



Stapel.nr. :

--	--	--

Volg.nr. :

--	--

0	5
---	---

Income and expenditures of households in the Netherlands

INSTRUCTIONS

PLEASE READ THIS CAREFULLY

Before you start answering the questions, please read the explanation below carefully.

- Most questions can be answered by circling a number that identifies your answer. After you have circled a number, in some cases you will find instructions in bold on which question to answer next.

EXAMPLE:

1. How many days of the week do you watch television?

1-2 days.....	1	}	GO TO QUESTION 5
3-4 days.....	2		GO TO QUESTION 2
5 days or more	3		

Say, you circled answer 1. In this case, you go straight to question 5. If you had circled answer 2 or answer 3, you would have continued with question 2.

- If we want you to fill out your own answer, there will be a box for you to write in:

EXAMPLE:

1. How many days of the week do you watch television?

2

- If you want to change your answer, please cross out your old answer and circle or write the correct answer;
- With the questions about expenses we have underlined the time period that the question refers to. You may want to keep your financial records handy when answering these questions;
- All questions about euro amounts are including VAT;
- If you are living together with a partner, you will have to answer some of the questions for you and for your partner. In that case you will see a diagram with two columns, one column for your own answers and one for the answers of your partner.

EXAMPLE:

Please indicate in the following diagram:

1a. Do you like watching movies on tv and does your partner like watching movies on tv?

1b. On average, how many movies do you watch on tv per month and how many movies does your partner watch on tv per month?

		SELF	PARTNER
1a. LIKE(S) WATCHING MOVIES ON TV:			
1	Yes	-1	-1
2	No	-2	-2
1b. NUMBER OF MOVIES ON TV PER MONTH:			
		3	0

If you are not living together with a partner, please fill out only the first column and leave the second column blank.

With any questions or comments, please contact GfK at the toll free number **0800 – 022 94 00**.

BACKGROUND CHARACTERISTICS

1. How many people are living in your household, including yourself?
Please include people who are temporarily absent (for example if they are on vacation or in the hospital for less than a year). Please do not include temporary members of your household such as guests.

**Number of
persons**

2. For each person in your household, please fill out the following information in the diagram below:

- 2a. Their sex;
 2b. Their date of birth;
 2c. Did this person live at the same address a year ago?

	PER- SON 1	PER- SON 2	PER- SON 3	PER- SON 4	PER- SON 5	PER- SON 6	PER- SON 7	PER- SON 8
2a. Sex:								
Female	-1	-1	-1	-1	-1	-1	-1	-1
Male	-2	-2	-2	-2	-2	-2	-2	-2
2b. Date of birth:								
Day	.....	.....	.....	.....	.....	.....	.....	.....
Month	.....	.....	.....	.....	.....	.....	.....	.....
Year	.....	.....	.....	.....	.....	.....	.....	.....
2c. Lived at this address a year ago:								
Yes	-1	-1	-1	-1	-1	-1	-1	-1
No	-2	-2	-2	-2	-2	-2	-2	-2

- 3a. Was anyone living in your household a year ago who is no longer living there now?

Yes -1 → **GO TO QUESTION 3b**
 No -2 → **GO TO QUESTION 4**

Please indicate in the diagram below the following information about the person(s) who is/are no longer living there now:

- 3b. Their sex;
 3c. Their date of birth.

	PER- SON 1	PER- SON 2	PER- SON 3	PER- SON 4	PER- SON 5	PER- SON 6	PER- SON 7	PER- SON 8
3b. Sex:								
Female	-1	-1	-1	-1	-1	-1	-1	-1
Male	-2	-2	-2	-2	-2	-2	-2	-2
3c. Date of birth:								
Day	.....	.....	.....	.....	.....	.....	.....	.....
Month	.....	.....	.....	.....	.....	.....	.....	.....
Year	.....	.....	.....	.....	.....	.....	.....	.....

