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# Household Wealth and Debt in Poland

Methodological Annex  
to the pilot survey 2014



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# 1. Information on the BZGD survey

The Household Wealth and Debt Survey (BZGD) in Poland was conducted from 20 January to 28 February 2014, on a sample of 7000 households living all over Poland, by interviewers of regional statistical offices. The survey was carried out using the method of a direct interview conducted with a person most familiar with the financial situation of a household (the so-called reference person) and some other members of the household (in the case of selected questions), using a questionnaire in a paper form.

The survey sample was generated as a result of a two-step random sampling scheme, where the first -step was stratified sampling (census areas were randomly sampled from each of the strata), whereas dwellings were sampled in the second step. The stratification was based on the following criteria including voivodship, size of the location (6 categories) and wealth (on a four-point scale). In total, 106 strata were created. The special feature of the applied random sampling scheme was oversampling of households expected to hold exceptionally high wealth. Exceptionally wealthy households were assumed to live in municipalities with the highest income from personal income tax per one inhabitant, simultaneously inhabiting property with the largest average living area (in metres). The oversampling consisted in the allocation of dwellings of potentially affluent households to individual strata, according to the criteria of proceeds from personal income taxes and real estate area (in metres), to the extent higher than that resulting from the 'pure' sampling scheme. This type of modification in the random sampling scheme is appropriate and commonly recommended in the case of wealth and debt surveys where strong concentration in the top (right) tail of the distribution. May be expected at the same time, households holding substantial wealth show lower propensity to participate in the survey as compared to other respondents<sup>1</sup>. As a result, over-representation of the most affluent households in the randomly selected sample, warranted in this way, improves representation of this group of households in the effective sample, what is important in terms of wealth.

The survey completion rate understood as the ratio of the number of fully completed interviews<sup>2</sup> to the number of randomly sampled dwellings (gross sample size) amounted to 49.4%, whereas the response rate (the of the number of interviews fully completed to the number of dwellings effectively covered by the survey<sup>3</sup>) reached 54.6%. The questionnaire response rate obtained in the Household Wealth and Debt Survey confirms a relatively high effectiveness of the survey process. In case of the survey conducted by the HFCN for the euro area, the response rate<sup>4</sup> (median) reached 41.8%, whereas in case of respondents participating in the survey for the first time<sup>5</sup> – which is the situation fully comparable to the BZGD survey - this rate reached 35%.

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<sup>1</sup> Cf.: ECB (2013b).

<sup>2</sup> A fully completed interview is understood as a survey in which respondents answered the majority of important questions, as predefined. In total, 3455 such interviews were completed.

<sup>3</sup> The number received as a result of deduction of addresses where no buildings are located, vacant dwellings and foreigners' households.

Respondents' propensity to answer certain groups of questions (*item no-response*) was diversified whereas – in the interviewers' opinion – questions related to pension plans and credit overdraft caused particular problems. Missing responses were, replaced with substituted values in case of many variables. The multiple imputation method<sup>6</sup>, elaborated by the HCFN (ECB, 2013b) was applied to this end. The analysis of the data derived from the survey questionnaires helped to identify errors in responses (*misreporting*) to some questions; these responses were subsequently subject to editing.

The issue of missing responses in the questionnaire, the data imputation procedure and editing are discussed in more detail in the subsequent parts of the Annex (2. Assessment of results quality).

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<sup>4</sup>Based on ECB (2013a).

<sup>5</sup> In some countries, with tradition of this kind of surveys (e.g. Spain, Italy), a certain group of households participate in the consecutive rounds of the survey (panel survey).

<sup>6</sup>The imputation was performed by experts of the Statistical Office in Łódź.

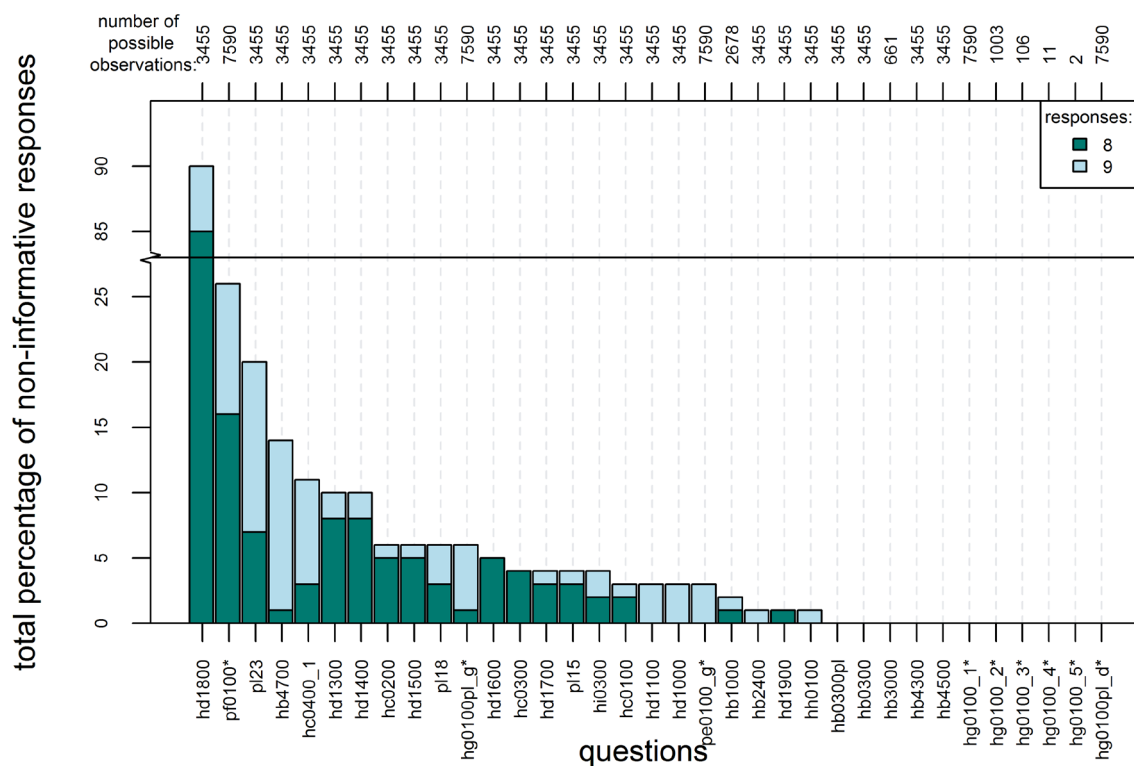
## 2. Assessment of results quality

### 2.1. Questionnaire return rate

This part addresses the issue of responses to the questions failing to provide adequate information, i.e. “I do not know” (coded as 8.88 or 888 depending on the question, for the needs of the report, hereinafter referred to as responses 8) and “no response” (coded as 9.99 or 999 depending on the question, for the needs of the report, hereinafter referred to as responses 9), hereinafter referred to as non-informative responses. We analysed the number of non-informative responses where the respondent should have answered the question due to the conditional structure of the questionnaire. Explanations concerning the content of chapters and the detailed form of questions classified as “grey” are provided in part 3 (The Survey Questionnaire) in the subsequent part of the report.

The “grey” questions constitute introduction to more detailed questions in particular sections of the questionnaire, usually of qualitative nature.

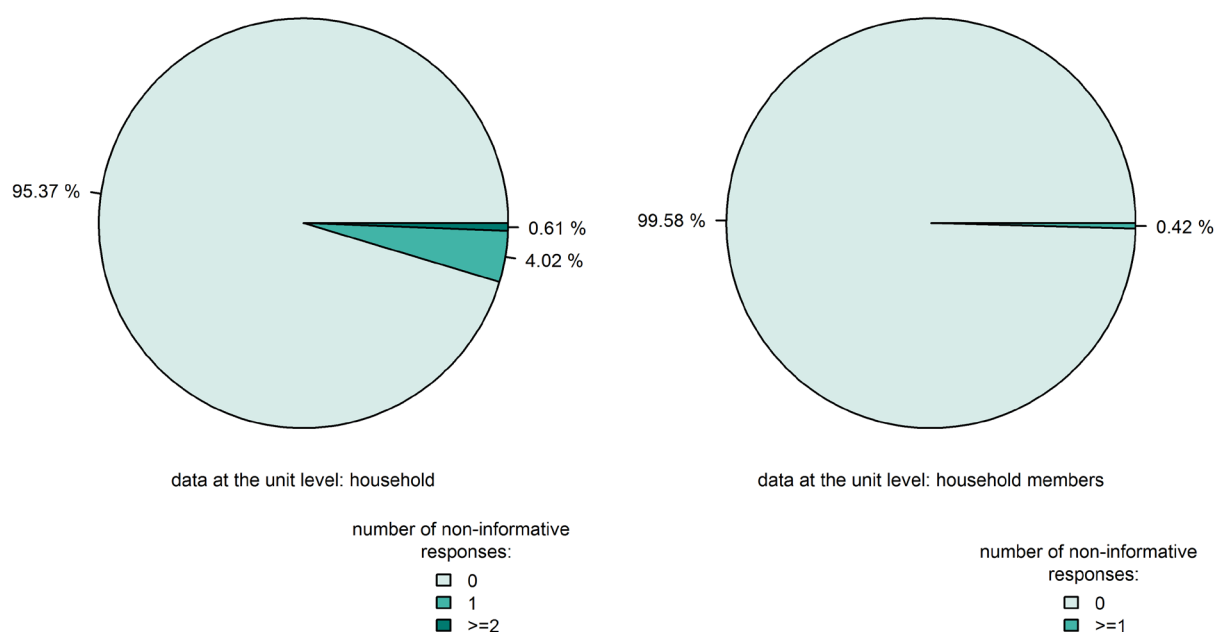
**Chart 2.1.** The number of non-informative responses broken down into “I do not know” and “Missing answer” for the “grey” category of questions



Comments: \* means a question at a level of household members. Source: BZGD, NBP.

Non-informative responses have a marginal importance in the context of the “grey” category of questions, constituting, on average only 0.23% of all responses to a given question. What is noteworthy is the order of magnitude of the total number of non-informative responses as compared with the number of possible responses<sup>7</sup>, which, only for a single question (hd1800 - concerning the scale of financial risk accepted by households while saving or investing; section 11) exceeds 30. In the structure of non-informative responses, “I do not know” answers dominate. As regards questions to which non-informative responses were provided more than 10 times, a significant prevalence of “no response” was recorded only in questions pl23 (the question concerning savings for the “rainy day”; section 17), hb4700 (the question concerning the possession of jewellery, pieces of art, antiques, etc.; section 11), and hc0400 (the question concerning other loans, consumer, instalment loans, etc.; section 10). All those questions refer to categories which should be recognised as particularly sensitive. Nevertheless, the percentage of non-informative responses has a marginal importance in the case of the “grey” question category under consideration.

**Chart 2.2.** Distribution of units (households/household members) with respect to the number of questions to which non-informative response for “grey” category of questions was provided



Source: BZGD, NBP.

The marginal importance of the number of non-informative responses for “grey” category of questions is also confirmed by the distribution of the number of non-informative responses provided by survey respondents. Over 95% of households provided informative responses to all questions which should have been answered in accordance with the conditional design of the questionnaire. Only slightly more than 6 per mill of households failed to provide an informative

<sup>7</sup> The number of possible answers is defined as the number of units (households or household members, depending on the question addressee) which, in accordance with the conditional structure of the questionnaire should answer a given question.



response to two or more questions. On the other hand, at the household member level only 4 per mill of units provided a non-informative response to at least one question. The summary of the number of non-informative responses to questions in the “grey” category is presented in the table below.

**Table 2.1.** Summary of non-informative responses for the “grey” category of questions

Question	Number of possible responses	Number of “8” responses	Number of “9” responses
Pf0100*	7590	16	10
Pe0100_g*	7590	0	3
Hg0100_1*	7590	0	0
Hg0100pl_g*	7590	1	5
Hg0100pl_d*	7590	0	0
Pl23	3455	7	13
Pl18	3455	3	3
Pl15	3455	3	1
Hi0300	3455	2	2
Hh0100	3455	0	1
Hd1900	3455	1	0
Hd1800	3455	85	5
Hd1700	3455	3	1
Hd1600	3455	5	0
Hd1500	3455	5	1
Hd1400	3455	8	2
Hd1300	3455	8	2
Hd1100	3455	0	3
Hd1000	3455	0	3
Hc0400_1	3455	3	8
Hc0300	3455	4	0
Hc0200	3455	5	1
Hc0100	3455	2	1
Hb4700	3455	1	13
Hb4500	3455	0	0
Hb4300	3455	0	0
Hb2400	3455	0	1
Hb0300pl	3455	0	0
Hb0300	3455	0	0
Hb1000	2678	1	1
Hg0100_2*	1003	0	0
Hb3000	661	0	0
Hg0100_3*	106	0	0
Hg0100_4*	11	0	0
Hg0100_5*	2	0	0

Comments: \* means a question at a level of household members.

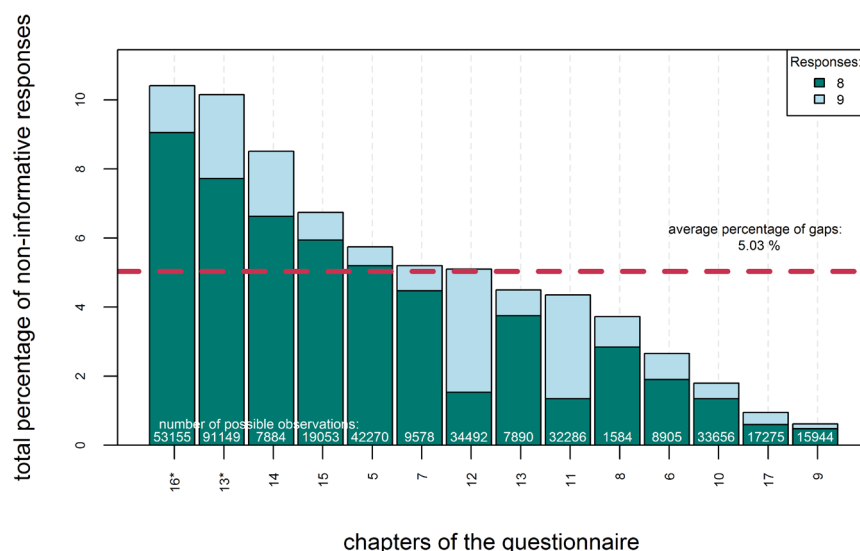
Source: BZGD, NBP.

Other questions supplement the preliminary information on the respondent, acquired in responses to the “grey” question. They are affected by the conditional structure of the questionnaire to a greater extent, consequently, thus, the variance of the number of possible responses is much higher than in the case of “grey” category of questions.

At the same time, due to the high level of detail and the quantitative nature of questions, a significantly higher percentage of non-informative responses should be expected as compared to questions representing the “grey” category. This part of the report analyses the distribution of non-informative responses to all questions in the survey questionnaire.

On average, in a single section of the questionnaire, 5% of responses to the questions were non-informative, with 0.23% for questions belonging only to the “grey” category. The relatively greatest number of non-informative responses was provided in sections based mainly on questions addressed to individual members of households (sections 13 and 16, in both cases, over 10%). Among non-informative responses in those sections, “I do not know” responses definitely prevailed. This phenomenon can be associated with the fact that responses to the questions were provided by one person. Considering the high level of detail of questions in those sections, there is a positive probability that a respondent participating in the interview does not know detailed answers concerning the status on the labour market or pension plans of each household member. The relatively high share of “I do not know” responses to questions in section 14 should be explained in a similar way (questions concerning economic activity of households). If a person participating in the interview is not a decision-maker in the context of managing a company run by a household, it can be assumed that such a person has insufficient information to provide a full response to questions in section 14.

**Chart 2.3.** Percentage of non-informative responses, divided into “I do not know” and “No response” in the consecutive sections



Comments: \* means a question at a level of household members.  
Source: BZGD, NBP.

Refusals to answer the questions prevailed in two sections only – in section 11 (financial resources) and 12 (household expenditure). Questions in those sections refer to sensitive aspects of the financial situation of households. Thus, the observed structure of non-informative responses reflects economic intuition. It should be stressed that the aggregate percentage of non-

informative responses for section 12 is close to average, whereas for section 11 - is below average.

The table below sums up the number of non-informative responses given to the questions in subsequent chapters. What is noteworthy is the average number of possible responses to the question– it illustrates the level of development of the conditional structure of questions within a section. In the absence of conditional structure within a section, which is the case of section 17 (supplementary information), all households should answer each question, as a result of which the average number of expected responses to the question is equal to the sample size (3455 for questions at a household level, 7590 for questions concerning features of individual household members). The conditional structure limits the number of possible responses, in some cases the reduction is very strong, e.g. in section 8 (loans secured by real estate/mortgage-backed loans).

**Table 2.2.** Summary of the number of non-informative responses, broken down into sections

Chapter	5	6	7	8	9	10	12	13	13*	14	15	16*	17
Number of „8” occurrences	2197	169	428	45	77	455	963	296	7041	523	1131	4812	103
Number of „9” occurrences	227	68	70	14	22	151	2201	59	2216	148	153	725	61
Number of occurrences „8” or „9”	2424	237	498	59	99	606	3164	355	9257	671	1284	5537	164
Number of correct responses	39846	8668	9080	1525	15845	33050	63614	7535	81892	7213	17769	47618	17111
Number of possible responses	42270	8905	9578	1584	15944	33656	66778	7890	91149	7884	19053	53155	17275
Percentage of „8” and „9”	5.7%	2.7%	5.2%	3.7%	0.6%	1.8%	4.7%	4.5%	10.2%	8.5%	6.7%	10.4%	0.9%
Average number of possible responses to the question	2818	116	259	22	1139	570	1391	877	2532	239	476	3127	3455
Number of questions where the possible number of responses is zero	0	30	0	28	0	0	1	0	0	7	3	0	0

Comments: \* means a question at a level of household members.

Source: BZGD, NBP.

An additional factor underestimating the average number of possible responses to the question are questions related to subsequent loans, real properties, etc. If household declared to have no loan at all, many questions were impossible to answer. Consequently, in sections where the majority of questions refer to declared loans, real properties, etc., the average number of possible questions is underestimated. The number of questions with zero possible responses, resulting from the conditional structure of the questionnaire, helps to identify this type of sections. The number of non-informative responses did not grow with increasing subsequent number of questionnaire sections; growing number of non-informative responses in this case would suggest that respondents were getting irritated due to excessively lengthy or detailed interview.

The aggregate distribution of non-informative responses, calculated as the share of non-informative responses in the number of all answerable responses for units (households, household members), varies significantly across questions at the household’s and household member’s level. The distribution of the first type of questions has a regular shape; the density

monotonically decreases from the dominant at zero. Slightly more than 10% of households filled in the questionnaire completely<sup>8</sup> at a household level, whereas only 2.5% provided more than 15.5% of non-informative responses. On the other hand, in the case of questions at the household members' level, the percentage of units (households, household members), that provided a full, informative response is twice as high as in the case of questions at the household's level, with the average number of persons over the age of 16 (authorised to answer the questions contained in the questionnaire) forming a household equal to 2.7.

