

FINLAND

Income and living conditions survey 2008 interview questionnaire

GREEN TEXT = EXPLANATIONS TO THE READER OF THIS QUESTIONNAIRE

BLACK BOLD TEXT = Actual interview questions read

BLUE TEXT = Interviewer instructions, also read to the respondent when needed

Fieldwork starting in **January 2008**. Main reference period 2007.

Mainly interviewed by telephone (CATI). Face-to-face interview (CAPI) if needed. In most cases one person per household, the selected respondent or a proxy, is interviewed.

The main source for income data are administrative registers. Income items not covered by register data are included in the interview. All income information in the final data files refer to 2007.

This paper version is not fully congruent with the actual electronic BLAISE-programmed questionnaire. Especially the routing conditions either preventing or necessitating that a question is read out can be only indicatively described on paper.

Questions in bold are read out up to the question mark. If a question is followed by a colon, also the reply alternatives in bold are read out up to the question mark. In case there is a question mark after each alternative, reading out is continued until a suitable alternative is found or, alternatively, each alternative is read out separately according to the instructions, and a chance is given to answer yes/no after each alternative. The boldfaced text in brackets is left unread to avoid repetition or is read out, if necessary, in order to clarify the matter. **(M)** is a sign for the interviewer that the question is an opinion question: explaining or reformulating is not allowed.

If there is no arrow marking a skip after the answer alternative, continue to next question.

Household structure and its members

In this survey the term household refers to persons who live and share meals or use their income together.

The interview concerns only the persons who belonged to your household on the 31st of December 2007.

HERE PREFILLED FROM POPULATION REGISTER: Municipality of residence

Did your household live in [the municipality of residence] the 31st of December 2007?

1. Yes → 1
2. No

If No:

Name of present municipality of residence.

HERE PREFILLED FROM POPULATION REGISTER: the names and ID-codes for all persons registered in the dwelling. In the interview, all persons listed are accepted or rejected as members of the household one by one. Missing persons are added.

1

Did [name of person] belong to your household the 31st of December 2007?

Persons who live and share meals together or otherwise use their income together belong to the same household.

1. Yes → 8, if person added → 5
2. No

2

Why not?

1. Deceased
2. Moved to another household or the selected respondent moved away
3. Moved to an institution
4. Moved abroad
5. Does not belong to the household for another reason

If the selected respondent has moved, enter 2 to other household members.

Does not belong to the household for another reason (5):

- a person who lives in the dwelling and does not belong to the same household but whose information is pre-entered on the questionnaire
- was not removed during the previous interview round
- pre-entered on the target questionnaire due to an obvious register error.

If 2 in (1,2,3,4):

3

Which year?

4

Which month?

If person added:

5

Has he/she:

1. been born (to the hh in 2007)
2. come from another household
3. come from an institution
4. come from another country?
5. been added to the household for another reason

Has been added to the household for another reason (5): i.e. apparently by mistake was not previously recorded as belonging to the household.

6

Which year?

7

Which month?

8

What is his/her first name?

9

What is his/her last name?

10**What is his/her personal identification number (or date of birth)?**

The personal identification number is given either

- in full (ddmmyy-xxxx = 11 characters)
- only date of birth and the century identification symbol (ddmmyy * = 7 characters)
- or left empty.

*Century identification symbol

Born in the 21st century = A

Born in the 20th century = -

If the personal identification number or the date of birth of the person added cannot be obtained in full:

11**What is his/her year of birth?**

Only ask about the persons added, if the exact date of birth cannot be obtained.

Pre-filled either from the date of birth or the sample.

12

Indicate gender.

1. Male
2. Female

If the person belongs to the household:

13**What is [name of person]'s family connection to the selected respondent?**

1. (Selected respondent him/herself)
2. Selected respondent's spouse or co-habiting partner → 14
3. Biological or adopted child of the selected respondent or his/her spouse/partner
4. Grandchild of the selected respondent or his/her spouse/partner
5. Mother or father of the selected respondent or his/her spouse/partner
6. Grandmother or grandfather of the selected respondent or his/her spouse/partner
7. Brother or sister of the selected respondent
8. Daughter-in-law or son-in-law of the selected respondent
9. Other

14**Is he/she the selected respondent's spouse or co-habiting partner?**

1. Spouse
2. Co-habiting partner

Registered relationships = 1

15**Did any other persons belong to your household 31 December 2007?**

(In addition to the one/those already included in the sample and already mentioned.)

1. Yes → return 1
2. No

Activities in 2007

The following concerns the activities of the adult members of your household during December of last year and also during the whole of last year.

Does the interviewee him/herself answer the questions intended for him/her?

1. Yes → K1
2. No

Who is on the phone / responding?

Fill in the number of the member responding.

K1

Were you at work during December of last year (as a full-time or part-time wage or salary earner, entrepreneur or unpaid family worker, temporary leave is considered as being at work)?

The respondent's own perception of being employed counts.

If he/she does not wish to decide him/herself whether being at work was the main activity:

- several kinds of activities in December, incl. being at work = Yes
- the work was scarce, irregular, unpaid => No

On part-time pension = Yes

Receives adjusted unemployment allowance = Yes

Temporary leave

- annual leave
- other **paid** leave, e.g. paid sick leave
- maternity leave for the first three months
- paternity leave

1. Yes
2. No → K4

K2

During December, were you:

Concerns main job.

Part-time work

- the respondent him/herself considers the activity as being part-time
- or works less than 30 hours per week.

1. **working full-time** → K3
2. **or part-time?** → K2A

K2A

Did you work for more than 15 hours per week?

1. Yes
2. No → K4

K3

During December, were you:

Keep reading out alternatives until the suitable alternative is found.

Concerns the main job.

1. **an entrepreneur with paid employees or family members receiving pay?**
2. **an entrepreneur without paid employees or family members receiving pay?**
3. **a wage or salary earner?**
4. **an unpaid family worker?**

If not at work during December (K1 = 2) or not at work for more than 15 hours in December (K2A = 2):

K4

During December, were you mainly:

Keep reading out alternatives until the suitable alternative is found.

1. unemployed or temporarily laid off? → K6
2. on a disability pension or chronically ill? → K6
3. retired (otherwise than on a disability pension or part-time pension)?
4. a student, schoolchild or an unpaid trainee? → K6
5. in compulsory military or community service? → K6
6. caring for the home or relatives? → K6
7. doing something else? → K6

If age >=60 and

not at work but retired during December (K1 = 2 and K4 = 3):

K5

Were you on full-time pension also from January to November?

1. Yes → K72
2. No

If not at work during December (K1 = 2):

K6

Have you previously been in working life as a wage or salary earner or an entrepreneur? Were you:

Note that paid sick leave is considered as being at work

1. in 2007 → (1st interview: K11) (2nd + interview: K13)
2. some time earlier (before the year 2007)
3. or never? → K28

If has been at work before the year 2007 (K6 = 2)

K7

What was your occupation during that time (before the year 2007)?

If has been at work before the year 2007 (K6 = 2):

K8

During that time (before the year 2007), were you:

Keep reading out alternatives until the suitable alternative is found.

1. wage or salary earner?
2. farmer WITH paid employees? → K11
3. farmer WITHOUT paid employees? → K11
4. unpaid family worker of a farmer? → K11
5. entrepreneur WITH paid employees? → K11
6. entrepreneur WITHOUT paid employees? → K11
7. unpaid family worker of an entrepreneur? → K11

If at work as a wage or salary earner before the year 2007 (K6 = 2 and K8 = 1):

K9

Was your employment relationship at that time:

1. continuous
2. or fixed-term or temporary?

If at work as a wage or salary earner before the year 2007 (K6 = 2 and K8 = 1):

K10

Were you in a supervisory or managerial position at that time (in your main job)?