4. Are you currently living together with a partner?

N/a one person household -1
 No -2
 Yes -3

} **CONTINUE WITH QUESTION 6 AND SKIP THE
QUESTIONS FOR THE PARTNER**
 → **GO TO QUESTION 5**

5. Which situation applies to you and your partner now, and which situation applied to you and your partner a year ago?

	NOW	ONE YEAR AGO
Married	-1	-1
Living together with registered partnership	-2	-2
Living together with partnership contract	-3	-3
Living together without formal structure	-4	-4

6. Please answer the following questions in the diagram below for you and your partner (if applicable):

6a. What is the highest level of education that you have completed and that your partner (if applicable) has completed?

6b. Which (job) situation applies most to you and which applies most to your partner?

6c. If you and/or your partner have a paid job; how many hours per week do you/does your partner work in a regular work week?

If no paid job, please write 0 hours.

6a. HIGHEST LEVEL OF EDUCATION COMPLETED:	SELF	PARTNER
Elementary school, special education not completed	-1	-1
Elementary school, special education	-2	-2
Lower Vocational Training <u>or comparable</u>	-3	-3
Medium level high school (3 or 4 years) (prep for Medium Vocational Training)	-4	-4
5 or 6 years of high school (prep for Higher Vocational Training and University)	-5	-5
Medium Vocational Training <u>or comparable</u>	-6	-6
Higher Vocational Training <u>or comparable</u>	-7	-7
University	-8	-8
6b. (JOB) SITUATION:		
Employed	-1	-1
Self-employed	-2	-2
Homemaker without other job	-3	-3
Going to school/college	-4	-4
Retired	-5	-5
Disabled/unfit for work	-6	-6
Unemployed/looking for work	-7	-7
On welfare	-8	-8
Other	-9	-9
6c. ACTUAL NUMBER OF WORKING HOURS IN REGULAR WORK WEEK		
	<input type="text"/> HOURS P.W.	<input type="text"/> HOURS P.W.

7a. What was your (job) situation and what was the (job) situation of your partner (if applicable) 1 year ago?

7b. If you/your partner had a paid job, how many hours per week did you work in a regular work week (including overtime)?

If no paid job, please write 0 hours.

		SELF	PARTNER
7a. (JOB) SITUATION 1 YEAR AGO:			
1	Employed	-1	-1
2	Self-employed	-2	-2
3	Homemaker without other job	-3	-3
4	Going to school/college	-4	-4
5	Retired	-5	-5
6	Disabled/unfit for work	-6	-6
7	Unemployed/looking for work	-7	-7
8	On welfare	-8	-8
9	Other	-9	-9
7b. NUMBER OF WORKING HOURS PER WEEK 1 YEAR AGO:			
		<input type="text"/> HOURS P.W.	<input type="text"/> HOURS P.W.

8. Below we have drawn "the ladder of life," in which the upper step represents the best possible life for you personally, and the lower step represents the worst possible life. Please indicate on which step of the ladder you were a year ago, on which step you are now, and on which step you think you'll be a year from now.

A year ago		Now		A year from now
10	Best	10	Best	10
09		09		09
08		08		08
07		07		07
06		06		06
05		05		05
04		04		04
03		03		03
02		02		02
01		Worst		01	Worst	01

CARS

9. How many cars are there in your household (including leased cars)?

- No cars-1 → **GO TO QUESTION 16 ON PAGE 7**
 One car-2 → **GO TO QUESTION 10a**
 Two cars or more-3 → **GO TO QUESTION 10a. Questions 10a through 10f refer to the most important car. This is the car that you drive the most miles with.**

10a. Is this an owned car or a leased car?

- Owned car -1
 Leased-car -2

10b. Since when do you (does someone in your household) drive this car?
 (for example February 2000 is 02 - 00)

Month		Year	
		-	

10c. What make and model is this car (for example a Peugeot 406)?

10d. What year is this car?

--	--	--	--

10e. Did you (anyone in your household) take out a (n extra) loan for this car?

- Yes-1 → **GO TO QUESTION 10f**
 No-2 → **GO TO QUESTION 11**

10f. What amount was this (extra) loan for?