**Chart 2.4.** Distribution of non-informative responses to questions addressed to a household as a whole and to individual members of a household

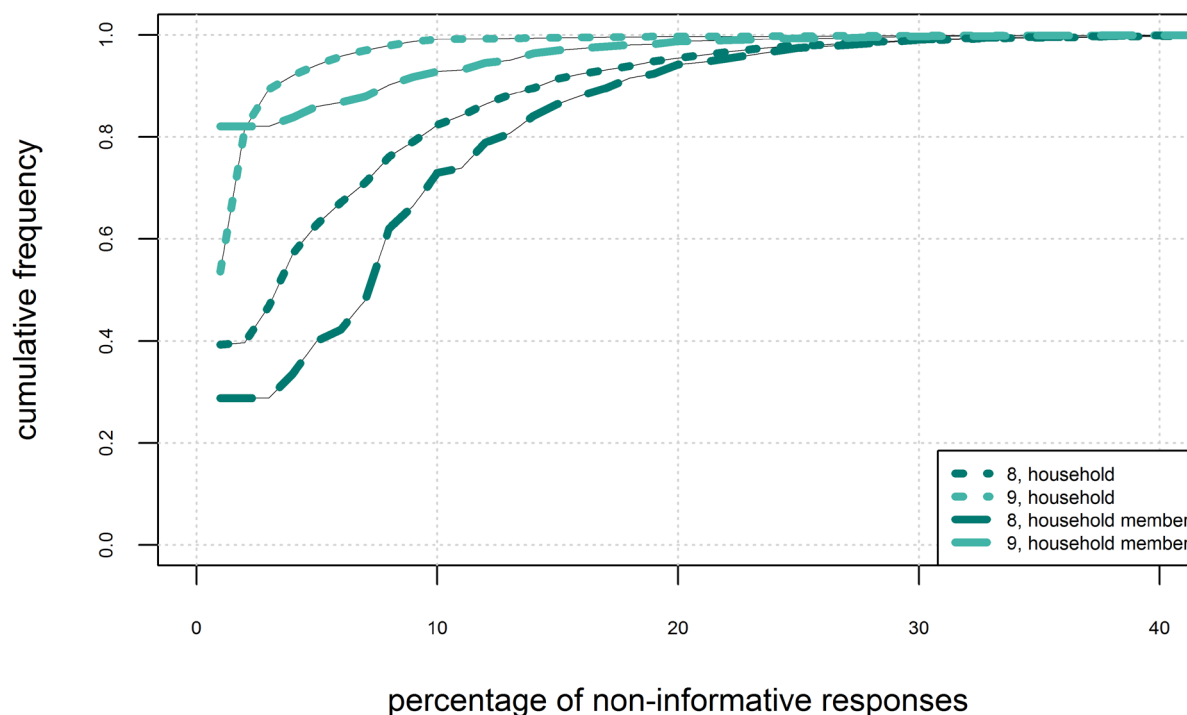
Source: BZGD, NBP.

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<sup>8</sup> i.e. with no non-informative responses

Interestingly, if non-informative responses were provided for a given household member, such responses occurred at least three times. The empirical distribution at the household members' level is significantly less regular, with the dominant in 7 non-informative responses (excluding zero). It also demonstrates a higher dispersion of the percentage of non-informative responses. Approximately 95% of the distribution mass concentrated around the median is contained in the brackets [0%; 30,77%], i.e. much broader than in the case of questions at the household level.

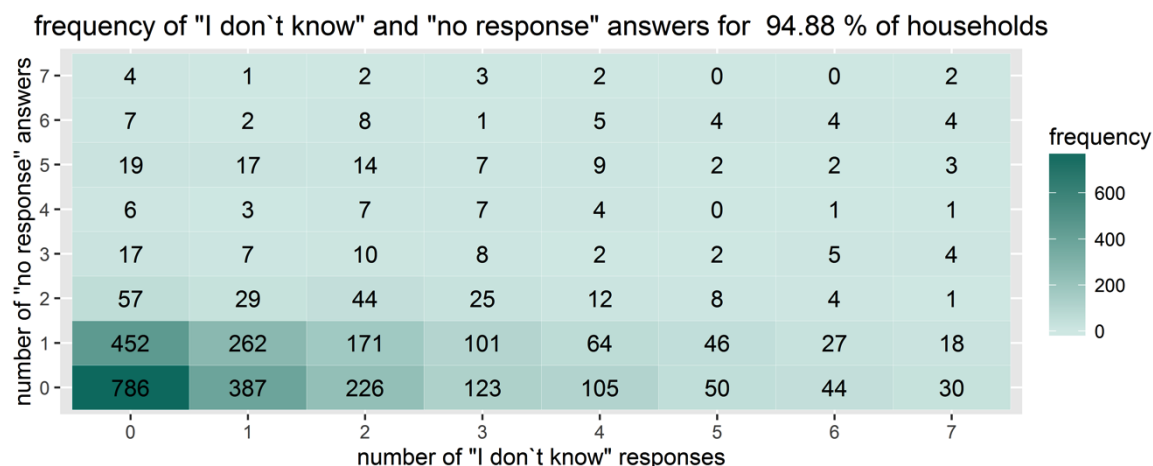
**Chart 2.5.** Cumulative frequencies of % of non-informative responses, broken down into the response type and addressee of the question



Source: BZGD, NBP.

In addition, the frequency of non-informative responses declines significantly faster for the “no response” answer than for the “I do not know” answer, both in the case of questions addressed to a household as a whole and to its individual members. The cumulants approach for one approximately 20% of non-informative responses for the “no response” answer and approximately 30% of non-informative responses for the “I do not know” answer. In addition, for the value inside the brackets [0.1] the cumulant for response 9 is situated strictly higher than the cumulant for response 8. It means that, on average, respondents answer “I do not know” much more frequently than they refuse to answer; consequently, we may hope that the percentage of households abusing the “no response” answer is not significant. The aggregate empirical distribution of “I do not know” and “no response” answers in the questionnaire of a single household is presented in the table in the figure below. In total, 786 households provided full responses to all questions arising from the conditional structure of the questionnaire. The majority of the distribution mass is concentrated in the rectangle of 2x5 size in the bottom left-hand corner of the table; moreover, there is no pattern of providing many non-informative responses which would be characteristic for a substantial number of respondents.

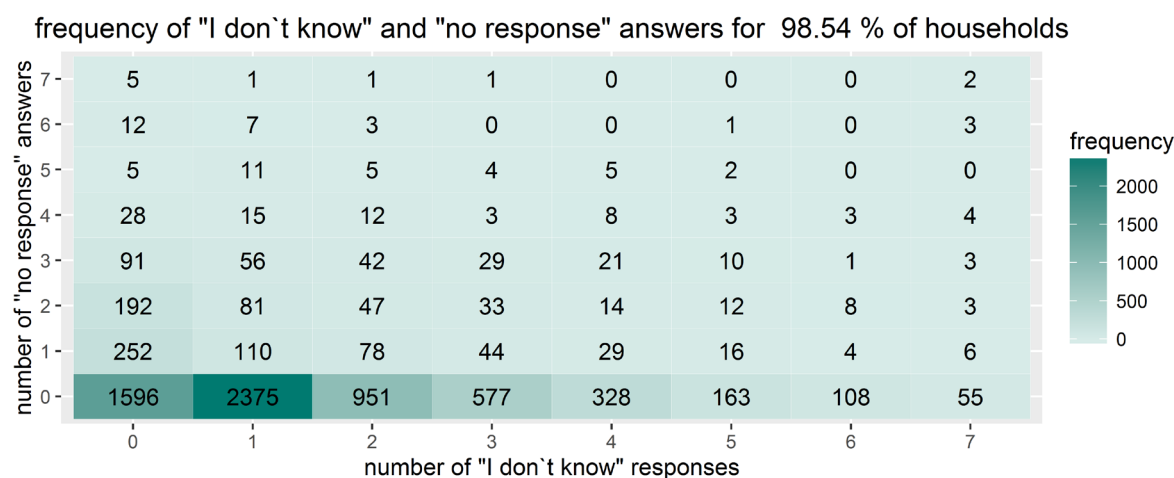
**Figure 2.1.** Aggregate distribution of non-informative responses in questions addressed to a household



Source: BZGD, NBP.

The pattern of non-informative responses to questions addressed to household members is very similar, where 1596 fully informative records were noted.

**Figure 2.2.** Aggregate distribution of non-informative responses to questions addressed to individual members of a household

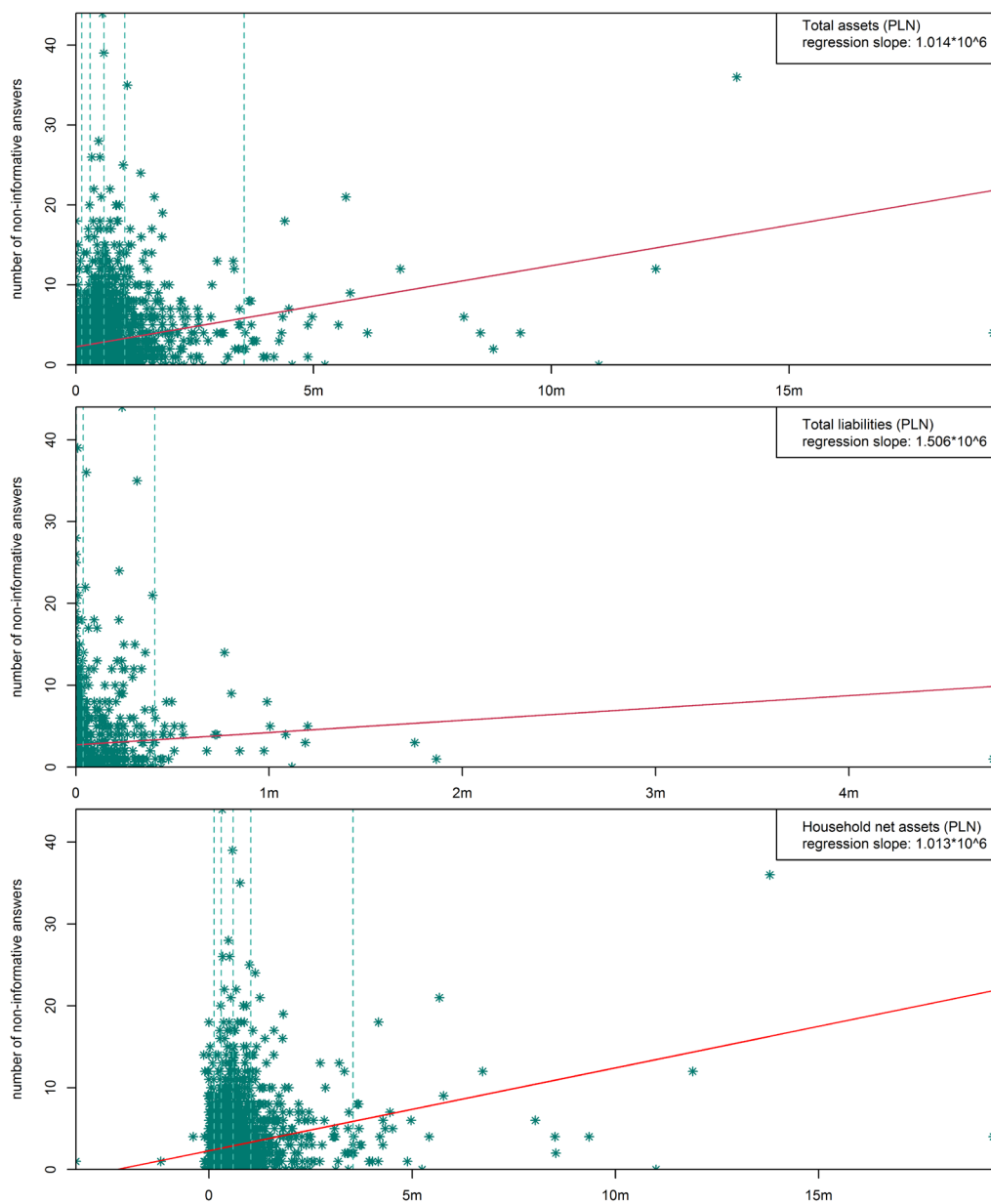


Source: BZGD, NBP.

It is worth noting that the marginal distribution of the number of “no-response” answers is significantly concentrated at zero, more strongly than in the case of questions addressed to a household as a whole. It means that the lack of response is relatively less frequent in questions at the household member’s level.

Among reasons for giving non-informative responses, the respondent’s perception of some questions as sensitive is often mentioned. In literature<sup>9</sup>, the increased aversion to provide a detailed description of own assets is observed in the case of households from higher quantiles of the distribution of wealth describing features such as income, property, assets.

**Chart 2.6.** Non-informative responses and aggregated features describing household wealth. The vertical lines indicate, respectively 25, 50, 75, 90 and 99 quantiles of the abscissa



Source: BZGD, NBP.

<sup>9</sup>Riphahn and Serfling (2002).

In the case of the Household Wealth and Debt Survey (BZGD), we analysed the relation between total assets<sup>10</sup>, total liabilities and net assets of a household and the total number of non-informative responses provided by a household to questions addressed to the household as a whole<sup>11</sup>. The charts included in Figure 2.6 shed certain light on the results obtained. The correlation between aggregate features describing household wealth and the number of non-informative responses is positive in the statistically significant manner at any of the customarily accepted significance levels<sup>12</sup>, however, each time the results are insignificant in the economic context. Interpretation of the coefficient for total assets suggests that in the case of exogenous growth of this feature by approximately one million PLN, with other factors being determined, we may expect the total number of non-informative responses in the questionnaire to increase. It is worth noting that 99% of households in the survey hold the total assets worth less than PLN 3.5 million. As a result, in the analysis of the profile of 99% of households, the theoretical range of variation in the number of non-informative responses should be contained in the brackets [0; 3,5], however, it has already been found that it is much broader. If the regression in the number of “I do not know” and “no response” answers is analysed separately, the results indicate the absence of economic significance of the examined relation even more strongly.

**Table 2.3.** Coefficients in the regression of features describing household wealth and the number of non-informative responses (values expressed in one millionth of zloty)

	Total assets	Total liabilities	Net wealth
“I do not know”	0.760	0.831	0.766
“No answer”	0.254	0.674	0.246
<b>total</b>	1.014	1.506	1.013

Source: BZGD, NBP.

Almost identical conclusions should be drawn from the analysis of two remaining features of household wealth, i.e. total liabilities and net assets. The practical absence of correlation between the number of non-informative questions and household wealth indicates the potential lack of burden on right tails of the distribution resulting from response evasion. It is a positive result, yet, it says nothing about the potential misstatement of responses by the most affluent respondents.

This part of the report describes the patterns of occurrence of non-informative responses to the following questions in the questionnaire, i.e. “I do not know” or “no response”. The problem of non-informative responses is relatively insignificant in the case of questions categorised as “grey”, thus, introducing the subject of a given section.

<sup>10</sup> In the analysis the imputed values of variables were also used in order to include as many households as possible in the analysis, particularly those from the right tail of the distribution.

<sup>11</sup> Modelling of the total number of non-informative responses, including the questions at the household members’ level, would be problematic, even due to the diversified number of household members and, at the same time, systematically unequal number of possible responses among households.

<sup>12</sup> Simple regressions of the number of non-informative questions against the features describing household wealth and debt were considered. The statistical significance is likely to arise from omitting significant factors explaining non-informative responses and simultaneously correlated with wealth, e.g. the *financial literacy* of a household.



It results both from the easy, qualitative method of construction of such questions and from the interview scenario (questions asked at the beginning). The total percentage of non-informative responses in all responses to questions which should be answered by a given household in accordance with the conditional structure of the questionnaire, is 5%, whereas the highest percentage is achieved for questions related to household members. We recorded a systematic prevalence of "I do not know" responses over "no response" answers. This concerned all sections apart from two sections referring to potentially sensitive information concerning households' resources and expenditure. We did not see any growth in the number of non-informative responses, including the number of the questionnaire section, which could arise from respondent's potential fatigue or irritation, interview duration or the economically significant correlation between the number of non-informative responses and variables describing the household's wealth and debt situation.

## 2.2. Data imputation and editing

### 2.2.1. Reasons underlying the use of data imputation methods.

In the majority of questionnaire surveys there are problems related to incomplete responses provided by respondents. They arise from the lack of respondents' answer to some questions in the questionnaire. Incomplete information on features of the survey unit (household, household member) poses threat to further analysis based on the data set created as a result of the survey. The reason is that it usually leads to the necessity to reject observations with missing data, which results from the construction of the majority of classically used estimators. The scale of threat and simultaneously the methods of overcoming problems associated with the missing data strictly depend on the mechanism of generation of missing responses. Suppose  $R$  means a random matrix coding, in a binary manner, gaps in responses in the data set (its dimension corresponds to the size of the data matrix),  $Y_m$  constitutes true, however, unobserved executions of missing observations,  $Y_o$  - observed executions of the  $Y$  set of variables and  $Y=Y_m \cup Y_o$ . Rubin (1996, 1987) specifies three main mechanisms of missing data generation:

- *missing completely at random data* (MCAR) - a probability of missing data,  $Y_m$ , depends neither on  $Y_m$  values themselves nor on the value of other measurable variables. It may be interpreted as a totally randomly generated missing data - constituting a randomly selected sub-sample of the overall data set. Generation of missing data according to the MCAR mechanism may be verified by simple intuition. If the missing data in  $Y$  variable were randomly attributed to survey units, it means that the distribution of the remaining features among groups with missing information and groups with complete information should not differ (at a precision of the *sampling error*) - the distribution of missing data probability may be expressed as depending on the constant values of the collection of parameters  $\Phi$  only:

$$p(R|\Phi)$$

- *missing at random data* (MAR) - a probability of missing data in  $Y$  variable is associated with the systematic relation with other measurable variables, but it does not depend on the real values of  $Y_m$  itself. The distribution of probability of the  $R$  random matrix can be presented as depending only on the observable part of the  $Y_o$  data set which is associated with a probability of data gaps through a certain set of parameters -  $\Phi$ :

$$p(R|Y_o, \Phi)$$

- *missing not at random data* (MNAR) - a probability of missing data for  $Y$  variable is associated with the values of  $Y_m$  itself, even if the impact of other variables is kept under control. The  $R$  distribution may depend both on the observable and on the missing part of the data set :

$$p(R|Y_m, Y_o, \Phi)$$

An obvious example, present also in case of the BZGD survey, is the surveyed household's refusal to inform about its income. In an ideal case (MCAR), the distribution of the probability of missing responses is homogeneous across respondents; consequently, the occurring data gaps have a random structure and in large samples they do not disrupt assumptions concerning random character of the sample. The estimation on the data set where missing data were rejected may maintain its theoretical properties from random samples, being potentially exposed to the decline in effectiveness caused by the narrowed sample size only. If the mechanism of missing data generation is compliant with the MAR, the distribution of probability of the lack of response is associated with properties of units observed by the statistician. For example, depending on the profession, units show higher or lower tendency to conceal their income. In this case, the missing data may be explained when information contained in the data set is available. Therefore, imputation methods described in this section are applicable. Finally, in case of MNAR data, there are no statistical methods which would enable to factor in the problem of missing data. Referring to the example, we have to do with households' growing tendency to conceal the amount of income depending on its amount. It is often observed that persons whose income is in the upper quantiles of the distribution in the population have higher tendency to conceal it. It is worth noting that missing responses for persons with the highest income lead precisely to their removal from the sample; consequently the sample loses its random nature. In this way, the classic estimation will provide the response to the question concerning correlations in the group of persons up to, let's say, 90<sup>th</sup> percentile of income rather than at the population level. Exactly for that reason, data imputation methods are also inadequate as they would impute theoretical values based on the model estimated on the observed data. Therefore, while using imputation procedures, the assumption of MAR missing data generation is adopted.

### 2.2.2. Imputation

Imputation involves inserting a value projected on the basis of a specific algorithm in lieu of missing data, in order to obtain a complete data set for further analysis (most commonly: estimation), so that the properties of the estimates obtained are analogical to the data obtained for the full data set in a hypothetical situation where there are no missing data. Thus, the problem is to supplement missing data with a specific number, e.g. descriptive statistics or item statistics (average, median, dominant) obtained on the basis of observed responses only, or a value adjusted from regression on the basis of observable data, or the value adjusted from regression on the basis of observed data disturbed with an additional random component (the so-called stochastic regression). Imputation techniques based on the application of the *matching* methods are also used, where the missing response is replaced using other responses derived from questionnaires which are similar in terms of selected characteristics (see: Enders, 2010).

At that moment, it becomes obvious why it is so important to ensure that the probability of missing data depends on observable factors only - otherwise the econometricians are unable to model it correctly.

Each of the aforementioned imputations has its advantages and disadvantages whose discussion goes beyond the framework of this short report. On the other hand, they are linked by the fact that they impute only one value which is subsequently treated as real implementation of the variable for the specific survey unit. This method of mechanic circumvention of uncertainty arising from imputation leads to underestimation of the variance of estimators assessed on the basis of the imputed data set and may result in the loss of desired properties of the estimators in further analyses, using the imputed data set. The reason is that such analyses would be performed on incorrectly provided data. Therefore, we suggested using the procedures of multiple imputation, involving simulation of a certain number of imputed data sets, on which further analysis is performed collectively.

In the context of multiple imputation, the use of the Bayesian Paradigm, within the meaning of the statistical model construction, is useful. In accordance with this paradigm, parameters of imputation regression (i.e. the regression providing adjusted values which serve as imputed values of missing responses) are treated as random variables with the specific distribution instead of being treated as determined parameters. Accordingly, thanks to repeating the imputation procedure for subsequent executions of parameters described by a given distribution we obtain the distribution of reliable responses in lieu of missing responses. The multiple imputation procedure was used in the case of the Household Wealth and Debt Survey and consisted in multiple repetition of the single imputation method in the form of stochastic regression. The algorithm of procedure (in  $t$  step) is as follows:

1. for the data set held in  $t$  period ( for  $t=0$  it is the input data set with missing data), estimate the parameters of regression explaining the feature containing missing data in relation to observable factors which have a satisfactory contribution in explaining its variation. Obtain values adjusted for items in which missing data occur.
2. Distort the values so maintained with the random component, with the variance corresponding to the variance of regression residuals. In such a manner, the imputed data set for step  $t+1$  is obtained.
3. If you have not obtained the required number of imputed data sets, go back to step 1.

Multiple imputation involves procedures of a considerable level of complexity, inter alia, due to the statistical correlation between data sets imputed in subsequent steps (close to each other) (the aim is to obtain a certain type of convergence understood as obtaining the stationary distribution of parameters in subsequent replications) or the assumption of the distribution of distortion added to values adjusted in the second step. Another issue is to determine the optimum number of data sets imputed in this manner. In the literature a consensus was reached, according to which the number of five imputed data sets is sufficient,

and such a number of data sets was completed in the survey under discussion. This procedure is compliant with the standards adopted in analogical surveys conducted by other countries participating in the project of the European Central Bank. Enders (2010) proposes a concise and clear reasoning addressing the majority of practical issues associated with multiple data imputation.

Ultimately, the estimation on the multiple imputed data sets numerically consists in the estimation on the average of imputed values, with the relevant adjustment to the variance of estimations increased by the uncertainty associated with the imputation of random values.

### **2.2.3. Imputation in the Household Wealth and Debt Survey**

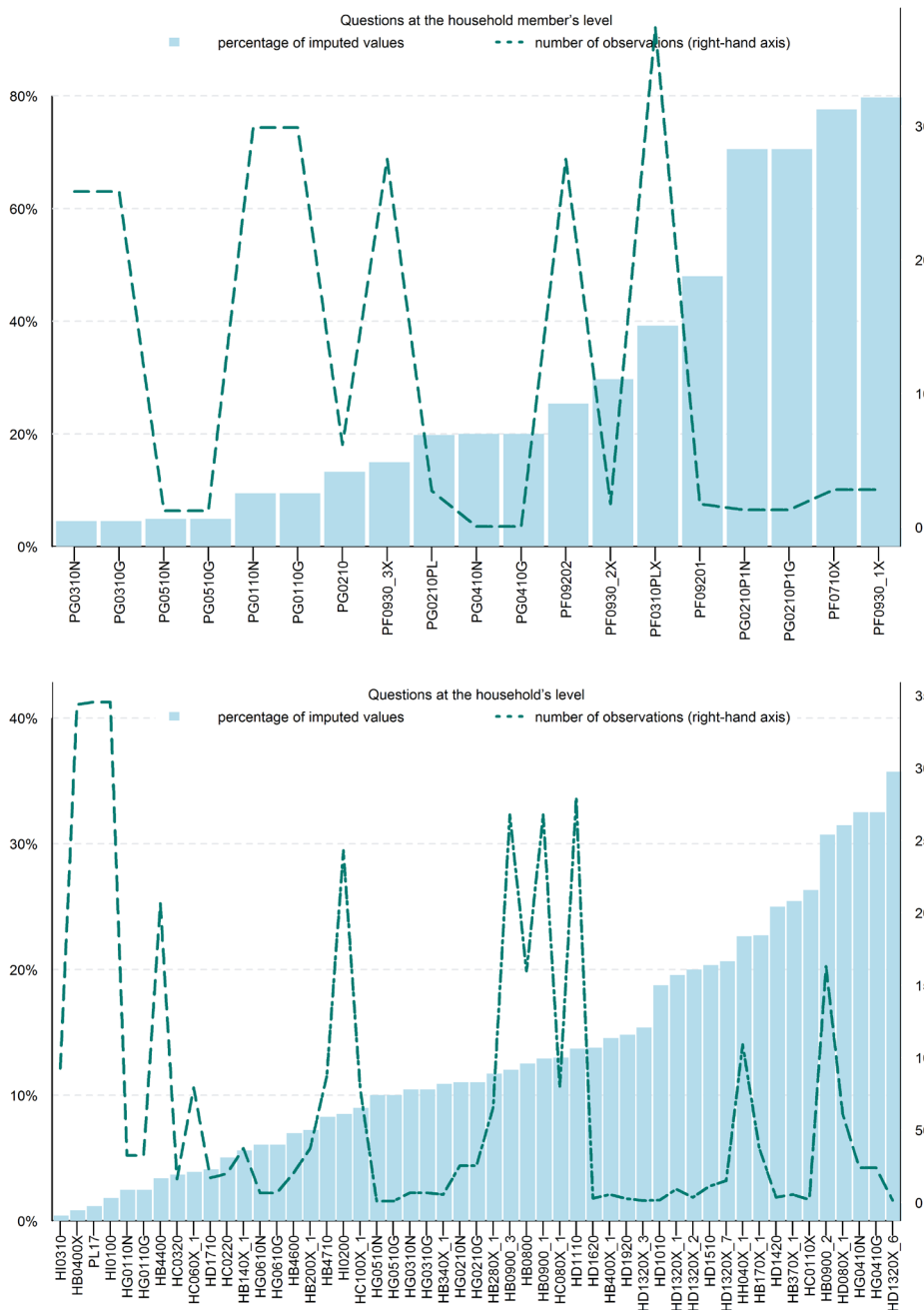
The imputation in the Household Wealth and Debt Survey (BZGD) is a multiple data imputation based on stochastic regression. In accordance with the standard procedure described in the foregoing part of the report, it was assumed that missing data in quantitative features are in accordance with the MAR mechanism. Responses “I do not know”, “no response” and those in which only the range of values was provided (i.e. income) were classified as missing data. Due to the simplicity of the calculations and certain difficulties in the implementation of models for qualitative data, only quantitative features were imputed. Only missing responses to questions which should have been answered by a given respondent in accordance with the logical construction of the questionnaire were imputed. Single data gaps were completed, i.e. gaps for units which partly answered the questions asked in the questionnaire (the so-called item imputation). In order to perform the required calculations, the EMIR (*ECB Multiple Imputation Routines*) software was used, based on the SAS programming environment.

The adequate quality of the imputation was achieved through expertise-based selection of variables for regression models and imposition of deterministic limitations on the imputed values in order to ensure relevant reliability of results and internal coherence of the database (e.g. limitations of the imputed value defined by the respondent himself, through indicating the range of values for a given feature or restrictions arising from correlations between the variables).

While determining the sequence of the imputed variables, at the next step of the procedure an attempt was made to minimise the number of variables which have not been imputed yet, and which occur in the regression equation as explanatory variables. Refraining from feedback was aimed to avoid problems associated with the occurrence of endogenous features in the equation. Wherever it was impossible to omit a feature potentially generating endogeneity and ensure, at the same time, satisfactory adjustment of regression to the data additional measures were undertaken in order to eliminate potential problems related to the endogenous features of regressors.

The imputation process is illustrated in the chart below. On average, 225 and 69 observations were imputed for each variable, respectively, in questions at the household members' level and a household's level. In relative terms, 30% of variable quantitative values at the household members' level and 13% of variable quantitative values at households' level were imputed. It should be noted that there is a significant negative correlation between the percentage of imputed values and the number of observations for the variable arising from the logical structure of the survey questionnaire.

**Chart 2.7.** Imputation process, divided into variables at a household members' level and households' level.



Source: BZGD, NBP.

#### 2.2.4. Data editing in the Household Wealth and Debt Survey (BZGD)

In order to obtain as precise results of the survey as possible, data verification is also essential. In the event of potential detection of errors or inconsistencies in the data, the data editing procedure is used. It consists in the recurring contact of interviewers with households that provided questionable responses and, acquiring new information, data correction or introduction of data adjustments based on experts' knowledge and interviewers' comments. The HFCN<sup>13</sup> used data editing to various extent, depending on the examined variable and the country. In some cases, this procedure was used to quite a significant extent (Belgium, Germany, Malta).

In the Household Wealth and Debt Survey (BZGD) data concerning life insurance policies and voluntary pension schemes were corrected, mainly due to inconsistency of aggregates of such variables, determined based on the BZGD survey data, with the data presented by NBP and the Polish Financial Supervising Authority (KNF). In the case of life insurance policies, the generalised aggregates, determined on the basis of completed questionnaires, were much higher than the data derived from external statistics (NBP, KNF). After analysing such data and the survey questionnaire, it was concluded that respondents most probably provided interviewers with the value of the insurance sum rather than the surrender value of insurance which was the intention of this question<sup>14</sup>. When editing this data item, the aggregate current value of life insurance policy was calculated using the information collected in the questionnaire concerning the total value of the annual premium for this type of policy, and its multiplication by the value of the lower<sup>15</sup> threshold of the estimated bracket for the average payment period (5-10), i.e. 5 years. Also in the case of funds collected by households under voluntary pension schemes, the values aggregated on the basis of generalised results of the questionnaire significantly exceeded the reference levels available in the KNF and NBP publications<sup>16</sup>. Considering the experience of countries where such surveys have been conducted for years, such as the *Survey of Consumer Finance* in the USA, respondents often have a problem with correct classification of various pension schemes in which they participate and with valuation of assets collected in this way<sup>17</sup>. It may be suspected that in the Household Wealth and Debt Survey (BZGD), respondents also reported assets of other nature as amounts due under voluntary pension schemes (e.g., certainly OFE - open pension funds), which resulted in overestimation of the total amounts due in this respect. Therefore, it was decided that the data provided by respondents should be corrected, using basic information on individual pension accounts (IKE) for estimation of the aggregate amount of funds deposited on accounts of voluntary pension schemes, besides the PPE (employee pension schemes), as well as information from IKZE (Individual Retirement Security Account)<sup>18</sup> (limits of payments – PLN 4495 for IKZE, PLN 11139 for IKE).

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<sup>13</sup> HFCN (2013b).

<sup>14</sup> In the subsequent editions of the survey this question will be changed accordingly.

<sup>15</sup> Adoption of the lower threshold of the payment period means that it is a conservative estimate of funds collected in the form of life insurance policies.

<sup>16</sup> E.g. NBP (2014), KNF (2013a).

<sup>17</sup> Cf.: Bucks and Pence (2015).

Taking into account considerable irregularity of payments (on average, 30% of accounts per year are supplied), it was assumed that only most wealthy households participating in those programmes pay contributions to such programmes on a regular basis. On the basis of expertise, a three-year payment period has been adopted. Ultimately, in relation to 30% of the wealthiest households participating in voluntary pension schemes it has been assumed that the contribution to the voluntary pension scheme as resulting from the survey responses was multiplied by 36 if the contribution was lower than PLN 900 or by 12, if the contribution was higher or equal to PLN 900 (quarterly payments). For other households, the contribution declared by the respondent was treated as a one-off payment to the voluntary pension account.

The survey data had also to be corrected in the case of foreign currency loans as regards their initial value, current value and monthly loan instalment, for which overestimated values were often identified. Such inconsistencies resulted from differences between the declared currency code and the currency in which the value of the debt was actually reported. Codes of currencies and values of loans denominated in such currencies varied also in terms of all three features of the debt value. For example, respondents asked about the initial value of the loan, reported to be holding a loan in foreign currency, which was correctly coded in such a question, but they provided incorrect responses to questions related to the current value of the debt or monthly instalment of the debt, or, inversely, the current value of the debt or a monthly instalment of the loan indicated that the respondent held a loan in foreign currency, whereas the initial value of the loan was coded as a loan denominated in PLN.

The data concerning the value of the debt, resulting from the survey responses, were converted into PLN on the basis of the indicated currency codes, applying the currency exchange rate applicable as at the time of the survey. Provided such data had been reported correctly, the current value of the debt due to foreign currency loans, generalised for the population as a whole, approximated the aggregate known from external sources relatively well <sup>19</sup>. On the other hand, following the correction of the Household Wealth and Debt Survey (BZGD) data, the value of foreign currency debt decreased almost two-fold, reaching the level approx. 3 times lower than the actual aggregate. The correction was necessary - the failure to take into account the identified problems would significantly distort the analysis of the household debt, including their debt burden, and the resulting conclusions. Data correction helped to identify features which may indicate misreporting, and observations were made, confirming at least one of those features, i.e. observations demonstrating: (1) extremely high loan to value ratio (LTV), (2) a relatively high implied interest rate <sup>20</sup> and (3) a high percentage of the principal repaid with a simultaneously long loan maturity period. It was assumed that the probability of inconsistency for these observations is the highest. KNF data indicating that for over a half of foreign currency loan agreements the LTV does not exceed 80% was used as additional support of the assumption that LTV should not significantly exceed 100% of the real estate appraisal.

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<sup>18</sup> KNF (2015).

<sup>19</sup> Data on the banking sector's receivables from households, published by the NBP as at 2013.



The provisions of the 2011 and 2013 S recommendation, entering into force in 2014, concerning the refusal to grant loans with LTV exceeding 80-90% and 95% were also taken into consideration. While verifying the reliability of the estimated interest rates, we relied on the ranges based on foreign interest rate statistics, adopting their level according to the LIBOR 3M rate, increased by the margin of minimum 0.05% and maximum 4.0%.

After identification of questionable observations and reconciliation of currencies in which the loans were reported, we corrected the values of the loans, dividing them by the currency exchange rate (where the value of the loan was actually provided in PLN, and due to the loan code suggesting the foreign currency, it was incorrectly interpreted as the value of the loan in foreign currency and converted into PLN). One of the reasons for inconsistencies in reporting foreign currency loans may be interviewers' misunderstanding of the instruction how to record foreign currency loans, possibly due to insufficiently clear wording.

### **2.3. Comparison with other data sources**

In this subsection, the results obtained from the pilot Household Wealth and Debt Survey (BZGD) were compared with other available information sources related to the economic situation of households in Poland. At the beginning, the Household Wealth and Debt Survey (BZGD) results were referred to national accounts and bank statistics containing information concerning some components of assets collected and liabilities incurred by households in Poland. The indicators of BZGD data coverage of information derived from other available sources were subsequently compared with the relevant data coverage rates for the euro area countries. As the next step, the consistence of the results obtained in the Household Wealth and Debt Survey (BZGD) with those obtained in the Household Budget Survey (BBGD) was analysed in terms of income gained and expenditure incurred by households in Poland and regularity at which household incur debt.

#### **2.3.1. Comparison of the BZGD results with national accounts and bank statistics**

It is possible to refer the BZGD results to analogical categories of assets and liabilities originating from national accounts and bank statistics to a limited extent only. This limitation refers, in particular, to real assets on which no information has been collected so far. Nevertheless, the analysis of consistence of the BZGD results with the data on financial components of household assets available in NBP statistics, allows for drawing certain general conclusions on the level of reliability of the BZGD survey results. On the other hand, while formulating such conclusions, it is necessary to note the fact that households were asked about real assets in a more detailed way than about their financial assets, as a result of which the actual situation in this respect is likely to be better presented.

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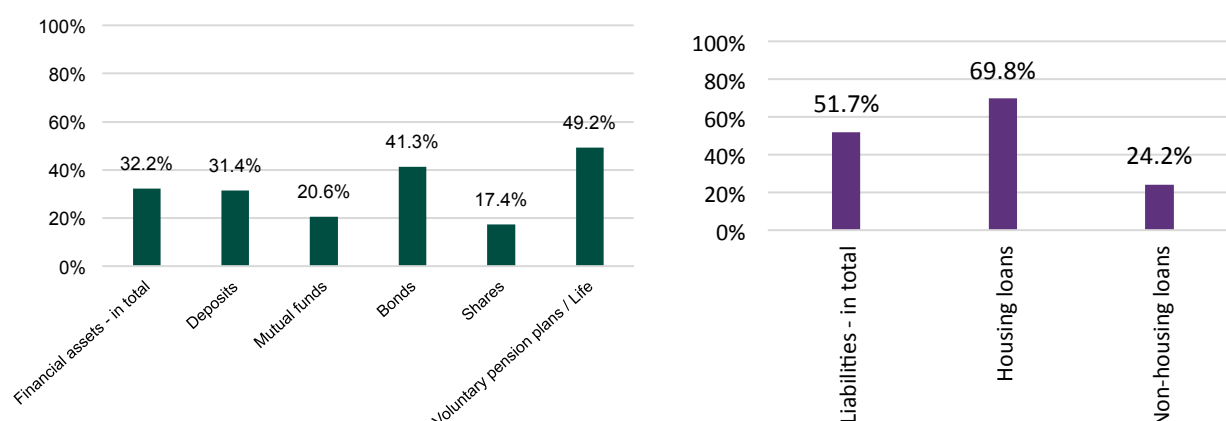
<sup>20</sup> The implied interest rate was estimated based on information concerning the value of the loan instalment, the current value of the debt and the loan maturity term.

Moreover, while analysing the consistence of the BZGD results with the data from external sources, in particular, based on the obligatory statistical reporting, it is difficult to expect that the BZGD fully reflects such statistics. The BZGD is a questionnaire survey and as such, it is burdened with problems typical for this type of surveys, which should be also taken into account while analysing the results (basic problems associated with the conduct of questionnaire surveys are presented in the Introduction to the report on *Household Wealth and Debt Survey in Poland* (NBP, 2015).

While comparing the aggregated values of financial assets and liabilities reported by the BZGD respondents it is clear that collected financial assets are relatively less precise in reflecting the reality than liabilities incurred. In Poland, financial assets generalised for the whole population constitute 32% of their real value. Low data coverage also refers to individual components of financial assets. In no case is it higher than 50% of the real value, whereas the highest level of approximately 49% refers to the value of insurance policies, subject to expert adjustments (cf. 2.2.4. Data Editing in BZGD). This tendency is also typical for the euro area, where saving behaviour seem to be equally less precisely represented (cf. Figure 2.9).

As compared to financial assets, the value of household liabilities obtained on the basis of the BZGD is more favourable as in the case of the relevant reference values. The BZGD approximates ca. 52% of the real value of liabilities incurred by households in Poland. In almost 70%, the survey correctly represents the value of housing debt; much less perfectly, in 24.2% - the value of credit and loans for non-housing purposes.

**Chart 2.8.** The coverage ratio of individual financial assets components (left-hand axis )and liabilities (right-hand axis) of households in Poland (%)



Comments: The data coverage ratio was calculated as the relationship of the values of unit data derived from the BZGD, generalised for the population, to the value of aggregated data derived from national accounts and bank reporting.

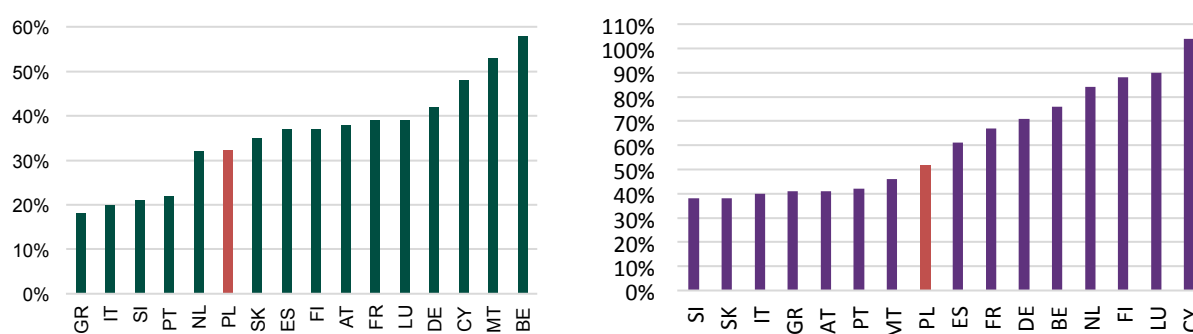
In part related to liabilities, this comparison relies on NBP publication: *Financial data of the banking sector / Receivables of the banking sector from households*, as at the end of 2013, whereas in the part related to financial assets – on NBP information: *National financial assets of households* in 2014 Q1.

Source: BZGD, NBP.

The lack of precise representation of financial assets is the problem of the majority of countries participating in the survey. In case of Belgium which reached the best approximation as compared to other countries, the data coverage ratio did not exceed the level of 58% (cf. Figure 2.9). For Poland, the precision in representation of financial assets value remains at a level slightly below the median for the euro area countries (37%). Significantly better approximation of the value of liabilities is observed throughout the euro area. Some countries reach a level exceeding 80% of the real value of a given aggregate<sup>21</sup>. The coverage level of households' liabilities in Poland, resulting from the BZGD survey, is around the median for the euro area. The approximation of liabilities obtained at the pilot stage of the BZGD survey, in particular, resulting from housing loans, may be considered as satisfactory.

<sup>21</sup> As international experience shows (e.g. Johnson (2013) for the *Survey of Consumer Finance* in the USA and Vermeulen (2014) for a broader group of countries), the use of administrative data (e.g. Tax data) significantly improves the quality of questionnaire surveys. In the case of the HFCS survey, this type of data is extensively used in Finland, to a lesser extent, in France (EBC(2013b)). As shown in Figure 2.9, the generalised aggregated values derived from the HFCS survey, approximate the data derived from national accounts relatively better, as compared to the average for the euro area.

**Chart 2.9.** The level of data coverage of the real value of financial assets collected (left-hand axis) and liabilities incurred (right-hand axis) by households in Poland as compared to the euro area (%)



Symbols: PL - Poland, BE - Belgium, DE - Germany, GR - Greece, ES - Spain, FR - France, IT - Italy, CY - Cyprus, LU - Luxembourg, MT - Malta, NL - Netherlands, AT - Austria, PT - Portugal, SI - Slovenia, SK - Slovakia, FI - Finland, EA - euro area.

Source: BZGD, NBP; ECB.

### 2.3.2. Comparison of the BZGD survey results<sup>22</sup> with the BBGD results

The BZGD and the BBGD enable to compare the data on household income, expenditure and debt, generalised for the whole population. On the other hand, while referring the results obtained from the BZGD pilot survey to the BBGD survey, it is important to remember about significant methodological differences which may affect the conclusions drawn. Although both surveys collect information concerning the economic situation of households, the level of detail in sourcing of such data differed between those studies.

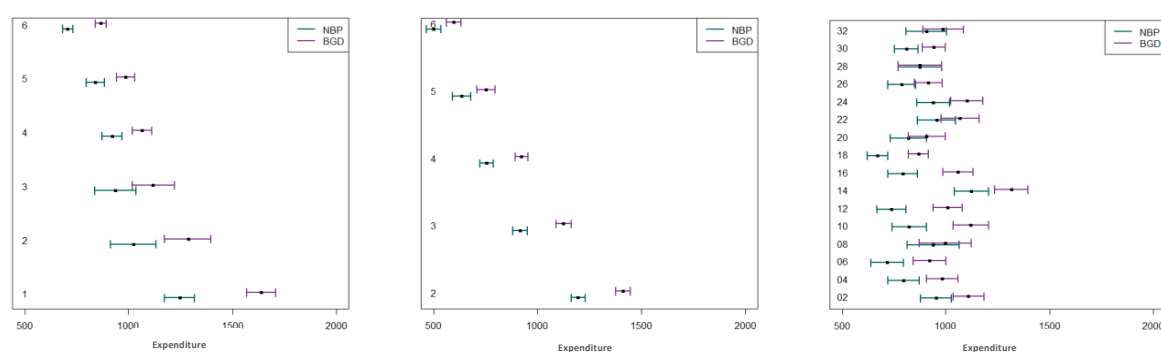
The BZGD survey comprises information concerning household assets and debt, accordingly, the number of questions related to components of assets, loans and their repayment is expanded in this survey. Household income is analysed with a similar level of detail, however, due to the length of the questionnaire, questions concerning expenditure (other than loan repayment) are less numerous and less detailed. On the other hand, the BBGD survey provides comprehensive information concerning income and expenditure which, excluding expenditure associated with housing, is registered individually by respondents in the so-called budget logbooks. Expenditure associated with housing is registered by the interviewer after numerous detailed questions, whereas data on rare expenses (e.g. car purchase) are supplemented with the data derived from quarterly interviews. Moreover, in the BBGD survey all income is registered (including in-kind contributions, single donations) transferred to a household, which relates to the month in which the survey was conducted. Household debt is addressed in less detail in the BBGD survey.

<sup>22</sup> According to GUS (2014).

In this scope, we have information concerning the percentage of debtors and the fact of holding a loan results only from the fact that it was taken out or repaid in the month of the survey.

The above reasons, including other, non-specified methodological differences<sup>23</sup> affect the results of both surveys which, with respect to income, expenditure and debt remain more or less diversified. The scale of those differences is illustrated in the figures below, where confidence intervals are presented<sup>24</sup> for an average expenditure and income per person in the household, according to three features: class of geographical location, size of the household and of the voivodship, and confidence intervals for fractions of households according to the loan type.

**Chart 2.10.** Confidence intervals (at a level of 95%) for the feature: “average expenditure per person in a household” according to classes of geographical location (left-hand axis), household size (central panel) and size of voivodships - comparison of the findings for two surveys.



Comments: If the confidence intervals do not overlap, it should be concluded that results of the BZGD and BBGD surveys differ significantly; in the opposite situation - it is concluded that the results do not differ significantly.

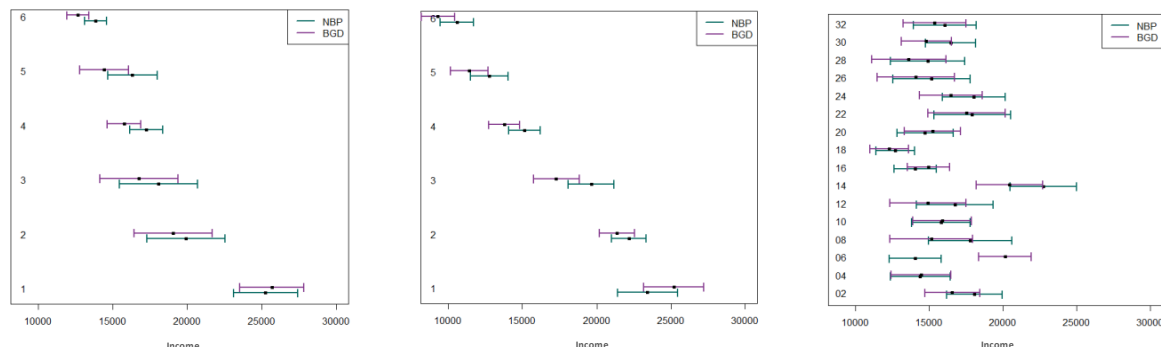
Codes of classes of geographical locations: KLM=1 – cities with population of 500 thousand and more, 2 – cities with population ranging from 200 to 499 thousand, 3 – cities with population ranging from 100 to 199 thousand, 4 – cities with population ranging from 20 to 99 thousand, 5 – cities with population below 20 thousand, 6 - villages. Codes of household size: 1 – 1-person, 2 – 2- person, 3 – 3-person, 4 – 4-person, 5 – 5-person, 6 – 6 and more persons. Codes of voivodships: 02 – Dolnośląskie, 04 –Kujawsko-Pomorskie, 06 – Lubelskie, 08 – Lubuskie, 10 – Łódzkie, 12 – Małopolskie, 14 – Mazowieckie, 16 – Opolskie, 18 – Podkarpackie, 20 – Podlaskie, 22 – Pomorskie, 24 – Śląskie, 26 – Świętokrzyskie, 28 – Warmińsko-Mazurskie, 30 – Wielkopolskie, 32 – Zachodniopomorskie.

Source: NBP, GUS.

<sup>23</sup>In the BBGD survey no imputation of missing data is performed. BBGD respondents participate in the survey over a period of one month and register their income and expenditure relating to the survey period, i.e. from 1 January to 31 December of each year, whereas the BZGD survey collects information which is not so precisely dated.

<sup>24</sup>For the two selected features and the most important grouping levels, the assessment of random errors was determined, which enabled construction of confidence intervals at the adopted standard confidence level of 95%. The constructed confidence intervals allow for the comparison of both surveys and find out whether the results differ significantly in individual cases. In charts comparing the similarity of expenditure and income this is the case when confidence intervals do not overlap; in the opposite situation it is concluded that the results do not differ significantly. In the charts comparing fractions of households according to the loan type, the conclusion on significant differences between the findings of both studies is drawn if the confidence interval is located below or above the value of the estimator determined on the basis of the BBGD survey (in this case, presented in the bar chart). On the other hand, if it contains this value, it is concluded that the results are not significantly different.

**Chart 2.11.** Confidence intervals (at a level of 95%) for the feature: “average income per person in a household” according to classes of geographical location (left-hand axis) , household size (central axis) and size of voivodships - comparison of the results for two surveys

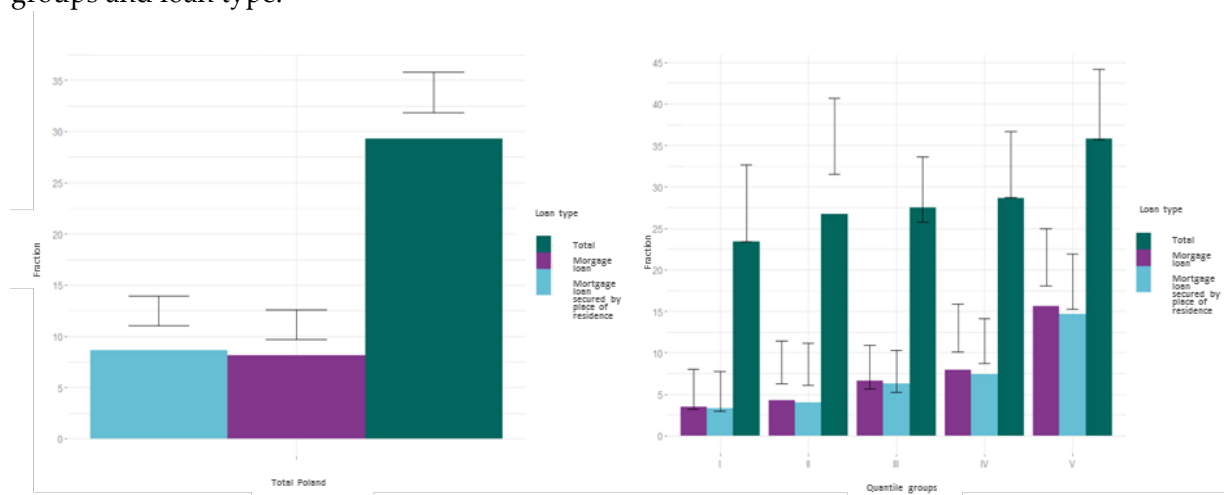


Comments: If the confidence intervals do not overlap, it should be concluded that results of the BZGD and BBGD differ significantly, in an opposite situation - it is concluded that the results do not differ significantly.

Codes of geographical location classes: KLM=1 – cities with population number of 500 thousand and more, 2 – cities from 200 to 499 thousand, 3 – cities from 100 to 199 thousand, 4 – cities from 20 to 99 thousand, 5 – cities below 20 thousand, 6 - village. Codes of household size: 1 – 1-person, 2 – 2-person, 3 – 3-person, 4 – 4-person, 5 – 5-person, 6 – 6 and more persons. Codes of voivodships: 02 – Dolnośląskie, 04 –Kujawsko-Pomorskie, 06 – Lubelskie, 08 – Lubuskie, 10 – Łódzkie, 12 – Małopolskie, 14 – Mazowieckie, 16 – Opolskie, 18 – Podkarpackie, 20 – Podlaskie, 22 – Pomorskie, 24 – Śląskie, 26 – Świętokrzyskie, 28 – Warmińsko-Mazurskie, 30 – Wielkopolskie, 32 – Zachodniopomorskie.

Source: NBP, GUS.

**Chart 2.12.** Confidence intervals according to loan type (left-hand axis) and according to quintile groups and loan type.



Comments: If the confidence interval is located below or above the value of the estimator determined on the basis of the BBGD survey (in this case, presented in the bar chart), the differences between the BZGD and BBGD results are statistically significant. On the other hand, if it contains this value, it is concluded that the results are not significantly different.

Source: NBP, GUS.

The comparative analysis of the results obtained on the basis of the BZGD and BBGD surveys indicates that as regards income, scoring is usually higher for the BZGD, however, practically in the majority of cases the results cannot be distinguished statistically (cf. Figure 2.11). On the other hand, as regards expenditure, in the majority of cases, in the BZGD survey they reach a level significantly lower than in case of the BBGD (cf. Figure 2.10). Comparing the results of both surveys in terms of prevalence of debt, according to the loan type and household groups, in the BZGD a clearly higher percentage of debtors was obtained, both in the overall population of households and in income quintile groups, for total loans and for mortgage loans, and those differences are usually statistically significant. Similar results concerning the total debt as those obtained in the BZGD survey are presented in the Social Diagnosis survey<sup>25</sup>, where 37% of households had a certain debt in 2013.


### 3. The survey questionnaire

The questionnaire form used in the BZGD survey is the Polish equivalent of the core questionnaire used in the survey of *Household Finance and Consumption Network*. In case of our survey:

- content of some questions was changed,
- different grouping of questions in thematic blocks was applied,
- sequence of individual thematic blocks was modified ,
- the questionnaire interview was divided into two stages: qualitative questions ("filtering") enabling to determine a general profile of the respondent (e.g. holding real property, occurrence of debt, etc.) and at the second stage - detailed questions, mainly quantitative, where the respondent provides the valuation of components of assets, individual debt types, income, etc.

Modifications of this type to the survey questionnaire are compliant with the general rule adopted in the *Household Finance and Consumption Network* survey, according to which survey questionnaires for individual countries should enable to determine the examined variables describing the financial situation of households ( the "*output oriented*" approach), instead of exact copying of the HFCN master questionnaire.



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	NARODOWY BANK POLSKI	ul. Świętokrzyska 11/21, 00-919 Warsaw	<a href="http://www.nbp.pl">www.nbp.pl</a>
<b>Household wealth and debt survey in Poland</b>			<b>NBP-02</b>
2014			

**Section 1. HOUSEHOLD'S IDENTIFICATION DATA**

To be filled in by the interviewer

<b>1.1. Household number</b>	<b>SA 0010</b>	<b>1.2. Statistical region</b>	<b>1.3. Number of households in a housing unit</b>

**Section 2. INFORMATION ON IMPLEMENTATION OF THE SURVEY**

To be filled in by the interviewer after conducting of the survey

<b>2.1. Interview final outcome</b>	<b>SB 0100</b> <b>SB 070</b> <b>SB 080</b>	<b>2.2. Reasons for refusal or interruption of the survey</b>	<b>PL 1</b>
<b>Interview completed:</b>		• aversion to questionnaire surveys . . . . .	1
• interview fully completed . . . . .	11	• aversion to problems addressed in the questionnaire (sensitive questions) . . . . .	2
• interview partially completed ( <i>at least Section 4 and Q.5.1 and 5.2 of Section 5 have been filled in</i> ) . . . . .	12	• fear that information might be used for non-statistical purposes . . . . .	3
<b>Interview not completed:</b>		• lack of time . . . . .	4
• non-existing address, . . . . .	20	• Too lengthy and tiring questionnaire . . . . .	5
• non-residential building, non-inhabited flat, commercial premises, . . . . .	21	• refusal, interruption without giving the reason . . . . .	6
• no access to the flat . . . . .	22	• absence of respondent aware of household financial situation . . . . .	7
• nobody present at home (temporary absence) . . . . .	23		
• definite refusal . . . . .	24		
• refusal during the survey ( <i>Section 4 not filled in</i> ). . . . .	25		
• inability to participate in the survey due to sickness, age, disability . . . . .	26		
• foreigners' households . . . . .	27		
• other reasons . . . . .	28		
			<b>SB 0900</b>
		<b>2.3. Total number of visits (for conducted and not conducted interviews)</b>	
			<b>SB 0900</b> <b>PL</b>
		<b>2.4. Interview duration (in minutes)</b>	
		<i>Fill in for a fully completed interview</i>	

**Section 3. INFORMATION ON THE RESPONDENT'S PLACE OF RESIDENCE AND THE CONDUCTED INTERVIEW (applies to randomly selected dwelling )**

To be filled in by an interviewer. In case of an interview **partly completed** (Q.2.1=12) or **not completed** (Q.2.1=symbols from 20 to 28, except when Q.2.1=21) fill in Q.3.1-3.7 only,

<b>3.1. Type of the building</b>		<b>SC 0100</b>
• single- family detached house . . . . .		<b>1</b>
• single-family terraced house . . . . .		<b>2</b>
• multi-family building . . . . .		<b>3</b>
• other . . . . .		<b>4</b>

<b>3.2. Location of the place of residence</b>		<b>SC 0300</b>
• city centre . . . . .		<b>1</b>
• region between the city centre and suburb . . . . .		<b>2</b>
• city outskirts . . . . .		<b>3</b>
• poorly populated area, village . . . . .		<b>4</b>

<b>3.3. Building classification</b>		<b>SC 0200</b>
• luxury . . . . .		<b>1</b>
• wealthy . . . . .		<b>2</b>
• medium-wealthy . . . . .		<b>3</b>
• modest . . . . .		<b>4</b>
• poor . . . . .		<b>5</b>
• very poor . . . . .		<b>6</b>

<b>3.4. Assessment of building condition</b>		<b>SC 0400</b>
• very good . . . . .		<b>1</b>
• satisfactory condition (small wall cracks, flaking paint) . . . . .		<b>2</b>
• poor condition (requires renovation or repairs. . . . .		<b>3</b>
• ruin. . . . .		<b>4</b>

<b>3.5. Security of the building</b>		<b>SC 0700</b>
<i>Checking of more than one response is possible</i>		
1. doorkeeper . . . . .		<b>1</b>
2. guardian . . . . .		<b>2</b>
3. closed housing estate (fencing, gate, guardian). . . . .		<b>3</b>
4. intercom only . . . . .		<b>4</b>
5. other safeguards (e.g. a dog) . . . . .		<b>5</b>
6. no safeguards . . . . .		<b>6</b>

<b>3.6. Comparison of respondent's house to the neighbouring buildings</b>		<b>SC 0500</b>
• better than neighbouring buildings . . . . .	<b>1</b>	
• similar to neighbouring buildings . . . . .	<b>2</b>	
• worse than neighbouring buildings . . . . .	<b>3</b>	
• no other buildings within sight . . . . .	<b>4</b>	→ Q.3.8

<b>3.7. Classification of the neighbouring buildings</b>		<b>SC 0600</b>
• luxury . . . . .		<b>1</b>
• wealthy . . . . .		<b>2</b>
• medium-wealthy . . . . .		<b>3</b>
• modest . . . . .		<b>4</b>
• poor . . . . .		<b>5</b>
• very poor . . . . .		<b>6</b>

3.8. Respondent's housing conditions		HR 0200
• excellent . . . . .	1	
• good (requires painting, minor finishing) . . . . .	2	
• quite good (requires minor renovation e.g. removal of wall cracks) . . . . .	3	
• poor (requires major renovation) . . . . .	4	
• no assessment (the interviewer did not see the flat) . . . . .	5	

3.14. Respondent's self-expression skills		HR 0900
• excellent . . . . .	1	
• good . . . . .	2	
• quite good . . . . .	3	
• poor . . . . .	4	

3.9. Respondent's attitude towards the interview		HR 0300
• favourable . . . . .	1	
• neutral . . . . .	2	
• unfavourable . . . . .	3	

3.15. Respondent's interest in the interview		HR 1000
• very high . . . . .	1	
• high . . . . .	2	
• medium . . . . .	3	
• low . . . . .	4	
• very low . . . . .	5	

3.10. Assessment of response reliability		HR 0400
• reliable responses . . . . .	1	
• questionable responses . . . . .	2	
• responses with limited reliability . . . . .	3	

3.16. Participation of other persons in the survey interview		HR 1100
<i>Checking of more than one response is possible</i>		
1. children below 16 . . . . .	1	
2. spouse/partner . . . . .	2	
3. other members of the . . . . .	3	
4. other person/persons from outside the household . . . . .	4	
5. no other persons . . . . .	5	

3.11. Level of response understanding by the respondent		HR 0500
• excellent . . . . .	1	
• good . . . . .	2	
• quite good . . . . .	3	
• poor . . . . .	4	

3.17. Did the respondent use auxiliary sources during the interview – e.g. in the form of documents, computer files?		HR 1300
• yes, often . . . . .	1	
• yes, sometimes . . . . .	2	
• no . . . . .	3	

3.12. Reliability of provided information concerning income and wealth level		HR 0600
• accurate . . . . .	1	
• quite accurate . . . . .	2	
• inaccurate . . . . .	3	

3.18. Which questionnaire Section was most difficult for the respondent to understand ?		HR 1300 PL1
<i>Maximum 3 section symbols may be entered.</i>		
<i>If all sections were difficult, enter "50".</i>		
<i>If no section was difficult, enter „30"</i>		

3.13. Assessment of respondent's ease to answer the questions		HR 0800
• very high . . . . .	1	
• high . . . . .	2	
• normal . . . . .	3	
• low . . . . .	4	
• very low . . . . .	5	

3.19. Which questionnaire section caused a major problem for the respondent while responding ?		HR 1300 PL2
<i>Maximum 3 section symbols may be entered.</i>		
<i>If all sections were problematic, enter "50". If no section was difficult, enter „30"</i>		

**Section 4. CHARACTERISTICS OF PERSONS IN THE HOUSEHOLD**

Enter the relevant symbol for each person specified in Q.4.1

Person's identification number RA 0010		RA 0200	RA 0300	RA 0400	RA 0500
Household personal composition Enter name or other designation of each member of your household below. Please start with the reference person.		Gender 1 – man 2 – woman	Age If no age was entered, please enter the age 888 – I do not know 999 – no answer	Country of birth (means a country of mother's permanent residence upon child's birth, according to borders applicable during the survey ) 1 – Poland 2 – Europe 3 – another country If symbol 2 or 3 occurs, enter country code AT – Austria BE – Belgium BG – Bulgaria CY – Cyprus HR – Croatia CZ – Czech Republic DK – Denmark EE – Estonia FI – Finland FR – France EL – Greece ES – Spain NL – Netherlands IE – Ireland LT – Lithuania LU – Luxembourg LV – Latvia MT – Malta DE – Germany PT – Portugal RO – Romania SK – Slovakia SI – Slovenia SE – Sweden HU – Hungary IT – Italy UK – United Kingdom CH – Switzerland TR – Turkey IS – Iceland NO – Norway OE – other European countries Other: AF – Africa NA – North America SA – Central and South America AA – Asia and Australia XX – other	How many years have you been living in Poland ? If no number of years was entered, please enter : 888 – I do not know 999 – no response If a person has lived for a period shorter than 6 months – enter "0". If a person has stayed in Poland multiple times – all stays exceeding 6 months should be taken into account.
4.1		4.2	4.3	4.4	4.5
01		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
02		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
03		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
04		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
05		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
06		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
07		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
08		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
09		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Person's identification number RA 0010		RA 0100	PA 0100	PA 0200
		Family relationship with the reference person	Marital status (applies to persons aged 16 and more )	Highest level of completed education (applies to persons aged 16 and more ) Provide the respondent with card A1
4.1	4.6	1 – reference person 2 – husband, wife 3 – partner 4 – son/daughter 5 – father/mother 6 – father/mother-in-law 7 – grandfather/grandmother, great-grandfather/ grandmother 8 – grandson/ granddaughter, great-grandson/ granddaughter 9 – brother/sister 10 – other relative 11 – son/daughter-in-law 12 – non-relative 99 – no response	1 – single 2 – married 4 – widower/widow 5 – divorced; separated 8 - I don't know 9 - no response	00 – no education 10 – elementary 24 – secondary 31 – basic vocational 34 – secondary, general 35 – secondary vocational 45 – post-secondary 55 – teacher's college, language or social service college 66 – bachelor 's or engineer's degree 76 – master's or equivalent degree 86 – university education with academic rank/scientific title 88 – I do not know 99 – no response
	4.7		4.7	4.8
01				
02				
03				
04				
05				
06				
07				
08				
09				
10				

**4.9. Number of the person providing the information**

*Number of the person from Q.4.1*  
*In the case of person from outside the household, enter 20*

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**PL 2**

## Section 5. HOUSEHOLD MAIN RESIDENCE

<b>5.1. Is the flat/house we met you in the main place of residence of your household, i.e. the place where your household lives during the most part of the year ?</b>	<b>HB 0300 PL</b>
• yes	<b>1</b>
• no	<b>2</b>

→ Q.5.2

**Household main residence** – i.e. the place where you and your household live during the most part of the year.

<b>5.2. What is your title to the main place of residence :</b>	<b>HB 0300</b>	
ownership of the entire flat/house	<b>10</b>	→ Q.5.4
cooperative member's ownership right to the premises	<b>11</b>	
ownership of a part of flat/house	<b>20</b>	→ Q.5.3
cooperative member's ownership right to a part of the premises	<b>21</b>	
tenant/ sub-tenant incurring costs of compensation	<b>30</b>	→ Q.5.10
cooperative tenant's right to the premises	<b>31</b>	
tenant/ sub-tenant without payment of real rent (compensation)		
company flat	<b>41</b>	→ Q.5.10
living in a family, friend's house	<b>42</b>	
other lodging	<b>43</b>	
I do not know	<b>88</b>	
no response	<b>99</b>	

→ Q. 6.1 if the symbol is 10,11, 20 or 21;

→ Q. 7.1 for other symbols

**Ownership of flat/house** –ownership of a flat (house), confirmed by a notarial deed, including a separate ownership right to cooperative premises, by one of members of the surveyed household or by several members (eg. spouses are co-owners of the housing ).

**Real rent (compensation)** – the amount paid by the tenant to the owner or main user, constituting revenue of the owner or the main tenant. It shall not cover costs associated with the use of the lodging, paid to the administrator the building.

**Note:** Q.5.3 should be answered by a household for which in Q. 5.2 symbols 20, 21. were checked.

<b>5.3. You have said that your household is owner of a part of the flat/house.</b>	<b>HB 0500</b>
<b>What is the percentage share of your household in the ownership of the flat/house ?</b>	
percentage share	<input type="text"/>
I do not know	<b>888</b>
no response	<b>999</b>

**Free-of-charge use** – use of a flat/house without incurring any costs of the real rent (compensation).

**Other lodging** – due to perpetual use, the so-called squatter, in exchange for work for the owner, municipal housing.

**Note:** Q.5.4-5.9 should be answered by a household for which in Q. 5.2 symbols 10,11, 20 or 21 were checked.

<b>5.4. How did your household acquire the flat/house?</b>	<b>HB 0600</b>
purchase	<b>1</b>
self-construction	<b>2</b>
inheritance	<b>3</b>
donation	<b>4</b>
I do not know	<b>8</b>
no response	<b>9</b>

<b>5.5. In which year did your household acquire the ownership/co-ownership right to the current main place of residence ?</b>	<b>HB 0700</b>
year	<input type="text"/>
I do not know	<b>88</b>
no response	<b>99</b>

<b>5.6. What was the value (price) of the whole flat/house/real estate, including the land (plot of land) upon its first acquisition by your household ?</b>		<b>HB 0800</b>
<i>Take into account the value of the whole flat/house/real estate, irrespective of your household's share</i> <i>If the real estate was acquired before 1 January 1995 - enter the value prior to re-denomination.</i>		
1.	value (PLN)	<input type="text"/>
2.	symbol of the range	<input type="text"/>
3.	I do not know	88
4.	no response	99

*If no value was given, the respondent should be asked to select the bracket (from card A2) in which such value is contained.*

<b>5.7. If you wanted to sell the flat/house/real estate (agricultural farm without machines, crops and livestock), what amount, in your opinion, could be currently obtained for them ? (Give the value of the whole flat/house/real estate, irrespective of the part belonging to your household.</b>		<b>HB 0900</b>
<b>5.7.1 House/flat</b>		
1.	value (PLN)	<input type="text"/>
2.	symbol of the range	<input type="text"/>
3.	I do not know	88
4.	no response	99
<b>5.7.2 Land (plot; area of the agricultural farm)</b>		
1.	value (PLN)	<input type="text"/>
2.	symbol of the range	<input type="text"/>
3.	I do not know	88
4.	no response	99
<b>5.7.3 Total real estate, i.e. house, farm buildings, land (plot)</b>		
1.	value (PLN)	<input type="text"/>
2.	symbol of the range	<input type="text"/>
3.	I do not know	88
4.	no response	99

*If no value was given, the respondent should be asked to select the bracket (from card A2) in which such value is contained.*

*If no value was given, the respondent should be asked to select the bracket (from card A2) in which such value is contained.*

*If no value was given, the respondent should be asked to select the bracket (from card A2) in which such value is contained.*

<b>5.8. Is your household planning to sell this flat/house within the nearest two years?</b>	<b>PL 3</b>
Yes	1
No	2
I do not know	8
no response	9

<b>5.9. In your opinion, how will the value of your main place of residence change over the nearest two years ?</b>	<b>PL 4</b>
• decrease by over 30%	1
• decrease by 10-30%	2
• decrease by up to 10%	3
• remain stable	4
• increase by up to 10%	5
• increase by 10-30%	6
• increase over 30%	7
• I do not know	8
• no response	9

<b>5.10. What is the general usable area of the main place of residence (total area of a flat/house and area of a plot on which the real property is located )?</b>		<b>HB 0100; HB 0100 PL</b>
	<b>5.10.1 house/ flat</b>	<b>5.10.2. land (plot, area of agric. farm)  fill-in for single family houses</b>
1. area in m <sup>2</sup>	<input type="text"/>	<input type="text"/>
2. I do not know	8	8
3. no response	9	9

<b>5.11. How long have you, or other members of your household, been living in the main place of residence (refers to the longest inhabiting person) ?</b>		<b>HB 0200</b>
number of years	<input type="text"/>	
I do not know		888
no response		999

<b>5.12. What are the average charges for the main place of residence incurred by your household (administrative costs and other fees associated with inhabiting, e.g. maintenance of lifts, security, cleaning, waste disposal, heating, water, renovation fund, real rent (compensation)?)</b>		<b>HB 0400 HB 0410 HB 2300</b>
1. value (PLN)	<input type="text"/>	
2. symbol of the range	<input type="text"/>	
3. no charges incurred		7
4. I do not know		8
5. no response		9

*Utility or heating charges should not be included if paid separately*

*If no value was given the respondent should be asked to select the bracket (from card A2) in which such value is contained.*

<b>5.13 Number of the person providing information</b>	<b>PL 5</b>
<i>Number of the person from Section 4 Q.4.1. In the case of person from outside the household, enter 20</i>	<input type="text"/>



**Section 6. CREDITS, LOANS RELATED TO MAIN PLACE OF RESIDENCE OF THE HOUSEHOLD**

<b>6.1 Is the current main place of residence of your household burdened with a mortgage loan or another credit or loan repaid by your household?</b>		<b>HB 1000</b>	→ <b>Q.7.1</b>
yes	<b>1</b>	→ Q.6.2	
no	<b>2</b>		
I do not know	<b>8</b>	→Q.7.1	
no response	<b>9</b>		

**Mortgage loan** – long-term bank loan secured by the mortgage. Most commonly granted for construction or purchase of a real property.

*Note: Q.6.2-6.18 should be answered by a household for which in Q.6.1 symbol 1 was checked..*

<b>6.2. You have said that the main place of residence of your household is burdened with a loan.</b>		<b>HB 1010</b>
<b>How many mortgage loans or other credits or loans is the main place of residence of your household burdened with?</b>		
number of credits/loans	<input type="text"/>	→Q.7.1
I do not know	<b>8</b>	
no response	<b>9</b>	

Loan number	What type of loan is it:	HB 110	Institution where the loan was taken out:	PL.6
	<b>mortgage:</b> 1 – standard 2 – reversed mortgage 3 – refinanced	<b>other credit or loan:</b> 4 – standard 5 – refinanced 8 – I do not know 9 – no response	1 – bank (including cooperative bank ) 2 – in credit union (SKOK) 3 – in other institution, e.g. shadow bank, lending agency 8 - I don't know	
<b>6.3</b>	<b>6.4</b>	<b>6.5</b>		
<b>1</b>	<input type="text"/>	<input type="text"/>		
<b>2</b>	<input type="text"/>	<input type="text"/>		
<b>3</b>	<input type="text"/>	<input type="text"/>		
<b>4</b>	<input type="text"/>	<input type="text"/>		
<b>5</b>	<input type="text"/>	<input type="text"/>		

*It is necessary to collect information concerning 5 most important loans, i.e. the highest value loans. For similar value loans, 5 loans with higher outstanding amounts should be selected .*

**Loan refinancing** means repayment of the existing loan with funds derived from a new loan in the same or higher amount .

**Reversed mortgage** – a special type of mortgage loan which enables the borrower to “release” capital from real property with no need to leave or sell the property. Real property owner receives monthly instalments or a one-off payment , and after his death the other party to the agreement (e.g. bank) takes over the real property.

**Shadow bank** – non-bank financial institution that provides products and services similar to commercial banks; however, it is not subject to the banking regulations.

Note: Q.6.6-6.18 should be filled in only for completed lines from Q.6.4.

6.6. How funds originating from the credit/credits, loans were used? Please enter "X" at the selected purpose for each of the loans held.											HB 120
Specification <i>Do not read response categories . Only one main purpose or several additional purposes for each of the credits/loans can be checked.</i>	Sym bol	Loan number									
		1		2		3		4		5	
		Purpose									
		main	additional	main	additional	main	additional	main	additional	main	additional
0	1	2	3	4	5	6	7	8	9	10	11
Purchase or construction of the main place of residence	01										
Purchase of other real property(land, buildings)	02										
Renovation or modernisation of a flat/house	03										
Purchase of a car or another motor vehicle	04										
Financing of economic or professional activity	05										
Repayment of other debt	06										
Educational goals	07										
Payment of maintenance costs (food, housing charges)	08										
Other	09										
I do not know (check symbol)	88	88	x	88	x	88	x	88	x	88	x
No response (check symbol)	99	99	x	99	x	99	x	99	x	99	x

	HB 130	HB 140	HB 150	HB 160	
Loan number	Give the year of taking out or last refinancing of the credit/loan.  <i>If a loan is a reversed mortgage loan, a year from which payments to the household started should be provided.</i>	What was the initial value of the loan (when was it granted or last refinanced)?  <i>If a loan is a reversed mortgage loan, the level of the amount originally received should be entered.</i>	Have you or any other member of your household ever borrowed funds within this loan or at a time when you refinanced it?  <i>If a loan is a reversed mortgage loan, symbol 1 should be entered.</i>	Give the number of years for which the loan was last granted or refinanced.  <i>If a loan is a reversed mortgage loan, the number of years over which payments to the household are foreseen should be provided.</i>	
	8 - I don't know 9 - no response	value  8 - I don't know 9 - no response	Currency symbol <sup>1)</sup> 1 – PLN 2 – EUR 3 – CHF 4 – other <sup>2)</sup>	1 – yes 2 – no 8 - I don't know 9 – no response	77 – no number of years defined 88 – I do not know 99 – no response
6.3	6.7	6.8	6.9	6.10	6.11
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

1) If the loan was taken out in two currencies, it should be specified in two lines: one part should be entered in the line designed for this loan, whereas the other part - in the line without number (last), entering the relevant number of the loan.

2) If the loan was taken out in other currency, its value should be converted into PLN at the applicable exchange rate (i.e. As at the day of conducting the survey interview )

Loan number	HB 170; HB 2100		HB 180	HB 180 PL
	What value of the loan is outstanding (excluding interest, fees, etc.)? <i>value</i>		Can the interest rate change during the term of the loan agreement?	Does the change of the interest rate depend on:
	7 – reversed mortgage 8 – I don't know 9 – no response	Currency symbol <sup>1)</sup> 1 – PLN 2 – EUR 3 – CHF 4 – other <sup>2)</sup>	1 – yes 2 – no 8 – I do not know 9 – no response →Q.6.16	1 – lender's decision (e.g. bank) 2 – market rates 8 – I don't know 9 – no response
6.3	6.12	6.13	6.14	6.15
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

1) See the comment on p. 10;  
2) See the comment on p. 10;

Loan number	HB 200; HB 2200		HB 2200 PL
	What is the monthly repayment of the loan including interest and principal (excluding taxes, insurance, etc.)? <i>value</i>		Are loan instalments calculated in the agreement as:
	8 – I don't know 9 – no response	Currency symbol <sup>1)</sup> 1 – PLN 2 – EUR 3 – CHF 4 – other <sup>2)</sup>	1 – equal 2 – decreasing 8 – I don't know 9 – no response
6.3	6.16	6.17	6.18
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

1) See the comment on p. 10;  
2) See the comment on p. 10.

**Interest rate** – indicator of the revenue to which the capital holder is entitled due to credit/ loan granting.

**Market rate** – interest rate on loans and deposits between banks.

**Loan balance** - in other words, repayable principal, excluding the interest part .

**Commission** – a fee charged by financial institutions for specific financial operations, including loan granting.

<b>6.19. Number of the person providing information</b>	PL 7
Number of the person from Section 4 Q.4.1. In the case of person from outside the household, enter 20	<input type="text"/> <input type="text"/> <input type="text"/>

**Section 7. OTHER REAL ESTATE**

<b>7.1. Do you or other members of your household own other real estate apart from the main place of residence, such as: houses, flats, garages, offices, agricultural farms, land, yards, etc.?</b>		<b>HB 2400</b>
yes	<b>1</b>	→Q.7.2
no	<b>2</b>	
I don't know	<b>8</b>	→Q.9.1
no response	<b>9</b>	

→ **Q.8.1** or **Q.9.1** if a symbol other than "1" was checked for the household

**Real estate** – land, buildings, parts of buildings

*Note: Q.7.2-7.10 should be answered by a household for which in Q. 7.1 symbol 1. was checked.*

<b>7.2. You have said that your household has other real estate apart from the main place of residence. How many such real properties apart from the main place of residence does your household own?</b>	<b>HB 2410</b>
number of real properties	<input type="text"/>
I don't know	<b>88</b>
no response	<b>99</b>

Provide information for each real property held:

	<b>HB 250</b>	<b>HB 260; HB261; HB262; HB 263</b>	<b>PL 8</b>	<b>PL 9</b>
Real property number	What are those real properties ?	What is the main intended use of the real property (apart from the main place of residence)?	Does your household plan to sell this real property in the nearest two years?	Does your household plan to transfer this real property as a donation (during their lifetime) to children or other persons?
	<b>1</b> – house or flat <b>2</b> – residential building <b>3</b> – industrial building/warehouse <b>4</b> – construction plot/ property/ recreational plot/land (other than agricultural farm ) <b>5</b> – garage <b>6</b> – shop <b>7</b> – office, commercial premises <b>8</b> – hotel <b>9</b> – agricultural farm <b>10</b> – other <b>88</b> – I do not know <b>99</b> – no response	<b>1</b> – private, e.g. leisure <b>2</b> –economic activity <b>3</b> – lease or rental <b>4</b> – for other purposes <b>8</b> – I don't know <b>9</b> – no response	<b>1</b> – yes →Q.7.8 <b>2</b> – no <b>8</b> – I don't know <b>9</b> – no response	<b>1</b> – yes <b>2</b> – no <b>8</b> – I don't know <b>9</b> – no response
<b>7.3</b>	<b>7.4</b>	<b>7.5</b>	<b>7.6</b>	<b>7.7</b>
<b>1</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>2</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>3</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>4</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>5</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

	HB 270	HB 280; HB 2900	HB 280 PL; HB 2900PL
Real property number	What percentage of the real property belongs to your household ?  888 – I do not know 999 – no response	Suppose you would like to sell the real property owned, what amount (in PLN), in your opinion, could be currently gained for it (current real property value)?  <i>In the case of an agricultural farm, only the value of arable land and buildings should be given(i.e. without machines, crops and livestock).</i>  8 – I don't know 9 – no response	Give the symbol of the brackets from A2 card, in which the current value of the real property is contained.  88 – I do not know 99 – no response
	<i>If Q.7.9 was not filled in, do not fill in 7.10</i>		
7.3	7.8	7.9	7.10
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>

<b>7.11. Number of the person providing the information</b>  <i>Number of the person from Section 4 Q.4.1</i> <i>In the case of person from outside the household, enter 20</i>	PL 10
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

## Section 8. CREDITS/ LOANS SECURED ON OTHER REAL PROPERTY

<b>8.1. Do you or other members of your household currently hold mortgage loans or other credits/loans secured on real property other than the main place of residence<sup>1)</sup>?</b>		<b>HB 3000</b>	→Q.9.1
yes	<b>1</b>	→Q.8.2	
no	<b>2</b>		
I don't know	<b>8</b>	→Q.9.1	
no response	<b>9</b>		

1) If the main place of residence and other real property simultaneously constitute collateral of the loan, it should not be registered if the loan was earlier registered at the main place of residence.

**Note:** Q.8.2-8.18 should be answered by a household for which in Q.8.1 symbol 1 was checked.

<b>8.2. You have said that the household currently has credits/loans secured on real property other than the main place of residence. How many such loans burden real property other than the main place of residence of your household?</b>	<b>HB 3010</b>
number of loans	<input type="text"/>
I don't know	<b>8</b>
no response	<b>9</b>

	<b>What type of loan is it:</b>	<b>HB 310</b>	<b>Institution where the loan was drawn:</b>	<b>PL 11</b>
Loan number	<b>mortgage:</b> 1 – standard 2 – reversed mortgage 3 – refinanced  <b>other credit or loan:</b> 4 – standard 5 – refinanced 8 – I do not know 9 – no response		1 – bank (including cooperative bank ) 2 – in credit union (SKOK) 3 – in other institution, e.g. shadow bank, lending agency 8 – I don't know 9 – no response	
<b>8.3</b>	<b>8.4</b>		<b>8.5</b>	
<b>1</b>	<input type="text"/>		<input type="text"/>	
<b>2</b>	<input type="text"/>		<input type="text"/>	
<b>3</b>	<input type="text"/>		<input type="text"/>	
<b>4</b>	<input type="text"/>		<input type="text"/>	
<b>5</b>	<input type="text"/>		<input type="text"/>	

Information concerning 5 most important loans should be collected, i.e. the highest value loans. If loans have a similar value, 5 loans with higher outstanding amounts should be selected .

**Note:** Q.-86-8.18 should be filled in only for completed lines of Q.8.4.

8.6. How were the funds originating from the credit/credits, loans used? Enter "X" at the selected purpose of use for each of the loans held.											HB 320
Specification  Do not read response categories.  It is possible to check only one main purpose of use and one or several additional purposes of use for each of the loans.	Sym bol	Loan number									
		1		2		3		4		5	
		Purpose									
		main	additional	main	additional	main	additional	main	additional	main	additional
0	1	2	3	4	5	6	7	8	9	10	11
Purchase of the main place of residence	01										
Purchase of other real property (land, buildings)	02										
Renovation or modernisation of the flat/house	03										
Purchase of a car or another motor vehicle	04										
Financing of economic or professional activity	05										
Repayment of other debt	06										
Educational goals	07										
Payment of maintenance costs (food, housing charges)	08										
Other	09										
I do not know (check symbol)	88	88	x	88	x	88	x	88	x	88	x
No response (check symbol)	99	99	x	99	x	99	x	99	x	99	x

	HB 330	HB 340		HB 350	HB 360
Loan number	Give the year of taking out or last refinancing of the credit.  If a loan is a reversed mortgage loan, a year from which payments to the household started should be provided.  8 – I don't know 9 – no response	What was the initial value of the loan (when was it granted or last refinanced)?  If a loan is a reversed mortgage loan, the level of the amount originally received should be entered.  value		Have you or any other member of your household ever borrowed additional funds under this loan or at a time when you refinanced it?  If a loan is a reversed mortgage loan, symbol 1 should be entered.  1 – yes 2 – no 8 – I don't know 9 – no response	Give the number of years for which the loan was last granted or refinanced.  If a loan is a reversed mortgage loan, the number of years over which payments to the household are foreseen should be provided.  77 – no number of years defined 88 – I do not know 99 – no response
		8 – I don't know 9 – no response	Currency symbol <sup>1)</sup> 1 – PLN 2 – EUR 3 – CHF 4 – other <sup>2)</sup>		
8.3	8.7	8.8		8.9	8.10
1					
2					
3					
4					
5					

1) If the loan was taken out in two currencies, it should be specified in two lines: one part should be entered in the line designed for this loan, whereas the other part - in the line without number (last), entering the relevant number of the loan.

2) If the loan was taken out in another currency, its value should be converted into PLN at the applicable exchange rate (i.e. as at the day of conducting the survey interview)

Loan number	HB 370; HB 4100		HB 380	HB 380 PL
	What value of the loan is outstanding (excluding interest, fees, etc.)?  <i>value</i>		Can the interest rate change during the term of the loan agreement?	Does the change of the interest rate depend on:
	7 – reversed mortgage 8 – I don't know 9 – no response	Currency symbol <sup>1)</sup> 1 – PLN 2 – EUR 3 – CHF 4 – other <sup>2)</sup>	1 – yes 2 – no 8 – I do not know → Q.8.16 9 – no response	1 – lender's decision, e.g. bank's decision 2 – market rates 8 – I don't know 9 – no response
8.3	8.12	8.13	8.14	8.15
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

1) See the comment on p. 15.

2) See the comment on p. 15.

Loan number	HB262; HB 4200		HB 4200 PL
	What is the monthly repayment of the loan including interest and principal (excluding taxes, insurance, etc.)?  <i>value</i>		Are loan instalments calculated in the agreement as:
	8 – I don't know 9 – no response	Currency symbol <sup>1)</sup> 1 – PLN 2 – EUR 3 – CHF 4 – other <sup>2)</sup>	1 – equal 2 – declining 8 – I don't know 9 – no response
8.3	8.16	8.17	8.18
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>

1) See the comment on p. 15.

2) See the comment on p. 15.

<b>8.19. Number of the person providing the information</b>	<b>PL 12</b>
  <i>Number of the person from Section 4 Q.4.1</i> <i>In the case of person from outside the household, enter 20</i>	<input type="text"/> <input type="text"/> <input type="text"/>



## SECTION 9. VEHICLES AND LEASING

<b>9.1. Do you or other members of your household have personal cars? Motor vehicles owned by a company (legal person) and leased vehicles should not be factored in).</b>		<b>HB 4300</b>
yes	<b>1</b>	→ Q.9.2
no	<b>2</b>	
I don't know	<b>8</b>	→ Q.9.4
no response	<b>9</b>	

→ Q.9.4

*Note: Q.9.2-9.3 should be answered by a household for which in Q.9.1 symbol 1. was checked.*

<b>9.2. You have said that the household holds passenger cars (excluding cars registered for the company (legal person) and leased vehicles).</b>		<b>HB 4310</b>
<b>How many passenger cars does your household have?</b>		
number of cars	<input type="text"/>	
I don't know	<b>88</b>	→ Q.9.4
no response	<b>99</b>	

**Leasing** – providing the lessee (user) with the right to use a specific item for certain defined time, in exchange for a determined fee paid in instalments. The lessee is not the owner of such goods.

<b>9.3. Suppose you would like to sell cars you hold, what amount, in your opinion, could be obtained for them (current value of the cars)?</b>		<b>HB 4400</b>
1.	value (PLN)	<input type="text"/>
2.	symbol of the brackets	<input type="text"/>
3.	I don't know	<b>88</b>
4.	no response	<b>99</b>

*If no value was provided, the respondent should be asked to select a bracket (from card A2) in which such value is contained.*

<b>9.4. Do you or any other member of your household have a motorcycle, truck, delivery van, boat, yacht or other motor vehicles, such as, e.g. a caravan ?</b>		<b>HB 4500</b>
<b>Vehicles owned by a company (legal person) and leased vehicles should not be factored in.</b>		
yes	<b>1</b>	→ Q.9.5
no	<b>2</b>	
I don't know	<b>8</b>	→ Q.9.8
no response	<b>9</b>	

→ Q.9.8

*Note: Q.9.5-9.7 should be answered by a household for which in Q.9.4 symbol 1. was checked.*

<b>You have said that your household has other vehicles apart from passenger car (excluding vehicles owned by a company (legal person) and leased vehicles).</b>		<b>HB 4510</b>
<b>How many and what motor vehicles does your household have?</b>		
Specification		number of vehicles
		<b>88</b> – I do not know
		<b>99</b> – no response
<b>9.5</b>		<b>9.6</b>
<b>1</b>	motorcycles	<input type="text"/>
<b>2</b>	trucks	<input type="text"/>
<b>3</b>	delivery vans	<input type="text"/>
<b>4</b>	aircrafts	<input type="text"/>
<b>5</b>	boats/yachts	<input type="text"/>
<b>6</b>	other motor vehicles	<input type="text"/>

<b>9.7. Suppose you would like to sell the cars you hold, what amount, in your opinion, could be obtained for them (current value of those vehicles)?</b>		<b>HB 4600</b>
1.	value (PLN)	<input type="text"/>
2.	symbol of the brackets	<input type="text"/>
3.	I don't know	<b>88</b>
4.	no response	<b>99</b>

*If no value was provided, ask for selection of brackets (from A2 card), in which such a value is contained.*

<b>9.8. Do you or other members of your household currently have a car lease agreement?</b>		<b>HC 0100</b>
yes	<b>1</b>	→ Q.9.9
no	<b>2</b>	
I don't know	<b>8</b>	→ Q.9.11
no response	<b>9</b>	

→ Q.10.1

*Note: Q.9.9-9.10 should be answered by a household for which in Q.9.8 symbol 1. was checked.*

<b>9.9. You have said that the household has a leasing agreement for a car/cars. How many leased cars does your household currently have ?</b>		<b>HC 0100 PL</b>
number of cars		<input type="text"/>
I don't know		<b>88</b>
no response		<b>99</b>

<b>9.10. What is the total monthly amount of lease payments?</b>		<b>HC 0110</b>
value (PLN)		<input type="text"/>
I don't know		<b>88</b>
no response		<b>99</b>

<b>9.11. Number of the person providing the information</b>	<b>PL 13</b>
<i>Number of the person from Section 4 Q.4.1 In the case of person from outside the household, enter 20</i>	<input type="text"/>

## Section 10. OTHER CREDITS AND LOANS

<b>10.1. Do you or any other member of your household hold an account with an overdraft limit in the financial institution? (Do not include credit cards)</b>		<b>HC 0200</b>	→ Q.10.4
yes	1	→Q.10.2	
no	2		
I don't know	8	→Q.10.4	
no response	9		

**Note:** Q. 10.2-10.3 should be answered by a household for which in Q. 10.1 symbol 1. was checked.

<b>10.2. You have said that members of your household have a credit facility or a debit account. Do any members of your household currently have a non-repaid credit facility or an exceeded overdraft limit in the current account?</b>		<b>HC 0210</b>	→ Q.10.4
yes	1		
no	2		
I don't know	8		
no response	9		

<b>10.3. What is the amount of debt on the credit facility or current account (with a debt limit)</b>		<b>HC 0220</b>
1.	value (PLN)	<input type="text"/>
2.	symbol of the brackets	<input type="text"/>
3.	I don't know	88
4.	no response	99

<b>10.4. Do you or any other members of your household hold credit cards (except company cars) or shop credit cards? Do not consider debit cards</b>		<b>HC 0300</b>	→ Q.10.7
yes	1	→ Q.10.5	
no	2		
I don't know	8	→ Q.10.7	
no response	9		

**Note:** Q. 10.5-10.6 should be answered by a household for which in Q. 10.4 symbol 1 was checked.

<b>10.5. You have said that members of your household have a credit card/cards. Did any non-repaid balance remain on the credit card/cards belonging to you or other members of your household after payment of the last bill ?</b>		<b>HC 0310</b>	→ Q.10.7
yes	1		
no	2		
I don't know	8		
no response	9		

→ Q.10.4

**Financial institution** – a business entity whose basic task is the collection and spending of funds (e.g. banks, credit unions, mutual savings banks, shadow banks).

**Account with an overdraft limit** current account (ROR, a vista) with a debt limit.

**Credit card** – a plastic card used for credit purchase of goods or withdrawal of cash up to a certain determined amount. The credit allocated is subject to repayment at the end of the determined period and interest is accrued on the non-repaid.

*If no value was provided, the respondent should be asked to select a bracket (from card A2) in which such value is contained.*

**Shop credit card** – a credit card issued by the specific shop/ enterprise; it can be used only for payments in a given shop/ enterprise.

<b>10.6. What is the amount of debt on the credit card/cards?</b>		<b>HC 0320</b>
1.	value (PLN)	<input type="text"/>
2.	symbol of the brackets	<input type="text"/>
3.	I don't know	<b>88</b>
4.	no response	<b>99</b>

If no value was provided, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

<b>10.7. Do you or any other members of your household have other loans, e.g.: car loans, consumer loans, instalment loans or private loans granted by family, friends, employers ?</b> <i>Do not include debit and credit cards.</i>		<b>HC 0400</b>
Yes, in a bank (including cooperative bank )	<b>1</b>	→Q.10.8
Yes, in credit union SKOK	<b>2</b>	
Yes, in other institution (e.g. shadow bank, lending agency)	<b>3</b>	
no	<b>4</b>	→Q.10.20
I don't know	<b>8</b>	
no response	<b>9</b>	

→ Q.11.1

**Note:** In question 10.7 credits, loans drawn for economic activity by natural persons, not by companies, should be also included.

**Consumer loan** – loan given by a financial institution so that households can purchase goods. It is being paid off by fixed instalments in a particular period of time.

**Note:** Q. 10.8 should be answered by a household for which in Q. 10.7 symbols "1", "2" or "3" were checked.

<b>10.8. You have said that members of your household have loans, e.g. car loans, consumer loans, instalment loans or private loans from family, friends, employer. How many loans like that do you have ?</b>		<b>HC 0410</b>
number of credits/loans	<input type="text"/>	→Q.10.20
I don't know	<b>88</b>	
no response	<b>99</b>	

**Collateral** – assets constituting guarantee of loan repayment.

<b>10.9. How were the funds originating from those credits and loans used?</b>											<b>HC 050</b>
<i>Enter "X" at the selected purpose of use for each loan or credit.</i>											
Specification <i>Do not read responses. Only one main purpose of use and one or several additional purposes of use for each of the loans can be checked.</i>	Symbol	Loan number									
		1		2		3		4		5	
		Purpose									
		main	additional	main	additional	main	additional	main	additional	main	additional
Purchase of the main place of residence	<b>01</b>										
Purchase of other real property (land, buildings)	<b>02</b>										
Renovation or modernisation of the flat/house	<b>03</b>										
Purchase of a car or other motor vehicle	<b>04</b>										
Financing of economic or professional activity	<b>05</b>										
Repayment of other debt	<b>06</b>										
Educational goals	<b>07</b>										
Payment of maintenance costs (food, housing charges)	<b>08</b>										
Other	<b>09</b>										
I don't know	<b>88</b>	<b>88</b>	<b>x</b>	<b>88</b>	<b>x</b>	<b>88</b>	<b>x</b>	<b>88</b>	<b>x</b>	<b>88</b>	<b>x</b>
no response	<b>99</b>	<b>99</b>	<b>x</b>	<b>99</b>	<b>x</b>	<b>99</b>	<b>x</b>	<b>99</b>	<b>x</b>	<b>99</b>	<b>x</b>

Loan number	HC 060		HC 070	HC 080 HC 1100	
	What was the initial value of a credit/loan?  <i>value</i>		Give the number of months for which the credit/loan was incurred.	What value of the credit/loan is outstanding (excluding interest, fees, etc.)?  <i>value</i>	
	8 – I don't know 9 – no response	Currency symbol <sup>1)</sup> 1 – PLN 2 – EUR 3 – CHF 4 – other <sup>2)</sup>	777 – not defined 888 – I do not know 999 – no response	8 – I don't know 9 – no response	Currency symbol <sup>1)</sup> 1 – PLN 2 – EUR 3 – CHF 4 – other <sup>2)</sup>
10.10	10.11	10.12	10.13	10.14	10.15
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

1) If the loan was taken out in two currencies, it should be specified in two lines: one part should be entered in the line designed for this loan, whereas the other part - in the line without number (last), entering the relevant number of the loan.

2) If the loan was taken out in other currency, its value should be converted into PLN at the applicable exchange rate (i.e. as at the day of conducting the survey interview )

Loan number	HC 090	HC 090 PL	HC 100; HC 1200	
	Can the interest rate change during the term of the loan agreement?	Does the change of the interest rate depend on:	What is the current monthly repayment of the credit/loan including interest and principal (excluding taxes, insurance, etc.)?  <i>value</i>	
	1 – yes 2 – no 7 – not applicable 8 – I do not know 9 – no	1 – lender's decision (e.g. bank's decision) 2 – market rates 8 – I don't know 9 – no response	8 – I don't know 9 – no response	Currency symbol <sup>1)</sup> 1 – PLN 2 – EUR 3 – CHF 4 – other
10.10	10.16	10.17	10.18	10.19
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

1) If the loan was taken out in two currencies, it should be specified in two lines: one part should be entered in the line designed for this loan, whereas the other part - in the line without number (last), entering the relevant number of the loan.

2) If the loan was taken out in other currency, its value should be converted into PLN at the applicable exchange rate (i.e. as at the day of conducting the survey interview )

<b>10.20. Did you or other members of your household apply for a loan during the last three years, apart from loans for which the main place of residence is collateral?</b>		<b>HC 1300</b>
yes	<b>1</b>	→Q.10.23
no	<b>2</b>	
I don't know	<b>8</b>	
no response	<b>9</b>	

<b>10.21. Did any lender reject any loan application refused to grant the loan amount requested by any member of your household during the last three years ?</b>		<b>HC 1310</b>
yes – the application was rejected	<b>1</b>	→Q.10.23
yes – the requested amount was not granted	<b>2</b>	
no - the application was accepted	<b>3</b>	
I don't know	<b>8</b>	
no response	<b>9</b>	

<b>10.22. Did you or any other members of your household later receive the loan you had applied for before ( the requested loan amount) from the same or another institution?</b>		<b>HC 1320</b>
yes	<b>1</b>	→Q.10.24
no	<b>2</b>	
I don't know	<b>8</b>	
no response	<b>9</b>	

<b>10.23. Did you or any other members of your household consider applying for a loan during the last three years but gave up, assuming that the application would be rejected ?</b>		<b>HC 1400</b>
yes	<b>1</b>	
no	<b>2</b>	
I don't know	<b>8</b>	
no response	<b>9</b>	

<b>10.24. Number of the person providing the information</b>	<b>PL 14</b>
<i>Number of the person from Section 4 Q.4.1</i>	<input type="text"/>
<i>In the case of person from outside the household, enter 20</i>	<input type="text"/>

## Section 11 FINANCIAL RESOURCES

11.1. Do you or any other member of your household hold an account in a bank, credit union or another institution (e.g. current accounts, savings and settlement accounts, deposits)?		PL 1100
yes	1	→Q.11.2
no	2	
I don't know	8	→Q.11.3
no response	9	

**Note:** Q. 11.2 should be answered by a household for which in Q. 11.1 symbol 1 was checked.

11.2. You have said that members of your household hold current accounts, savings and sight accounts, deposits and/or savings accounts. What is the amount of all funds currently deposited on those accounts?		HD 1110										
1.	total value (in PLN)	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>										
2.	symbol of the brackets	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>										
3.	I don't know	88										
4.	no response	99										

11.3. Do you or any other member of your household hold shares in investment funds?		HD 1300
yes	1	→Q.11.4
no	2	
I don't know	8	→Q.11.8
no response	9	

→ Q.11.3

**Sight accounts**

– are accounts to which funds can be transferred at any time and from which funds can be withdrawn on demand. They are designated only for natural persons.

**Time deposits** – money deposit usually at a bank that cannot be withdrawn for a certain period of time. When the term is over it can be withdrawn or it can be held for another term.

**Savings deposits** – comprise all deposits with financial institutions in relation to which an account holder may make daily payments and withdrawals.

*If no value was provided, the respondent should be requested to select the bracket (from card A2) in which such value is contained.*

→ Q.11.8

**Investment funds** – a form of collective investment, where funds are collected from many investors and are invested in shares, bonds or other securities.

**Savings account** – type of bank account used to gather funds, offered to natural persons, with a floating interest rate enabling access to the funds at any time, without losing interest.

Note: Q. 11.4-11.7 should be answered by a household for which in Q. 11.3 symbol 1 was checked.

You said that your household holds shares in investment funds.				
Types of funds		HD 1310	HD 1320	Specify the symbol of the ranges from A2 card, in which the current value of the real property is contained.  Do not fill in if Q.11.6 was completed.  88 – I do not know 99 – no response
		Are these funds?  1 – yes 2 – no 8 – I don't know 9 – no response →Q.11.8	What is the current value (in PLN) of funds held <sup>1)</sup> ?  8 – I don't know 9 – no response	
11.4		11.5	11.6	11.7
1	funds investing mainly in shares	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
2	funds investing mainly in bonds	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
3	funds investing mainly in money market instruments	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
4	funds investing mainly in real estate	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
5	hedge (arbitrary) funds	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
6	other funds	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
7	total value of funds <sup>1)</sup>		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

1) If no information on the value of each type of funds has been obtained, information on the total value of all funds, or the brackets in which they are contained, should be obtained.

**Investing mainly** – should be understood as investment with the highest percentage share.

**Hedge funds** – funds without a strictly defined structure of assets that invest in a flexible way in different assets and markets. Participating in a such fund requires investing high amounts of capital.

**Bonds** – debt securities by means of which the issuer incurs debt with the holder and is bound to repay the principal and interest at a later time.

**Money market instruments** – demonstrating low yield, high liquidity and short execution term.  
They include :

- Treasury bills
- money bills
- short-term securities of enterprises
- deposit certificates
- bills of exchange
- cheques
- banker's acceptances
- interbank deposits

**Shares** – securities that are units of ownership interest in a corporation or financial asset that provide for an equal distribution in any profits, if any are declared, in the form of dividends.



11.8. Do you or any other member of your household hold bonds purchased individually (outside investment funds)?		HD 1400
yes	1	→Q.11.9
no	2	→Q.11.11
I don't know	8	
no response	9	

→ Q.11.11

**Bonds purchased individually outside investment funds** – bonds whose holder is a direct owner of, purchased on the holder's own account, e.g. through the investment account in a brokerage house or physically in the bank, rather than through the fund which invests, among others, in bonds.

*Note: Q. 11.9-11.10 should be answered by a household for which in Q. 11.8 symbol 1 was checked.*

11.9. You have said that your household holds bonds purchased individually.		HD 1410	
By whom were they issued ?		Yes	No
1.	the state or other state (municipal) institution	1	2
2.	banks/other financial intermediaries	1	2
3.	other entities (e.g. enterprises)	1	2
4.	I don't know	8	x
5.	no response	9	x

11.10. What is the current market value of bonds held by your household, purchased individually?		HD 1420
1.	total value (in PLN)	<input type="text"/>
2.	symbol of the brackets	<input type="text"/>
3.	I don't know	88
4.	no response	99

*If no value was provided, the respondent should be asked to select the bracket (from card A2) in which such value is contained.*

11.11. Do you or any other member of your household hold stocks in companies listed on the stock exchange purchased individually (outside investment funds), or as the primary owner ?		HD 1500
yes	1	→Q.11.12
no	2	→Q.11.14
I don't know	8	
no response	9	

→ Q.11.14

**Stock Exchange** – a place where specific goods or securities are sold at prices announced in daily quotations, e.g. Warsaw Stock Exchange.

*Note: Q. 11.12-11.13 should be answered by a household for which in Q. 11.11 symbol 1 was checked.*

11.12. You said that your household holds stocks in companies listed on the stock exchange, purchased individually (outside investment funds). What is currently their market value?		HD 1510
1.	total value (in PLN)	<input type="text"/>
2.	symbol of the brackets	<input type="text"/>
3.	I don't know	88
4.	no response	99

*If no value was provided, the respondent should be asked to select the bracket (from A2 card), in which such a value is contained.*

<b>11.13. Was any of those stocks issued by a foreign company?</b>	<b>HD 1520</b>
yes	1
no	2
I don't know	8
no response	9

**Financial advisor** – a person whose role is mainly to provide the client with professional knowledge and advice on the protection of client's assets.

<b>11.14. Do you or any other member of your household hold funds on accounts managed by persons specialising in this area, e.g. brokers, financial advisers (pension scheme agreements and insurance agreements should be excluded)</b>	<b>HD 1600</b>	
yes	1	→ Q.11.15
no	2	
I don't know	8	→ Q.11.16
no response	9	

→ Q.11.16

**Securities broker** – a person professionally dealing with intermediation in purchase and sales transactions of securities (e.g. stocks, bonds) for the client, in exchange for a fee determined as a percentage against the transaction value (commission).

Note: Q. 11.15 should be answered by a household for which in Q. 11.14 symbol 1 was checked.

<b>11.15. You have said that your household holds accounts managed by a person specialising in financial activity . What is currently the value of all those funds ?</b>	<b>HD 1620</b>
1. total value (in PLN)	<input type="text"/>
2. symbol of the brackets	<input type="text"/>
3. I don't know	88
4. no response	99

If no value was provided, the respondent should be asked to select the bracket (from card A2) in which such value is contained.

<b>11.16. Do persons from outside your household owe money, e.g. due to the loan granted, bills of exchange?</b>	<b>HD 1700</b>	
yes	1	→ Q.11.17
no	2	
I don't know	8	→ Q.11.18
no response	9	

→ Q.11.18

Note: Q. 11.17 should be answered by a household for which in Q. 11.16 symbol 1 was checked.

<b>11.17. You have said that persons from outside your household owe money, e.g. due to the loan granted, bills of exchange . What is the total amount ?</b>	<b>HD 1710</b>
1. total value (in PLN)	<input type="text"/>
2. symbol of the range	<input type="text"/>
3. I don't know	88
4. no response	99

If no value was provided, the respondent should be asked to select the bracket (from card A2) in which such value is contained.

<b>11.18. Which of the statements below is the most precise description of the scale of financial risk your household is ready to accept while saving or investing?</b>		<b>HD 1800</b>
<i>Show card A3 to the respondent. Check only one response.</i>		
I accept significant risk expecting substantial profits	1	
I accept financial risk above the average level expecting profits above the average level	2	
I accept average risk expecting average profits	3	
I accept small risk expecting small profits	4	
I accept small risk expecting average profits	5	
I accept small risk expecting big profits	6	
I do not accept any financial risk	7	
I don't know	8	
no response	9	

→ Q.11.19

**Financial risk** – a possibility to incur loss due to financial transaction.

**Futures contract** – a financial instrument representing a kind of agreement concluded between the buyer (seller) and the stock exchange, under which the seller undertakes to sell the specific underlying instrument at a strictly defined price at a strictly defined date

**Financial assets** – an asset such as money, shares, bonds, etc. rather than a physical asset such as property or machinery

<b>11.19. Do you or any other member of your household hold any derivatives (futures, options), index-linked certificates of deposit, precious metals (excluding jewellery), royalties, other financial assets, not specified earlier?</b>		<b>HD 1900</b>
yes	1	→ Q.11.20
no	2	
I don't know	8	→ Q.11.21
no response	9	

→ Q.11.21

**Royalty** – a contractual fee determined as a percentage, paid to an authorised person due to copyrights, proprietary rights (composer, film producer, translator, producer), and obtained from users for reproduction of the work (e.g. a film)

*Note: Q. 11.20 should be answered by a household for which in Q. 11.19 symbol 1. was checked.*

**Precious metals** comprise, among others, platinum, silver, gold.

<b>11.20. You have said that your household holds derivatives (futures, options), index-linked certificates of deposit, precious metals or royalties. What is their current value ?</b>		<b>HD 1920</b>
1.	total value (in PLN)	_ _ _ _ _ _ _ _ _ _
2.	symbol of the brackets	_
3.	I don't know	88
4.	no response	99

*If no value was provided, the respondent should be asked to select a bracket (from card A2) in which such value is contained.*

<b>11.21. Does your household hold any assets abroad (real property, securities, savings, non-listed companies)?</b>		<b>PL 15</b>	→ Q.11.22
yes	<b>1</b>	→Q.11.22	
no	<b>2</b>		
I don't know	<b>8</b>		
no response	<b>9</b>		

<b>11.22. Do you or any other members of your household hold valuables, such as jewellery, works of art, antiques, numismatic items, etc.?</b>		<b>HB 4700</b>	→ Q.12.4
yes	<b>1</b>	→Q.11.23	
no	<b>2</b>	→Q.11.24	
I don't know	<b>8</b>		
no response	<b>9</b>		

**Note:** Q. 11.23 should be answered by a household for which in Q. 11.22 symbol 1. was checked.

<b>11.23. You have said that you hold valuables, such as jewellery, works of art, antiques, numismatic items.</b>		<b>HB 4710</b>
<b>If you wanted to sell all those valuables, what amount, in your opinion, could be currently obtained for them (the total value of such items)?</b>		
1.	value (PLN)	<input type="text"/>
2.	symbol of the brackets	<input type="text"/>
3.	I don't know	<b>88</b>
4.	no response	<b>99</b>

*If no value was provided, the respondent should be asked to select a bracket (from card A2) in which such value is contained.*

<b>11.24. Number of the person providing the information</b>	<b>PL 16</b>
Number of the person from Section 4 Q.4.1	<input type="text"/>
In the case of person from outside the household, enter <b>20</b>	<input type="text"/>

## Section 12 EXPENDITURE OF THE HOUSEHOLD

<b>12.1. What is the total average monthly expenditure of your household, including not only the basic expenses, i.e. food, housing charges but also spending on health, education, culture, leisure, tourism, electronic equipment, gifts, transport and communication?</b> (Do not include repayment of credits and/or loans.)		PL 17
1.	total value (in PLN)	<input type="text"/>
2.	symbol of the bracket.	<input type="text"/>
3.	I don't know	88
4.	no response	99

If no value was provided, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

<b>12.2. How much, on average, does your household spend monthly on food and non-alcoholic beverages consumed at home?</b>		HI 0100
1.	total value (in PLN)	<input type="text"/>
2.	symbol of the bracket	<input type="text"/>
3.	I don't know	88
4.	no response	99

If no value was provided, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

<b>12.3. How much, on average, does your household spend monthly on meals consumed outside home (restaurants, bars, coffee shops, etc.), excluding those co-financed by the company?</b>		HI 0200
1.	total value (in PLN)	<input type="text"/>
2.	symbol of the bracket	<input type="text"/>
3.	I don't know	88
4.	no response	99

If no value was provided, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

<b>12.4. Did your household regularly transfer funds to persons outside the household in 2013 (e.g. child support, aid for relatives) and to charity and other institutions (churches)?</b>		HI 0300
yes	1	→ Q.12.5
no	2	
I don't know	8	→ Q.12.6
no response	9	

→ Q.12.6

**Regularity** – on a recurrent basis, from time to time, in fixed time intervals, systematically.

Note: Q. 12.5 should be answered by a household for which in Q. 12.4 symbol 1 was checked.

<b>12.5. You have said that in 2013 you regularly made monetary donations to persons from outside the household or to charity institutions. What was the average monthly amount?</b>		HI 0310
1.	total value (in PLN)	<input type="text"/>
2.	symbol of the brackets	<input type="text"/>
3.	I don't know	88
4.	no response	99

If no value was provided, the respondent should be asked to select the bracket (from A2 card), in which such a value is contained

12.6. Does your household save ?		PL 18
yes, we regularly (e.g. monthly, quarterly, annually) save some funds which are not spent on an on-going basis	1	→Q.12.7
yes, irregularly	2	
no	3	→Q.12.8
I don't know	8	
no response	9	

→ Q.13.1, 13.2

**Saving** – putting aside certain amount of money which is accumulated and not spent on an on-going basis.

Note: Q. 12.7 should be answered by a household for which in Q. 12.6 symbol 1 or 2 was checked.

12.7 You have said that your household saves. What purpose does your household save for ?	HI 0400
<i>Please, do not read response categories. It is possible to check more than one response.</i>	
purchase of own house, flat	01
other big purchases (other housing, vehicles, furniture, etc. )	02
establishment of a private company or financial investment in the existing company	03
investment in financial assets	04
security in the case of unforeseen situations	05
debt repayment	06
security for old age	07
travel/ holiday	08
education/ support for children or grandchildren	09
bequests in the last will	10
use of co-financing by the state (e.g. co-financing of savings collected in building societies)	11
Other	12
I don't know	88
no response	99

12.8. Was the total expenditure of your household in 2013 higher, lower or at a level close to the average year's expenditure (funds allocated for purchase of stocks, bonds, or for savings should not be factored in) ?	HI 0500
higher than the average year's expenditure	1
lower than the average year's expenditure	2
at a level close to the average year's expenditure	3
I don't know	8
no response	9

12.9. Was the total expenditure of your household in 2013 higher, similar or lower than the income gained (funds allocated for purchase of stocks, bonds, or for savings should not be factored in) ?	HI 0600	
higher than income	1	→Q.12.10
similar to income	2	
lower than income	3	→Q.12.11
I don't know	8	
no response	9	

<b>12.10. What sources were used by your household to cover expenditure exceeding income of your household ?</b>	<b>HI 0700</b>
<i>(Several responses may be checked )</i>	
sale of fixed and financial assets	<b>01</b>
use of credit card	<b>02</b>
taking out of a loan	<b>03</b>
use of savings	<b>04</b>
donations from family/friends	<b>05</b>
loans from family/friends	<b>06</b>
failure to pay some bills (e.g. rent, electricity)	<b>07</b>
other	<b>08</b>
I don't know	<b>88</b>
no response	<b>99</b>

<b>12.11. Was the total expenditure of your household over the last two years (2012-2013) higher, similar or lower than the income gained (funds allocated for purchase of stocks, bonds, or for savings should not be factored in) ?</b>	<b>HI 0600 PL</b>
higher than income	<b>1</b>
similar to income	<b>2</b>
lower than income	<b>3</b>
I don't know	<b>8</b>
no response	<b>9</b>

<b>12.12. In a difficult life situation, could your household obtain financial aid in the total amount of PLN 10,000 from persons from outside your household (family, friends) ?</b>	<b>HI 0800</b>
yes	<b>1</b>
no	<b>2</b>
I don't know	<b>8</b>
no response	<b>9</b>

<b>12.13. Number of the person providing the information</b>	<b>PL 19</b>			
<i>Number of the person from Section 4 Q.4.1 In the case of person from outside the household, enter 20</i>	<table border="1" style="margin: auto;"> <tr><td style="width: 20px; height: 20px;"> </td></tr> <tr><td style="width: 20px; height: 20px;"> </td></tr> <tr><td style="width: 20px; height: 20px;"> </td></tr> </table>			

**Section 13 STATUS ON THE LABOUR MARKET AND INCOME OF THE HOUSEHOLD**

(applies to persons aged 16 and more)

Person's identification number RA 0010	PE 0100 → Q. 13.13		PE 0300		PE 0400	
	Do you consider yourself as a person : Provide the respondent with card A4		What is your profession and position in your main workplace ?		What is the type of activity carried out by the institution being your main workplace ?	
	1 – working		Description of profession	symbol XX – I do not know YY – no response	description of activity	symbol XX – I do not know YY – no response
	2 – working but temporarily absent at work					
	3 – unemployed					
	4 – school or university student					
	5 – pensioner, retired person					
	6 – permanently disable to work					
	8 – running a household					
	9 – other					
	77 – no additional status					
	88 – I do not know					
	99 – no response					
	main	additional	13.3		13.4	
4.1	13.1	13.2				
01						
02						
03						
04						
05						
06						
07						
08						
09						
10						



Applies to persons aged 16 and more

Person's identification number RA 0010	PE 0500 What kind of employment contract do you have in your main workplace ?  1 – for indefinite period 2 – for definite period 7 – not applicable 8 – I don't know 9 – no response  →Q.13.7  →Q.13.10	PE 0600 PL How many weeks in a year do you work in your main workplace ?  <i>Refers to seasonal employees or persons working occasionally</i>  77 – not applicable 88 – I do not know 99 – no response	PE 0600 How many hours per week during a year do you work, on average, in your main workplace ?  888 – I do not know 999 – no response	PE 0700 Number of consecutive years worked in the current workplace.  <i>If a person worked shorter than 1 year, enter "0"</i>  88 – I do not know 99 – no response	PE 0800 Do you have any additional work apart from your main work/employment ?  1 – yes 2 – no 8 – I don't know 9 – no response
4.1	13.5	13.6	13.7	13.8	13.9
01	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
02	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
03	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
04	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
05	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
06	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
07	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
08	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
09	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

These questions shall be answered by persons who entered symbols 01, 02 in questions 13.1 or 13.2

Applies to persons aged 16 and more

→ 13.42, 13.43

Person's identification number RA 0010	PE 0900	PE 1000	PE 1100	HG 0100; HG 0200; HG 0300; HG 0400; HG 0600; HD 060; HD 0200; HD 0100; PE 0810; Indicate the sources of income gained by members of your household in 2013?				
	Have you ever worked longer than 6 months ?	Total service period from the age of 16 (in years) <sup>1)</sup>	At what age do you intend to retire ?	1	2	3	4	5
4.1	13.10	13.11	13.12	13.13				
01	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
02	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
03	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
04	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
05	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
06	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
07	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
08	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
09	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11 – paid employment  
 20 – self-employment - no employees  
 25 – self-employment in a listed company - employer  
 26 – self-employment in a non-listed company - employer  
 27 – assistance in self-employment  
 30 – public old-age pension  
 31 – disability pension  
 32 – private pension or pension from employee pension schemes  
 40 – social security benefit and unemployment benefit  
 41 – public aid (family, housing, social benefit, scholarship)  
 42 – donations, child support from private persons  
 50 – lease of real property  
 51 – income from ownership – savings, stocks, bonds  
 52 – dividends, profits from capital investment of the enterprise (inactive)

Response should be provided by persons who checked symbols from 01-02 in Q. 13.1 or 13.2, or checked symbol 1 in Q. 13.10.

88 – I do not know  
 99 – no response

1 – yes  
 2 – no  
 8 – I do not know → Q. 13.12  
 9 – no response

1) Consider only jobs where work lasted 6 and more months

Applies to persons aged 16 and more

PG 0110		PG 0210		PG 0210 PL	
Give the amount (in PLN) of income gained in 2013 from paid employment (income from overtime work, bonuses, etc. should also be factored in) To be filled for persons who checked symbol 11 in Q. 13.13		Give the amount (in PLN) of income gained in 2013 due to self-employment, company not employing any employees, intended for the needs of the household. To be filled in for persons who checked symbol 20 in Q. 13.13		Give the amount (in PLN) of income gained in 2013 due to self-employment (as an employer), intended for the needs of the household. To be filled in for persons who checked symbol 25, 26 or 27 in Q. 13.13	
gross	net	net	symbol of net brackets (card A2)	net	symbol of net brackets (card A2)
8 – I don't know 9 – no response	8 – I don't know 9 – no response	8 – I don't know 9 – no response	88 – I do not know 99 – no response	8 – I don't know 9 – no response	88 – I do not know 99 – no response
If questions 13.14 and 13.15 were not filled in, Q.13.16 should be completed.					
13.14		13.15		13.16	
13.17		13.18		13.19	
If question 13.17 was not filled in, Q.13.18 should be completed.					
13.20		13.21		13.22	
If question 13.19 was not filled in, Q.13.20 should be completed.					
4.1					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					

Person's identification number RA 0010RA 0010

PG 0210 PL1		PG 0310			
Give the amount (in PLN) of income gained in 2013 due to profit or dividend distribution. <i>To be filled in for persons who checked symbol 25 and 26 in Q. 13.13</i>		Give the amount (in PLN) of income gained in 2013 due to pensions and public retirement benefit. <i>To be filled in for persons who checked symbol 30-31 in Q. 13.13</i>			
gross	net	symbol of net brackets (card A2)	gross	net	symbol of net brackets (card A2)
8 – I do not know 9 – no response	8 – I do not know 9 – no response	8 – I do not know 9 – no response	8 – I do not know 9 – no response	8 – I do not know 9 – no response	8 – I do not know 9 – no response
<i>If questions 13.27 and 13.28 were not filled in, Q. 13.29 should be completed.</i>			<i>If questions 13.30 and 13.31 were not filled in, Q. 13.32 should be completed.</i>		
4.1	13.21	13.22	13.23	13.24	13.25
01	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
02	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
03	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
04	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
05	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
06	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
07	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
08	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
09	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PG 0410		PG 0510			
Give the amount (in PLN) of income gained in 2013 due to private pension or employee pension schemes <i>Fill in for persons who checked symbol 32 in Q. 13.13</i>		Give the amount (in PLN) of income gained in 2013 due to social security benefits and unemployment benefits, pre-retirement benefits and training benefits. <i>Fill in for persons who checked symbol 40 in Q. 13.13.</i>			
gross	net	gross	net	symbol of net brackets (card A2)	
8 – I do not know 9 – no response	8 – I do not know 9 – no response	8 – I do not know 9 – no response	8 – I do not know 9 – no response	8 – I do not know 9 – no response	
<i>If questions 13.27 and 13.28 were not filled in, Q. 13.29 should be completed.</i>		<i>If questions 13.30 and 13.31 were not filled in, Q. 13.32 should be completed.</i>			
13.27	13.28	13.30	13.31	13.32	
01	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
02	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
03	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
04	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
05	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
06	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
07	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
08	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
09	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
10	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

Person's identification

The question should be filled in when symbol 41 was entered in Q. 13.13 for at least one person.

<b>13.33. Specify the level of income (in PLN) gained from permanent social security benefits in 2013</b>		HG 0110
1.	gross amount	<input type="text"/>
2.	net amount	<input type="text"/>
3.	symbol of the brackets	<input type="text"/>
4.	I don't know	88
5.	no response	99

If the income is not taxable, the same gross and net amount should be entered.

If neither gross nor net value was provided, the respondent should be requested to select the brackets (from card A2) in which gross value is contained.

The question should be filled in when symbol 42 was entered in Q. 13.13 for at least one person.

<b>13.34. Specify the level of income (in PLN) gained in 2013 due to child support benefits, from regular donations from private persons from outside the household or an institution or organisation, etc.</b>		HG 0210
1.	gross amount	<input type="text"/>
2.	net amount	<input type="text"/>
3.	symbol of the brackets	<input type="text"/>
4.	I don't know	88
5.	no response	99

If neither gross nor net value was provided, the respondent should be requested to select the brackets (from card A2) in which gross value is contained.

The question should be filled in when symbol 50 was entered in Q. 13.13 for at least one person.

<b>13.35. What was the income (in PLN) gained by your household due to lease of real property (land, buildings)?</b>		HG 0310
1.	gross amount (after deducting costs, but before tax)	<input type="text"/>
2.	net amount (after taxation)	<input type="text"/>
3.	symbol of the brackets	<input type="text"/>
4.	I don't know	88
5.	no response	99

If neither gross nor net value was provided, the respondent should be requested to select the brackets from card A2) in which gross value is contained.

**Dividend** – a part of profits of a company after tax, paid to the shareholder.

The question should be filled in when symbol 51 was entered in Q. 13.13 for at least one person.

<b>13.36. What was the income (in PLN) gained by your household in 2013 due to interest on savings accounts or dividends, bonds, investment funds, etc.?</b>		HG 0410
<b>Do not include income from profit or dividend distributions, specified in Q. 13.21-13.23</b>		
1.	gross amount	<input type="text"/>
2.	net amount	<input type="text"/>
3.	symbol of the brackets	<input type="text"/>
4.	I don't know	88
5.	no response	99

If neither gross nor net value was provided, the respondent should be requested to select the brackets (from card A2) in which gross value is contained.

**Interest** – an amount to be paid by the debtor to the creditor for a given period, without reducing the amount of principal.

The question should be filled in when symbol 52 was entered in Q. 13.13 for at least one person.

<b>13.37. Did your household gain income in 2013 due to shareholding in the company where you acted as an investor or inactive partner only?</b>		<b>HG 0500</b>
<i>(Income of shareholders of companies not listed on the stock exchange)</i>		
yes	<b>1</b>	→Q.13.39
no	<b>2</b>	
I don't know	<b>8</b>	
no response	<b>9</b>	

<b>13.38. What was the total amount of income (in PLN) gained by your household in 2013 due to shareholding in a company/ companies where you acted as an investor or inactive partner only?</b>		<b>HG 0510</b>
1.	gross amount	<input type="text"/>
2.	net amount	<input type="text"/>
3.	symbol of the brackets	<input type="text"/>
4.	I don't know	<b>88</b>
5.	no response	<b>99</b>

If neither gross nor net value was provided, the respondent should be requested to select the brackets (from card A2) in which gross value is contained.

The question should be filled in when symbol 60 was entered in Q. 13.13 for at least one person.

<b>13.39. What was the amount (in PLN) gained by your household in 2013 from other sources, i.e. awards, severance payments, amounts won in games of chance, compensations, etc.?</b>		<b>HG 0610</b>
1.	gross amount	<input type="text"/>
2.	net amount	<input type="text"/>
3.	symbol of the brackets	<input type="text"/>
4.	I don't know	<b>88</b>
5.	no response	<b>99</b>

If neither gross nor net value was provided, the respondent should be requested to select the brackets (from card A2) in which gross value is contained.

**Note:** Q. 13.40 - 13.41 should be answered by all households which, irrespective of the type of the main and additional source of subsistence.

<b>13.40. Considering the sum of the amounts gained from all sources of income, would you say that the income of your household in 2013 was exceptionally high or low as compared to the amount gained by your household in an average year?</b>		<b>HG 0700</b>
	exceptionally high	<b>1</b>
	at a similar level	<b>2</b>
	exceptionally low	<b>3</b>
	I don't know	<b>8</b>
	no response	<b>9</b>

<b>13.41. Do you expect that in 2014 the change in your household's income as compared to the change in prices will be favourable, unfavourable or the same?</b>		<b>HG 0800</b>
	favourable, i.e. the income will grow faster than prices	<b>1</b>
	unfavourable, i.e. the income will grow slower than prices	<b>2</b>
	the same - the income will change at the same pace as prices	<b>3</b>
	I don't know	<b>8</b>
	no response	<b>9</b>

→ Q.14.9

Person's identifier. HG 0010	HD 060 PL; HD 0200 PL; HD 0100 PL; HG 0100 PL; HG 0200 PL; HG 0300 PL; HG 0400 PL; HG 0600 PL; PE 0810 PL; PE 0200 PL; PG 0100 PL; PG 0200 PL; PG 0300 PL; PG 0400 PL; PG 0500 PL;	
	Please, provide your and other household members' current main and additional source of living:	
	11 – paid employment 20 – self-employment - no employees 25 – self-employment in a listed company - employer 26 – self-employment in a non-listed company - employer 27 – assistance in self-employment 30 – public old-age pension 31 – disability pension 32 – private pension or pension from employee pension schemes 40 – social security benefit and unemployment benefit 41 – public aid (family, housing, social benefit, scholarship ) 42 – donations, child support from private persons 50 – lease of real property 51 – income from ownership – savings, stocks, bonds 52 – dividends, profits from capital investment of the enterprise (inactive partner) 60 – other income (awards, benefits, compensation, severance pay ) 70 – dependant of other person 77 – no additional source of living 88 – I do not know 99 – no response	
	main	additional
	<b>4.1</b>	<b>13.42</b>
	<b>01</b>	<input type="text"/>
	<b>02</b>	<input type="text"/>
	<b>03</b>	<input type="text"/>
	<b>04</b>	<input type="text"/>
	<b>05</b>	<input type="text"/>
<b>06</b>	<input type="text"/>	
<b>07</b>	<input type="text"/>	
<b>08</b>	<input type="text"/>	
<b>09</b>	<input type="text"/>	
<b>10</b>	<input type="text"/>	

<b>13.44. Number of the person providing the information</b>	<b>HG 9020</b> <b>PE 9020</b>
	<input type="text"/> <input type="text"/> <input type="text"/>

Number of the person from Section 4 Q.4.1  
 In the case of person from outside the household,  
 enter 20



## Section 14 ECONOMIC ACTIVITY

**Note:** Q. 14.1-14.8 should be answered by a household for which in Q. 13.42 or 13.43, i.e. in the main or additional source of living, symbol 20 or 26 was entered.

<b>14.1. You have said that you or other persons from the household are owners/ co-owners of a company not listed on the stock exchange/ an agricultural farm. How many such companies does your household have?</b>		<b>HD 0210</b>
number of companies	<input type="text"/>	→Q.14.2
I don't know	<b>88</b>	→Q.14.9
no response	<b>99</b>	

Company number	HD 030		HD 040
	What is the core activity carried by your company or a company run by another member of your household?		What is the legal form of the company?
	Description	Symbol of activity XX – I do not know YY – no response	1 – self-employment company, liberal profession 2 – multi-person activity - employer 3 – partnership (general partnership, limited liability partnership, limited partnership, partnership limited by shares) 4 – limited liability company 5 – joint-stock company 6 – cooperative 7 – non-profit organisation (association, foundation) 8 – I do not know 9 – no response
<b>14.2</b>	<b>14.3</b>		<b>14.4</b>
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>

*If companies differ in terms of legal form, the percentage share, they should be entered in separate lines, even if they carry out the same activity (the same PKD symbol).*

Company number	HD 050	HD 070	HD 080; HD 0900	
	What was the maximum number of persons working in the company in 2013, including persons from your household?  888 – I do not know 999 – no response	What is the percentage share of your household in the company ownership?  888 – I do not know 999 – no response	What is the net value (in PLN) of the company or its part belonging to your household <sup>1)</sup> ?  8 – I don't know 9 – no response	Please, provide the symbol of bracket from card A2, in which the current value of the company is contained.
<b>14.2</b>	<b>14.5</b>	<b>14.6</b>	<b>14.7</b>	<b>14.8</b>
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

<sup>1)</sup> It means the amount which your household could gain from sales of the company (a part belonging to your household), taking into account the expected profits, value of assets, less the company's debt. In the case of a negative value, enter „0”.

If it is an agricultural farm, the value of agricultural machines, crops, livestock should be also included.

If the respondent is able to define only the total value of the company, Q.14.6 should be used and the correct value should be calculated.

<b>14.9. Do you or any other member of your household hold shares in the company (companies)<sup>1)</sup> not listed on the stock exchange (in public trade) only as an investor or inactive partner, but do not work in such a company?</b>		<b>HD 1000</b>
yes	<b>1</b>	→Q.14.10
no	<b>2</b>	→Q.14.11
I don't know	<b>8</b>	
no response	<b>9</b>	

→ Q.15.1

**Inactive partner** – informal co-owner contributing capital to the company but not involved in its management.

1)Share in the company only as an investor or “silent partner” means that a person from the household does not run such a company or participate in its management .

**Note:** Q. 14.10 should be answered by a household for which in Q. 14.9 symbol 1. was checked.

<b>14.10. You have said that your household holds shares in the company (companies) not listed on the stock exchange only as an investor or inactive partner. What is the value of the share/shares in the company/ companies belonging to you or other person from your household?</b>		<b>HD 1010</b>
<i>(Total value of all shares in all companies)</i>		
1.	total gross value (in PLN)	<input type="text"/>
2.	symbol of the ranges	<input type="text"/>
3.	I don't know	<b>88</b>
4.	no response	<b>99</b>

*If no value was provided, the respondent should be asked to select the bracket (from card A2) in which such value is contained.*

<b>14.11. Number of the person providing the information</b>	<b>PL 20</b>
<i>Number of the person from Section 4 Q.4.1 In the case of person from outside the household, enter 20</i>	<input type="text"/>

## Section 15. INHERITANCE AND DONATIONS

<b>15.1. Have you or any other member of your household ever received inheritance or donation of substantial value (in cash or in kind) from a person from outside the household (i.e. a person who was not included in the household at the moment of such transfer) ?</b>		<b>HH 0100</b>	→ Q.16.1
yes	<b>1</b>	→ Q.15.2	
no	<b>2</b>		
I don't know	<b>8</b>	→ Q.15.10	
no response	<b>9</b>		

*Note: Q. 15.2-15.9 should be answered by a household for which in Q. 15.1 symbol 1 WAS checked.*

<b>15.2. You have said that your household has received a donation or inheritance.</b>		<b>HH 0110</b>
<b>How many donations, inheritances has your household received ?</b>		
number	<input type="text"/>	<input type="text"/>
I don't know	<b>88</b>	
no response	<b>99</b>	

**Securities** – documents to confirm or confirming the existence of the specific proprietary rights, granted to their holder. They are divided into securities guaranteeing fixed income (bonds, bills) or floating income arising from the right of share in assets or share in profit gained by the issuer (stocks, shares).

Please provide information on each inheritance/donation received.

No of inheritance/ donation	HH 020	HH 030	HH 040	HH 040PL	HH 050	HH 060
	Year of receiving inheritance/ donation	Type of received inheritance/ donation	Value of inheritance/ donation upon receipt (in PLN)	symbol of brackets (card A2)	Form of transfer	From whom inheritance/ donation was received ?
	8 – I do not know 9 – no response	01– cash 02– flat/ house 03– use of lodging 04– land/ construction plot 05– company, agricultural farm 06– securities 07– jewellery, works of art, furniture 08– life insurance 09– other 88 – I do not know 99 – no response	value in PLN  8 – I do not know 9 – no response	88 – I do not know 99 – no response	1 – donation 2 – inheritance 8 – I do not know 9 – no response	01– grandparents on mother's side 02– grandparents on father's side 03– parents 04– children 05– other relatives 06– other persons 07– spouse 88 – I do not know 99 – no response
	<i>If question 15.6 was filled in, do not complete Q. 15.7</i>					
<b>15.3</b>	<b>15.4</b>	<b>15.5</b>	<b>15.6</b>	<b>15.7</b>	<b>15.8</b>	<b>15.9</b>
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2						
3						
4						
5						
6						

<b>15.10. Do you or any other member of your household expect to receive a donation / inheritance of high value from a person from outside the household in the nearest 10 years?</b>	<b>HH 0700</b>
yes	<b>1</b>
no	<b>2</b>
I don't know	<b>8</b>
no response	<b>9</b>

<b>15.11. Does your household plan to transfer substantial funds or other assets, apart from real property, to children, e.g. to help them in gaining independence or establish a family?</b>	<b>PL 21</b>
yes	<b>1</b>
no	<b>2</b>
I don't know	<b>8</b>
no response	<b>9</b>

<b>15.12. Number of the person providing the information</b>	<b>PL 22</b>
Number of the person from Section 4 Q.4.1	<input type="text"/>
In the case of person from outside the household, enter 20	<input type="text"/>

**Section 16. PENSION PLANS**

Applies to persons aged 16 and more

PF 0100	Q 17.1	PF 0110	PF 0300	PF 0310 PL	PF 0600	PF 0900	PF 0910 PL2	
	Do members of your household pay contributions for state pension benefits (ZUS, KRUS, OFE)?	You have said that members of your household paid contributions for the state pension benefits. Which pillar do those persons belong to ?	The overall number of years of payment of contributions to the pension scheme by persons from the household?	What level of pension benefits do members of your household expect to receive?	belong to an occupational pension scheme (PPE)?	hold a voluntary (private) pension plan other than PPE (pillar III)?	hold a life insurance policy?	
	1 – yes 2 – no 7 – not applicable to <sup>1)</sup> → Q.16.6 8 – I don't know 9 – no response	1 – ZUS; KRUS 2 – ZUS + OFE 8 – I don't know 9 – no response	ZUS/KRUS 88 – I do not know 99 – no response	OFE (established in 1999) 88 – I do not know 99 – no response	Value (gross) in PLN 8 – I don't know 9 – no response			1 – Yes 2 – no 8 – I don't know 9 – no response
4.1	16.1	16.2	16.3	16.4	16.5	16.6	16.7	16.8
01	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
02	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
03	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
04	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
05	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
06	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
07	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
08	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
09	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1) Applies to persons currently receiving a retirement benefit (domestic or foreign), i.e. Those who entered symbol 30 in Q. 13.42or 13.43.

**Applies to persons aged 16 and more**

Person's identification number	PF 0710; PF 0710 PL		PF 0920; PF0920 PL1	
	What amount is currently deposited on accounts of the employee pension scheme of members of your household? <i>into be filled in for persons who checked 1 in Q. 16.6.</i>	Total amount of funds accumulated on accounts of voluntary pension schemes other than PPE <i>into be filled in for persons who checked symbol 1 in Q. 16.7</i>	value in PLN	symbol of the ranges
4.1	value in PLN 8 – I don't know 9 – no response	symbol of the brackets (card A2) 88 – I do not know 99 – no response	value in PLN 8 – I don't know 9 - no response	symbol of the ranges 88 – I do not know 99 - no response
	<i>If question 16.9 was filled in, do not complete Q. 16.10</i>		<i>If question 16.11 was filled in, do not complete Q. 16.12</i>	
	16.9	16.10	16.11	16.12
01				
02				
03				
04				
05				
06				
07				
08				
09				
10				

**Occupational pension scheme (PPE)** – additional, voluntary form of pension savings (the so-called pillar III).

**Voluntary (private) pension scheme** – participation in such plans is voluntary. Those plans are established and managed by the pension fund or financial institution.

Applies to persons aged 16 and more

PF 0920; PF 0920 PL 2		PF 0930			
Persons' identification	Total value of life insurance policy <i>To be filled in for persons who checked 1 in Q. 16.8.</i>		Total value of monthly contribution to		
	value in PLN	symbol of the ranges (card A2)	employee pension scheme PPE	voluntary pension plan (excl. PPE) – pillar III	life insurance policy
	8 – I don't know 9 – no response	88 – I do not know 99 – no response	8 – I don't know 9 – no response		
	<i>If question 16.13 was filled, do not complete Q. 16.14</i>		<i>Fill in if in Q. 16.6 "1" was entered</i>	<i>Fill in if in Q. 16.7 "1" was entered</i>	<i>Fill in if in Q. 16.8 "1" was entered</i>
4.1	16.13	16.14	16.15	16.16	16.17
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					

<b>16.18. Number of person providing information</b>	<b>PF 9020</b>												
Number of the person from Section 4 Q.4.1 In the case of person from outside the household, enter 20													
<table border="1" style="margin: auto;"> <tr><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td></tr> <tr><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td></tr> <tr><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td><td style="width: 20px; height: 20px;"> </td></tr> </table>													

**Section 17. Supplementary information**

<b>17.1. Does your household have any financial reserve saved for a “rainy day”, funds for the purchase of assets in the future or any funds which are not spent on an on-going basis, which you treat as savings or investments?</b>		<b>PL 23</b>	→ Q. 5.1
yes	<b>1</b>	→Q.17.2	
no	<b>2</b>		
I don't know	<b>8</b>	→Q.17.3	
no response	<b>9</b>		

*Note: Q. 17.2 should be answered by a household for which in Q. 17.1 symbol 1 was checked.*

<b>17.2. For how long would the financial reserve (savings/ investment), apart from the real property being your main place of residence, enable your household to live at a level close to the existing one?</b>		<b>PL 24</b>
• no longer than a month	<b>1</b>	
• over 1 month	<b>2</b>	
• over 3 months do half a year	<b>3</b>	
• from half a year to a year	<b>4</b>	
• over one year	<b>5</b>	
• I don't know	<b>8</b>	
• no response	<b>9</b>	

<b>17.3. How do you assess your financial situation, taking into account all funds and other assets and liabilities held by your household?</b>										<b>PL 25</b>		
<b>Please, check symbols from 1 to 10, where 1 means “completely unsatisfactory”, and 10 “exceptionally satisfactory”?</b>												
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>88</b>	<b>99</b>	
↑ completely unsatisfactory									↑ exceptionally satisfactory		↑ I don't know	
										↑ no response		

<b>17.4. To what extent, on the 1 to 5 scale do you agree with the statement that your household is excessively indebted?</b>		<b>PL 26</b>
I definitely agree	<b>1</b>	
I agree	<b>2</b>	
perhaps	<b>3</b>	
I do not agree	<b>4</b>	
I definitely do not agree	<b>5</b>	
I don't know	<b>8</b>	
no response	<b>9</b>	

<b>17.5. How, on the 1 to 7 scale, where 1 means a very low rank and 7 - a very high rank, do you assess your knowledge of financial issues?</b>								<b>PL 27</b>		
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>		
↑ very low rank							↑ very high rank		↑ I don't know	
								↑ no response		

<b>17.6. Number of person providing information</b>	PL 28
<i>Number of the person from Section 4 Q.4.1</i>	<input type="text"/>
<i>In the case of person from outside the household, enter 20</i>	<input type="text"/>

**Thank you for your participation in the survey**

<b>Interviewer's comments:</b>	HR 1500 HR 1600
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Number of the interviewer  -  -

Prepared by \_\_\_\_\_ (interviewer's name and surname) \_\_\_\_\_ (date of conducting of the interview)

Checked by \_\_\_\_\_ (name and surname) \_\_\_\_\_ (date)



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