This question concerns the normal situation in the job or activity the respondent was engaged in during December.

He/she can be him/herself participating in the work he/she supervises, oversees or monitors as the person responsible.

1. Yes
2. No

In the 1st interview: If the person is included in the longitudinal sample and has been at work during 2007 or prior to this
(K6 = 1 or 2):

K11

At what age did you begin your first regular job?

Regular job, if the activity

- lasted for at least 6 months or began in late 2007 and still continues
- involved 15 hours or more per week
- as a wage or salary earner, entrepreneur or self-employed.

Vacation jobs and casual jobs undertaken from time to time by students are disregarded.

If the current job does not meet the condition concerning months, enter zero.

0...65

In the first interview: If the person is included in the longitudinal sample and has been at work during 2007 or prior to this
(K6 = 1 or 2):

K12

How many years have you spent in paid work since then?

As a wage or salary earner, entrepreneur or self-employed.

Included are the periods when the respondent has had a valid employment relationship, which means that temporary absence from work because of a family leave or a sick leave, for example, is also to be taken into account.

If under a year, give zero.

0...65

Activity months

In the cross-sectional sample, i.e. in the 1st and 2nd survey round, months of activity are asked from all aged 16 or over.

Routings in this section are complex and are not possible to describe here!

The sum of the number of months must amount to at least 12 months. Overlapping activities are allowed.

If not at work during 2007 (K6 = 2), skip to question K28.

K13

During last year, did you work as an entrepreneur, farmer or were you self-employed?

A self-employed person employs him/herself, works without supervision, e.g. dentist working at his/her own practice, driver, practitioners of a trade, shopkeeper, freelancer, artist, forest machine contractor.

Entrepreneur if

- the family of a person working in a general partnership, limited partnership or limited company owns at least 30 per cent of the business or
- is part of management and owns at least 15 per cent.

1. Yes
2. No → K18

K14

How many months (as an entrepreneur, farmer or self-employed) in 2007?

A self-employed person employs him/herself, works without supervision, e.g. dentist working at his/her own practice, driver, practitioners of a trade, shopkeeper, freelancer, artist, forest machine contractor.

Entrepreneur if

- the family of a person working in a general partnership, limited partnership or limited company owns at least 30 per cent of the business or
- is part of management and owns at least 15 per cent.

- 1...12

K15

Did you work full-time as an entrepreneur, farmer or self-employed?

Concerns the situation at the end of the year.

A person who is an entrepreneur does **not** work full-time:

- if he/she- her/himself perceives the activity as being part-time
- or works less than 30 hours per week.

1. Yes
2. No

K16

In 2007, were you engaged in entrepreneurial activities:

1. as a private person or under a registered trading name
2. as a party to the estate of a deceased person
3. as a partner in another type of deemed partnership
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

K17**How many paid employees worked in the enterprise last year?**

Not included: the entrepreneur him/herself, his/her spouse or co-habiting partner and family member working in the enterprise

The amount varies during the year = on average

Several establishments = the total amount.

0...997

K18**During the previous year, did you work as an unpaid family worker on a farm or in a business enterprise, possibly receiving a small compensation?**

1. Yes

2. No → K12

K19**How many months during last year (as an unpaid family worker)?**

1...12

K20**Was the activity full-time?**

The respondent's own perception of full- or part-time activity is decisive.

1. Yes

2. No

K21**Did you work as a wage or salary earner in a full-time job last year?**

Wage or salary earner

- works for someone else

- has an employer

- receives compensation for his/her work in the form of pay or a fee.

Note: paid sick leave is asked separately if the total number of months as a wage or salary earner and on paid sick leave is less than 12 months.

Full-time job = has working hours considered normal in the field (or a minimum of 30 hours per week)

Also a person with shortened working hours.

If the person works in his/her own enterprise, he/she is not a wage or salary earner, even if he/she pays him/herself wage or salary!

1. Yes

2. No → K23

K22

How many months did you work as a wage or salary earner in a full-time job last year?

Wage or salary earner

- works for someone else

- has an employer

- receives compensation for his/her work in the form of pay or a fee.

Note: paid sick leave is asked separately if the total number of months as a wage or salary earner and on paid sick leave is less than 12 months.

Full-time job = has working hours considered normal in the field (or a minimum of 30 hours per week)

Also a person with shortened working hours.

If the person works in his/her own enterprise, he/she is not a wage or salary earner, even if he/she pays him/herself wage or salary!

1...12

If 12 → K31

K23

During last year, did you work as a wage or salary earner in a part-time job (less than 30 hours per week) or were you on a part-time pension?

Exclude very incidental jobs.

Also secondary jobs.

Paid sick leave is asked separately if the total number of months as a wage or salary earner is less than 12 months.

Part-time pensioner is marked both here and in the pensioner section.

1. Yes

2. No → K25

K24

How many months did you work as a wage or salary earner in a part-time job last year?

Exclude very incidental jobs.

Also secondary jobs.

Paid sick leave is asked separately if the total number of months as a wage or salary earner is less than 12 months.

Part-time pensioner is marked both here and in the pensioner section.

1...12

If there are months as an entrepreneur or as a wage or salary earner, but less than 12 months:

K25

During last year, were you on a sick leave or a maternity, paternity or parental leave paid by your employer?

1. Yes

2. No → K28

K26

How many months?

1...3

K27

Was the job from which you were absent due to a sick leave or a maternity, paternity or parental leave full-time or part-time?

1. Full-time
2. Part-time

K28

Were you on an unpaid sick leave or on an unpaid maternity, paternity or parental leave for which the person receives an allowance from KELA – The Social Insurance Institution of Finland last year? (NOT here if receives child home care allowance or is on child care leave)

1. Yes
2. No → K31

K29

How many months ?

1...12

K30

During the unpaid sick leave, did you have a workplace that you were able to return to after the leave?

1. Yes
2. No

K31

Were you on pension last year?

Main source of livelihood is pension.
Part-time pensioner is marked both here and in the pensioner section.
Exclude persons receiving only survivor's pension.

1. Yes
2. No → K33

K32

How many months (on pension)?

Main source of livelihood is pension.
Part-time pensioner is marked both here and in the pensioner section.
Exclude persons receiving only survivor's pension.

1...12

K33

Were you unemployed or on a temporary dismissal last year?

Unemployed
- is without work
- is available for work
- and is searching for work (through labour exchange services, a newspaper advertisement or in another way)

1. Yes
2. No → K35

K34

How many months (as unemployed) during last year?

Unemployed

- is without work
- is available for work
- and is searching for work (through labour exchange services, a newspaper advertisement or in another way)

1...12

K35

During last year, were you looking after your own household, e.g. on a maternity, paternity, parental or child care leave, receiving child home care allowance, family carer or on a job alternation leave?

If the person also studied during that time, also the months spent studying should be indicated.

1. Yes
2. No → K38

K36

How many months (looking after your home) during last year?

Mainly engaged in domestic work in his/her own household.

On job alternation leave or child care leave.

If the person also studied during that time, also the months spent studying should be indicated.

1...12

K37

Did you simultaneously have a valid employment contract (an agreement with a possible previous employer on having a chance to return to the previous workplace)?

1. Yes
2. No

K38

Did you study or go to school full-time last year?

Studying refers here to

- attending a comprehensive school
- upper secondary school or vocational school
- full-time studying in a polytechnic, university or other institution providing studies leading to a qualification or degree
- unpaid practical training or other trainee period relating to studies
- the activity of a student or a schoolchild over 16 years of age during his/her summer holiday is handled according to the actual activity.

1. Yes
2. No → K41/K43

K39

How many months (as a student, schoolchild or trainee) during last year?