€		OR	Dfl.	
---	--	----	------	--

11. Was there in your household another (most important) car before this car?

- Yes-1 → **GO TO QUESTION 12**
 No.....-2 → **If there is one car in your household, please continue with question 16 on page 7. If there are two cars or more in your household, please continue with question 13 on page 5.**

PREVIOUS (MOST IMPORTANT) CAR

12. Questions 12a through 12f refer to the previous (most important) car.

12a. Was that an owned car or a leased car?

Owned car-1

Leased car.....-2

12b. Since when did you (did someone in your household) drive this car?
(for example February 2000 is 02 - 00)

Month		-	Year	
		-		

12c. What make and model was this car (for example a Peugeot 406)?

12d. What year was this car?

--	--	--	--

12e. Did you (anyone in your household) take out a (n extra) loan for this car at the time?

Yes-1 → **GO TO QUESTION 12f**

No-2 → **GO TO QUESTION 12g**

12f. What amount was this (extra) loan for?

€	OR	Dfl.
---	----	------

**12g. If there is one car in your household, please continue with question 16 on page 7.
If there are 2 cars or more in your household, please continue with question 13.**

SECOND CAR

13. Questions 13a through 13f refer to the current second car.

13a. Is this an owned car or a leased car?

Owned car-1

Leased car.....-2

13b. Since when do you (does someone in your household) drive this car?
(for example February 2000 is 02 - 00)

Month		-	Year	
		-		

13c. What make and model is this car (for example a Peugeot 406)?

13d. What year is this car?

--	--	--	--

13e. Did you (anyone in your household) take out a (n extra) loan for this car?

Yes-1 → **GO TO QUESTION 13f**

No-2 → **GO TO QUESTION 14**

13f. What amount was this (extra) loan for?

€	OR	Dfl.
---	----	------

14. Was there in your household another second car before this second car?

Yes-1 → **GO TO QUESTION 15**

No-2 → **GO TO QUESTION 16 ON PAGE 7**

PREVIOUS SECOND CAR

15. Questions 15a through 15f refer to the previous second car.

15a. Was that an owned car or a leased car?

Owned car-1

Leased car-2

15b. Since when did you (did someone in your household) drive this car?
(for example February 2000 is 02 - 00)

Month		Year	
		-	

15c. What make and model was this car (for example a Peugeot 406)?

15d. What year was this car?

--	--	--	--

15e. Did you (anyone in your household) take out a (n extra) loan for this car at the time?

Yes-1 → **GO TO QUESTION 15f**

No-2 → **GO TO QUESTION 16**

15f. What amount was this (extra) loan for?

€	OR	Dfl.
---	----	------

YOUR HOME

16. Do you (does anyone in your household) rent or own the home that you live in now?

Rent..... -1

Own..... -2

17. Have you had any large expenses on your house in the last 2 years (for example an addition, new kitchen, large maintenance for example painting, etc.)?

Yes -1 → **GO TO QUESTION 18**

No..... -2 → **GO TO QUESTION 19
ON PAGE 8**

17. Please write in the diagram below the following information for the 2 largest expenses:

18a. What was the expense for?

18b. When did the work start?

18c. Did you (anyone in your household) take out a (n extra) loan for this work?

18d. What amount was this (extra) loan for?

	In the past 2 years			
	LARGEST EXPENSE		SECOND LARGEST EXPENSE	
18a. What was the expense for?	.....		.....
18b. When did the work start?	Month □ □	Year □ □	Month □ □	Year □ □
18c. (Extra) loan / mortgage				
Yes	-1		-1	
No	-2		-2	
18d. Amount of the loan	€ or Dfl.		€ or Dfl.	

OTHER LARGE EXPENSES IN THE LAST 2 YEARS

19. Has your household in the past 2 years had any other large expenses?
For example for a washing machine, computer, vacation, trailer, boat, a gift to your (grand) children, or an extra mortgage payment?

Yes -1 → **GO TO QUESTION 20**
 No -2 → **GO TO QUESTION 21a**

20. Please indicate for up to the five largest expenses the following information:

20a. What was the expense for?

20b. What was the euro amount that you (someone in your household) spent on it?

