FINLAND
Income and living conditions survey 2009
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

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 2008.

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 2008.

HERE PREFILLED FROM POPULATION REGISTER: Municipality of residence
Did your household live in [the municipality of residence] the 31st of December 2008?

1. Yes \(\rightarrow\) 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 2008?

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

1. Yes \(\rightarrow\) 8, if person added \(\rightarrow\) 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 2008)
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 (ddmmmyy-xxxc = 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 social security 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-habitating 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-habitating partner?

1. Spouse
2. Co-habitating partner

Registered relationships = 1

15
Did any other persons belong to your household 31 December 2008? (In addition to the one/those already included in the sample and already mentioned.)

1. Yes → return 1
2. No

Activities in 2008

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.
Interview questionnaire for EU-SILC 2009, FIDS 2008

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 \( \rightarrow \) 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 \( \rightarrow \) K3
2. or part-time? \( \rightarrow \) K2A

K2A
Did you work for more than 15 hours per week?

1. Yes
2. No \( \rightarrow \) 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? \( \rightarrow \) K6
2. on a disability pension or chronically ill? \( \rightarrow \) K6
3. retired (otherwise than on a disability pension or part-time pension)?
4. a student, schoolchild or an unpaid trainee? \( \rightarrow \) K6
5. in compulsory military or community service? \( \rightarrow \) K6
6. caring for the home or relatives? \( \rightarrow \) K6
7. doing something else? \( \rightarrow \) K6

If age \( \geq \) 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 2008 → (1st interview: K11) (2nd + interview: K13)
2. some time earlier (before the year 2008)
3. or never? → K28

If has been at work before the year 2008 (K6 = 2)

K7
What was your occupation during that time (before the year 2008)?

If has been at work before the year 2008 (K6 = 2):

K8
During that time (before the year 2008), 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 2008 (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 2008 (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 2008 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 2008 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 2008 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 2008 (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 2008?

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 2008, 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?

Given only if the paid sick leave lasted more than 2 weeks. Not here, if the paid sick leave months are included either in the full-time or part-time months (k22 and k24).

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 last year?

Not here, if
- person on an unpaid maternity, paternity or parental leave for which the person receives an allowance from KELA – The Social Insurance Institution of Finland, marked in questions k35 and k36 as a person looking after his/her own household.
- receives child home care allowance or is on child care leave, indicated in questions k35 and k36 as a person looking after his/her own household.

1. Yes
2. No → K31

K29
How many months (you were on an unpaid sick leave)?
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 2008?

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?

If in working life in December (K1 = 1):

K49
Did you work at this workplace in December 2008?

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 2008, 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 2008.

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?

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?*
**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?

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.

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.

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.

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 retired and K72 = wage or salary earner and has not worked in an occupation during the reference year but has worked at some point (K6 = 2) :
If answered K7 (previous occupation), K75 not asked.

K73
What was your occupation before you retired?

Not employed during December. Not asked from persons over 69 years. (K1 = 2):
K74
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 \( \rightarrow \) Tam

K75
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.

Jan....Nov.
Next, I will ask some questions about your main activities in 2008 month by month.
In January of 2008, 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, full-time job
4. entrepreneur or an unpaid family worker, part-time job
5. on paid sick leave
6. unemployed
7. student or schoolchild, in training or an unpaid trainee
8. retired (disability pension or other pension)
9. on unpaid sick leave
10. in compulsory military or community service
11. looking after own home
12. performing some other type of activity

If either an entrepreneur or an unpaid family worker in December \( (K3 = 1 \ or \ 4) \)
K76
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

K77
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)

K78
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

K79
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)
I will now ask you to think back to the last 12 months.
During this time, has there been at least one occasion when you really needed a dentist’s examination or treatment, but could not get it?
The respondent’s own perception that he/she really needed the service but did not receive it. Did the selected respondent him/herself need care. Concerns also regular dental examinations.

1. Yes, there was at least one such occasion
2. No, there was no such occasion → ET8

ET5
At that time, did you try to get:

If there are several incidences, take the latest.

1. municipal dental care or other public dental care (the Finnish Student Health Service, the Finnish Defence Forces, university, hospital, etc.)
2. private dental care
3. both
4. or did you not try to get any care?

If ET4 = 1:

ET6 (M)
What was the main reason why you did not, at that time, get the dental examination or treatment you needed?

If there are several incidences, take the latest.

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
Did you receive an examination or care later?
1 Yes
2 No
ET8
How many times have you been to a GP - exclude the dentist or ophthalmologist - during the past 12 months?

1. Not at all
2. 1 - 2 times
3. 3 - 5 times
4. 6 - 9 times
5. 10 times or more

ET9 (M)
And during the past 12 months, has there been at least one occasion when you needed a medical doctor's examination or treatment but could not get it?

The respondent's own perception that he/she needed the service but did not receive it. Did the selected respondent him/herself need care.
If there are several situations, take the latest.

1. Yes, there was at least one such occasion
2. No, there was no such occasion

ET10
At that time, did you try to get:

If there are several incidences, take the latest.

1. municipal or other public health care (e.g. the Finnish Student Health Service, the Finnish Defence Forces, university, hospital, etc.)
2. private health care,
3. both,
4. or did you not try to get any care?

ET11 (M)
What was the main reason why you did not, at that time, get the medical examination or treatment you needed?

If there are several incidences, take the latest.

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 specialist
8. Other reasons

ET12
Did you receive an examination or care later?

1 Yes
2 No

Module 2009 individual target variables

EX1
Do you have a personal mobile phone?

1. Yes
2. No ➔ EX1A
EX1A
Could you afford one if you wished?

1. Yes
2. No

EX2
Can you replace worn-out clothes by some new ones:

If one always buys second-hand clothes for reasons of principle, answer = 3.

1. Yes
2. No, because cannot afford
3. No, for some other reason?

EX3
Do you have at least two pairs of properly fitting shoes:

1. Yes
2. No, because cannot afford
3. No, for some other reason?

EX4
Do you get together with friends or relatives at least once a month for a meal, coffee or something comparable:

Essential here is socializing with other people outside the household, at home or elsewhere, e.g. cafés, restaurants, with friends...

1. Yes
2. No, because cannot afford
3. No, for some other reason?

EX5
Do you participate regularly in leisure activities outside home, such as gym or other sports halls and the like, cinema, concerts, etc:

Essential here is regularity, going outside home on one’s leisure time, participating in some organised activity or leisure services.

1. Yes
2. No, because cannot afford
3. No, for some other reason?

EX6
Do you spend a small amount of money each week on your personal expenses without having to consult anyone:

E.g. hairdresser, a present to a friend, ticket to cinema. The important condition is the ability to decide about the money by oneself.

1. Yes
2. No, because cannot afford
3. No, for some other reason?

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 2008 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 2008, the answer here is No.

1. Yes
2. No \(\rightarrow\) PH6 if aged 6
   \(\rightarrow\) PH3 if aged 7

PH2

Was [name of child] also in day care in August 2008 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 \(\rightarrow\) PH7
2. No \(\rightarrow\) PH13 if aged 6
   \(\rightarrow\) PH16 if aged 7

PH3

Was [name of child] in comprehensive school in 2008 between January and the start of the school year?

1. Yes
2. No \(\rightarrow\) 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 \(\rightarrow\) 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 2008?

1. Yes
2. No \(\rightarrow\) PH13 if aged 6
   \(\rightarrow\) PH16 if aged 7
   \(\rightarrow\) PH21 if aged 5 or younger

PH7

Between January and August 2008, was [name of child]:

If the child has been in several types of care, take the one were 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 2008?
1…30

PH12
How much did you pay for [name of child]’s day care per month between January and August 2008?
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 2008?
1. Yes
2. No → PH16

PH14
How many hours per week on average was [name of child] in pre-school in December 2008?
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 2008 (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 2008?

1. Yes
2. No → PH21

PH17
How many hours per week on average was [name of child] in comprehensive school in December 2008?

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 2008?

1. Yes
2. No → PH29

PH22
How many hours per week on average was [name of child] in day care in December 2008?

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 2008, 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 2008, 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 2008.

PH29
**In December 2008, 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 2008?**

Normal weekly hours without journeys to and from.

0…50
The questionnaire takes care that the information PH1 -- PH30 is collected for each child aged 0 - 12.

**Children’s health care, basic needs and leisure**

If children aged less than 16 in household:

**Next we ask about your child’s (children’s) health care.**

C1

I will now ask you to think back to the last 12 months. During this time, has there been at least one occasion when [name of child] really needed a dentist’s examination or treatment, but could not get it?

1. Yes, there was at least one such occasion
2. No, there was no such occasion → C5

C2

At that time, did you try to get:

If there are several incidences, take the latest.

1. dental care arranged by the school or municipality
2. private dental care
3. both
4. or did you not try to get any care?

C3 (M)

What was the main reason why he/she did not, at that time, get the dental examination or treatment he/she needed?

If there are several incidences, take the latest.

1. Could not afford it (too expensive)
2. The waiting list was too long
3. Could not take time from work / care of other children or other persons
4. Too far to travel / no means of transportation
5. Other reasons

C4

Did he/she receive an examination or care later?

1 Yes
2 No

C5

I will now ask you to think back to the last 12 months. During this time, has there been at least one occasion when [name of child] really needed a medical doctor’s examination or treatment, but could not get it?

1. Yes, there was at least one such occasion
2. No, there was no such occasion → C5

C6

At that time, did you try to get:

If there are several incidences, take the latest.

1. health care arranged by the school or municipality
2. private health care
3. both
4. or did you not try to get any care?
C7 (M)
What was the main reason why he/she did not, at that time, get the medical doctor’s examination or treatment he/she needed?

If there are several incidences, take the latest.

1. Could not afford it (too expensive)
2. The waiting list was too long
3. Could not take time from work / care of other children or other persons
4. Too far to travel / no means of transportation
5. Other reasons

C8
Did he/she receive an examination or care later?
1. Yes
2. No

If several children under 16 years in the household:
Next some questions on children’s consumption and leisure. Please think about all the children. If any of them is lacking some item, please answer according to him/her.

Children aged 1 - 15:
C9
Can you buy him/her/them some new clothes:

1. Yes
2. No, because cannot afford
3. No, for some other reason?

C10
Does he/she / Do they/ have at least two pairs of properly fitting shoes:

1. Yes
2. No, because cannot afford
3. No, for some other reason?

C11
Does he/she / Do they/ have fresh fruits and vegetables at least once a day:

1. Yes
2. No, because cannot afford
3. No, for some other reason?

C12
Does he/she / Do they/ have at least three meals a day:

1. Yes
2. No, because cannot afford
3. No, for some other reason?

C13
Does he/she / Do they/ have at least once a day a meal with meat, chicken or fish or vegetarian equivalent:

1. Yes
2. No, because cannot afford
3. No, for some other reason?
C16
Does he/she / Do they/ have books at home suitable for his/her/their age:

1. Yes
2. No, because cannot afford
3. No, for some other reason?

C17
Does he/she / Do they/ go on holiday for at least 1 week per year away from home:

1. Yes
2. No, because cannot afford
3. No, for some other reason?

C18
Does he/she / Do they/ participate in a regular leisure activity outside home (e.g. sports, swimming, scouts, clubs, play an instrument or sing, etc):

1. Yes
2. No, because cannot afford
3. No, for some other reason?

C19
Does he/she / Do they/ have celebrations on his/her/their own special days, e.g. birthdays, name days, religious events, etc. :

1. Yes
2. No, because cannot afford
3. No, for some other reason?

C20
Can he/she/they invite friends home to play or eat from time to time :

1. Yes
2. No, because cannot afford
3. No, for some other reason?

C22
Does he/she / Do they/ have outdoor leisure equipment, such as bicycle, skates, skies, roller skates and the like:

1. Yes
2. No, because cannot afford
3. No, for some other reason?

C23
Does he/she / Do they/ have indoor games, such as baby toys, building blocks, board games, computer games and the like:

1. Yes
2. No, because cannot afford
3. No, for some other reason?

All children aged 0 - 15:

C21
Do you think there is any outdoor space in the neighbourhood where the children can play safely?

1. yes
2. no

Children aged 6 - 15 (school age):
C14
Does he/she / Do they/ have a suitable place at home to study or do homework?

Refers to a space with enough peace, space and light

1. Yes
2. No

C15
Can he/she/they/ participate in school trips and school events that cost money:

1. Yes
2. No, because cannot afford
3. No, for some other reason?

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 2008?

1. Yes
2. No → T5

T2
Did you receive strike pay from a trade union in 2008?

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 2008, 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 2008?

1. Yes
2. No → T8

T7
What was the amount of net earned income from abroad paid for work done in 2008, 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 2008?
1. Yes
2. No → T12

T9
What was the amount of net pension income in 2008?
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 2008?
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 2008?
1. Yes
2. No → T14

T13
How much in 2008?

T14
In 2008, 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 2008?
T16
In 2008, 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 2008?

Only asked in the first and second survey rounds

T18
In 2008, 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 2008?

Next we will discuss gifts and contributions received by your household from other households during 2008.

T20
Did your household receive maintenance allowance from another household during last year?

1. Yes
2. No → T22

T21
How much (maintenance allowance) in 2008?

T22
Did another household pay bills for you in 2008 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 2008?

T24
In 2008, 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 2008?
Only asked in the first and second survey rounds

T26
In 2008, 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  \(\rightarrow\) T28

T27
How much in 2008?

If children in the household

T28
Did your household receive child maintenance allowance from the municipality during 2008?

1. Yes
2. No  \(\rightarrow\) T30

T29
How much in 2008?

T30
A household may receive interest income from deposits or bonds or interest income from abroad.
Did your household receive interest income from 2008?

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.

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

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?
M1
During 2008, 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

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 2008.

Second survey round.
Information of the dwelling is prefilled to ensure whether the dwelling is the same as last year or not.
A1
From last year we know, that at the end of the year 2007 your household/family lived in the
following kind of dwelling
- dwelling type information (e.g. detached house on own plot of land)
- residential square metres
- number of rooms
- year of construction

Did you live in this dwelling for the entire year, also in December 2008?

1. Yes, lived in it for 12 months
2. No, did not
3. Corrections to be made in the previous information, but the dwelling has not changed

First survey round:
A2
How many months did your household live in this dwelling during 2008 (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
A3
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.

IF first survey round or
IF A1 = 2 or 3
A4
Is the dwelling:

Owned by an 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)?

A5
What other type of dwelling?

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

A6
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 corporation  
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?

A7
Does your dwelling have:

1. A kitchen as a separate room  
2. A kitchen space as a part of a room, e.g. kitchen-living room, open kitchen, kitchen isle, L-shaped kitchen, where kitchen and living space are counted as one room  
3. kitchenette  
4. or no kitchen?

If type of dwelling is not some other  
IF first survey round or  
IF A1 = 2 or 3
A8
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

A9
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

A10
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
A11
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

A12
What is the construction year of the building?

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

If owner-occupied dwelling \(\rightarrow A15\)

If rental dwelling
A13
What was the amount of monthly rent you last paid in 2008? (without sauna, water and other utility bills)

Housing allowance is not subtracted from the rent.
Mark as rent the latest monthly rent in 2008 as a gross sum, i.e. without subtracting any rental income or housing allowance.

A14
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

A15
What was the total amount of your dwelling’s (that we are now discussing) electricity bills that you paid in 2008?

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

If has worked as an entrepreneur

A16
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

A17
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 corporation → A19
    if own house → A22
2. No  if own dwelling in a housing corporation → A19

If detached house without electric heating

A18
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 corporation

A19
What was the total amount of service charges per month in 2008 (maintenance charges, charges for financial costs, and sauna, water and other utility bills in total)?

A20
How much of the total service charges consisted of maintenance charges (without charges for financial costs and sauna, water and other utility bills)?
A21
How much of the total service charges consisted of charges for financial costs?

If own house
A22
Please estimate how much you paid in water supply and sewage removal charges as well as garbage removal and chimney sweeping charges in 2008?

If other than own house on a rented plot → A24

If own house on a rented plot
A23
Please estimate how much you paid in plot rent charges in 2008?

If single-family house without electric heating
A24
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 2008?

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
A25
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 2008?

If type of dwelling is not some other and is not a subtenant
A26
What was the total amount of money you spent on your dwelling’s maintenance repairs in 2008 (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.

A27
Does your dwelling have hot running water?

1. Yes
2. No

Asked from everyone in the first survey round
Asked in the second survey round if dwelling has changed (A1=2 or 3)

A28
Does your dwelling have a bathroom, sauna or shower?

Shared use may be selected when several households live together, e.g. in a shared dwelling.

1. Yes, in the sole use of the household
2. Yes, in shared use with persons that do not belong to the household
3. No

Asked from everyone in the first survey round
Asked in the second survey round if dwelling has changed (A1=2 or 3)
A29
Does your dwelling have an indoor flushing toilet?

Shared use may be selected when several households live together, e.g. in a shared dwelling.

1. Yes, for the sole use of the household
2. Yes, in shared use with persons that do not belong to the household
3. No

Quality of dwelling and area of residence, material deprivation
Cross-sectional only
A31
Next I will ask about matters concerning the quality of your dwelling and residential environment at the end of 2008.

Does your dwelling have any of the following problems:
- leaking roof, dampness or rotting structures?

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

1. Yes
2. No

Cross-sectional only
A32
(Does your dwelling have any of the following problems: )
- 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

A33
(Does your dwelling have any of the following problems: )
- do you feel your dwelling is confined?

1. Yes
2. No

Cross-sectional only
A34
Does your dwelling have any of the following problems:
- noise in your dwelling from neighbours or from outside (noise from traffic, businesses, production facilities)

1. Yes
2. No
Cross-sectional only
A35
(Does your local area have any of the following problems: )
- there is pollution, grime or other environmental problems, such as smoke, dust, unpleasant
smells or polluted waters, in your local area?

Local area = area where the respondent lives, moves about and runs errands and that he/she feels to
be an important near-by area.

1. Yes
2. No

Cross-sectional only
A36
(Does your local area have any of the following problems: )
- there is crime, violence or vandalism in your local area?

Local area = area where the respondent lives, moves about and runs errands and that he/she feels to
be an important near-by area.

1. Yes
2. No

A37
Do find litter lying around in your neighbourhood

1. very often
2. often
3. sometimes
4. rarely or never?

A38
Do you find damaged public amenities in your neighbourhood, such as bus stops, lamp posts,
pavements :

1. very often
2. often
3. sometimes
4. rarely or never?

A39
How do you describe the access of your household
- to local public transport :

1. very difficult
2. difficult
3. easy
4. very easy?

A40
(How do you describe the access of your household )
- to banking services :

1. very difficult
2. difficult
3. easy
4. very easy?
A41
(How do you describe the access of your household )
- to postal services :

1. very difficult
2. difficult
3. easy
4. very easy?

Next there are some questions about the consumer durables in your dwelling and other consumption needs that you may have.

A42
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

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

1. No
2. All other answers

A44
(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

A45
Could you afford to buy a television if you liked to have one?

1. No
2. All other answers
A46
(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

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

1. Cannot afford
2. All other answers

A48
(Do you have)
- an internet connection?

1. Yes  →  A50
2. No

A49
Could you afford an internet connection if you liked to have one?

1. Cannot afford
2. All other answers

A50
(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

A51
Could you afford to buy a washing machine if you liked to have one?

1. Cannot afford
2. All other answers
A52
(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 \(\rightarrow\) A54
2. No

A53
Could you afford to buy a car if you liked to have one?

1. No
2. All other answers

A54
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

A55
Can you afford a week’s annual holiday away from home?

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

A56
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
A57
Can you afford to buy new furniture to replace worn-out or damaged furniture?
I.e. can afford even if doesn’t want one. If is in a habit of buying only second-hand on reasons of principle, the answer = 3
1. yes
2. no, because cannot afford
3. no, for other reasons

Next some questions on your household’s eventual plans for moving from home
A58
Is it probable that your household will change dwelling in the next six months?
1. Yes
2. No → L1

A59
Is it because you are no more allowed to live in this dwelling or for some other reason?
1. The household is no more allowed to stay
2. Other reason → A61

A60
Is it because:
1. the landlord did/will not prolong the contract
2. the landlord gives / is going to give notice to quit and there is no contract’
3. eviction or distraint?

A61
What is the main cause for changing the dwelling?
1. Financial difficulties
2. Family-related reasons
3. Employment-related reasons
4. Other reasons
Arrears and financial stress

Next I will ask about any loans and the economic status of your household.

L1
In 2008, 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 financing company or a bank = 5

1. Mortgage for the main dwelling?
2. Student loan?
3. Credit card or charge card debt?
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 (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 2008, 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

IF L5 = 1 - 3:
L6
Has your household fallen behind on rent or maintenance charges:

1. once
2. twice or more often
3. never?
4. No rent or maintenance charges are paid for the dwelling.

IF L5 = 4:
L7
Has your household fallen behind on rent or maintenance charges?

1. Yes
2. No
3. No rent or maintenance charges are paid for the dwelling.

IF L5 = 1 - 3:
L8
Has your household fallen behind on electricity, water or other dwelling-related utility bills:

1. once
2. twice or more often
3. never?
4. The household does not have the aforementioned type of bills.

IF L5 = 4:
L9
Has your household fallen behind on electricity, water or other dwelling-related utility bills?

1. Yes
2. No
3. The household does not have the aforementioned type of bills.

IF L5 = 1 or 2 or 3:
L10
You mentioned that you have a mortgage.
During 2008, has your household been in a situation where it has not had enough money to pay mortgage repayments and interests as scheduled:

1. once
2. twice or more often
3. never?
4. The aforementioned types of payments did not fall due during 2008.

IF L5 = 4:
L11
You mentioned that you have a mortgage.
During 2008, has your household been in a situation where it has not had enough money to pay mortgage repayments and interests as scheduled:

1. Yes
2. No
3. The aforementioned types of payments did not fall due during 2008.

If some other type of loan (L1 = 2 or 3 or 4 or 5 or 6 or 7 or 8)
If difficulties to pay have occurred more than once (L5 = 1, 2 or 3)

L12
You mentioned that you have [types 2 - 8 of loan from L1].
During 2008, has your household been in a situation where it has not had enough money to pay their repayments or payment of interests as scheduled:

1. once
2. twice or more often
3. never?
4. The aforementioned types of payments did not fall due during 2008.

If some other type of loan (L1 = 2 or 3 or 4 or 5 or 6 or 7 or 8)
If difficulties to pay have occurred only once (L5 = 4)

L13
You mentioned that you have [types 2 - 8 of loan from L1] loan.
During 2008, has your household been in a situation where it has not had enough money to pay their repayments or payment interests as scheduled:

1. Yes
2. No
3. The aforementioned types of payments did not fall due during 2008.
From everyone

L14 (M)
During 2008, has your household been in a situation whereby you have been unable to cope with your debts?

1. Yes
2. No \(\rightarrow\) L17

L15
What was the main reason that led to the situation:

1. unemployment or lay-off or mandatory leave \(\rightarrow\) L17
2. own illness or accident, an illness or accident of a family member or death of a family member \(\rightarrow\) L17
3. payments falling due because of a guarantee liability \(\rightarrow\) L17
4. dissolution of marriage or co-habiting partnership \(\rightarrow\) L17
5. difficulties in business activities \(\rightarrow\) L17
6. unexpected financial expenses \(\rightarrow\) L17
7. some other single reason?

L16
What reason?

L17
In order to cope, have you (the whole household) agreed with banks or credit institutions on a change of time for loan repayment or payment of interest during 2008?

1. Yes
2. No

L18 (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?

L19 (M)
Taking into account all the earnings and expenses of your household, are you usually left with money you could spare?

1. Yes
2. No or very little

L20 (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

L21 (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.)?
Background information

(M)
Compared to the previous year, that is 2007, 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.)