1...12

- If 1...9 → K43
If 10...12 → K40

K40**Did you study also during holiday periods?**

1. Yes
2. No

K41**During last year, did you perform national or community service?**

1. Yes
2. No → K43

K42**How many months?**

1...12

If there are, so far, less than 12 activity months:

K43**Did you do something else (full-time) last year?**

1. Yes
2. No → K45

K44**How many months during last year?**

1...12

Jobs and workplaces

If activities in working life ($K14+K19+K22+K24+K29 > 0$):**K45****What was the name of the employer and establishment where you worked the longest in 2007?**

Primary workplace, also own farm, if primary workplace.

Main job = doing which the person spent most time or from which he/she received most of his/her income.

The most important one.

Last time it was:[prefilled]

If it has stayed the same, press enter.

If it has changed, write the new information into the text field.

K46**What was the workplace's sector or branch of industry?**

E.g. supermarket, farm, metal industry.

Last time it was:[prefilled]

If it has stayed the same, press enter.

If it has changed, write the new information into the text field.

If a wage or salary earner during or at the end of the year ($K22+K24+K26 > 0$) or $K3 = 3$:

K47**Was your employment relationship:**

1. continuous
2. or fixed-term or temporary?

If activities in working life ($K14+K19+K22+K24+K29 > 0$):**K48****What was your occupation?****(Automatic coding of occupation.)**If in working life in December ($K1 = 1$):**K49****Did you work at this workplace in December 2007?**

1. Yes
2. No → K52

K50**How many hours per week did you normally work in this workplace?**

Normal working hours = usual weekly working hours

Include

- regular paid and unpaid overtime
- planning etc. work done at home (esp. entrepreneurs)

Exclude commuting to work.

If working hours are not regular, ask about the working hours done during the four weeks in December, incl. overtime (paid and unpaid) and estimate the average.

If the working hours vary and it is not possible to give weekly working hours, enter 97.

0...97

If less than 97 → K52

K51**Could you please estimate whether the number of weekly working hours was less than or more than 30 hours?**

1. Less than 30
2. More than 30

Secondary workplace during the reference year

Everyone with activity months in working life during the reference year ($K14+K19+K22+K24+K29 > 0$):**K52****During 2007, did you work in other workplaces or, in addition to your main job, in your own enterprise or on a farm?**

Activity or workplace of less than one month is not indicated.

Second workplace, if the person has changed workplaces during the year.

Job in which the person has spent the second most hours.

If several short periods, add them up.

1. Yes
2. No → K65, if an entrepreneur
→ K67, if wage or salary earner

K53

What was the name of the employer or establishment of your second workplace or secondary workplace?

Secondary workplace or the workplace in which the second most hours are done (lasting the longest) during 2007.

In the previous interview round:[prefilled]

If it has stayed the same, press enter.

If it has changed, write the new information into the text field.

K54

What was the sector or branch of industry of this workplace?

E.g. supermarket, farm, engineering office.

In the previous interview round:[prefilled]

If it has stayed the same, press enter.

If it has changed, write the new information into the text field.

K55 (second occupation)

What was your occupation?

(Automatic coding of occupation.)

Only for the selected respondents who had a secondary job and were employed during December.

(K52 = 1 AND K1 = 1):

K56

Did you have this workplace last December?

1. Yes

2. No → K59

IF K56 = 1:

K57

How many hours per week did you normally work in this workplace?

Normal working hours = usual weekly working hours

Include

- regular paid and unpaid overtime

- planning etc. work done at home (esp. entrepreneurs)

Exclude commuting to work.

If working hours are not regular, ask about the working hours done during the four weeks in December, incl. overtime (paid and unpaid) and estimate the average.

If the working hours vary and it is not possible to give weekly working hours, mark down 97.

0...97

If less than 97 → K59

K58

Could you please estimate whether the number of weekly working hours was less than or more than 30 hours?

1. Less than 30

2. More than 30

Workplace at the end of the reference year

If only one workplace mentioned (K49 = yes and K56 = no) or (K49 = no and K56 = yes):

K59

During December, did you have a workplace that has not yet been mentioned?

1. Yes
2. No → K67

If information on the workplace in December has not yet been obtained (K49 = no and K56 = no):

K60

What was the name of the employer and establishment that constituted your primary workplace in December?

Workplace in December, also own farm, if primary workplace.
Job in which the person spent most time or from which he/she received most income.

K61

What was the sector or branch of industry of the workplace you had in December?

E.g. supermarket, farm, metal industry.

K62 (third occupation)

What was your occupation?

(Automatic coding of occupation.)

K63

How many hours per week did you normally work in this workplace?

Normal working hours = usual weekly working hours

Include

- regular paid and unpaid overtime
- planning etc. work done at home (esp. entrepreneurs)

Exclude commuting to work.

If working hours are not regular, ask about the working hours done during the four weeks in December, incl. overtime (paid and unpaid) and estimate the average.

If the working hours vary and it is not possible to give weekly working hours, mark down 97.

0...97

If not 97 → 65 is an entrepreneur in December having paid employees

→ 67 if wage or salary earner in December

If the weekly working hours vary and the person cannot give the weekly working hours (K63 = 97):

K64

Could you please estimate whether the number of weekly working hours was less than or more than 30 hours?

1. Less than 30
2. More than 30

If an entrepreneur in December and had paid employees or an unpaid family worker (K3 = 1 or 4):

K65

What was the average amount of paid personnel in the establishment that constituted your primary workplace?

1...97

If not 97 → K67

K66

Could you please estimate whether the number of employees, including you, in the enterprise was:

1. 10 or less
2. more than 10?

If a wage or salary earner in December (K3 = 3):

K67

During December, what was the average number of paid personnel, including you, in the establishment in which you worked?

If does not know, enter 9997 and ask for a rougher estimate.
Establishment refers to the building in which the workplace is located.

1...9997

If not 9997 → K69

K68

Could you please estimate whether the number of personnel was:

1. 10 or less
2. more than 10?

If a wage or salary earner during or at the end of the year (K3 = 3 or K22+K24+K26 > 0):

K69

Were you in a supervisory or managerial position when you last worked?

The normal situation in the job or activity the respondent was engaged in during December (or the last time).

He/she can be him/herself participating in the work he/she supervises, oversees and monitors as the responsible person.

1. Yes
2. No

If a wage or salary earner during or at the end of the year and the information on the nature of the employment relationship concerning the workplace in December is missing :
((K3 = 3 or K22+K24+K26 > 0) and K47 not responded to) :

K70

Was the employment relationship in the main job in December:

1. continuous
2. or fixed-term or temporary?

If in part-time job in December or if the total number of working hours is less than 30
K2 = 2 or ((K50 + K57 + K63) < 30 or (K1 = yes))

K71**Why was the number of weekly working hours less than 30?**

The sum of all the working hours in December as counted from all the respondent's working hours is less than 30.

If necessary, read out the alternatives.

1. In training
2. Illness or disability
3. Would like more work, but a full-time job is not available (because of the seasonal nature of the work)
4. Does not want more working hours
5. The realized working hours constitute a full-time job.
6. Housework, childcare or care of some other person
7. Other reason (incl. part-time pension)

If months on pension or has been retired the entire year (K32 > 0 or K5 = yes):

K72**What did you last do before you retired, were you mainly:**

1. wage or salary earner
2. farmer or a family member working on the farm
3. other entrepreneur or a family member working in the enterprise
4. student
5. some other (e.g. housewife)?

If unemployed in December :

K73**What did you last do before you became unemployed, were you mainly:**

1. entrepreneur WITH paid employees or paid family workers?
2. entrepreneur WITHOUT paid employees or paid family workers?
3. wage or salary earner?
4. unpaid family worker of a farmer?
5. student? → K76
6. home-maker? → K76
7. in military service? → K76
8. something else → K76

K74**Did you work (before unemployment):**

1. full time
2. or part-time?

Not employed during December. Not asked from persons over 69 years. (K1 = 2):

K75**What was your occupation?**

(Automatic coding of occupation.)

K76**Did you actively search for work in December?**

If the respondent did not become unemployed until during December, ask about search for work during the four weeks at the beginning of the unemployment.

1. Yes
2. No → Tam

K77

If work would have been available at that time, would you have been ready to start working within two weeks?

1. Yes
2. No

Calendar of Activities

Only selected persons in the longitudinal sample.

Only asked from selected respondents if there is more than one type of activity during the year.

Accepted alternatives are defined in the actual questionnaire based on what has been stated in questions K13–K43 of the Activity Months section.

Each month asked separately.

Jan....Nov.

Next, I will ask some questions about your main activities in 2007 month by month.

In January of 2007, were you:

If the activity is missing from the activity months:

- fill in the activity months, or
- if not significant, leave out of the calendar.

If the respondent cannot say what activity constituted the main activity:

- if the person has worked at all, mark him/her as employed
- otherwise, if the person has been unemployed even for a short period, mark him/her as unemployed
- if the person has not been at work or unemployed but has studied even a little, mark him/her as a student
- in any other case, indicate the activity on which the most time has been spent.

1. wage or salary earner in a full-time job
2. wage or salary earner in a part-time job
3. entrepreneur or an unpaid family worker
4. on long-term sick leave
5. unemployed
6. retired (disability pension or other pension)
7. student or schoolchild, in training or an unpaid trainee
8. looking after own home or performing some other type of activity
9. in compulsory military or community service

If either an entrepreneur or an unpaid family worker in December (K3 = 1 or 4)

K78

You stated earlier that you were an entrepreneur or an unpaid family worker in December of last year.

Had the sector or nature of the activities of your enterprise stayed the same during the whole of last year?

It is meant here that the nature of the activities of the enterprise as a whole has stayed the same.

Change in a farmer's production line = 1.

E.g.

- from a farmer to a machine contractor or from a shopkeeper to a transport operator = 2
- started business operations during the year = 1
- from a wage or salary earner to an entrepreneur or an unpaid family worker = 2

1. Stayed the same → EK1
2. Did not stay the same

K79**Why did you change sector (to an entrepreneur or an unpaid family worker)?**

1. Obtained a better job (e.g. enterprise was not profitable, paid employment was in some sense a worse option)
2. The previous activity was fixed-term or paid work ended because of retirement
3. The enterprise failed or the respondent was forced to terminate paid work against his/her own will (employer's bankruptcy, reorganisation, dismissal, being directed to early retirement, etc.)
4. Own or family's enterprise was closed down or sold without forced transaction
5. Because of child care or care of some other person
6. Moved to another locality because of getting married or work of spouse or co-habiting partner
7. Other reason

If a wage or salary earner in December (K3 = 3)

K80

You stated earlier that you were a wage or salary earner in December of last year.

Did the employer stay the same the entire year?

Started as a wage or salary earner during the year = 1.

Changed from an entrepreneur or unpaid family worker to wage or salary earner = 2.

1. Same employer → EK1
2. Employer changed

K81

Why did you change your job (to a wage or salary earner)?

1. Obtained a better job
2. The previous job was fixed-term and it ended
3. Dismissed, the enterprise failed or was reorganised, was fired, put on early retirement by reason of redundancy or other such unwanted events
4. Own or family's enterprise was closed down or sold without forced transaction
5. Because of child care or care for other dependent
6. Marriage or partner's/spouse's job required move to another locality
7. Other reason

Education

Asked from everyone aged under 69.

EK1

Are you currently attending education leading to a qualification or degree?

Exclude education or training outside the education system and not leading to a qualification or a degree
Exclude adult education centres, further education and training arranged by the employer, etc.

1. Yes
2. No → EK3

EK2

What quality or degree is obtained through the education or training in question?

2. Qualification from comprehensive school
3. Upper secondary school degree or vocational school degree (intermediate level),
4. Specialist vocational qualification (not higher education)
5. A higher education qualification (a degree from a vocational college, polytechnic, university or institute of higher education),
6. Licentiate or doctorate degree (postgraduate education)

Further education, specialist training = level of the degree already obtained.

For example:

Specialist vocational qualifications = 4 (see working instructions).

Specialist Degree in Medicine, Dentistry, Veterinary Medicine, Nurse = 5 (see working instructions)

Questions K1 -- K79 and EK1 -- EK2 are asked about all household members aged 16+: the questionnaire automatics takes care of that information is collected for all relevant members.

Health status of the selected respondent

ET1–ET3 are only asked from the selected respondent. A proxy respondent receives a request to obtain this information from the selected respondent, if possible.

Questions ET4 - ET11: only in the cross-section.

ET1 (M)

Next I have some questions concerning your health.

How is your health in general? Is it:

1. very good
2. good
3. average
4. bad
5. very bad?

ET2

Do you have any chronic illness or some long-standing health problem?

Long-standing

- has lasted or is expected to last six months or longer

- also health problems not diagnosed by a doctor = 1

- long-standing but does not bother or is fully under control = 1

- seasonal / intermittent / flares up for less than six months at a time but is chronic (long-standing) in nature = 1

1. Yes
2. No

ET3

To what extent has a health problem limited you in activities people usually do during the last six months. Would you say your usual activities have been:

1. severely limited,
2. limited but not severely, or
3. not at all limited?

Usual = daily

Usual activities: compare activity limitations against a generally accepted population standard, not to own activities prior to the illness (see working instructions).

Ask for [duration of limitation in activities](#) (not the duration of the health problem).
The person must be currently limited and have been limited in activities at least for the last six months.

ET4 (M)

During the last 12 months, have you needed a dentist's examination or treatment?

Did the selected respondent [him/herself](#) need care.

1. Yes
2. No → ET8

ET4A (M)

Have you always received dentist's examination or treatment when you needed?

1. Yes → ET8
2. No

ET5 (M)

Was it because you were denied the municipal care?

1. Yes
2. No → ET8

ET6 (M)

Why didn't you go to a private dentist?

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 / could not leave children (or others under the person's care) alone
4. Too far to travel / no means of transportation
5. Is afraid of the doctor / hospitals / examination / treatment
6. Wanted to wait and see if the problem got better on its own
7. Did not know a dentist
8. Other reasons

ET7 (M)

Why didn't you get any dentist's examination or treatment?

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 / could not leave children (or others under the person's care) alone
4. Too far to travel / no means of transportation
5. Is afraid of the doctor / hospitals / examination / treatment
6. Wanted to wait and see if the problem got better on its own
7. Did not know a dentist
8. Other reasons

ET8 (M)

During the last 12 months, have you needed a doctor's examination or treatment?

Did the selected respondent [him/herself](#) need care.

1. Yes
2. No → PH1

ET8A (M)

Have you always received doctor's examination or treatment when you needed?

1. Yes → PH1
2. No

ET9 (M)

Was it because you were denied the municipal care?

1. Yes
2. No → ET11

ET10 (M)

Why didn't you go to a private doctor?

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 / could not leave children (or others under the person's care) alone
4. Too far to travel / no means of transportation
5. Is afraid of the doctor / hospitals / examination / treatment
6. Wanted to wait and see if the problem got better on its own
7. Did not know a dentist
8. Other reasons

ET11 (M)

Why didn't you get any doctor's examination or treatment?

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 / could not leave children (or others under the person's care) alone
4. Too far to travel / no means of transportation
5. Is afraid of the doctor / hospitals / examination / treatment
6. Wanted to wait and see if the problem got better on its own
7. Did not know a dentist
8. Other reasons

Child day care and school attendance

Next there are some questions concerning the day care of children under 13 years and their school attendance. Two periods are examined, one being from January to August and the other from September to December, in other words the spring term and the autumn term.

Questions concerning pre-school are only asked from persons aged 6 and 7.

PH1

Was [name of child] in pre-school from January 2007 to the start of the school year?

Pre-school is part-time activity arranged for children aged 6 the year preceding the beginning of the comprehensive school.

If the child started pre-school in August 2007, the answer here is No.

1. Yes
2. No → PH6 if aged 6
→ PH3 if aged 7

PH2

Was **[name of child]** also in day care in August 2007 between January and the start of the school year (in the same place as or a different place to the one at which the pre-school is located)?

1. Yes → PH7
2. No → PH13 if aged 6
→ PH16 if aged 7

PH3

Was **[name of child]** in comprehensive school in 2007 between January and the start of the school year?

1. Yes
2. No → PH6 if aged 7

PH4

In addition to comprehensive school, was **[name of child]** also in morning or afternoon care for schoolchildren?

Morning or afternoon care for schoolchildren refers to supervised activities for schoolchildren attending the first or second grade of comprehensive school.

1. Yes
2. No → PH16

PH5

How much did you pay per month for this morning or afternoon care (that **[name of child]** was in)?

Questions concerning day care are asked from:
- those aged 5 and younger
- those aged 6 or 7, who were not in pre-school or school

PH6

Was **[name of child]** in day care between January and August 2007?

1. Yes
2. No → PH13 if aged 6
→ PH16 if aged 7
→ PH21 if aged 5 or younger

PH7

Between January and August 2007, was **[name of child]**:

If the child has been in several types of care, take the one where he/she stayed the longest during the spring.

1. in a day-care centre or in organised family day care
2. in the care of a child-minder employed by your family at your home or at the child-minder's home?

PH8

How many months in total was **[name of child]** in day care between January and August?

If the child has been in several types of care, indicate the total amount of months.

0...8

PH9**Was the place of care municipal or private?**

If there were various types of places of care, ask about the one where the child stayed the longest.

1. Municipal
2. Private

PH10**Was he/she in full-time or part-time care?**

If there were several places of care, ask about the one where the child stayed the longest.

1. Full time → PH12
2. Part-time

PH11**How many hours per week on average was [name of child] in part-time care (in a day-care centre or in the care of a paid child-minder) between January and August 2007?**

1...30

PH12**How much did you pay for [name of child]'s day care per month between January and August 2007?**

If the amount has varied, mark the average.

If unable to distinguish between his/her children's child-care charges, divide the amount into equal portions between the children.

In municipal day care the charges are EUR 18–200 per month

Children under 6 years that were in care for the duration of the spring → PH21

PH13**Was [name of child] in pre-school between September and December 2007?**

1. Yes
2. No → PH16

PH14**How many hours per week on average was [name of child] in pre-school in December 2007?**

Normal weekly hours without journeys to and from pre-school.

Usually pre-school lasts 4 hours per day, 20 hours per week.

If no hours, give zero.

0...20

PH15**In addition to pre-school, was [name of child] also in day care between September and December 2007 (in the same place as or a different place to the one where the pre-school is located)?**

1. Yes
2. No

PH16

Was **[name of child]** in comprehensive school between September and December 2007?

1. Yes
2. No → PH21

PH17

How many hours per week on average was **[name of child]** in comprehensive school in December 2007?

Normal weekly hours without journeys to and from school.

Minimum weekly hours for different grades according to the Finnish National Board of Education:

1–2 grade: 19 hours per week

3–4 grade: 23 hours per week

5–6 grade: 24 hours per week

If no hours, give zero.

0...40

PH18–PH20 are only asked from schoolchildren aged 6 to 9.

PH18

In addition to comprehensive school, was **[name of child]** also in morning or afternoon care for schoolchildren between September and December?

1. Yes
2. No → PH29

PH19

How much did you pay per month for this morning or afternoon care (that **[name of child]** was in)?

PH20

How many hours per week on average was **[name of child]** in morning or afternoon care (for schoolchildren) in December?

Normal weekly hours without journeys to and from.

If no hours, give zero.

0...20

PH21

Was **[name of child]** in day care between September and December 2007?

1. Yes
2. No → PH29

PH22

How many hours per week on average was **[name of child]** in day care in December 2007?

Only day-care hours, pre-school hours are given separately!

Normal weekly hours without journeys to and from day care.

If no hours in December, give zero.

0...50

PH23

Was [name of child]'s day-care place in between September and December the same as in the spring?

1. Yes → PH27
2. No

PH24

Between September and December 2007, was [name of child]:

If the child has been in several types of care outside the home, take the one where he/she stayed the longest in the autumn.

1. in a day-care centre or in organised family day care
2. in the care of a child-minder employed by your family at your home or at the child-minder's home? → PH26

PH25

Was the place of care municipal or private?

If there were various types of places of care between September and December, ask about the one where the child stayed the longest.

1. Municipal
2. Private

PH26

Was [name of child] in full-time or part-time care?

If various types of places of care between September and December, ask about the one where the child stayed the longest.

If in pre-school part of the day, mark part-time care!

1. Full-time
2. Part-time

PH27

How many months in total between September and December?

If the child has been in several types of care, indicate the total amount of months.

0...4

PH28

Between September and December of 2007, how much did you pay for [name of child]'s day care per month?

If the amount has varied, mark the average.

If unable to distinguish between his/her children's child-care charges, divide the amount into equal portions between the children.

In municipal day care the maximum charge is EUR 233 per month, starting 1 August 2007.

PH29

In December 2007, was [name of child] in some (other) regular care arrangement that was free of charge?

Refers to such an arrangement made to care for a child for which the child-minder receives no pay, e.g. regular child care arrangement made with the grandparents or older sisters, neighbours etc.

1. Yes
2. No

PH30

How many hours per weeks on average did someone else than the parents care for him/her without pay in December 2007?

Normal weekly hours without journeys to and from.

0...50

Personal income

If there is at least one wage or salary earner aged 16 years or older in the household, T1–T4 are asked from each of those members.

T1

Were any of you absent from work due to a strike or a lockout during 2007?

1. Yes
2. No → T5

T2

Did you receive strike pay from a trade union in 2007?

1. Yes
2. No → T5

T3

For how many days?

0...365

T4

How much was the compensation in EUR per day?

T5–T15 are asked from each of all members of the household who are 16 years or older

T5

During 2007, did any member of your household work abroad or earn income in the form of pension or interests from abroad?

1. Yes
2. No → T12

T6

Did you receive earned income from abroad in 2007?

1. Yes
2. No → T8

T7

What was the amount of net earned income from abroad paid for work done in 2007, when daily expense allowances, travel expenses and other such allowances are left out?

Refers to all earned income from abroad.

Net = minus taxes paid abroad.

If the income was received in foreign currency, please specify which currency.

T8

Were you paid pension from abroad in 2007?

1. Yes
2. No → T12

T9

What was the amount of net pension income in 2007?

If it was paid in foreign currency, please specify which currency.

T10

Did any of you receive insurance-based compensation or pension that was not taxed during 2007?

Not taxed compensations include

- compensations paid based on an illness or medical disability, such as disability indemnity, helplessness supplement, injury supplement
- life insurance payments to next of kin (non-taxable up to EUR 34,000)

1. Yes
2. No → T12

T11

What was the amount?

Household income and inter-household cash transfers

Next, we will discuss gifts and contributions from the household to other households during last year.

Asked from the one who knows best, ages 16 or over.

T12

Did your household pay maintenance allowance to another household during 2007?

1. Yes
2. No → T14

T13

How much in 2007?

T14

In 2007, did your household pay bills for another household to the amount of more than EUR 100?

E.g. electricity, phone or other such bills, rents.
If contributions to several targets, add them up.

1. Yes
2. No → T16

T15

How much in 2007?

T16

In 2007, did your household give financial support to another household for schooling or study to a total amount of more than EUR 100 per year?

In addition to school and course fees, also financial support for studying.

1. Yes
2. No → T18

T17

How much in 2007?

Only asked in the first and second survey rounds

T18

In 2007, did your household give money otherwise or other significant gifts to another household to a total value of more than EUR 100?

All other significant subsistence aid to other households.
Exclude heritage as well as Christmas and birthday gifts.

1. Yes
2. No → T20

Only asked in the first and second survey rounds

T19

How much in 2007?

Next we will discuss gifts and contributions received by your household from other households during 2007.

T20

Did your household receive maintenance allowance from another household during last year?

1. Yes
2. No → T22

T21

How much (maintenance allowance) in 2007?

T22

Did another household pay bills for you in 2007 to an amount of more than EUR 100 per year?

Add up all the bills paid by others.

1. Yes
2. No → T24

T23

How much in 2007?

T24

In 2007, did your household receive money from another household for schooling or study to a total amount of more than EUR 100?

In addition to school and course fees, also financial support for studying.

1. Yes
2. No → T26

T25

How much in 2007?

Only asked in the first and second survey rounds

T26

In 2007, did your household receive money otherwise or other significant gifts from another household to a total value of more than EUR 100?

All other significant subsistence aid received from other households.
Exclude heritage as well as Christmas and birthday gifts.

1. Yes
2. No → T28

T27

How much in 2007?

If children in the household

T28

Did your household receive child maintenance allowance from the municipality during 2007?

1. Yes
2. No → T30

T29

How much in 2007?

T30

A household may receive interest income from deposits or bonds or interest income from abroad.

Did your household receive interest income from 2007?

If did receive: What was the total amount of interest income your household received after a tax of 28% is deducted?

If did not receive => give zero.

If cannot answer or give an exact answer, ask using size categories.

Also

- interest income from abroad

- interest income subject to tax at source received by parties to the estate of a deceased person.

Exclude dividend income from book-entry securities or shares.

Bond = debenture or other bond.

Asked if T30 = DKN (could not give the exact amount of interest income)

T31

Please estimate the size category of the interest income you received. Was it:

1. EUR 1-100
2. EUR 101-500
3. EUR 501-1 000
4. EUR 1,001-5 000
5. EUR 5,001-10 000
6. over EUR 10 000?

Engagement in farming and forestry

M1

During 2007, were any of you engaged in

- farming, part-time farming or

- did anyone in your household own farmland or forest land, also as a party to an undistributed estate or a partner in a partnership or jointly owned forest?

Exclude small-scale hobby gardening, allotment gardens, etc.

If income received from agriculture and forestry activities.

1. Yes
2. No → A1

M2

Which of the following agricultural activities was the most important source of income:

1. animal production, including pig house, henhouse
2. grain growing
3. root crop growing
4. horticulture
5. other production such as honey- or reindeer farming
6. forestry
7. agricultural land rental?
8. No income from farming or forestry

Housing costs and dwelling

Introduction in the first survey round:

The next questions concern the dwelling in which your household lived in the last day of the year 2007.

Second survey round.

Information of the dwelling is prefilled to ensure whether the dwelling is the same as last year or not.

A3

How many months did your household live in this dwelling during 2007 (in the dwelling where most of your household members lived)?

Time spent at an own summer cottage or second home is not deducted.

If the household has more than one member

A4

Who (in your household) is the owner, principal tenant or other occupant of this dwelling?

If the main occupant of the dwelling cannot be named, which residents of the dwelling are owners or occupants?

If none of them is the owner or the principal tenant, find out who manages the matters of the household.

If the owner/occupant is underage, mark down the adult living in the same dwelling who manages the matters of the household.

A5

Is the dwelling:

Undistributed estate of a deceased person = 1, 2, 3, or 4.

Housing corporation-type single-family house = 3.

Dwelling provided as a benefit in kind = 4.

Students' hall of residence or other flat-sharing community = 4 or 5.

Dwelling acquired against life annuity = 4 or 5

Dwelling owned by the parents or relatives = 4 or 5

Right of occupancy dwelling (6) = when moving in the resident pays a charge which is returned when he/she moves out.

1. own detached house on own plot of land → A9
2. own detached house on a rented plot → A9
3. own dwelling or shareholder in a housing corporation (regardless of type of dwelling) → A9
4. dwelling occupied as the principal tenant → A7
5. dwelling occupied as a subtenant → A7
6. right of residence apartment or partial ownership dwelling → A9
7. rental dwelling in an assisted living centre, sheltered home or boarding school → A9
8. or some other (e.g. mobile home or houseboat, tent or other mobile structure)?

A6

What other type of dwelling?

If the dwelling is occupied as the principal tenant or a subtenant

A7**Did you rent or acquire the apartment:**

From the open market = not supported financially.

A dwelling provided by the municipality based on an employment relationship = 2.

Non-profit corporations include

VVO, YH-Asunnot, SATO, Vatro and Tarveasunnot as well as some owners of service centres for the elderly.

1. from the open market
2. based on an employment relationship
3. from the municipality
4. from a foundation or corporation for student housing
5. from a non-profit organisation
6. from another household free of charge or with a rent considerably lower than the market rent (e.g. from the parents, relatives, against life annuity)
7. from somewhere else?

If 2.-4. wave :

A8**Is this the same dwelling that you had at the end of 2006?:**

1. Yes
2. No

If type of dwelling is not some other

IF first survey round or

IF A1 = 2 or 3

A9**How many rooms, including kitchen, do you have that are occupied by your household?**

Rooms are defined as spaces of more than 7 square metres that have a window and a door.

If the kitchen is a part of a room, e.g. kitchen-living room, open kitchen, kitchen isle, L-shaped kitchen, the kitchen in question and the living space is counted as one room.

The following are included in the number of rooms:

- a room used for residential purposes and occupied by the household
- a room used jointly with another household (should be taken into account in the case of a shared dwelling)
- a room used for own residential purposes in the upper floor of a detached house

1...15

IF first survey round or

IF A1 = 2 or 3

If type of dwelling is not some other

A10

How many habitable square meters are occupied by your household?

- only floor space used for residential purposes and occupied by the household.
- Used for residential purposes and occupied by the household
- living space with heating or with a heating possibility (toilet, bathroom, sauna, hall, work area, etc.)
- Not included:
 - room used for the sole purpose of gainful employment
 - leased room
 - room given to another household against life annuity or for a free
 - room given to another household based on an employment relationship
 - attic

7...500

If first survey round or

If A1 = 2 or 3

A11

Is the building in which your dwelling is located:

1. **single-family house with one dwelling**
2. **single-family house with two dwellings**
3. **attached house**
4. **block of flats**
5. **or other building (school, office, industrial building)?**

If block of flats

A12

Does the building have:

1. **less than ten flats**
2. **at least ten flats?**

If first survey round or

If A1 = 2 or 3

If type of dwelling is not some other

A14

What is the year of construction of the building?

If the building has undergone basic renovation, mark the year it was completed.

If owner-occupied dwelling → A15

If rental dwelling

A15

What was the amount of monthly rent you last paid in 2007? (without sauna, water and other utility bills)

Housing allowance is not subtracted from the rent.

Mark as rent the latest monthly rent in 2007 as a gross sum, i.e. without subtracting any rental income or housing allowance.

A16

How much did you pay for sauna, water, heating and other utilities per month (in connection with your rent or otherwise)?

Exclude electricity bills.

If type of dwelling is not some other

A17

What was the total amount of your dwelling's (that we are now discussing) electricity bills that you paid in 2007?

If unable to calculate or give an estimate, ask about the most recent electricity bill and billing period.

If has worked as an entrepreneur

A18

Could you please estimate, what per cent of the electricity charges was for electricity used by your enterprise?

E.g. electricity of farms, workshops, etc., that is not household electricity.

0...100

If not owner-occupied dwelling → A26

If owner-occupied dwelling

A19

Was your dwelling heated only with electricity?

The electricity bill covers the dwelling's heating costs = Yes

1. Yes if own dwelling in a housing company → A19
if own house → A22
2. No if own dwelling in a housing company → A19

If detached house without electric heating

A20

How much were the house's other heating expenses (other than electricity)?

E.g. oil, wood, wood chips, district heat.
Exclude wood taken from own forest.

If own dwelling in a housing company

A21

What was the total amount of service charges per month in 2007 (maintenance charges, charges for financial costs, and sauna, water and other utility bills in total)?

A22

How much of the total service charges consisted of maintenance charges (without charges for financial costs and sauna, water and other utility bills)?

If own house

A23

Please estimate how much you paid in water supply and sewage removal charges as well as garbage removal and chimney sweeping charges in 2007?

If own house on a rented plot

A24

Please estimate how much you paid in plot rent charges in 2007?

If single-family house without electric heating

A25

How much were your dwelling's heating expenses in total excluding electricity, if you paid them instead of or in addition to maintenance charges, in 2007?

E.g. oil, district heat, wood, wood chips.
Exclude fuel wood taken from own forest.

If own house or own dwelling in a housing company

A26

What was the total amount of water supply and sewage removal charges as well as garbage removal, chimney sweeping and plot rent charges, if you paid them instead of or in addition to maintenance charges, in 2007?

If type of dwelling is not some other and is not a subtenant

A27

What was the total amount of money you spent on your dwelling's maintenance repairs in 2007 (on repairs to maintain the original condition of the dwelling)?

Exclude basic renovation, new building and extension building.
Maintenance repairs include painting, wall papering, repair of interiors and windows, floor covering and parquet installing.

Quality of dwelling and area of residence, material deprivation

Cross-sectional only

A28

Next I will ask about matters concerning the quality of your dwelling and residential environment at the end of 2007.

Do you feel your dwelling is confined?

1. Yes
2. No

Cross-sectional only

A29

**Does your dwelling have
- leaking roof, dampness or rotting structures?**

Damp walls, ceilings, floors, window frames, doors or foundation, for example.

1. Yes
2. No

A30

**(Does your dwelling have)
- too dark because not enough daylight gets into the apartment?**

Yes if the respondent feels most of the rooms (not necessarily all of them) are too dark.

1. Yes
2. No

Cross-sectional only

A31**(Does your dwelling have:)****- noise in your dwelling from neighbours or from outside (noise from traffic, businesses, production facilities)**

1. Yes
2. No

Cross-sectional only

A32**Is there pollution, grime or other environmental problems, such as smoke, dust, unpleasant smells or polluted waters, in your neighbourhood?**

1. Yes
2. No

Cross-sectional only

A33**Is there crime, violence or vandalism in your neighbourhood?**

1. Yes
2. No

If 1. interview:

A34**Are there persons in this dwelling who do not belong to your household but who use the same bathroom or toilet?**

1. Yes
2. No

A35**Does your dwelling have a bathroom, sauna or shower?**

1. Yes
2. No

A35**Does your dwelling have an indoor flushing toilet?**

1. Yes
2. No

Next there we ask you about the consumer durables in your dwelling and other consumption needs that you may have.

A38**Do you have a telephone?
(fixed line or mobile)**

If you are talking to the household's own phone at the moment, skip the question and mark "yes" as the answer.

Also a (fixed line) phone that has a central unit that is plugged in, but the phone itself works wirelessly inside the dwelling.

Yes, if

- the household owns or has rented or leased the device,
- the device is used jointly with another household and the device is available for use when needed.
- even one member of the household has a mobile phone.

1. Yes → A44

2. No

A39**Could you afford to buy a telephone if you liked to have one?**

1. No

2. All other answers

A40**(Do you have:)
- a working TV?**

Yes, if

- the household owns or has rented or leased the TV
- the TV is used jointly with another household and it can be watched when needed
- even one member of the household has a TV
- has a working TV, even if does not have a digital set-top box
- has some other device for watching TV, e.g. a computer.

1. Yes → A46

2. No

A41**Could you afford to buy a television if you liked to have one?**

1. No

2. All other answers

A42**(Do you have)
- a computer?**

A portable computer or a desktop computer, but does not include machines dedicated to video games but without any broader functionality.

The device has been provided only for work purposes and is only used for gainful employment = no.

Yes, if

- the household owns or has rented or leased the device
- the device is used jointly with another household and it is available for use when needed
- even one member of the household has a computer.

1. Yes → A48

2. No

A43**Could you afford to buy a computer if you liked to have one?**

1. Cannot afford
2. All other answers

A44**(Do you have)****- a washing machine?**

Yes, if

- the household owns or has rented or leased the device.
- the device is used jointly with another household and it is available for use when needed, e.g. a washing machine provided for use by the housing corporation.
- even one member of the household has a washing machine.

1. Yes → A52
2. No

A45**Could you afford to buy a washing machine if you liked to have one?**

1. Cannot afford
2. All other answers

A46**(Do you have)****- a passenger car or a van?**

Also a van or other car that is used privately for passenger transport.

Yes, if

- the household owns or has rented or leased the car
- the device is used jointly with another household and it is available for use when needed
- even one member of the household has a car
- a company car is available to the family for private use.

No

- if the company car is only used for tasks required in gainful employment
- motorcycle.

1. Yes → A54
2. No

A47**Could you afford to buy a car if you liked to have one?**

1. No
2. All other answers

A48**Can you afford to keep your home adequately warm?**

Note! The question is about whether the respondent could afford it, regardless of whether the dwelling is cold or whether it actually needs heating.

E.g. whether the respondent can afford to acquire an extra heater, repair thermal insulation or improve the heating system when needed.

Can afford = can acquire without having to borrow money or sell property.

1. Yes
2. No

A49

Can you afford a week's annual holiday away from home every year?

I.e. can afford

- even if doesn't want one
- a holiday for the whole family
- away from home
- without having to borrow money or sell property

Includes also supported holiday and spending the holiday at a summer cottage or with friends or relatives.

1. Yes
2. No

A50

Can you afford a meal with meat, fish or chicken (or a vegetarian equivalent) every second day?

I.e. can afford even if doesn't want one.

1. Yes
2. No

Arrears and financial stress

L1

In 2007, did your household or any of its member have any of the following loans:

There can be several kinds of loans.

Car loan or such granted by a financial company or a bank = 5

1. **Mortgage for the main dwelling?**
2. **Student loan?**
3. **Credit card or charge card debt?**
4. **Instalment or leasing payments?** (including car loans through financial companies)
5. **Bank loan for the household's acquisitions?**
6. **Quick loan?**
7. **Business loan (that a member of the household is personally responsible for)?**
8. **Some other type of loan?**
9. **No loan whatsoever?**

L3

When you think about your total housing costs, to what extent are they a financial burden to your household:

Expenses relating to a permanent dwelling:

- mortgage repayments
- mortgage interests
- rents and maintenance charges and charges for financial costs
- insurances
- water supply, sewage collection and waste management charges
- usual maintenance costs (e.g. heating)
- maintenance repairs.

1. **a heavy burden**
2. **somewhat of a burden**
3. **or not a burden at all?**

IF L1 = 1 AND 2, 3, 4, 5, 6, 7 or 8 :

L4

When you think about all your other loans excluding your mortgage, 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 no burden at all?

IF L1 NOT = 1 BUT L1 = 2, 3, 4, 5, 6, 7 or 8 :

L4

When you think about all your loans, to what extent are they a financial burden to your household:

1. a heavy burden
2. somewhat of a burden
3. or no burden at all?

L5

During 2007, has your household been in a situation where it has not had enough money to pay charges and bills as scheduled:

1. Very often
2. Often
3. Occasionally
4. Once
5. Never? → L14

L6

Has your household fallen behind on rent or maintenance charges:

1. rent or maintenance charges
2. electricity-, water- or other dwelling-related utility bills?
3. None

IF L1 = 1

L7

You mentioned that you have a mortgage.

During 2007, has your household been unable to pay mortgage repayments or payment of interests as scheduled?

1. Yes
2. No

If some other type of loan (L1 = 2 or 3 or 4 or 5 or 6 or 7 or 8)

Several questions depending on previously reported loan types and arrears frequency:

L8 - L15

You mentioned that you have [types 2 - 8 of loan from L1].

**During 2007, has your household been in a situation whereby there has not been enough money for
- loan repayment or payment of interests as scheduled?**

1. Once
2. Twice or more often
3. Never?

L16

(During 2007, has your household been in a situation whereby there has not been enough money for)

- some other payments as scheduled:

1. **Once**
2. **Twice or more often**
3. **Never?**

If arrears in housing costs, mortgage interest payments and repayments, arrears in other loan payments or other arrears.

Next we would like to talk about the amounts due for payment

L17 - L22

What was the amount due (not paid as scheduled) for payment of

- dwelling costs and mortgage repayments

- other loan payments

- other payments

in December 2007. Please give an estimate of the latest amount due?

Amounts due in December, although it had been paid off later.

Housing costs = rent, maintenance charges, electricity-, water and other similar bills.

Mortgage interests and capital repayments.

0. Not at all
1. 1 - 100 eur
2. 101 - 200 eur
3. 201 - 300 eur
4. 401 - 600 eur
5. 601 - 1 000 eur
6. 1 001 - 2 000 eur
7. 2 001 - 3 000 eur
8. 3 001 - 4 000 eur
9. More than 6 000 eur

From everyone

L23 (M)

During 2007, has your household been in a situation whereby you have been unable to cope with your debts?

1. Yes
2. No → L17

L24

In order to cope, have you (the whole household) during 2007 agreed with banks or credit institutions on a change of time for loan repayment or payment of interest?

1. Yes
2. No

L25 (M)

Taking into account all the income of your household, does it cover your usual expenses:

1. **with great difficulty**
2. **with difficulty**
3. **with little difficulty**
4. **rather easily**
5. **easily**
6. **very easily?**

L26 (M)

Can your household afford to pay for an unexpected expense of EUR 900 in 30 days without borrowing or asking for help (from friends, relatives or a social welfare office)?

1. Yes
2. No

L27 (M)

Next I will ask for your opinion on the amount of money spent on making ends meet. In your opinion, what is the very lowest amount of money that your household would need for the necessary living and housing expenses per month in order to make ends meet in the current conditions.

Please include the usual monthly expenses of your household and its members. (Please exclude the financing needs of any enterprise that you might have.)?

Current loans, credit card arrears and financial exclusion

We already asked about last year's loans. Now we would like to talk about credit cards and loans that your household or some of its members currently have.

L28

Does your household currently have cards issued by banks, financial company or commercial organisations:

If multiuse card, code 1.

Valid cards that have not been used lately as means of payment, code 1 and 2.

NOT bank cards

NOT cards that can be used only if money is stored specially on them and the payment is charged immediately or the next day.

NOT cards that are not valid.

1. **cards equipped with credit facility**
2. **or with only period of payment free of interest?**
3. Neither

L29

Is your household entitled to a bank's open-end credit or credit account without a credit card?

1. yes
2. No

L30 - L33

Does your household currently have any of the following credits from banks or financial institutions:

No loans from private persons

1. **credit card credits, either credit card purchases or withdrawals?**
2. **bank loans (e.g. mortgage, for second dwelling)?**
3. **instalment loans or leasing loans?**
4. **credit from mail-order companies?**
5. **credit from some other financial companies (e.g. quick loans)?**
6. No credits

If bank loans**Does your household currently have loan for:****No loans from private persons****L34****- mortgage for main dwelling?**

1. Yes
2. No

L35**- purchase of a second dwelling or renovation? Y/N****L36****- domestic appliances, furniture, decoration or minor repairs in the dwelling? Y/N****L37****- instalment loans for technical equipment or a car? Y/N****L38****- loan or credit for vacation or free time? Y/N****L39****- loan or credit for health care? Y/N****L40****- student loan? Y/N****L41****- (personally pledged) business loan or loan for investment? Y/N****L42****- loan or credit for some other purpose (eg. for overdrafts or arrears in payments)?****L43****Has your household had during the last three months overdrafts of credit card limits, that were not payed in connection with normal paybacks?**

1. Yes
2. No

L44**What is the amount of the latest overdrafts of credit card limits, that were not payed in connection with normal paybacks?**

0. Not at all
1. 1 - 100 eur
2. 101 - 200 eur
3. 201 - 300 eur
4. 401 - 600 eur
5. 601 - 1 000 eur
6. 1 001 - 2 000 eur
7. 2 001 - 3 000 eur
8. 3 001 - 4 000 eur
9. More than 6 000 eur

If no loans currently

L45

Your household has no current loans from banks or other financial institutions. Are you, however, in need of a loan or credit?

1. Yes
2. No

If no loans currently and in need of loan or credit

Next we ask about reasons for not having currently any (bank- or other financial institute's) loans.

L46

Can your household borrow from relatives and friends?

1. Yes
2. No

L47 (M)

Thinking about the loan you currently need, could you afford loan paybacks to a bank or other financial institute?

1. Yes
2. No

L48

Has your household currently applied for a loan or credit from a bank or other financial institute but your application was refused?

1. Yes
2. No

L49

Was your household entitled to a loan or credit from a bank or other financial institute but the entitlement was canceled?

1. Yes
2. No

L50 (M)

Is it possible for your household to get a loan or credit if needed from a bank or other financial institute?

1. Yes
2. No

Background information

(M)

Compared to the previous year, that is 2006, has your economic situation:

1. changed significantly for the better
2. changed somewhat for the better
3. remained unchanged
4. changed somewhat for the worse
5. changed significantly for the worse?
9. DNK

(M)

How would you see your economic situation developing during 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. it will change significantly for the worse?
9. DNK

Thank you for the interview!

End of interview.

Indicate the member who mainly responded to the questions of the household section (day care, income, farming, dwelling, loans) of the questionnaire.

What was the method of interview?

1. Visit
2. Phone

In case of an interruption of the interview:

Why was the processing of the questionnaire interrupted?

1. The processing will be continued, there will be additions
2. Interruption proper, the questionnaire will not be returned to.

End result of contact (non-response code)

11. Target refused to give an interview, specific reason not known
12. Target refused due to lack of time
13. Target refused for reasons of principle
14. Target refused due to an illness, cannot be interviewed because of an illness or disability (permanent or temporary illness, not for an institution; e.g. mentally disabled, etc. treated home)
15. Target refused because of the topic of the survey
16. Target contacted, did not refuse, but unable to arrange a suitable time
17. Someone else forbids participation
18. Target refused due to the data collection method
21. Target could not be contacted, address and/or phone number known
22. Unknown address, place of residence cannot be found
23. Target temporarily absent (e.g. on a posting, abroad, studying, not available) and target on a journey or holiday (e.g. pensioners spending the winter season in the south)
25. Target temporarily in an institution (e.g. prison, hospital, etc., where the interview cannot be conducted)
32. Interview could not be conducted due to language difficulties
51. Person deceased
52. Person moved abroad permanently (for 2 years at the least)
53. Person permanently in institutional care (e.g. old people's home, hospital, etc.)