20c. When did you (someone in your household) have this expense?

20d. Did you (or anyone in your household) borrow any money for it or did you buy it on a payment plan?

20e. If yes, please give the amount of the loan.

	In the past 2 years				
	LARGEST EXPENSE	SECOND LARGEST EXPENSE	THIRD LARGEST EXPENSE	FOURTH LARGEST EXPENSE	FIFTH LARGEST EXPENSE
20a. Purpose	.....	.....	.....	.....	.....
20b. Amount	€	€	€	€	€
20c. When	Month + Year <div style="display: flex; justify-content: space-between;"> <div><div></div><div></div></div> <div>-</div> <div><div></div><div></div></div> </div>	Month + Year <div style="display: flex; justify-content: space-between;"> <div><div></div><div></div></div> <div>-</div> <div><div></div><div></div></div> </div>	Month + Year <div style="display: flex; justify-content: space-between;"> <div><div></div><div></div></div> <div>-</div> <div><div></div><div></div></div> </div>	Month + Year <div style="display: flex; justify-content: space-between;"> <div><div></div><div></div></div> <div>-</div> <div><div></div><div></div></div> </div>	Month + Year <div style="display: flex; justify-content: space-between;"> <div><div></div><div></div></div> <div>-</div> <div><div></div><div></div></div> </div>
20d. Borrowed money or payment plan?					
Yes	-1	-1	-1	-1	-1
No	-2	-2	-2	-2	-2
20e. Amount of the loan	€ or Dfl.	€ or Dfl.	€ or Dfl.	€ or Dfl.	€ or Dfl.

HOUSING EXPENSES

- 21a. How much did your household spend on housing in the year 2004? Please include all payments on rent, mortgage payments (interest, insurance, and principal payments), (local) taxes, utilities. *Do NOT include expenses on maintenance and gardening. Also do NOT include any EXTRA mortgage payments.*

€ in the year 2004

- 21b. Is this amount more, less, or the same as the year before?

More -1 → **GO TO QUESTION 21c**
 Same -2 → **GO TO QUESTION 22a**
 Less -3 → **GO TO QUESTION 21d**

- 21c. About how much more?

€ → **GO TO QUESTION 22a**

21d. About how much less?

€

EXPENSES ON FOOD

22a. Approximately how much did your household spend on food in the supermarket last May?

€

22b. Is this more, less, or the same as a year ago?

More -1 → **GO TO QUESTION 22c**
 Same -2 → **GO TO QUESTION 23a**
 Less -3 → **GO TO QUESTION 22d**

22c. About how much more?

€

→ **GO TO QUESTION 23a**

22d. About how much less?

€

EXPENSES ON GOING OUT FOR DINNER

23a. Approximately how much did your household spend on eating out and drinks in restaurants, cafes, bars, fast food etc. last May?

€

23b. Is this more, less, or the same as a year ago?

More -1 → **GO TO QUESTION 23c**
 Same -2 → **GO TO QUESTION 24a**
 Less -3 → **GO TO QUESTION 23d**

23c. About how much more?

€

→ **GO TO QUESTION 24a**

23d. About how much less?

€

EXPENSES ON TRANSPORTATION

24a. Approximately how much did your household spend on transportation last May? Please include all expenses on public transportation, cabs, and – if your household has 1 or more cars – all expenses on gas, maintenance, and parking.

€

24b. Is this more, less, or the same as a year ago?

More -1 → **GO TO QUESTION 24c**

Same -2 → **GO TO QUESTION 25a**

Less -3 → **GO TO QUESTION 24d**

24c. About how much more?

€

→ **GO TO QUESTION 25a**

24d. About how much less?

€

OTHER EXPENSES

25a. Approximately how much did your household spend on other things such as clothing/shoes, telephone bills, leisure last May? *Please do NOT include large purchases (such as a car, refrigerator, washing machine) or payments on loans or payment plans.*

€

25b. Is this more, less, or the same as a year ago?

More -1 → **GO TO QUESTION 25c**

Same -2 → **GO TO QUESTION 26a**

Less -3 → **GO TO QUESTION 25d**

25c. About how much more?

