of housing was an owner-occupied dwelling. Is it a dwelling in a housing company?	1. Yes 2. No
asunto	Osvuo	As12	How much regular fees [did you / did your household] pay to the housing company on average in December [YEAR]?	0..5000 EUR
asunto	asoymaksut[1..8]	As13	[What itemised payments are included in the sum [echo Osvuo] EUR [you pay/your household pays] regularly to the housing company:] [jos osvuo = 0 tai EOS: Which of the following payments did [you/your household] pay to the housing company regularly:]	1. maintenance charge? 2. capital charge? 3. plot rent? 4. parking space (housing company)? 5. water charge? 6. sauna charge? 7. other itemised payments? 8. Payments are not itemised / [osvuo = 0 tai EOS: None of the above]

asunto	asoymaks[1..7]	As14	How much was [asoymaksut kaiutus] per month?	0..3,000
asunto	asoymuu	As15	What do other itemised charges include?	[open field]
asunto	asoyvesimaks_f		Did [you/your household] pay a separate water bill for the apartment?	1. Yes 2. No
asunto	asoyvesimaks		How much did [you/your household] pay on average for the water bill per month?	0....3000 EUR
asunto	yhtiolaina		Did [you/your household] have last year a housing company loan for this dwelling?	1. Yes 2. No
asunto	yhtiolainaE	As16	[Jos asoymaksut = 2: Your household paid charges for financial costs.] How much housing company loan was there left for this dwelling in December 2023 ?	[OPEN FIELD, 0..1,000,000] EUR
asunto	yhtlasyy	As16b	Was the housing company loan:	1. debt in connection to the acquisition of a new dwelling or 2. renovation debt?
asunto	oktmaks[1..9]	As17	Which of the following housing costs did [you / your household] pay for the dwelling regularly [Jos (hallinta = 1 ja asoy = 1 ja talty = (1,2,3) ja (osvuo >0 tai asoymaksut väh. 1 vaihtoehtoista 1-7)): in addition to the costs you already reported / (hallinta = 1 ja asoy = 1 ja talty = (1,2,3) ja (osvuo =0 ja asoymaksut =8)): to someone other than the housing company] in [YEAR]:	1. water charge? 2. wastewater charge? 3. waste collection fee? 5. plot rent? 6. emptying of the septic tank? 7. district heating charge? 8. other maintenance charges on real estate (e.g. chimney sweeping, road maintenance charge, stormwater charges)? 9. None of the above
asunto	oktfilt	As17b	Next I will ask about the size of these costs. Do you want to report all costs in total or each separately?	1. Total sum 2. Separately
asunto	oktmaksE0	As18a	How much were these housing costs in total in [YEAR]?	
asunto	oktmaksE[1..8]	As18	How much [jos oktmaks = 5, niin was, muuten were] [oktmaks kaiutus] in [YEAR]?	
asunto	Vvuok	As19	How much rent did [you / your household] pay for the dwelling in December [YEAR]?	0..10,000

asunto	vuokmaks[1..6]		Which of the following regular housing costs did [you / your household] have besides the rent:	1. water charge? 2. sauna charge? 4. heating charge (excl. electricity bills)? 5. other charge? 6. None or are included in the rent
asunto	vuokmaksfilt	As20b	Next I will ask about the size of these costs. Do you want to report all costs in total or each separately?	1. Total sum 2. Separately
asunto	vuokmaksE0	As21a	How much were these housing costs in total in December [YEAR]?	
asunto	vuokmaksE[1..5]	As21	How much was [vuokmaks echo] in December [YEAR]?	
asunto	asovast	As22	Your form of housing was a right of occupancy or part-ownership dwelling. How much did [you / your household] pay maintenance charge or rent for the dwelling in December [YEAR]?	0..10,000 EUR
asunto	asomaks[1..6]	As23	Which of the following regular housing costs did [you / your household] have besides the maintenance charge:	1. water charge? 2. sauna charge? 4. heating charge (excl. electricity bills)? 5. other charge? 6. None or are included in the maintenance charge
asunto	asomaksfilt	As23b	Next I will ask about the size of these costs. Do you want to report all costs in total or each separately?	1. Total sum 2. Separately
asunto	asomaksE0	As24a	How much were these housing costs in December [YEAR]?	
asunto	asomaksE[1..5]	As24	How much was [asomaks] in December?	
asunto	palvasmaks[1..4]	As25	Your form of housing was a serviced dwelling or the like. Which of the following regular housing costs did you have:	1. rent? 2. service charge? 3. other additional charges? 4. None of the above
asunto	palvasmaksE[1..2]	As26	How much was [palvasmaks] in December [YEAR]?	
asunto	palvasmuu	As27	What are the additional charges?	[open field]

asunto	lammtapa	As28	What was the main source of heating of the residence?	1. District heating 2. Direct electric heating 3. Oil heating 4. Ground heat 5. Air source heat pump 6. Other
asunto	lammaine[1..5]	As29	Did [you / our household] buy the following materials for heating your dwelling during [YEAR]:	1. heating oil? 2. firewood, pellets and other wood-based fuels (including chipping costs)? 3. natural gas? 4. other fuels for heating? 5. None of the above
asunto	lammaineE0	As30	How much did [you /your household] pay for these heating materials in [YEAR]?	
asunto	Sah_filt	As31	Next I will ask about electricity bills. Do you want to respond:	1. the electricity bill of the whole period you lived in the residence ([asaika] months), 2. the sum of the latest bill 3. or the dwelling's energy consumption in kilowatt hours during one year? 4. Household did not receive electricity bills
asunto	Sah_euro	As31a	How many euros were the electricity bills for the dwelling for the entire duration of living in [VUOSI]?	[Open field, 0... [1,000,000] EUR DNK UNWILLING TO ANSWER
asunto	Sah_kwh	As31b	How much was the electricity consumption of the apartment in kilowatt-hours for the whole year?	[Open field, 0..99999] kWh a year DNK UNWILLING TO ANSWER
asunto	Amsyh	As32	How much was the latest electricity bill?	1..10000 EUR
asunto	Amsym	As33	How many electricity bills did [you/your household] receive per year [jos asaika < 12: for this apartment] including the adjustment invoice?	1..12
asunto	yrsa	As33b	How many per cent of the reported sum of electricity bills was the share of the enterprise?	[0..100] per cent, watermark DNK UNWILLING TO ANSWER
asunto	OnYllkor	As34	Did [you/your household] pay for maintenance or maintenance repairs to fix wearing of your main dwelling during YEAR?	1. Yes 2. No
asunto	Askorj	As34a	How much in total did [your household/you] spend on your main residence's maintenance repairs in 2023?	[Open field, max. EUR 100,000] per year DNK UNWILLING TO ANSWER

asunto	v_HV010		Jos [kotitalous myysi/myisit] asunnon nyt, millaisen hinnan arvelisit [saavanne/saavasi] siitä?	0..10 000 000
asunto	v_HV010		Om [ditt hushåll/du] sålde bostaden nu, vilket pris tror du att [ni /du] skulle få för den?	0..10 000 000
asunto	v_HV010		If [you were/your household was] selling this property now, how much do you think would be the price of it?	0..10 000 000
asunto	e_HC003		In the past five years, have there been one or more of the following renovations in your residential building to improve the energy efficiency of the dwelling:	1. renovations to improve thermal insulation in the ceiling, floors or walls? 2. a window renovation to improve thermal insulation? 3. changing the heating system into a more energy-efficient one? 4. None of the above
asunto	vain haas asunto_kommentit		Kommentit:	
asunto	E_Ahdas	A30	Did you feel the dwelling was overcrowded for your household?	1. Yes 2. No
asunto	E_KotiPC	A38	Next questions about consumer durables and other consumption needs. [Does your household/Do you] have a computer or tablet computer?	1. Yes 2. No
asunto	E_KotiPCVar	A39	Could [your household/you] afford a computer if you wanted one?	1. Could not afford 2. Could afford
asunto	E_Auto	A42	[Does your household/Do you] have access to a passenger car or a van when needed?	1. Yes 2. No
asunto	E_AutoVar	A43	Could [your household/you] afford to buy a car if you liked to have one?	1. Could not afford 2. Could afford
asunto	E_Lampo	A44	Can [your household/you] afford to keep your home adequately warm?	1. Yes 2. No
asunto	e_hc060		[e_lampo = 1: Are the dwelling's heating system and thermal insulation adequate to keep the dwelling comfortably warm during the winter?] [e_lampo = 2: Irrespective of whether the household can afford to keep the home warm, are the dwelling's heating system and thermal insulation adequate to keep the dwelling comfortably warm during the winter?]	1. Yes 2. No

asunto	e_hc070		Are the dwelling's thermal insulation and the cooling systems adequate to keep the dwelling comfortably cool during the summer?	1. Yes 2. No
asunto	E_Loma	A45	Could [your household/you] afford a week's annual holiday away from home?	1. Yes 2. No
asunto	E_Ateria	A46	Could [your household/you] afford a meal with meat, fish or chicken or a vegetarian equivalent every second day?	1. Yes 2. No
asunto	e_HD080	A47	[Is your household/Are you] able to buy new furniture to replace broken-down or worn-out furniture if needed:	1. yes 2. no, cannot afford it 3. no, other reasons?
asunto	v_HI0500	C5	Was your household's typical combined consumption expenditure over the past 12 months:	1. higher than normal, 2. lower than normal 3. or at normal level?
asunto	vain haas kulutus_kommentti		Kommentit:	
syrjinta_palvelut_moduuli_6	HC190_k		The next questions concern the availability and need of some services in your household. Do you or does some other household member need help in daily activities or health care because of a long-term illness or health problem, disability or old age?	1. Yes 2. No
syrjinta_palvelut_moduuli_6	HC200_k		Does this person or do these persons in need of care at the moment receive municipal or private home nursing or home care services due to illness, disability or old age?	1. Yes 2. No
syrjinta_palvelut_moduuli_6	HC221a_k		Does the household pay client fees for these services?	1. Yes 2. No
syrjinta_palvelut_moduuli_6	HC221b_k		Have these services been purchased from a public or private service provider?	1. Public 2. Private 3. Both public and private
syrjinta_palvelut_moduuli_6	HC221c_k		Does the household receive support for the costs of services, such as service vouchers, tax credit for household expenses, pensioner's care allowance or disability allowance or private insurance?	1. Yes 2. No
syrjinta_palvelut_moduuli_6	HC230_k		(M) Taking into account all payments related to these services, are you able to pay for them:	1. with great difficulty, 2. with difficulty, 3. with some difficulty, 4. fairly easily, 5. easily 6. or very easily?

syrjinta_palvelut_moduuli_6	HC240_k		HC200_k = 1: Would some household member need home nursing or home care services more than they receive at the moment?	1. Yes 2. No
syrjinta_palvelut_moduuli_6	HC250_k		HC200_k = 2: Would some household member need home nursing or home care services at the moment? HC200_k = 1: Why do not they receive these services sufficiently at the moment?	1. Too expensive / cannot afford to 2. Refuses to accept help 3. No services available 4. Services of poor quality 5. Other reasons
syrjinta_palvelut_moduuli_6	HC300a_k		During the past 12 months, did any household member use public transportation , such as buses, trains, trams or metro?	1. Yes 2. No
syrjinta_palvelut_moduuli_6	HC300b_k		How big a financial burden was the use of public transport for your household in the past 12 months. Was it:	1. a heavy financial burden, 2. somewhat a burden 3. or not a burden at all?
lainat		Lainat		
lainat	Lainat	L1	Next I will ask about [your household's/your] loans and the economic status. In 2023, did [your household or any of its members/you] have any of the following loans or payments:	1. Housing loan for the main dwelling? 2. Student loan? 3. Credit card debt or outstanding credit line or overdraft balance for which you are charged interest? 4. Instalments or leasing payments? (including car loans through financing companies) 5. Bank loan for the household's acquisitions? 6. Quick loan? 7. Business loan (for which a member of the household is personally responsible)? 8. Some other type of loan? 9. No loan whatsoever?
lainat	Lainatmuu	L1a	What other loan or debt?	[open field, 500 characters] DNK UNWILLING TO ANSWER
lainat	E_LainaRasit	L3	To what extent are total loans a financial burden to [your household/you]?	1. a heavy burden, 2. somewhat of a burden 3. or not a burden at all?
lainat	E_LainaRasit	L3	When you think about all other debts excluding housing loan to what extent is the repayment of them a financial burden to your household:	1. a heavy burden, 2. somewhat of a burden 3. or not a burden at all?

lainat	Laskut1	L4	During 2023, [has your household/have you] been in a situation where there was not enough money to pay charges and bills by their due date?	1. Yes 2. No
lainat	E_VuoRas	L5	During 2023, were you unable to pay rent or maintenance charges on time:	1. once, 2. twice or more often 3. or never? 4. No rent or maintenance charges are paid for the dwelling
lainat	E_LasRas	L6	During 2023, were you unable to pay electricity, water supply or other dwelling-related utility bills on time:	1. once, 2. twice or more often 3. or never? 4. No such bills are paid for the dwelling.
lainat	E_AslaiLyh	L7	During 2023, [has your household/have you] been in a situation where there wasn't enough money to pay housing loan payments and interests as scheduled:	1. once 2. twice or more often 3. or never? 4. No such bills were paid in 2016
lainat	E_Lyhenn	L8	During 2023, [has your household/have you] been in a situation where there wasn't enough money to pay [other] loan repayments and interest payments as scheduled:	1. once, 2. twice or more often 3. or never? 4. No such bills were paid in 2016.
lainat	Ylivelka	L9 (M)	During 2023, [has your household/have you] been in a situation where the amount of debt was more than you could handle?	1. Yes 2. No -> L12
lainat	Johv	Johv	Now I will ask some detailed questions about your household's loans	
lainat	V_luofilt	V1	You said that your household had interest bearing credit card or charge card debt. Was it:	1. interest-bearing credit card debt 2. or charge card debt or debt on a credit facility bank account?
lainat	V_koluo	V1a	Can you assess how much your household has credit card debt on which you pay interest at the moment?	0..1 000 000 EUR
lainat	V_tiluo	V1b	And how much would you assess that your household has charge card debt or debt on a credit facility bank account at the moment?	0..1 000 000 EUR
lainat	V_osama	V2	You said that [you/your household] had part payments or leasing payments. Was it:	1. of part payment credit to acquire a car or other transport equipment, 2. of other part payments 3. or of leasing charges?
lainat	V_autoera	V2a	How large was the latest instalment of the part payment debt for a car or other transport equipment?	0..1 000 000 EUR
lainat	V_autovelka	V2b	And how much would you assess your household has remaining part payment debt at the moment (for a car or other transport equipment)?	0..1 000 000 EUR

lainat	V_osaera	V2c	How large was the latest instalment of other part payment debt?	0..1 000 000 EUR
lainat	V_osavelka	V2d	How much would you assess your household has remaining other part payment debt at the moment?	0..1 000 000 EUR
lainat	V_osaeras	V2e	How large was the latest leasing payment per month?	0..1 000 000 EUR
lainat	V_pankla	V3	You said that your household had a bank loan for the household's acquisitions. Was the purpose of the bank loan to:	1. acquisition of a car or other transport equipment, 2. renovation of permanent residence, 3. acquisition or renovation of other than permanent residence 4. or other purpose?
lainat	V_pankera	V3a	How large was the latest monthly instalment your household paid for these bank loans?	0..1 000 000 EUR
lainat	V_muula	V4	You said that your household had some other type of loan. Was it:	1. acquisition of a car or other transport equipment, 2. renovation of permanent residence, 3. acquisition or renovation of other than permanent residence 4. or other purpose?
lainat	V_muuera	V4a	How large was the latest monthly instalment your household paid for these loans?	0..1 000 000 EUR
lainat	V_muuvetka	V4b	How much other loan do you assess your household has at the moment?	0..1 000 000 EUR
lainat	V_opera	V0a	You said that your household has student loans. How large was the latest instalment (loan payment and interest) for your household's student loans?	0..1 000 000 EUR
lainat	v_opera_hlot	V0a3	Which household members had student loans at the end of the year?	[jäsenlistaus 16 v jäsenistä] monivalinta
lainat	V_lahaku	V5	In the last three years, have any member of your household applied for a loan or other credit?	1. Kyllä 2. Ei
lainat	V_lahylk	V6	In the last three years, has any lender or creditor:	1. turned down any request you made for credit 2. or not given as much credit as you applied for? 3. Either of the above
lainat	V_lauusi	V7	Was your household later able to obtain the amount requested, by reapplying to the same institution or somewhere else?	1. Yes 2. No
lainat	V_laeis	V8	In the last three years, did any member of your household consider applying for a loan or credit but then decided not to, thinking that the application would be rejected?	1. Yes 2. No

lainat	E_ToimTulo	L14 (M)	When all of [your household's income is considered how is your household/your income is considered how are you] able to pay for usual necessary expenses:	1. with great difficulties, 2. with difficulties, 3. with some difficulties, 4. fairly easily, 5. easily 6. or very easily?
lainat	V_riski	V9 (M)	How large financial risks is your household prepared to take in saving and investing:	1. substantial financial risks expecting to earn substantial returns, 2. above average financial risks expecting to earn above average returns, 3. average financial risks expecting to earn average returns 4. or not willing to take any financial risk?
lainat	Saastokyky	L15 (M)	When all of [your household's/your] earnings and expenses are considered [is the household/are you] left with money that could be saved?	1. Yes 2. No or very little
lainat	V_saastosyy	V10 (M)	What are your household's most important reasons for saving?	1. Purchase own home 2. Other major purchases (other residences, vehicles, furniture, etc.) 3. Provision for unexpected events 4. Old-age provision 5. Travels/holidays 6. Support of children or grandchildren 7. Bequests 8. Invest in financial assets 9. Set up a private business 10. Paying off debts 11. Other purpose
lainat	E_Ymenot	L16 (M)	Could [your household/you] afford to pay for an unexpected bill of around EUR 1,300 with a credit period of one month without taking credit or asking for help from friends, relatives or a social welfare office?	1. Yes 2. No
lainat	V_apu	V11 (M)	In an emergency, could your household get financial assistance to the amount of around EUR 5,000 from relatives or friends not belonging to your household?	1. Yes 2. No
lainat	V_perinto1	V12	Has any member of your household at some time received an inheritance or significant gift, in addition to the current dwelling (from another household)?	1. Yes 2. No
lainat	V_perinto2	V12	Has any member of your household at some time received an inheritance or significant gift (from another household)?	1. Yes 2. No
lainat	Vintro	Vintro	The following questions concern your household's bank deposits.	

lainat	TALLK	VL18a	Could you assess how much money the members of your household have in regular bank accounts or so-called current accounts at the moment. It is also important to include small sums (no exact balances are needed)?	0..10 000 000 EUR
lainat	TALLKLUOK	VL18a	(Deposits in current accounts form an important part of households' wealth and even small sums affect the survey results.) Could you nevertheless estimate the magnitude of assets found in current accounts at the moment, is it:	1. under 500 EUR 2. 500–1,000 EUR 3. 1,001–2,000 EUR 4. 2,001–3,000 EUR 5. 3,001–5,000 EUR 6. 5,001–10,000 EUR 7. 10,001–15,000 EUR 8. or over 15,000 EUR?
lainat	TALLSF	VL18sf	Does your household also have yield, fixed-term, savings or investment accounts (intended for saving)?	1. Yes 2. No
lainat	TALLS	VL18b	Could you assess how much money the members of your household have in these accounts at the moment. It is also important to include small sums (no exact balances are needed)?	0..10 000 000 EUR
lainat	TALLSLUOK	VL18b	(Deposits form an important part of households' savings and even small sums affect the survey results.) Could you nevertheless estimate the magnitude of assets found in fixed-term or investment accounts at the moment, is it:	1. under 1,500 EUR, 2. 1,500–3,000 EUR, 3. 3,001–5,000 EUR, 4. 5,001–10,000 EUR, 5. 10,001–20,000 EUR, 6. 20,001–30,000 EUR, 7. 30,001–50,000 EUR 8 or over EUR 50,000 EUR?
lainat	TALLS50K	VL18c	(You said that there is over EUR 50,000 in fixed-term or investment accounts.) Could you specify your estimate, did the deposits amount to:	1. 50,001–100,000 EUR, 2. 100,001–200,000 EUR 3. or over 200,000 EUR?
lainat	KRYPTO		[Do you/Does your household] own cryptocurrencies?	1. Yes 2. No
lainat	KRYPTOE		What is the total value of [your/your household's] cryptocurrencies in euros?	[0-ei ylärajaa] euros
lainat	KRYPTOSYY		What are the reasons for [you / your household] to own cryptocurrencies. Is it:	1. for investment purposes, 2. for payment, money transfer to others or use of crypto services 3. or for another reasons?
Lainat loppu	lainat_kommentti		Kirjaa tähän tarvittaessa kommentteja lainat-osioon liittyen.	
		Loppuru tiinit		

loppu	Arvioed	(M)	Has [the household's/your] financial situation changed compared to year [2023-1]?	1. changed significantly for the better, 2. changed somewhat for the better, 3. remained unchanged, 4. changed somewhat for the worse 5. or changed significantly for the worse? 9. DNK
loppu	Arvionyk	(M)	How do you expect [your household's/your] financial situation to develop over the next 12 months:	1. it will change significantly for the better, 2. it will change somewhat for the better, 3. it will remain unchanged, 4. it will change somewhat for the worse 5. or it will change significantly for the worse? 9. DNK
loppu	Haasvast	Haastvas t		
loppu	HaasvastA	Haastvas tA		[Lista kotitalouden jäsenistä, 16-vuotta täyttäneet]
loppu			Thank you for the interview. This survey is a longitudinal survey, and your household will be interviewed again next year. You may also participate in the survey by filling a web questionnaire. Would you be willing to respond on the web?	1. Wants to respond online 2. Rather responds over the phone
loppu	Sposti	Sposti	To which email address can we send the invitation to participate in the survey next year?	
loppu	Jatko	Jatko	Enter 1. 2. = Only when the respondent refuses to continue on their own initiative!	1. Continues 2. Refuses
loppu	Jatkosyy	Jatkosyy	Kirjaa vastaajan perustelut jatkosta kieltäytymiselle (kieltäytymisen ehdottomuus).	
loppu	wloppu2	wloppu2		
loppu	Kieli	Kieli	Please indicate the language in which you interviewed.	1. Finnish 2. Swedish 3. English
loppu	Haastapa	HaasTap a		1. Visit 2. Phone

loppu	valmis	Loppu	<p>Thank you for the interview.</p> <p>[Jos krtjaljella = 0: The survey has now ended. You will no longer be contacted for this survey.]</p> <p>[Jos krtjaljella > 0 ja haasvast ei ole kohde: Your household will be contacted again next year.]</p> <p>Among the respondents a lot will be drawn for 10 gift vouchers of EUR 100. The lot for the gift vouchers will be drawn in August. We will contact you if you get lucky in the draw!</p> <p>As customary to Statistics Finland, the inquiry also includes a text message confirmation at a later date. However, this applies to only a few per cent of all persons selected for the inquiry.</p> <p>The text message is linked to Statistics Finland's quality assurance and feedback from the interviewees is collected in order to develop our activities.</p>	1. Save and quit
loppu				