€

→ **GO TO QUESTION 26a**

25d. About how much less?

€

LOTTERIES

26a. With the Street Prize of the Zip Code Lottery, the participants receive €12,500.00 per lottery ticket and a BMW is raffled off among them. Some time ago, the Street Prize of the Zip Code Lottery was won in or near your zip code area. Are you aware of that?

Yes -1 → **GO TO QUESTION 26b**
 No -2 → **GO TO QUESTION 29 ON PAGE 12**

26b. Do you remember when that was?

Yes -1
 Day Month Year
 [] [] - [] [] - [] []
 No -2

27a. Did you and/or anyone else in your household have any lottery tickets? If yes, how many?

Yes -1
 [] lottery tickets → **GO TO QUESTION 27b**
 No -2 → **GO TO QUESTION 28a**

27b. Did you and/or anyone else in your household win a money prize? If yes, how much was the prize for?

Yes -1
 € []
 No -2

28a. Do you know how many households won a prize?

Yes -1
 [] households → **GO TO QUESTION 28b**
 No -2 → **GO TO QUESTION 29**

28b. Do you know which street numbers received a money prize?

Yes -1
 at numbers []
 No -2

28c. Do you know which street number received the BMW? If yes, which street number was that?

Yes -1
 at number []
 No -2

29. Are you and/or anyone else in your household playing in the Zip Code Lottery at the moment? If yes, since when?

Yes $\xrightarrow{\quad}$ -1

Day **Month** **Year**
 since - -

No..... -2

30. Please indicate in the diagram below whether you and/or anyone else in your household are/is playing in the lotteries listed, and if yes, since when and how much you put in per year.

	National Lottery	BankGiro-Lottery	Sponsor Bingo Lottery	Lotto	Other:
Play in:					
Yes	-1	-1	-1	-1	-1
No	-2	-2	-2	-2	-2
Since:					
Day	.....	.....	.....	.....	.....
Month	.....	.....	.....	.....	.....
Year	.....	.....	.....	.....	.....
Amount per year	€	€	€	€	€

INCOME

31a. Approximately how much is the total net income of your household? Net income is the amount you receive after taxes. Please take your own net income and add the net income of any other persons in your household. Please also include income that you don't receive every month, such as vacation pay or child benefits. If you receive a "preliminary tax refund," please also include this. You can indicate the net income of your household per month or per year, whichever you prefer.

€ per month

or

€ per year

} GO TO QUESTION 31c

Don't know -1

Don't want to answer this question -2

} GO TO QUESTION 31b

31b. If you can't or don't want to indicate the total net income, please indicate in which of the brackets below it falls:

NET INCOME PER MONTH	OR	NET INCOME PER YEAR
Less than € 800..... -01		Less than € 11,000..... -01
€ 800 to € 1,000..... -02		€ 11,000 to € 12,000 -02
€ 1,000 to € 1,100..... -03		€ 12,000 to € 14,000 -03
€ 1,100 to € 1,200..... -04		€ 14,000 to € 16,000 -04
€ 1,200 to € 1,400..... -05		€ 16,000 to € 18,000 -05
€ 1,400 to € 1,500..... -06		€ 18,000 to € 20,000 -06
€ 1,500 to € 1,600..... -07		€ 20,000 to € 21,000 -07
€ 1,600 to € 1,800..... -08		€ 21,000 to € 23,000 -08
€ 1,800 to € 1,900..... -09		€ 23,000 to € 25,000 -09
€ 1,900 to € 2,100..... -10		€ 25,000 to € 27,000 -10
€ 2,100 to € 2,400..... -11		€ 27,000 to € 31,000 -11
€ 2,400 to € 2,800..... -12		€ 31,000 to € 36,000 -12
€ 2,800 to € 3,100..... -13		€ 36,000 to € 40,000 -13
€ 3,100 to € 4,200..... -14		€ 40,000 to € 54,000 -14
€ 4,200 or more..... -15		€ 54,000 or more..... -15
Don't want to answer this -96		

Don't know -97

31c. How much was the total net income of your household a year ago? Please include all sources of income, just like you did with the previous question.

€ per month

or

€ per year

GO TO QUESTION 32

Don't know -1

Don't want to answer this question -2

GO TO QUESTION 31d

31d. If you can't or don't want to indicate the total net income of 1 year ago, please indicate in which of the brackets below it falls:

NET INCOME <u>PER MONTH</u>	OR	NET INCOME <u>PER YEAR</u>
Less than €800..... -01		Less than €11,000..... -01
€800 to €1,000..... -02		€11,000 to €12,000..... -02
€1,000 to €1,100..... -03		€12,000 to €14,000..... -03
€1,100 to €1,200..... -04		€14,000 to €16,000..... -04
€1,200 to €1,400..... -05		€16,000 to €18,000..... -05
€1,400 to €1,500..... -06		€18,000 to €20,000..... -06
€1,500 to €1,600..... -07		€20,000 to €21,000..... -07
€1,600 to €1,800..... -08		€21,000 to €23,000..... -08
€1,800 to €1,900..... -09		€23,000 to €25,000..... -09
€1,900 to €2,100..... -10		€25,000 to €27,000..... -10
€2,100 to €2,400..... -11		€27,000 to €31,000..... -11
€2,400 to €2,800..... -12		€31,000 to €36,000..... -12
€2,800 to €3,100..... -13		€36,000 to €40,000..... -13
€3,100 to €4,200..... -14		€40,000 to €54,000..... -14
€4,200 or more..... -15		€54,000 or more..... -15
Don't want to answer this -96		
Don't know -97		

32. This is the end of the questionnaire. There may be further research projects in the future. Would you be willing to participate in another research project? Your answer to this question at this point will not lead to any obligation to participate in the future.

Yes, you have my permission to ask me to participate again -1

No, I don't want to be asked to participate anymore..... -2

Please don't forget to answer the questions on page 14. These refer to your reward for participating in this survey.

33a. If you return the completed questionnaire to GfK, a reward will be wired into your bank account to thank you for your participation. Alternatively, you can choose to have the money wired into the account of a charity. Please indicate your choice below.

Please wire the money to:

ONLY 1 ANSWER POSSIBLE.

- | | | | |
|--|-----|---|--|
| My own account..... | -01 | → | GO TO QUESTION 33b |
| Amnesty International | -02 | } | END OF QUESTIONNAIRE.
THANK YOU VERY MUCH
FOR PARTICIPATING |
| Doctors without Borders | -03 | | |
| Animal Protection..... | -04 | | |
| Greenpeace | -05 | | |
| The Netherlands Heart Foundation | -06 | | |
| The Netherlands Cancer Foundation | -07 | | |
| Society for Preservation of Nature Monuments.. | -08 | | |
| Red Cross | -09 | | |
| Unicef | -10 | | |
| World Wildlife Fund..... | -11 | | |

33b. To wire the money into your account, we need the following information from you:

Account number	:	.....
Name on the account	:	.....
City	:	.....

**END OF QUESTIONNAIRE.
THANK YOU FOR PARTICIPATING.**

PLEASE NOTE: As of the questionnaire of January 2006 (collecting information about December 2005), the instructions with question 31a were changed as follows (the underlined sentence includes the change):

31a. Approximately how much is the total net income of your household? Net income is the amount you receive after taxes. Please take your own net income and add the net income of any other persons in your household. Please also include income that you don't receive every month (such as vacation pay or child benefits), but do *not* include any prizes you won in a lottery such as in the National Lottery or the Zip Code Lottery. If you receive a "preliminary tax refund," please also include this. You can indicate the net income of your household per month or per year, whichever you prefer.

- | | | | | |
|--|----------------------|-----------|---|---------------------------|
| € | <input type="text"/> | per month | } | GO TO QUESTION 31c |
| | or | | | |
| € | <input type="text"/> | per year | } | GO TO QUESTION 31b |
| | | | | |
| Don't know | -1 | | } | GO TO QUESTION 31b |
| Don't want to answer this question | -2 | | | |

COMMENTS: