
Household Wealth and Debt in Poland

Methodological Annex to the 2016 survey report

Prepared by:
Economic Analysis Department and Financial Stability Department

Edited by:
Piotr Bańbuła and Zbigniew Żółkiewski

Authors' team:
Piotr Bańbuła
Kacper Grejcz
Janusz Jabłonowski
Joanna Przeworska
Zbigniew Żółkiewski

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1. Aim and scope of the survey

The basic objective of the Household Wealth and Debt Survey (BZGD) is to acquire individual data on households, with particular emphasis on assets accumulated and liabilities incurred by respondents, by means of a questionnaire survey. The BZGD survey is carried out under the *Household Finance and Consumption Network (HFCN)* project comprising countries of the euro area as well as Poland and Hungary, which means using a harmonised methodology (in particular, a standardised scope of collected information, identical definitions of variables, rules of imputing missing information), ensuring comparability of results between individual countries. Findings of the survey provide information, which is important in order to understand economic and financial processes which take place in households and crucial for the economic policy. In particular, these findings relate to the impact of monetary policy on households' financial standing, crucial from the point of view of Narodowy Bank Polski.

The data concerning the results discussed in this paper were collected in the period from September to November 2016, on a representative sample of approx. 12 thousand of households residing in Poland, including approx. 6 thousand households which filled in the questionnaire form satisfactorily.

Prior to discussing the survey methodology, it is worth making a general comment, significant for proper understanding of the BZGD results.

This survey is based on a questionnaire and as such it is burdened with problems typical for this type of surveys¹. In particular, household wealth as well as its components representing the basic categories surveyed, are variables unevenly distributed in the population of households, with a strong concentration in a relatively limited group of the most affluent respondents. In order to gain information from those households which usually show lower willingness to participate in the survey requires the adequate sampling scheme (the so-called oversampling of the most affluent households). Such procedure was also applied in the survey under discussion, however, as in the case of this type surveys carried out worldwide, it is difficult to precisely assess the effectiveness of the applied procedure (see Box 1.1). A potentially serious problem, decreasing the quality of the survey is also the problem of no response which may manifest itself as the refusal to participate in the survey (*unit non-response*) or the failure to answer certain questions in the questionnaire (*item non-response*). Respondent's propensity to avoid answering certain questions or even refuse to participate in the survey increases the more sensitive, in their assessment, the questions are. Surveys on financial standing, including wealth and debt of households, belong to surveys where basic questions of the questionnaire survey are usually considered as strongly sensitive for the respondent. In surveys of this type, errors in answers are also frequent

¹ The problems encountered in the surveys of households' financial situation are discussed in depth in the papers by Davies and Shorrocks (2000) and ECB (2013b).

(*misreporting*), often demonstrating regular underestimation of the value of assets declared by the respondent. One of the main reasons of this phenomenon is the sensitivity of issues addressed in the questionnaire; it may also arise from gaps in the scope of financial education. For the above reasons, it is difficult to expect that results of the questionnaire surveys on households' financial standing, generalised to the whole population, provide values of aggregated results compliant with the data of complete, collective statistics, such as bank reporting or the national accounts. Collection of micro data on the analysed phenomenon is the advantage of questionnaire surveys, offering a possibility of constructing distributions of variables interesting for a researcher and microeconomic modelling of the studied phenomena.

This Annex has been prepared mostly on the basis of the unpublished preliminary survey report elaborated by the Central Statistical Office - GUS (GUS, 2017) and its extensive fragments quote this report explicitly.

The Annex comprises the following chapters: the chapter following this introduction discussing the object of the survey and the scope of the survey, contains the description of the sampling scheme and the sample selection method. The following chapters describe, successively: calculation and adjustment of weights, data quality, data edition and imputation, comparison with other data sets, terms and definitions as well as the survey questionnaire.

2. Sampling scheme and generalisation of survey results²

Census areas were the first-stage units (FSUs) whereas dwellings were sampled in the second stage. All households inhabiting the sampled 12038 dwellings were subject to the survey. The lower limit of JPS size was set at a level of 40 dwellings. Smaller statistical districts were merged with the neighbouring areas. The study was performed using the method of a direct interview conducted with a person (persons) most familiar with the financial situation of the household using a questionnaire in a paper form. The stratification was based on the following criteria:

- voivodship,
- size of the location, where:
 - p=1 - city of Warsaw
 - P=2 - Kraków, Łódź, Poznań, Wrocław as well as Gdańsk, Gdynia and Sopot
 - p=3 - other cities over 100 thousand inhabitants
 - p=4 - cities with 20-100 thousand inhabitants
 - p=5 - cities up to 20 thousand inhabitants
 - p=6 - rural area around big cities representing classes p=1 and p=2.
 - p=7 - other rural area.
- wealth, on a four-point scale - h variable.

For the rural class, additional breakdown into two parts was applied - rural communes located around big cities of class p=1 and p=2, belonging to the following regions: West Warsaw, East Warsaw, Kraków, Łódź, Poznań, Wrocław and Gdańsk were separated; the part separated in this way comprised approx. 20% of the population from rural areas. In such a manner, 88 strata were created. The stratification covered statistical districts which were also divided, in accordance with the subject of the survey, i.e. wealth.

At the first stage, 30 communes with the highest income from personal income tax per inhabitant were separated. The data on income originated from the Local Data Bank (for 2014). Those communes encompassed approx. 7% of all dwellings in Poland and were inhabited by approx. 5% of the population. At the second stage, data on buildings from the database created under the National Population and Housing Census of 2011 (hereinafter referred to as NSP2011) were used. On the basis of such data, the average size of a dwelling in a given census area was assigned to each census area. Moreover, based on census data, an average fraction of persons with higher education was determined for each census area of selected communes. Subsequently, each census area from the 30 wealthiest communes was attributed 3 ranks (i.e. successive integers: 1,2,...) according to: the level of commune income (from the highest to the lowest), the average dwelling area (from the biggest to the smallest) and according to the fraction of persons with the specific education level (from the highest to the lowest). Subsequently, for each commune among the 30

² This chapter broadly quotes a chapter of the GUS report (GUS, 2017) by M. Barlik, K. Siwiak and R. Wiczorkowski.

wealthiest, census areas were ranked according to the sum of 3 ranks. The wealth feature was attributed in the following way:

- 3 – 5% of census areas from the 30 wealthiest communes with the lowest sum of ranks,
- 2 – successive 5% of census areas from the 30 wealthiest communes with the lowest sum of ranks, excluding 5% with attributed feature 3,
- 1 – other census areas from the 30 wealthiest communes,
- 0 - other communes.

In the first stage, the number of dwellings was assigned to each voivodship, proportionally to the square root of the number of dwellings in a given voivodship. Subsequently, within the area of each voivodship, the assigned number of dwellings was distributed among the strata, proportionally to the number of dwellings in a given strata. Starting from the preliminary allocation under discussion, the oversampling of the number of dwellings was performed according to the following pattern:

- for strata with the wealth level 3, the number of dwellings was multiplied by 5,
- for strata with the wealth level 2, the number of dwellings was multiplied by 3,
- for strata with the wealth level 1, the number of dwellings was multiplied by 1,
- for strata with the wealth level 0, the number of dwellings was multiplied by 0.98.

The oversampling changed the distribution in individual voivodships with respect to the original status. The numbers of dwellings obtained for each strata were rounded up to the nearest integer divisible by the number of dwellings in the FSU determined for a given strata. It was additionally assumed that the minimum number of FSUs in a strata is 3.

In relation to the sampling scheme used in the 2014 pilot version of the survey, certain adjustments were made. The survey completed recently contains a panel component, i.e. a sample consists of two subsamples – the first one comprising households examined in the previous edition of the survey (3445 households) and the second, new subsample of 8593 dwellings sampled independently.

3. Calculation and adjustment of weights³

In the survey, two types of weights used for generalisation were calculated: for households from the panel subsample (so-called panel weights designated as HW0020) and for combined subsamples (the panel subsample and the newly sampled subsample, so-called cross-sectional weights designated as HW0010). The so-called replicate weights were generated for the estimation of standard errors.

3.1. Panel weights

Panel weights were obtained through the relevant adjustment of weights for households analysed in the previous edition of the survey, taking into account no response cases among re-analysed households. The initial weight w calculated in the previous edition of the BZGD survey was equal to the inverse probability of dwelling selection in the h^{th} strata. Weights were adjusted with the use of response rates calculated in 19 groups as quotients of: the total of weights from the previous edition for households re-examined in relation to the total of weights for households which should be surveyed (i.e. excluding situations when the following findings were made: "the address does not exist", "non-residential building, vacant dwelling, utility premises", "foreigners' household". The groups for adjustment were determined on the basis of p locality class, broken into h wealth classes. Due to the small size of classes $p=4$ and $p=5$, strata of $h=1.2$ and 3 type were combined into a conventional class number 1. Ultimately, the panel weight was calculated by dividing the weight of the previous edition by the relevant response rate in determined groups. The HW0020 panel weight simultaneously represented the so-called base weight which was used for calculating the final HW0010 cross-sectional weight.

3.2. Cross-sectional weights

In order to calculate cross-sectional weights, an adequate combination of weights for the panel subsample and adjusted weights for the newly drawn subsample was necessary. The algorithm for determining weights for the new subsample which is analogical to the weight calculation method from the previous edition of the pilot survey is described below.

The weights used to generalise the results collected from the surveyed households from the newly drawn subsample were corrected taking into account two factors: no answer cases among drawn dwellings and the demographical structure of households and the population. At the first stage, the weight from sampling, resulting from the applied sampling scheme and sample allocation between the strata, i.e.:

³ This chapter broadly quotes a chapter of the GUS report (GUS, 2017) by R. Wiczorkowski.

$$w = \frac{1}{f_k}$$

for:

$$f_h = \frac{n_k * m'_k}{M_k}$$

where:

n_k - number of census areas drawn from the k^{th} strata,

m'_k - number of dwellings drawn in the census area in the k^{th} strata,

M_k - number of dwellings in the k^{th} strata.

In the current version of the BZGD surveys, the weights were adjusted using response rates calculated in 12 groups. The groups for adjustment were determined on the basis of p locality class, with the breakdown into aforementioned h wealth classes. The weight from sampling was adjusted in determined groups by dividing it by the relevant response rates.

At the second stage of the adjustment the integrated calibration method was applied. Information concerning the number of households according to 5 size classes was taken into account as an additional variable, i.e. 1-person, 2-person, 3-person, 4-person and 5- or more person households in correlation with a voivodship (NUTS2) as well as with the breakdown into urban and rural areas. For population, information on gender, age group (the first group comprises persons below 16, the second one - persons aged 16 – 19, subsequently, 11 five-year age groups and a group of persons above 75 years of age and more) and voivodship (broken down into urban/rural areas) was used. The values of those variables originated from the current demographic estimates and NSP2011.

As a result of the applied calibration procedure, the integrated weight for households of the new subsample was obtained, which is simultaneously used as the weight for household members. This weight may be used for generalisations based exclusively on data from the new subsample, however, in practice it represents the so-called base weight for appropriate combination with the data from the panel subsample in order to obtain the cross-sectional weight for all households surveyed.

After determining weights at a level of surveyed households independently for each subsample, cross-sectional weights are obtained through dividing base weights for subsamples by coefficients arising from the quotient of the number of all surveyed households to the number of households surveyed in a given subsample and applying the aforementioned algorithm of

integrated calibration (for a single new subsample), which ensures the compliance of the generalisations with available external demographic data. As a result, the HW0010 variable is obtained, i.e. a cross-sectional weight for households and simultaneously for persons from the particular household.

3.3. Replicate weights

The estimation of standard errors assessed in the survey was based on a method of multiple resampling. A *bootstrap*⁴ method variant was used in which, independently in each strata, multiple (several hundred times) sampling is performed, with the return of subsamples of the size among $n_h - 1$ first-stage units drawn for the survey in h^{th} strata n_h . In order to estimate the precision of results, $B = 1000$ repetitions were applied. After first-stage units were selected at random, the relevant second-stage units also selected at random from them for the survey (i.e. dwellings with persons occupying them) are transferred to the bootstrap subsample and modified weights, the so-called *replicate weights* are determined:

$$w_j(b) = w_j \frac{n_h}{n_h - 1} m_j(b)$$

where:

$w_j(b)$ - weight of the j^{th} household in the b^{th} bootstrap subsample,

w_j - original weight for the j^{th} household,

$m_j(b)$ - times selection of the first-stage unit with the j^{th} household to the b^{th} subsample ($b=1,2,\dots,B$).

⁴ Särndal C.E., Swensson B., Wretman J. *Model Assisted Survey Sampling*. Springer Verlag. 1991. pp.: 442-444.

4. Data imputation and editing⁵

4.1. Imputation

Imputation is the process of ensuring the completeness of the data set through replacing the lack of data resulting from respondent's refusal to provide answer by the so-called imputed values, i.e. such values which can be deemed accurate, taking into account other respondent's characteristics. The imputed values are calculated with the use of an algorithm designed to ensure the most precise reflection of the data set structure in potentially all cross-sections. The imputed values can be treated as estimates of missing real values, most appropriate in terms of adopted criteria, assumptions and methods applied.

As regards the subject of the imputation, i.e. what part of data record is imputed, the following imputation types can be distinguished:

- *item imputation* – when missing information on statistical units is imputed, with respect to statistical units which took part in the survey but did not provide answers to single questions (the imputation relates to single (specific) fields in a given record),
- *imputation of missing records*, i.e. imputation of full information concerning statistical units which did not take part in the survey at all (certain data records are imputed as a whole).

The imputation used in the survey is the item imputation, it refers to item gaps, i.e. when answers to certain questions are missing although a unit has generally participated in the survey and provided answers to the majority of questions (including - to questions marked as key questions - not allowing a nonresponse). The imputation of item gaps relating to each variable is performed separately, maintaining the logical relations between variables, so as to ensure the substantive and logical consistency of the data set after imputation.

Depending on the information used in the imputation process, two basic types of imputation can be distinguished: deductive imputation is based on deterministic relations and rules linking the variables and it can be regarded as a part of data editing process. On the other hand, the statistical imputation arises from statistical relationships found in the data set (based on registered/complete information). It is based on a defined model (specified explicitly or determined implicitly), thus enabling unconstrained estimation of population parameters if the models (assumptions) are appropriate.

On the other hand, statistical imputation methods can be divided into two basic classes, distinguishing deterministic and stochastic methods. Deterministic methods are those where no

⁵ The chapter contains quotes from the GUS report chapter (GUS, 2017) by T. Piasecki and D. Cybart-Napiórkowska.

random element occurs in the imputation value creation process. The imputation value is determined explicitly by the method and the input data set. For a specific data set, by repeating the imputation process, the same imputation values are always obtained (the same input data set). On the other hand, in the case of stochastic methods, the process of creating the imputation value contains a random element. For a given input data set, it is possible to obtain various sets of imputed values (output data sets), therefore, the distributions may differ in certain disaggregated subsets, depending on the method adopted.

The deterministic methods usually ensure a higher precision of generalisations performed on the basis of an imputed set than the stochastic methods since, on the one hand, they do not introduce an additional source of random error and, on the other hand, they completely ignore the uncertainty associated with the estimation of the imputed value and distort the distributions of imputed variables. Consequently, they can lead to inaccurate estimates of the precision and make it difficult to estimate the uncertainty of imputation and errors associated with it.

The stochastic methods distort distributions of variables to a much lesser extent and do not neglect the uncertainty related to missing values subject to imputation. Multiple execution of the stochastic imputation results in obtaining various imputed values on a case-by-case basis, which reflects the uncertainty of the imputation. It is impossible to estimate the above mentioned uncertainty based on a single execution of the stochastic imputation.

Multiple stochastic imputation is an approach proposed by D. Rubin⁶ and currently widespread, whereas its aim is to overcome the described limitations associated with the elementary (single) imputation. The multiple imputation allows for estimation on the basis of a data set imputed analogically and maintaining the same properties of estimators as in the case of estimation based on the complete data set and obtaining accurate and full estimates of a random error (including taking into account a component of error associated with the uncertainty of the imputation).

The approach applied is subject to n -fold repetition of the stochastic imputation (taking into consideration all sources of uncertainties of models generating the imputed values) for the overall data set (all variables subject to imputation). Consequently, we obtain n variants of the imputed data set.

The generalisation can be performed both for each of the n sets separately and simultaneously for the duplicated data set (being the combination of n variants). The optimal estimation (providing the best precision of the estimation) is the estimation based on a duplicated data set, which is equivalent to the average of estimates based on n variants.

⁶ Rubin, D. B. (1987) *Multiple Imputation for Nonresponse in Surveys*. Wiley & Sons, New York.

Possessing several variants of the data set enables to estimate the uncertainty of imputed values and, at the same time, not only to make generalisations based on the data set but also estimate errors of those generalisations accurately, taking into account imputation uncertainty. Precision of the estimates and imputation uncertainty are estimated on the basis of a duplicated data set.

For the above reasons, in the BZGD survey, multiple stochastic imputation was applied, with 5 replicated imputations.

4.1.1. Imputation of qualitative features

The statistical theory and practice requires much greater care when imputing qualitative data as compared to quantitative data. In particular, the literature considers information related to biased judgements, positions or opinions as totally inadequate for imputation.

Although the nature of qualitative data in the survey is different - they usually refer to the occurrence or absence of certain phenomena - also in this case serious reservations emerge. In the case of quantitative data it seems natural that the respondent may not remember their precise value, may be reluctant to undertake efforts in order to determine the data or may be afraid of their disclosure. In the event of questions of qualitative nature occurring in the survey, it is difficult to assume the actual ignorance of the respondent. The refusal to answer is, to a much greater extent, intentional and its reasons are more complicated. Due to this fact, it is difficult to assume similarity of respondents' population to non-respondents' population, even taking into account the adjustment by effects which can be explained by other variables (which is the basic assumption of the statistical imputation). In such a case, data edition taking into consideration other criteria, e.g. logic consistency, would be more appropriate than statistical imputation.

The arguments quoted justify the reluctance of wider application of imputing qualitative variables and adopted assumption to refrain from imputing the qualitative variables. The priority and principal goal of the performed work was to obtain complete data, without any gaps, thanks to the application of imputation based on distribution of qualitative variables .

The described problem was treated systematically and taken into account in the construction of the imputation algorithm. For individual variables it was considered whether it is safer -in terms of mitigation of the risk of distortion of the survey result - to give up imputation (by performing, in fact, the imputation of "no" answer, i.e. the lack of phenomenon occurrence), or to impute the fact of occurrence of a given phenomenon, by applying methods dedicated to the imputation of qualitative features. Moreover, in the majority of cases, it was decided to use qualitative imputation in actual "no answer" cases rather than "I do not know" answers.

The premises of the decision to use one of the procedures were the aforementioned factors associated with the specific nature of a variable. More frequent gaps, common nature of the

phenomenon and a smaller “burden” of individual observations fostered the decision on applying the imputation of the phenomenon occurrence.

In general, as mentioned earlier, there were very few cases requiring imputation. Accordingly, there is no threat of a considerable burden to global values and assessments of distribution characteristics, even if the quantitative characteristics of the phenomenon significantly differed for persons refusing to declare its occurrence.

Pension schemes made an exception where a relatively high number of no answers was recorded (including “I do not know” answer) regarding the declaration of occurrence of a given type of pension plan (Questions PFA020A-D). The data obtained indicate that in this case respondents faced real problems to determine whether their situation corresponded to the “definition” of a given plan. Due to this fact, in the case of this group of questions, imputation of phenomenon occurrence was also applied to “I do not know” answer.

Among the imputed qualitative variables, in the result base, PE0200A variables were included (imputed in connection with the imputation of occurrence of income from individual sources) and PFA020A-D concerning an individual interview. For the remaining variables, representing the characteristics of a household, quantitative imputation, if applied, was treated only as a technical measure, as a consequence of imputing the relevant quantitative variables.

4.1.2. Assumptions of adopted algorithm and applied solutions

All quantitative features (variables) being amounts expressed in monetary units were subject to imputation (“amount” variables). These amounts refer to: the value of real estate, vehicles, companies, bequests and donations, income, expenditure, financial resources and liabilities.

Imputation referred to all “I do not know” or “no answer” records for amount variables and records determining only the range of values. In addition, cases where the lack of data resulted from the respondent’s refusal to answer the question that has previously occurred on the questionnaire path, required imputation. Under such circumstances, both such cases of qualitative imputation and elements of deductive imputation were used, leading to a choice between the imputation of non-occurrence of the phenomenon and qualitative statistical imputation. This issue was described in detail in the previous subchapter.

The imputation was performed using the multiple stochastic imputation method.⁷ As an elementary procedure, the stochastic regression imputation is used while performing the

⁷ In order to control the process of any intervention in the data, i.e. imputation or edition, an additional auxiliary variable was created for each of the variables, so-called flag in which individual records were adequately symbolised, depending on their source of origin (e.g. value originally obtained from the respondent, imputed value, edited value, etc.).

multiple imputation. While imputing qualitative features, values are generated from tables of multi-dimensional empirical mode decomposition frequency obtained on the basis of data not requiring imputation.

The imputation was performed in the SAS environment. For the implementation of the imputation algorithm, elements of the EMIR (*ECB Multiple Imputation Routines*) macro system were used, created and distributed for the needs of the survey by the European Central Bank, including the main imputation procedure of the system. This procedure is, in turn, based on the programme known as FRITZ (*Federal Reserve Imputation Technique Zeta*) by Arthur B. Kennickell.

In view of a separate imputation of the variables, the problem of ensuring the consistency of the imputed data set is the key issue. Mechanisms to ensure such a consistency have been incorporated into the imputation algorithm. The tool used to achieve it the application of relationships occurring between individual variables while imputing inclusive models (through selection of explanatory variables). In addition, deterministic conditions and limitations were applied, reflecting relationships between variables which either allow for calculating values of certain variables based on other variables or determine possible range of values for imputed variables (e.g. a component must not be higher than the whole value).

In cases when no precise information on the value of the variable has been acquired from the respondent but the range has been determined, the boundaries of the range constitute threshold values for the imputed value. This value is obtained from the standard imputation model for a given variable (i.e. the model foreseen for completely missing values) but taking into account the adopted limitations. Moreover, as mentioned before, the limitations may result from correlations with other variables and interdependencies between them.

Certain boundaries of the variability range are also used for completely imputed values (i.e. without information on the range from the respondent), so as to prevent the emergence of non-standard values as a result of imputation. While determining the acceptable variability range, the specific nature of the variable and distributions of values obtained from the respondent were taken into account (it was usually assumed that the imputed value should not go beyond the range determined by registered values, unless sufficient explanation has been provided).

The pattern of missing data occurrence in the data set is an irregular pattern; in particular, we do not have to do with a continuous pattern. This means that the variables cannot be arranged so that it can be assumed that if for a given record in Y_i variable a data gap occurs, then data gaps also occur for such record in all consecutive Y_j variables, where $j > i$ (i, j mean the number of a variable after arrangement).

The occurrence of a pattern other than continuous may make it necessary to use during the sequential imputation explanatory variables containing values which have not been imputed yet. Both, the method adopted and its application envisage such a possibility in a general case. In the

case of specifying such models, the iteration procedure is applied, by adopting certain initial values and aiming at consistent process for data gaps in explanatory variables. Such solution, particularly in the case of extensive and complicated algorithms, may trigger problems with consistency and reduce the level of analyst's control over the process.

In view of the foregoing, while constructing the models we mostly used exogenous variables which are not subject to imputation. When using exogenous variables in models, we applied such sequence of variables imputation and models specifications to minimise the use of endogenous variables, not yet imputed as explanatory variables i.e. variables imputed at later stages than at a given stage. In few cases, where taking feedback into consideration turned out really necessary since its omission would be detrimental for the imputation quality and data consistency, explanation was applied by means of a variable containing registered values and a dummy variable distinguishing data gaps (enabling taking into account the average effect associated with such observations).

Owing to such measures, in formal terms, the imputation mechanism creates a multi-equation recurrent model, accordingly, it is possible to obtain final estimates sequentially, in a single iteration. The sequential approach also enables a separate and simultaneously consistent performance of data imputation at an individual and household level. It allows for performing imputation of both data sets in optimum way, in compliance with the assumptions of the method, which would not be possible should it be necessary to include data in a single data set. The individual data set is imputed in the first instance while imputed individual data are used for data imputation at a household level. While using the multiple imputation in accordance with the assumptions of the EMIR system, $n=5$ replications were created.

4.2. Data editing

Data editing represents a significant stage in the development of questionnaire data sets, focusing on minimising the incidence of errors and inconsistency in the data collected during the interview. Whereas imputation is an automated gap filling process, editing is mainly based on expertise with machine support. Non-edited data usually contain unverified, wrong diverging observations (outliers) which, particularly in the case of wealth surveys, may significantly blur the picture of the real status. Leaving uncontrolled outliers in the base may result in drawing wrong conclusions concerning net wealth, e.g. based on the Gini coefficient overestimated by those observations.⁸

The validation procedure applied in the case of the BZGD survey, first qualifying for re-examination of the consistency of answers contained in the questionnaire with data entered into

⁸ Kennickell A. (2006) assessed the impact of data editing on household net wealth distribution based on the American edition of the wealth survey, i.e. *Survey of Consumer and Finance (SCF)*.

the base and potential repeated contact with an interviewer or a household, and subsequently suggesting areas for potential edition, is mainly based on capturing diverging values (*outliers*) and identifying observations which infringe the assumed logical conditions. Moreover, the construction of the survey questionnaire enables interviewers to leave a comment in the case of doubts regarding answers provided by respondents. This information was also analysed and certain adjustments were introduced on its basis.

In the current edition of the BZGD survey, contrary to the pilot round, not only final data were subject to editing, i.e. after performing the imputation, but also observations prior to the imputation. Such approach allows to limit initially the number of observations which could somehow distort data generated through imputation models. Besides, this time, holding data from two editions of the survey enabled the assessment of results stability between the rounds and capturing wrong records disturbing individual areas of the survey in this scope. Ultimately, quantitative and qualitative variables were subject to editing. For the majority of variables, editing adjustments concerned a very limited percentage of answers.

However, Section 17 relating to pension schemes and insurance policies once again turned out the most difficult part of the survey for respondents, despite a significant reconstruction of the survey questionnaire in this scope driven by questionable results of the previous round of the survey and similar experience of other European countries participating in the HFCN.⁹ In the case of the current edition, data concerning life insurance were corrected again due to inconsistency with the external statistics of the Polish Financial Supervision Authority (KNF). Due to a large scale of doubtful records and in order to maintain comparability with the pilot survey, the decision was made to use a similar (more precise, owing to the extension of the survey questionnaire) algorithm of the adjustment of the previous edition. Thus, the total value of life insurance policy was calculated with the use of information on the total annual value of a premium for this type of policy (obtained on the basis of the value of individual premiums and information on their frequency), its multiplication by a number of years of saving on account of the policy and scaling by a coefficient of 0.9 estimated by experts. Like in the case of voluntary pension scheme categories, the editing procedure of the previous survey round was repeated.¹⁰ Taking into account the high irregularity of payments (on average, 30% of accounts per year are supplied), it was assumed that only most wealthy households participating in those programmes regularly pay pension contributions. On the basis of expertise a three-year payment period was adopted. Ultimately, in relation to 30% of the most wealthy households involved in voluntary pension schemes it has been assumed that the contribution to the voluntary programme arising from the questionnaire was multiplied by 36 if the contribution was lower than PLN 900

⁹ Taking into account the experience of the countries where such surveys have been carried out for years, e.g. *Survey of Consumer Finance* in the USA, respondents frequently have a problem with accurate classification of various pension schemes in which they participate and with the valuation of assets accumulated in this manner (Bucks and Pence, 2015).

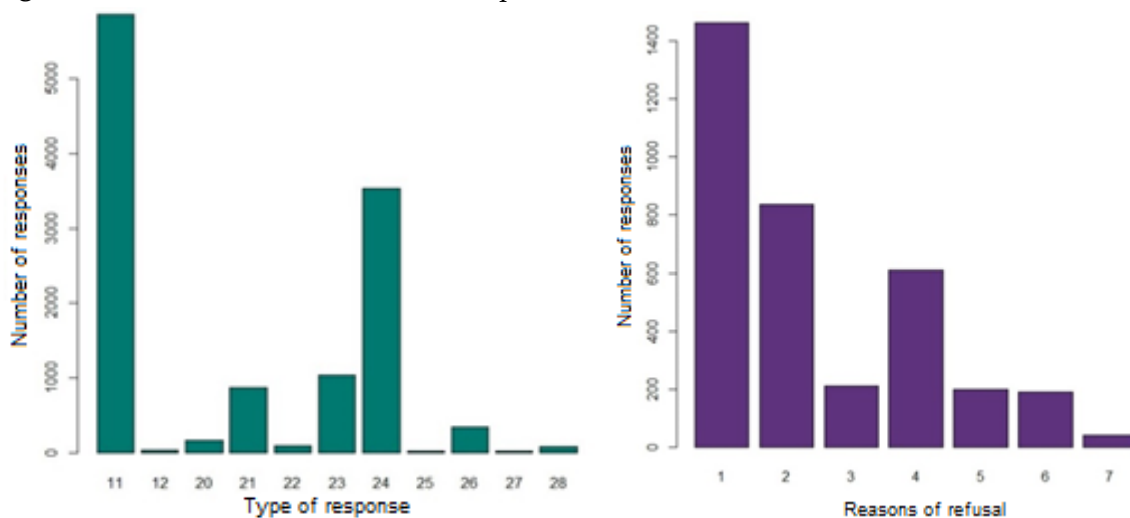
¹⁰ NBP(2015b)

(monthly payments) 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.

4.3. Propensity to participate in the survey

Rate of survey execution in the BZGD survey in 2016 is comparable to results of the pilot edition in 2014. Across the country, the result of 48.7% was achieved for the survey execution level, 53.4% for the response rate and 89.7% for the contact indicator. Compared to other questionnaire surveys for households performed in Poland, the BZGD is a relatively effective survey, i.e. the aforementioned 48.7% is lower than 70% of the EU-SILC, however higher than in the BBGD - approx. 40%. A lower effectiveness of interview performance in the BZGD than in the EU-SILC should be attributed to a more sensitive issue of the size and structure of wealth, as other topics addressed are very similar and the amount of time needed to complete both questionnaires is similar (below 1.5h). The figures below sum up the effectiveness of the BZGD performance in 2016. The most common reason was a definite refusal, temporary absence and non-residential building / premises. The reasons most commonly included the aversion to questionnaire surveys, sensitivity of questions and lack of time.

Figure 1. Detailed statistics of the BZGD performance level



Designation of the left-hand panel: (Interview completed): 11 - interview fully completed, 12 - interview partially completed. (Interview not completed): 20 - such address does not exist, 21 - non-residential building, vacant dwelling, commercial premises, 22 - no access to dwelling, 23 - nobody was present at home (temporary absence), 24 - definite refusal, 25 - refusal during performance of the survey, 26 - inability to participate in the survey due to sickness, age, disability, 27 - foreigners' households, 28 - other reasons.

Designation of the right-hand panel: (Reasons for refusal or interruption of the survey): 1 - aversion to questionnaire surveys, 2 - aversion to problems addressed in the questionnaire (sensitive questions), 3 - fear that information might be used for non-statistical purposes, 4 - lack of time, 5 - too lengthy and tiring questionnaire, 6 - refusal, interruption without stating the reason, 7 - absence of respondent aware of household financial situation.

Source: BZGD (2016), NBP.

5. Generalisation and precision estimation

The BZGD survey is a complex questionnaire survey in which data gaps have been imputed. Accordingly, while generalising to the population, not only final w_i weights are used, estimated for each i household from the sample (coded in HW0010 variable) but also m values obtained for individual imputation processes, amounting to M (IM0100 variable). Thus, while calculating individual θ estimators, at first, each m imputation process for a given variable was separately weighted

$$\theta_m = f(w_i, y_{im})$$

and subsequently those values were averaged:

$$\theta = \frac{1}{M} \sum_{i=1}^M \theta_m$$

On the other hand, to calculate variance, w_{ib} replicate weights in B number were used, which take into account the stratified sample structure while assessing the precision of the estimation. Thus, to calculate the final T variance, its components were first estimated, i.e. the so-called W within imputation variance and Q between imputation variance. The first component was calculated using the formula:

$$W = \frac{1}{M} \sum_{i=1}^M \left[\frac{1}{B-1} \sum_{b=1}^B (\theta_{mb}^* - \bar{\theta}_m^*)^2 \right]$$

where θ_{mb}^* means θ estimator calculated with the use of b replicate weight and selected m imputation process:

$$\theta_{mb}^* = f(w_{ib}, y_{ibm})$$

$$\bar{\theta}_m^* = \frac{1}{B} \sum_{b=1}^B \theta_{mb}^*$$

To calculate the second element, the following formula was used:

$$Q = \frac{1}{M-1} \sum_{m=1}^M (\theta_m - \theta)^2$$

Based on the components calculated above, the final variance amounted to ¹¹:

$$T = W + \left(1 + \frac{1}{M}\right) Q$$

In the BZGD survey $M=5$ and $B=1000$ was assumed.

¹¹ Rubin, D.B. (1987), *Multiple Imputation for Nonresponse in Surveys*, New York: John Wiley & Sons, Inc.

6. Comparison with other data sets

This subsection compares the results obtained from the pilot Household Wealth and Debt Survey with other available information sources related to the economic situation of households in Poland. At first, the results of the BZGD survey were compared with national accounts and bank statistics containing information on certain components of assets collected and liabilities incurred by households in Poland. The indicators related to coverage of information derived from other available sources with the BZGD survey data were subsequently compared with the relevant indicators for the euro area countries.

The next subsection presents the analyses of the BZGD survey results compliance with the results of other questionnaire surveys: the Household Budget Survey (BBGD) or the European Union Survey on Income and Living Conditions (EU-SILC), in terms of income gained and expenditure incurred by households in Poland.

6.1. Comparison of the BZGD survey with financial accounts and NBP monetary statistics

Comparison of the values obtained directly from data aggregation in micro scale with macro statistics is an important part of the data quality verification process. However, we should be cautious when comparing these two data types due to significant differences¹² in definition and methodological aspects between them, arising mainly from different reasons of their use. As a consequence, it should be reckoned that conceptually close categories (particularly aggregates) calculated from both types of sources will not fully overlap.

Micro data, such as those collected under the BZGD survey, are aimed to analyse the distribution in the population of such characteristics as wealth, debt, income, and capture dispersion of surveyed variables within the population depending on various cross-sections (by age, family type, labour market status, etc.). Micro data, as opposed to macro data, additionally enable the analysis of economic behaviour of household groups in the economy. Moreover, they should be treated as a complementary source of knowledge in relation to aggregate data, used to search for answer to a number of research questions, mainly important for the conduct of the economic policy (surveys of wealth and debt may be used by central banks, among others, for the analysis of the monetary policy transmission mechanism, financial stability). It should be also remembered that due to the fact that the BZGD survey is burdened with imperfections characteristic for the questionnaire surveys (aversion to participate in the survey or failure to answer certain questions, particularly strongly correlated with respondents' wealth level) and

¹² Differences between data at a micro and macro level were analysed, among others, in studies by Andreasch and Lindner (2014) and Honkkila and Kavonius (2013).

taking into account that the wealth distribution in the population shows strong right skewed distribution, the total value of wealth is consequently clearly underestimated.

On the other hand, data at a macro level allow for examining how individual economic sectors affect domestic production, consumption, savings or wealth. National accounts are constructed so that the potential error of estimates at a level of the whole economy and statistical inconsistencies within the system are minimised. Thus, the burden on such data may arise from adjustments necessary to meet balance sheet conditions at the level of the entire economy. Apart from methodological characteristics, data available for Poland do not comprise extremely significant components of the total value of household wealth, i.e. real assets (real estate, vehicles, valuables or business assets, etc.) which are, on the other hand, provided in detail by the BZGD survey.

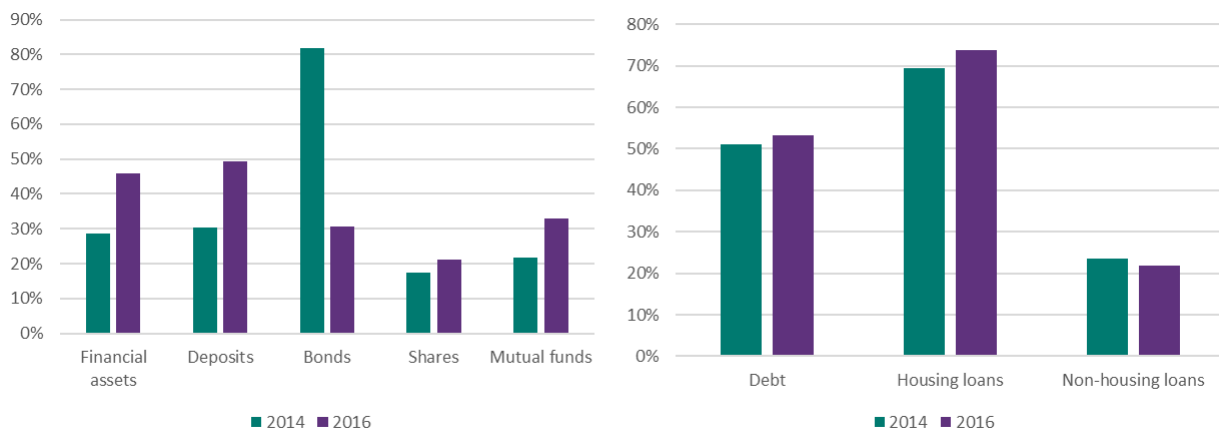
Thus it is possible to compare the BZGD survey results with analogical categories of assets and liabilities originating from national accounts and bank statistics in terms of financial assets and debt. This subsection presents a comparison of conceptually close categories of the BZGD survey and NBP financial accounts (broken down into deposits, bonds, shares and mutual funds)¹³ and NBP monetary statistics for debt (taking into account the level of coverage of its components, i.e. housing loans and other forms of debt).

The level of coverage by BZGD 2016 survey of aggregate values originating from the aforementioned external sources has definitely increased as compared to the pilot survey conducted in 2014, in particular, in terms of financial assets (a growth by 17 percentage points to the level of approx. 46% of the total value, see Figure 2, left-hand panel). It was mainly the result of better capturing of the category of deposits (49% against 30%) and mutual funds (33% against 22%), mainly owing to the effective modification of the survey questionnaire in this scope. In terms of the level of coverage for bonds, in the BZGD 2016 survey a significantly lower coverage level was recorded in relation to the 2014 pilot survey. The category of bonds is particularly difficult to measure in Poland, mainly due to low popularity of this type of assets (approx. 1% of households, see Table A8 and B8; NBP, 2017a).

For debt, in the BZGD 2016 survey a slightly higher total coverage ratio was obtained as compared to the pilot survey (53% against 51%), mainly due to better capturing of the housing loan category (74% against 69%), which is illustrated in Figure 2 (right-hand panel). A clearly lower coverage ratio was recorded for other debt form (22% of the aggregate obtained on the basis of the NBP monetary statistics, similar to the pilot survey).

¹³ Data of the BZGD survey and NBP financial accounts were compared only in the scope of categories which are closest in terms of definitions, i.e. deposits, mutual funds, shares and bonds. Moreover, in accordance with the practice of other countries conducting wealth surveys, for the purpose of comparing the level of coverage (ECB, 2016b), financial assets were defined as a sum of only these four aforementioned categories.

Figure 2. The level of coverage of selected categories from two BZGD survey rounds in the data from the NBP financial and monetary statistics (%)



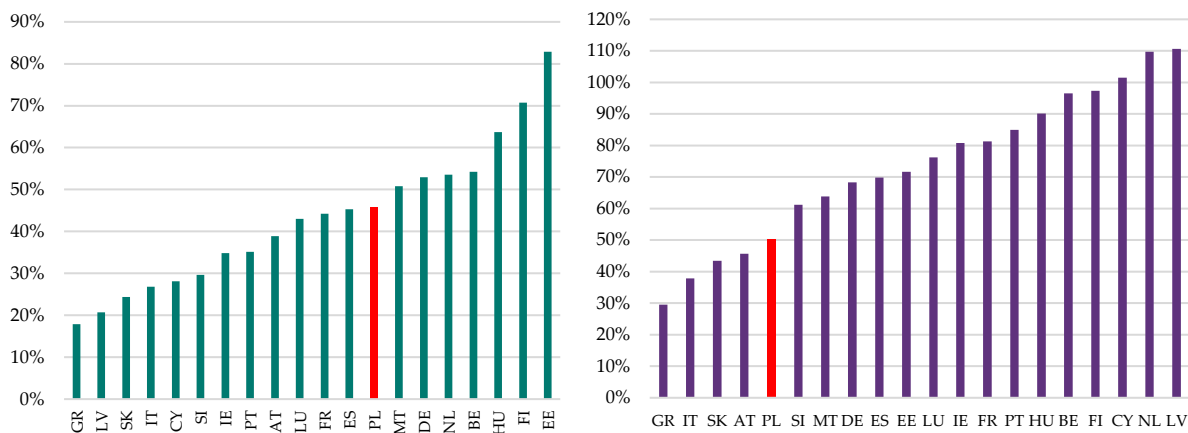
Notes: The level of coverage was calculated as a relationship of the value of selected categories obtained from the BZGD survey, in relation to analogical categories in other NBP data sets (financial assets: quarterly financial accounts; liabilities: monetary statistics – receivables and liabilities of monetary financial institutions). The total category of overall financial assets was defined as the sum of deposits, mutual funds, bonds and shares.

Source: BZGD (2014), BZGD (2016), quarterly financial accounts, monetary statistics, NBP.

Both in the case of financial assets and liabilities, the overall pattern arising from experience of the European countries assumes that their total value calculated based on wealth surveys is usually lower as compared to the analogical value obtained from financial accounts (see Figure 3, left-hand panel). Among countries arranged according to the coverage level for the total value of financial assets, Poland is above the median. Such countries as Estonia, Finland and Hungary significantly overtake others in those terms, reaching values clearly above 60%¹⁴. Due to categories related to debt, whose definitions are more similar, in the surveys of wealth and balance sheets of monetary financial institutions, debt coverage for all countries is usually higher as compared to financial assets. Poland, with its coverage ratio (50%) is below the median for European countries. As questions concerning private loans (from family, friends, etc.) have been included in questionnaires for all countries, in some countries the ratio above 100% was obtained (Cyprus, the Netherlands, Latvia).

¹⁴ As the international experience shows (e.g. Johnson (2013) for the *Survey of Consumer Finance* in the USA and Vermeulen (2014) for a wider group of countries), the use of administrative data (e.g. tax data) improves the quality of questionnaire surveys significantly. In the case of the HFCS survey, such data are used to a significant extent in Finland and, to a lesser extent, in France (EBC(2013b)).

Figure 3. Level of coverage of the value of financial assets (left-hand panel) and liabilities (right-hand panel) by the BZGD 2016 survey as compared to analogical surveys of selected European countries (%)



Legend: PL - Poland, BE - Belgium, DE - Germany, EE- Estonia,IR - Ireland, GR - Greece, ES - Spain, FR - France, IT - Italy, CY - Cyprus, LV -Latvia, LU - Luxembourg, HU - Hungary, MT - Malta, NL - Netherlands, AT - Austria, PT - Portugal, SI - Slovenia, SK – Slovakia, FI - Finland, EA – euro area.

Notes: The table presents statistics which for Poland refer to 2016, whereas in the case of other countries, they are derived from surveys performed in 2011, 2013 and 2014. The total category of overall financial assets was defined as the sum of deposits, mutual funds, bonds and shares.

Source: BZGD (2016), quarterly financial accounts, monetary statistics, NBP; ECB (2016b).

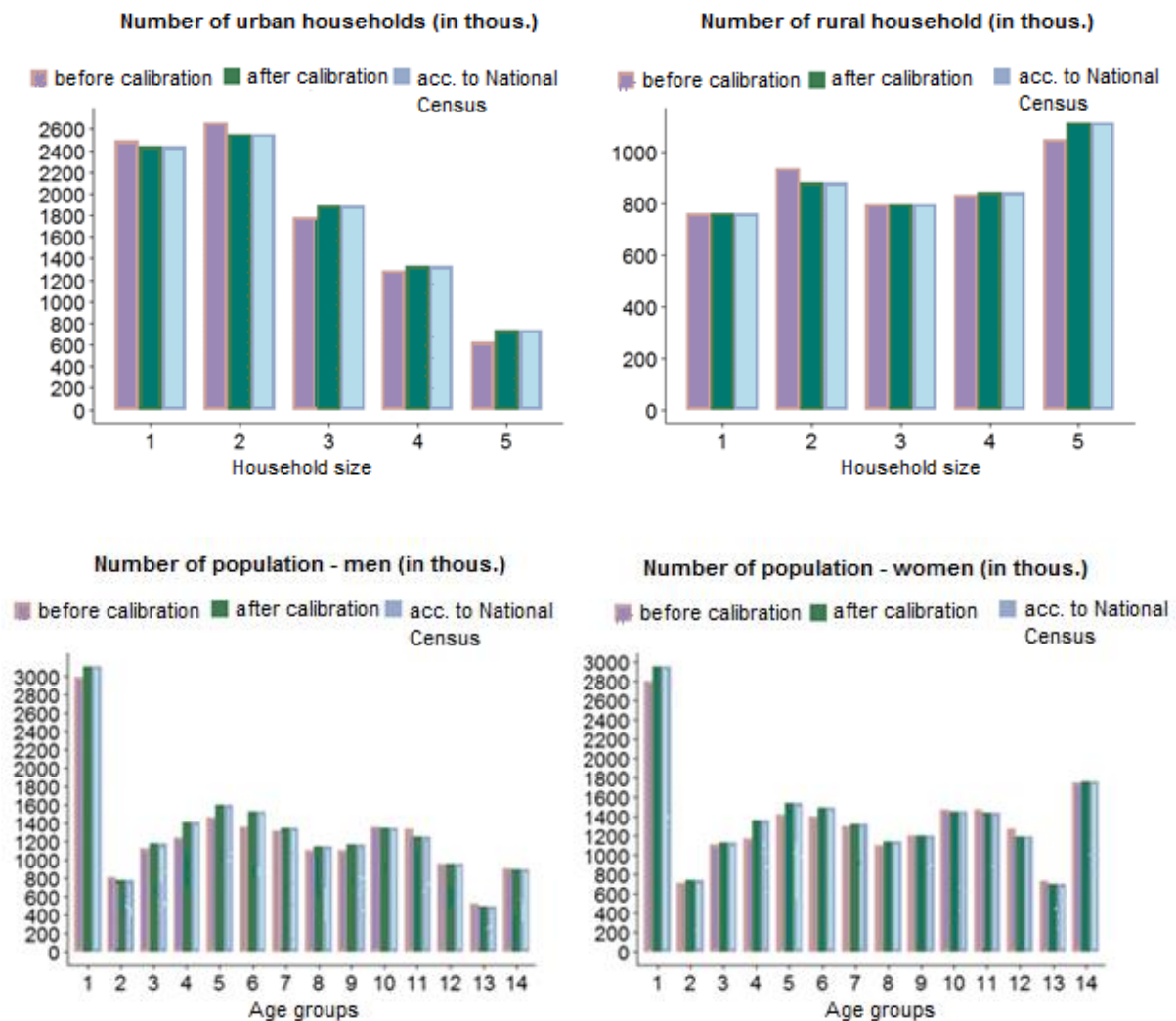
6.2. Comparison of BZGD results with other questionnaire surveys

The objective of the analysis presented below is to examine whether and to what extent the household sample processed in the BZGD 2016 survey accurately reflects the general population (population of Poland) and whether and to what extent distributions of certain important output categories (income, consumer expenditure) are compliant with results of public statistics surveys, i.e. the Household Budget Survey (hereinafter referred to as the BBGD) and the European Union Survey on Income and Living Conditions¹⁵ (hereinafter referred to as EU-SILC).

Figure 4 below presents generalisation of the number of population and number of households in various breakdowns, obtained on the basis of the BZGD survey, taking into account the first edition of weights (due to no-answer) and integrated calibration. The data are compared with external demographic data based on the results of the National Population and Housing Census of 2011. (hereinafter referred to as NSP 2011).

¹⁵ Due to a significant delay in publication of this survey results, the comparison refers to data for 2015.

Figure 4. Comparison of consistency in the scope of demographic structure between the BZGD and the NSP2011.

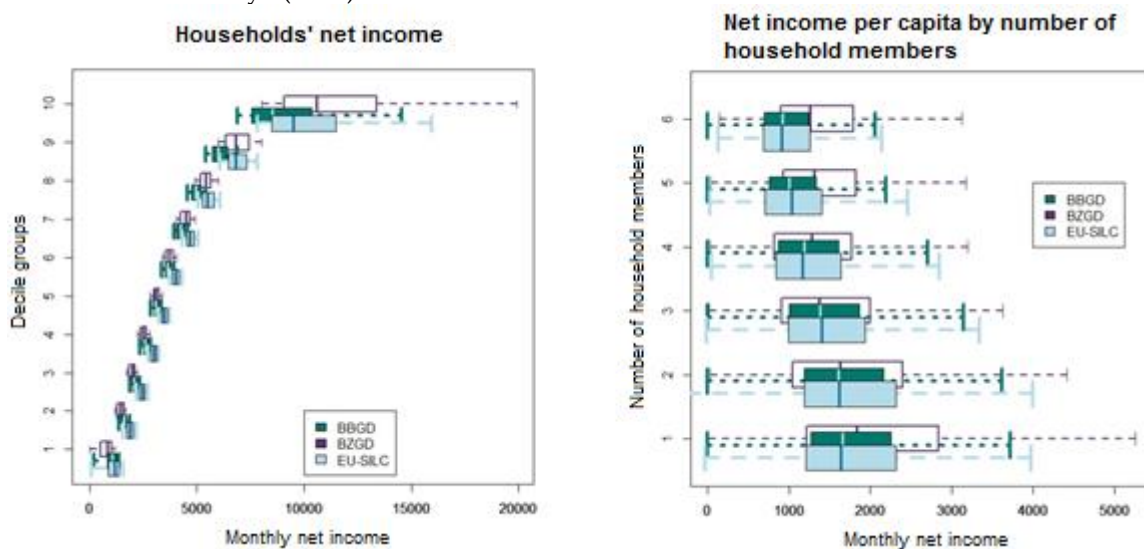


Source: GUS report (GUS, 2017).

The presented figures show almost ideal compliance of results after calibration with external demographic data. In all breakdowns it is visible that before calibration the majority of values were underestimated in relation to external data. An exception are groups of one or two-person households which are slightly overestimated after the first adjustment of weights. It can be explained as follows. The number of dwellings in the sampling frame amounts to approx. 13.7 million and the number of households in Poland arising from demographic data is approx. 13.3 million. However, several per cent of addresses included in the frame are the addresses where no household lives. On the other hand, there are dwellings occupied by two or more households. In the wealth and debt survey, only one sampled household (of the owner or main tenant) was surveyed whereas other households were omitted and were not included in the generalisation.

The comparison of the structure of monthly household income and expenditure, presented in the figures below (Figure 5) indicates that as in the pilot version of the BZGD survey based on 2014 data, the BZGD survey provides details concerning income distribution better than other questionnaire surveys. This fact is indicated by a higher diversification of income in the BZGD survey arising from imputation and editing of data- the reason is that the interquartile range (50% of all observations in the sample) is wider in the BZGD survey than in the EU-SILC and the BBGD surveys. In addition, attention should be drawn to the fact that owing to oversampling of the wealthiest households, imputation and editing of data, the completeness for the wealthiest households is definitely higher in the BZGD survey approximating the results to the EU-SILC survey, whose results are also subject to imputation. Despite definitely the biggest sample of the discussed surveys (37 thousand households), the BBGD indicates lower income in higher decile groups. On the other hand, both the EU-SILC (data available only to 2015) and the BBGD survey do not take into account the editing of questionable cases, which results in dubious data, e.g. negative income. 'Whiskers' comprise the confidence interval at a level of 95%, the width of the box shows the interquartile range, the line inside the box means the value of the median:

Figure 5. Comparison of distribution of data on household net income between BBGD, BZGD and EU-SILC surveys (2015)

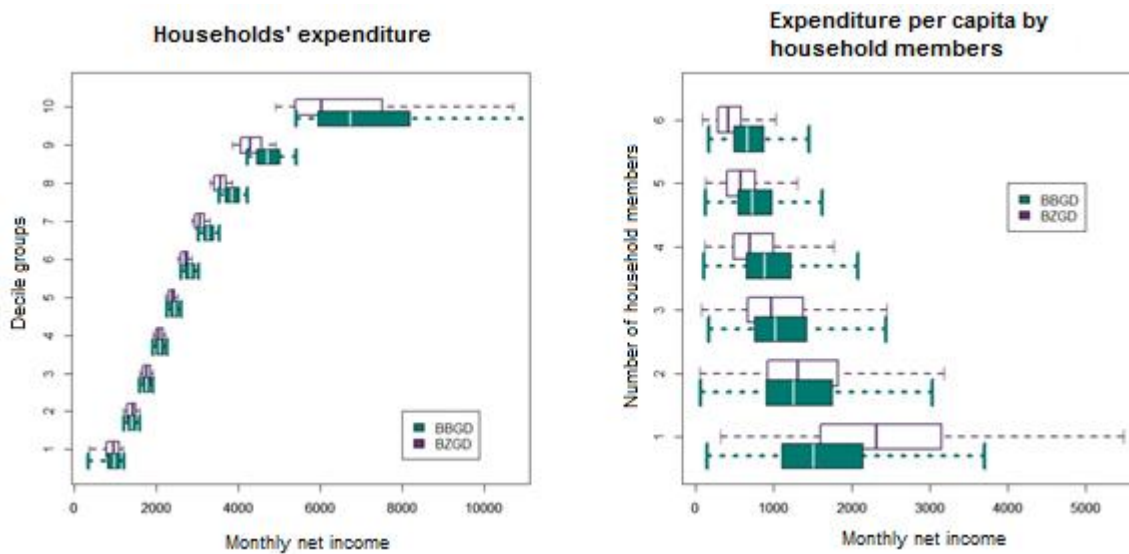


Source: Own calculations

As regards household expenditure (Figure 6), the results show a different trend, i.e. expenditure is higher in the BBGD survey for the highest expenditure deciles¹⁶. As regards household personal structure, the BZGD survey indicates significantly higher values for single-person households:

¹⁶ The EU-SILC does not contain results comparable in methodological terms for household expenditure but only a narrowed category, i.e. household maintenance costs.

Figure 6. Comparison of distribution of data on household expenditure between the BBGD and the BZGD surveys.



Source: Own calculations


It should be noted that a direct comparison between the BZGD and the BBGD surveys is difficult for several reasons associated with both the survey construction and compilation of results after the survey. For instance, the weights used to generalise the sample to the BBGD population are selected so as to ensure compliance with the NSP2011 in terms of the total number of population, however, without adjusting this figure to particular age cohorts. The discussed feature, contrary to the aforementioned recalibration of weights in the BZGD survey, ensuring compliance with the NSP2011, results in significant discrepancy of the demographic structure between the BZGD and the BBGD surveys. Discrepancies in the finally published results, visible in the above figures to some extent, are also due to the fact that data sets in the BBGD survey are not adjusted for evidently erroneous and logically inconsistent observations (e.g. negative income or clearly overestimated or underestimated income as compared to variables of similar meaning). The BBGD surveys results are also not extended to include by replicate weights. Consequently, it seems that all three questionnaire surveys quoted above should be compared with caution.

7. The survey questionnaire

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

- content of some questions was changed,
- different grouping of questions in thematic blocks was applied,
- sequence of individual thematic modules 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 of real estate, debt, etc.) and at the second stage - detailed questions, mainly quantitative, where the respondent provides valuation of particular assets, individual debt types, income, etc.

Such modifications 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 core questionnaire.

 CENTRAL STATISTICAL OFFICE al. Niepodległości 208, 00-925 Warsaw NARODOWY BANK POLSKI ul. Świętokrzyska 11/21, 00-919 Warsaw	www.stat.gov.pl www.nbp.pl
Household wealth and debt survey in Poland 2016	
<div style="border: 2px solid black; padding: 5px; display: inline-block; font-weight: bold; font-size: 1.2em;">NBP-03</div>	

Section 1. HOUSEHOLD'S IDENTIFICATION DATA

To be filled in by an interviewer

1.1	Household number	SA 0010	1.2 Statistical region	SA 0020	1.3 Number of households occupying the dwelling	SA 0030							
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> </tr> </table>													
1.4 Household number of 2014				SA0110									
To be filled in if "2" has been entered on the 8th position in the household number.													
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> </tr> </table>													

Section 2. INFORMATION ON IMPLEMENTATION OF THE SURVEY

To be filled in by the interviewer after the survey

2.1 Interview result	SB 0100
Interview completed:	
• interview fully completed	11
• interview partially completed (at least Section 4 and 5 and Q6.1 and 6.2 of Section 6 have been filled in).....	12
Interview not completed:	
• non-existing address	20
• non-residential building, non-inhabited dwelling, commercial premises.....	21
• no access to the flat	22
• nobody present at home (temporary absence).....	23
• definite refusal to participate in the survey	24
• refusal to answer particular questions during the survey	25
• inability to participate in the survey due to sickness, age, disability	26
• foreigners' households	27
• other reasons	28

2.2 Reasons for refusal to participate in the survey or interruption of the survey	SNB 0100
• aversion to questionnaire surveys.....	1
• aversion to problems addressed in the questionnaire (sensitive questions)	2
• fear that information might be used for non-statistical purposes	3
• lack of time.....	4
• too lengthy and tiring questionnaire	5
• refusal, interruption without giving the reason.....	6
• absence of a respondent aware of household financial situation	7

Total number of visits (for conducted and not conducted interviews)	SB 0900						
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> </tr> </table>							

2.4 Interview duration (in minutes)	SNB 0900						
Fill in for a fully completed interview							
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> <td style="width: 15%; border: 1px solid black;"> </td> </tr> </table>							

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

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

3.1 Type of building	SC 0100
• single-family detached house	1
• single-family terraced house	2
• multi-family building	3
• other	4

3.2 Location of place of residence	SC 0300
• city centre	1
• region between the city centre and suburbs	2
• city outskirts	3
• poorly populated area, village	4

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

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

3.5 Building security	SC 0700
<i>More than one response may be ticked</i>	
• doorkeeper	1
• security guard.....	2
• closed housing estate (fencing, gate, guardian)	3
• Intercom only	4
• other safeguards (e.g. a dog)	5
• no safeguards.....	6

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

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

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 dwelling)	5

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

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

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

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

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

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

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

3.16 Participation of other persons in the survey interview	HR 1100
<i>More than one response may be ticked</i>	
• children below 16	1
• spouse/partner	2
• other members of the household	3
• other person/persons from outside the household ..	4
• no other persons	5

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

3.18 Which questionnaire section was the most difficult for the respondent to understand?	HNR 1310					
<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>						
	<table border="1"> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </table>					

3.19 Which questionnaire section caused the biggest problem for the respondent while responding ?	HNR 1320					
<i>Maximum 3 section symbols may be entered.</i>						
<i>If all sections were problematic , enter "50".</i>						
<i>If no section was difficult, enter "30"</i>						
	<table border="1"> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </table>					

Section 4. CHARACTERISTICS OF PERSONS IN THE HOUSEHOLD

Please, enter the relevant symbol for each person specified in Q.4.1

Person's identification number RA 0010	Household's composition <i>Enter name or another designation of each member of your household below. Please start with the reference person.</i> <i>Reference person – a person best aware of household economic situation</i>	RA 0200	RA 0300	RA 0400		RA 0500
		Gender	Age	Country of birth (means a country of mother's permanent residence upon child's birth, according to borders at the time of the survey)		How many years have you been living in Poland ?
		1 – man 2 – woman	If no age was entered, please enter: 888 – I do not know 999 – no response	1 – Poland → Q 4.6 2 – other country		8 - I do not know → Q 4.6 9 - no response → Q 4.6
If symbol 2 or 3 occurs, enter country code				RA 0400a		
		AT – Austria BE – Belgium BG – Bulgaria CY – Cyprus HR – Croatia CZ – Czech Republic DK – Denmark EE – Estonia FI – Finland FR – France GR – Greece ES – Spain NL – Netherlands IE – Ireland LT – Lithuania	LU – Luxembourg LV – Latvia MT – Malta DE – Germany PT – Portugal RO – Romania SI – Slovenia SE – Sweden HU – Hungary IT – Italy UK – United Kingdom CH – Switzerland	TR – Turkey IS – Iceland NO – Norway OEU – other European countries Other: USA – United States of America CAN – Canada NAF – North Africa WAF – West Africa	OAF – Other African Countries CSA – Central and South America NME – Near and Middle East OAS – Other Asian Countries OCE – Australia and Oceania	
4.1	4.2	4.3	4.4		4.5	
01	<input type="text"/>	<input type="text"/>	<input type="text"/>	→ if 2, enter country code	<input type="text"/>	<input type="text"/>
02	<input type="text"/>	<input type="text"/>	<input type="text"/>	→ if 2, enter country code	<input type="text"/>	<input type="text"/>
03	<input type="text"/>	<input type="text"/>	<input type="text"/>	→ if 2, enter country code	<input type="text"/>	<input type="text"/>
04	<input type="text"/>	<input type="text"/>	<input type="text"/>	→ if 2, enter country code	<input type="text"/>	<input type="text"/>
05	<input type="text"/>	<input type="text"/>	<input type="text"/>	→ if 2, enter country code	<input type="text"/>	<input type="text"/>
06	<input type="text"/>	<input type="text"/>	<input type="text"/>	→ if 2, enter country code	<input type="text"/>	<input type="text"/>
07	<input type="text"/>	<input type="text"/>	<input type="text"/>	→ if 2, enter country code	<input type="text"/>	<input type="text"/>
08	<input type="text"/>	<input type="text"/>	<input type="text"/>	→ if 2, enter country code	<input type="text"/>	<input type="text"/>
09	<input type="text"/>	<input type="text"/>	<input type="text"/>	→ if 2, enter country code	<input type="text"/>	<input type="text"/>
10	<input type="text"/>	<input type="text"/>	<input type="text"/>	→ if 2, enter country code	<input type="text"/>	<input type="text"/>

Persons identification number RA 0010	RA 0100	PA 0100	PA 0200
	Family relationship with the reference person	Marital status <i>(applies to persons aged 16 and more)</i>	Highest level of completed education <i>(applies to persons aged 16 and more) Provide the respondent with card A1</i>
	01 – reference person 02 – husband, wife 03 – partner 04 – son/daughter 05 – father/mother 05 – father/mother-in-law 07– grandfather/grandmother, great-grandfather/grandmother 08– grandson/granddaughter, great-grandson/granddaughter 09 – 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 do not know 9 – no response	00 – no education 10 – elementary education 24 – secondary education 31 – basic vocational education 34 – secondary, general education 35 – secondary vocational education 45 – post-secondary education 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
4.1	4.6	4.7	4.8
01	<input type="text"/>	<input type="text"/>	<input type="text"/>
02	<input type="text"/>	<input type="text"/>	<input type="text"/>
03	<input type="text"/>	<input type="text"/>	<input type="text"/>
04	<input type="text"/>	<input type="text"/>	<input type="text"/>
05	<input type="text"/>	<input type="text"/>	<input type="text"/>
06	<input type="text"/>	<input type="text"/>	<input type="text"/>
07	<input type="text"/>	<input type="text"/>	<input type="text"/>
08	<input type="text"/>	<input type="text"/>	<input type="text"/>
09	<input type="text"/>	<input type="text"/>	<input type="text"/>
10	<input type="text"/>	<input type="text"/>	<input type="text"/>

4.9 Number of person providing information Number of person from Q.4.1 In the case of a person from outside the household, enter 99 .	HNP 0100					
	<table border="1"> <tr> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table>	<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"/>					

Section 5. Self-assessment

5.1 How do you assess your financial situation, taking into account all funds, other assets and liabilities held by your household?							HNU 0100				
Please tick symbols from 1 to 10, where 1 means "completely unsatisfactory", and 10 - "exceptionally satisfactory".											
<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	<input type="checkbox"/> 6	<input type="checkbox"/> 7	<input type="checkbox"/> 8	<input type="checkbox"/> 9	<input type="checkbox"/> 10	<input type="checkbox"/> 88	<input type="checkbox"/> 99
↑								↗		↑	↑
completely unsatisfactory								exceptionally satisfactory		I don't know	no response

5.2 Which of the expressions listed characterises best money management in your household?		HNU 0200
We can afford certain luxury		1
We can afford a lot without special saving		2
We can meet our daily needs but we must save for more serious purchases		3
We have to manage very sparingly on a daily basis		4
We cannot meet our basis needs		5
I don't know		8
no response		9

5.3 Taking into account current needs of your household, please provide the minimum monthly level of (net) income which would be satisfactory for your household?		HNU 0400
value in PLN		<input type="text"/>
I don't know		8
no response		9

5.4 To what extent do you agree with the statement that your household is excessively indebted?		HNU 0300
I definitely do not agree		1
I do not agree		2
perhaps		3
I agree		4
I definitely agree		5
I don't know		8
no response		9

5.5 How, on the 1 to 7 scale, where 1 means a very low score and 7 - a very high score, do you assess your knowledge of financial issues?							HNU 0500		
<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	<input type="checkbox"/> 6	<input type="checkbox"/> 7	<input type="checkbox"/> 8	<input type="checkbox"/> 9	
↑						↗		↑	↘
very low score						very high score		I don't know	no response

5.6 How, on the 1 to 10 scale, where 1 means "very unsatisfied", and 10 - "very satisfied", do you assess your general life satisfaction?

HDZ 0310

1	2	3	4	5	6	7	8	9	10	88	99
↑									↗	↑	↑

very unsatisfied

very satisfied

I don't know

no response

5.7 Number of person providing information

HNP 1200

Number of person from Section 4 Q.4.1

In the case of a person from outside the household, enter 99.

Section 6. MAIN PLACE OF RESIDENCE

6.1 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 ?	HNB 0300
• yes	1
• no	2

→ Q.6.2

Main place of residence –place where you and your household live during the most part of the year.

What is your title to the main place of residence:	HB 0300	
ownership of the entire flat/house	10	
cooperative member's ownership right to the premises	11	→ Q.6.4
ownership of a part of flat/house	20	
cooperative member's ownership right to a part of the premises	21	→ Q.6.3
tenant/ sub-tenant incurring costs of compensation	30	
cooperative tenant's right to the premises	31	
tenant/ sub-tenant without payment of real rent (compensation) - free-of-charge use		
company flat	41	
living in a family, friend's house	42	→ Q.6.9
other lodging	43	
I don't know	88	
no response	99	

→ Q. 7.1 if the symbol is 10,11, 20 or 21;

→ Q. 8.1 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 (e.g. spouses are co-owners of the housing).

Actual rent (compensation) –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, transferred to the administrator of the building.

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.5.3. should be answered by a household for which in Q.6.2 symbol 20, 21 was checked.

6.3 You have said that your household is the owner of a part of the flat/house. What is the percentage share of your household in the ownership of the flat/house?	HB 0500
percentage share	<input type="text"/>
I don't know	88
no response	99

Inheritance – entering into ownership of a flat/house from a person who is/is not a member of the household upon his/her death.

Note: Q.6.4-6.8 should be answered by a household for which in Q.6.2 symbol 10, 11, 20 or 21 was checked.

6.4 How did your household acquire the flat/house ?	HB 0600
purchase	1
self-construction	2
inheritance	3
donation	4
partial purchase or self-construction/ partial inheritance or donation	5
purchase/ acquisition by privatisation(municipal, housing cooperative, company flat at a preferential price)	6
I don't know	8
no response	9

Donation – entering into ownership of a flat/house from a person who is not a member of the household during his/her lifetime.

6.5. In which year did your household acquire the ownership right to the current main place of residence or complete the self-construction?	HB 0700
year	<input type="text"/>
I don't know	88
no response	99

6.6 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?		HB 0800
<p><i>Take into account the value (price) 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 after denomination (amount at that time divided by 10000).</i></p>		
1	value (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 given, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

6.7 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?		
<p><i>Give the value of the whole flat/house/real estate, irrespective of the part belonging to your household.</i></p>		

6.7.1 House/flat		HNB 0910
1	value (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 given, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

6.7.2 Land (plot; area of agricultural farm)		HNB 0920
1	value (PLN)	<input type="text"/>
2	symbol of the range	<input type="text"/>
3	not applicable	77
4	I don't know	88
5	no response	99

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

6.7.3 Total real estate, i.e. house, farm buildings, land (plot)		HB 0900
1	value (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 given, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

6.8 In your opinion, how will the value of your main place of residence change over the nearest two years?		HBZ 010
	decrease by over 10%	1
	remain stable	2
	increase by over 10%	3
	I don't know	8
	no response	9

What is the general usable area of the main place of residence (total area of a flat/house and area of the plot on which the real property is located)?	HB 0100	HNB 0100
	flat/ house	land (plot, area of agric. farm)
	6.9.1	6.9.2
1. area in m ²	<input type="text"/>	<input type="text"/>
2. not applicable	X	7
3. I don't know	8	8
4. no response	9	9

1ha=10 000m²

6.10 How long have you, or other members of your household, been living in the main place of residence (refers to the person occupying the dwelling for the longest time)?	HB 0200
number of years	<input type="text"/>
I don't know	888
no response	999

6.11 Number of person providing information	HNP 0200
<p>Number of person from Section 4 Q.4.1 In the case of a person from outside the household, enter 99.</p>	<input type="text"/>

Section 7. CREDITS, LOANS RELATED TO THE MAIN PLACE OF RESIDENCE OF THE HOUSEHOLD

7.1 Is the current main place of residence of your household burdened with a mortgage loan or other credit, loan repaid by your household?		HB 1000	→ Q. 8.1
yes	1	→Q.7.2	
no	2		
I don't know	8	→Q.8.1	
no response	9		

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

Note: Q.7.2-7.19 should be answered by a household for which in Q.7.1 symbol 1 was checked.

7.2 You have said that the main place of residence of your household is burdened with a loan.		HB 1010
How many mortgage loans or other credits or loans is the main place of residence of your household burdened with?		
number of credits/loans	<input type="text"/>	→Q.8.1
I don't know	8	
no response	9	

Loan number	HB 110		HNB 110	
	What type of loan is it:		Institution where the loan was taken out from:	
	mortgage: 1 – standard 2 – reversed mortgage 3 – refinanced	Other credit or loan: 4 – standard 5 – refinanced 8 – I do not know 9 – no response	1 – bank (including cooperative bank) 2 – credit union (SKOK) 3 – other institution, e.g. shadow bank, lending agency 8 – I do not know 9 – no response	
7.3	7.4	7.5	HNB 120	
1	<input type="text"/>	<input type="text"/> → if 1, enter bank code ¹⁾	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/> → if 1, enter bank code ¹⁾	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/> → if 1, enter bank code ¹⁾	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/> → if 1, enter bank code ¹⁾	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/> → if 1, enter bank code ¹⁾	<input type="text"/>	<input type="text"/>

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

Reversed mortgage –specific type of mortgage loan which enables the borrower to “release” capital from real estate with no need to leave or sell the property. Real estate 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 estate.

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.

Shadow bank - financial institution conducting economic activity involving financial services and products similar to bank services, without the required licence, not subject to financial supervision, i.e. not subject to the banking law. They include, inter alia: Provident S.A., Vivus, Wonga, Bocian Pożyczki, Optima S.A., Profit Credit Poland.

1) Bank codes (Card A3)

- | | |
|----------------------------------|------------------------------|
| 01 – PKO Bank Polski | 13 – Deutsche Bank |
| 02 – Bank Pekao | 14 – Bank BPH |
| 03 – Bank Zachodni WBK | 15 – Credit Agricole |
| 04 – mBank | 16 – Bank Ochrony Środowiska |
| 05 – ING Bank Śląski | 17 – Idea Bank |
| 06 – Getin Noble Bank | 18 – Santander Consumer Bank |
| 07 – Bank Millennium | 19 – Euro Bank |
| 08 – Bank BGŻ BNP Paribas | 20 – Bank Pocztowy |
| 09 – Raiffeisen Polbank | 21 – Bank Spółdzielczy |
| 10 – Bank Handlowy w Warszawie | 22 – SKOK |
| 11 – Bank Gospodarstwa Krajowego | 23 – other |
| 12 – Alior Bank | 88 – I do not know |
| | 99 – no response |

Note: Q.7.6-7.19 should be filled in only for completed lines of Q. 7.4

7.6 How were funds originating from the credit/credits, loans used? Enter "X" for the selected purpose for each of the loans held.											HB 120
Specification <i>Please 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									
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 estate (land, buildings)	02										
Renovation or modernisation of a flat/house	03										
Purchase of a car or other 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 appropriate symbol)	88	88	x	88	x	88	x	88	x	88	x
No response (check appropriate symbol)	99	99	x	99	x	99	x	99	x	99	x

Loan number	HB 130	HNB 130	What was the initial value of the loan in PLN ¹⁾ (when was it granted or last refinanced)?		HB 190	HB 160
	Please provide the year of drawing or last refinancing of the credit ¹⁾ /loan. 8 – I don't know 9 – no response	Currency in which the credit/loan was taken out? Currency symbol ²⁾ : 01 – PLN 02 – EUR 03 – CHF 04 – GBP 05 – USD 06 – SEK 07 – NOK 08 – other 88 – I do not know 99 – no response	If the household does not know the value in PLN, enter the value in foreign currency in Q 7.9 and provide symbol of currency in which the value of the loan is denominated in Q 7.10. 8 – I do not know 9 – no response		Please provide the current interest rate of the credit/loan. 88 – I do not know 99 – no response	Please provide the number of years for which the loan was last granted or refinanced. If a loan is a reversed mortgage loan, provide the number of years over which payments to the household are expected. . 77 – no number of years defined 88 – I do not know 99 – no response
				→Q. 7.11		
7.3	7.7	7.8	7.9		7.10	7.11
1						
2						
3						
4						
5						

- 1) If a loan is a reversed mortgage loan, provided the year from which payments to the household started.
- 2) 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), by entering the relevant number of the loan.
- 3) If the loan was taken out in a currency other than specified, its value should be converted into PLN at the applicable exchange rate, i.e. as at the day of taking out the loan.

Loan number	What value of the credit/loan is outstanding (excluding interest, fees, etc.)? <i>If the household does not know the value in PLN, in Q 7.13 enter the value in foreign currency and in Q 7.14 provide the symbol of the currency in which the value of the loan is denominated..</i>		HB 180	HNB180
	HB 170	HNB 170	Can the interest rate change during the term of the loan agreement? 1 – yes 2 – no 8 – I do not know 9 – no response	Has the currency in which the credit/loan was taken out changed? 1 – NO YES, to: 2 – PLN 3 – EUR 4 – CHF 5 – other currency 8 – I do not know 9 – no response
	7 – reversed mortgage 8 – I do not know 9 – no response	Currency symbol ¹⁾²⁾ 01 – PLN 02 – EUR 03 – CHF 04 – GBP 05 – USD 06 – SEK 07 – NOK 88 – I do not know 99 – no response		
7.3	7.13	7.14	7.15	7.16
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 comment 2 on p. 12;
2) See comment 3 on p. 12;

Loan number	What is the monthly repayment of the loan including the interest and the principal (excluding taxes, insurance, etc.)? <i>If the household does not know the value in PLN, in Q 7.17 enter the value in foreign currency and in Q 7.18. provide the symbol of the currency in which the value of the loan is denominated.</i>		HNB 210
	HB 200	HNB 200	Are loan instalments calculated in the agreement as: 1 – fixed 2 – decreasing 8 – I do not know 9 – no response
	8 – I do not know 9 – no response	Currency symbol ¹⁾²⁾ 01 – PLN 02 – EUR 03 – CHF 04 – GBP 05 – USD 06 – SEK 07 – NOK 88 – I do not know 99 – no response	
7.3	7.17	7.18	7.19
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 comment 2 on p. 12;
2) See comment 3 on p. 12;

7.20 Number of person providing information	HNP 0300
Number of person from Section 4 Q.4.1	<input type="text"/>
In the case of a person from outside the household, enter 99.	<input type="text"/>

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

Loan value (loan balance) –principal to be repaid, excluding the interest part.

Section 8. OTHER REAL ESTATE PROPERTY

8.1 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.?		HB 2400
yes	1	→Q.8.2
no	2	→Q.10.1
I don't know	8	
no response	9	

→ **Q. 9.1** or **Q. 10.1** if the household checked a symbol other than **1**

Real estate– houses, flats, garages, offices, hotels, agricultural holdings, yards.

Note: Q.8.2-8.8 should be answered by a household for which in Q. 8.1 symbol 1 was checked.

8.2 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?	HB 2410
number of real estate properties	<input type="text"/>
I don't know	88
no response	99

Please provide information for each real estate held:

	HB 250	HB 260
	What are those real estate properties ?	What is the main intended use of the real estate (apart from the main place of residence)?
Real estate number:	01 – house or flat 02 – residential building 03 – industrial building/warehouse 04 – construction land / property/recreational plot/land (other than agricultural farm) 05 – garage 06 – shop 07 – office, commercial premises 08 – hotel 09 – agricultural farm 10 – other 88 – I do not know 99 – no response	1 – private use, e.g. recreational 2 – business activity 3 – lease or rental 4 – for free-of-charge use by other persons 5 – not used 6 – other purpose 8 – I do not know 9 – no response
8.3	8.4	8.5
1	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>

Real estate number	HB 270	HB 280	
	<p>What percentage of the real property belongs to your household?</p> <p>888 – I do not know 999 – no response</p>	<p>Suppose you would like to sell the real estate owned, what amount (in PLN), in your opinion, could be currently gained for it (current real property value)?</p> <p><i>In the case of an agricultural farm, only the value of arable land and buildings should be provided (i.e. without machines, crops and livestock).</i></p> <p>8 – I do not know 9 – no response</p>	<p>Give the symbol of the brackets from A2 card, in which the current value of the real estate is contained.</p> <p>88 – I do not know 99 – no response</p>
	<i>If Q.8.7 was not filled in, do not complete Q 8.8</i>		
8.3	8.6	8.7	8.8
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"/>

<p>8.9 Number of person providing information</p> <p><i>Number of person from Section 4 Q.4.1</i></p> <p><i>In the case of a person from outside the household, enter 99.</i></p>	<p>HNP 0400</p>
	<input type="text"/> <input type="text"/> <input type="text"/>

Section 9. CREDITS/ LOANS SECURED ON OTHER REAL ESTATE

9.1 Do you or other members of your household currently hold mortgage loans or other credits/loans secured on real estate other than the main place of residence ¹⁾ ?		HB 3000
yes	1	pyt.9.2 →Q.10.1
no	2	
I don't know	8	
no response	9	

1)) If the main place of residence and other real estate 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.9.2-9.19 should be answered by a household for which in Q.9.1 symbol 1 was checked.

9.2 You have said that the household currently has credits/loans secured on real estate other than the main place of residence. How many such loans burden real estate other than the main place of residence of your household?		HB 3010
number of loans		
I don't know		8
no response		9

Loan number	HB 310		HNB 310	
	What type of loan is it:		Institution where the loan was taken out from:	
	mortgage: 1 – standard 2 – reversed mortgage 3 – refinanced	Other credit or loan: 4 – standard 5 – refinanced 8 – I do not know 9 – no response	1 – bank (including cooperative) 2 – credit union (SKOK) 3 – other institution, e.g. shadow bank, lending agency 8 – I do not know 9 – no response	
9.3	9.4		9.5	HNB 320
1			→ if 1, enter bank code ¹⁾	
2			→ if 1, enter bank code ¹⁾	
3			→ if 1, enter bank code ¹⁾	
4			→ if 1, enter bank code ¹⁾	
5			→ if 1, enter bank code ¹⁾	

1) **Bank codes (Card A3)**

01 – PKO Bank Polski
02 – Bank Pekao
03 – Bank Zachodni WBK
04 – mBank
05 – ING Bank Śląski
06 – Getin Noble Bank
07 – Bank Millennium
08 – Bank BGŻ BNP Paribas
09 – Raiffeisen Polbank
10 – Bank Handlowy w Warszawie
11 – Bank Gospodarstwa Krajowego
12 – Alior Bank

13 - Deutsche Bank
14 – Bank BPH
15 – Credit Agricole
16 – Bank Ochrony Środowiska
17 – Idea Bank
18 – Santander Consumer Bank
19 – Euro Bank
20 – Bank Pocztowy
21 – Bank Spółdzielczy
22 – SKOK
23 – other
88 – I do not know
99 – no response

→ Q.10.1

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

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

Reversed mortgage – specific type of mortgage loan which enables the borrower to “release” capital from real estate with no need to leave or sell the property. Real estate 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 estate.

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.

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Note: Q.9.6-9.19 should be filled in only for completed lines of Q.9.4.

9.6 How were the funds originating from the credit/credits, loans used? Enter "X" for the selected purpose for each of the loans held.											HB 320
Specification <i>Please, do not read response categories. Only one main purpose or several additional purposes for each of the loans can be checked.</i>	Sym bol	Loan number									
		1		2		3		4		5	
		Purpose									
		main	addition al	main	addition al	main	addition al	main	addition al	main	addition al
0	1	2	3	4	5	6	7	8	9	10	11
Purchase of the main place of residence	01										
Purchase of other real estate (land, buildings)	02										
Renovation or modernisation of a flat/house	03										
Purchase of a car or other 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

Loan number	HB 330	HNB 330	What was the initial value of the loan in PLN ¹⁾ (when was it granted or last refinanced)?		HB 390	HB 360	
	Please provide the year of drawing or last refinancing of the credit ¹⁾ /loan. 8 – I do not know 9 – no response	Currency in which the credit/loan was taken out? Currency symbol ²⁾³⁾ 01 – PLN 02 – EUR 03 – CHF 04 – GBP 05 – USD 06 – SEK 07 – NOK 08 – other 88 – I do not know 99 – no response	If the household does not know the value in PLN, enter the value in foreign currency in Q 9.9 and provide in Q 9.10 the symbol of the currency in which the value of the loan is denominated. .		Please provide the current interest rate of the credit/loan. 88 – I do not know 99 – no response	Please provide the number of years for which the loan was last granted or refinanced. If a loan is a reversed mortgage loan, provide the number of years over which payments to the household are expected.	
			HB 340	HNB 340			
			bv8 – I do not know 9 – no response	→Q. 9.11		Currency symbol ²⁾³⁾ 01 – PLN 02 – EUR 03 – CHF 04 – GBP 05 – USD 06 – SEK 07 – NOK 88 – I do not know 99 – no response	
9.3	9.7	9.8	9.9		9.10	9.11	9.12
1							
2							
3							
4							
5							

- 1) If a loan is a reversed mortgage loan, provide the year from which payments to the household started.
- 2) 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), by entering the relevant number of the loan.
- 3) If the loan was taken out in a currency other than specified, its value should be converted into PLN at the applicable exchange rate, i.e. as at the day of taking out the loan.

Loan number	What value of the credit/loan is outstanding (excluding interest, fees, etc.)? <i>If the household does not know the value in PLN, in Q 9.13 enter the value in foreign currency and in Q 9.14, provide the symbol of the currency in which the value of the loan is denominated.</i>		HB 380	HNB380
	HB 370	HNB 370	Can the interest rate change during the term of the loan agreement?	Has the currency in which the credit/loan was taken out changed?
	7 – reversed mortgage 8 - I do not know → Q 9.15 9 – no response	Currency symbol ¹⁾²⁾ 01 – NOK 02 – EUR 03 – CHF 04 – GBP 05 – USD 06 – SEK 07 – NOK 88 – I do not know 99 – no response	1 – yes 2 – no 8 – I do not know 9 – no response	1 – NOK YES, to: 2 – PLN 3 – EUR 4 – CHF 5 – other currency 8 – I do not know 9 – no response
9.3	9.13	9.14	9.15	9.16
1				
2				
3				
4				
5				

1) See the comment 2 on p. 17;

2) See the comment 3 on p. 17;

Loan number	What is the monthly repayment of the loan including interest and principal (excluding taxes, insurance, etc.)? <i>If the household does not know the value in PLN, in Q. 9.17 enter the value in foreign currency and in Q 9.18 provide the symbol of the currency in which the value of the loan is denominated.</i>		HNB 410
	HB 400	HNB 400	Are loan instalments calculated in the agreement as:
	8 - I do not know → Q 9.19 9 – no response	Currency symbol ¹⁾²⁾ 01 – PLN 02 – EUR 03 – CHF 04 – GBP 05 – USD 06 – SEK 07 – NOK 88 – I do not know 99 – no response	1 – fixed 2 – decreasing 8 – I do not know 9 – no response
9.3	9.17	9.18	9.19
1			
2			
3			
4			
5			

1) See comment 2 on p. 17;

2) See comment 3 on p. 17;

9.20 Number of person providing information <i>Number of person from Section 4 Q.4.1</i> <i>In the case of a person from outside the household, enter 99.</i>	HNP 0500					
	<table border="1"> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> </table>					

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

Loan value (loan balance) – principal to be repaid, excluding the interest part.

SECTION 10. VEHICLES AND LEASING

10.1. Do you or other members of your household have passenger cars? Motor vehicles owned by a company (legal person) and leased vehicles should not be factored in.		HB 4300
yes	1	→ Q.10.2
no	2	
I don't know	8	→ Q.10.4
no response	9	

→ pyt.10.4

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 owner of such goods.

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

10.2 You have said that the household holds passenger cars (excluding cars registered for the company (legal person) and leased vehicles). How many passenger cars does your household have?		HB 4310
number of cars	<input type="text"/>	→ Q.10.4
I don't know	88	
no response	99	

10.3 Suppose you would like to sell cars you hold, what amount, in your opinion, could be obtained for them (current value of the cars)?		HB 4400
1	value (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 given, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

10.4 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? Motor vehicles owned by a company (legal person) and leased vehicles should not be factored in.		HB 4500
yes	1	→ Q.10.5
no	2	
I don't know	8	→ Q. 10.8
no response	9	

→ pyt.10.8

Note: →Q. 10.5-10.7 should be answered by a household for which in Q. 10.4 symbol 1 was checked.

You have said that your household has other vehicles apart from passenger car (excluding vehicles owned by a company (legal person) and leased vehicles). How many and what motor vehicles does your household have?		HNB 4510
Specification	number of vehicles	
	88 – I do not know 99 – no response	
10.5		10.6
1	motorcycles	<input type="text"/>
2	trucks, delivery vans	<input type="text"/>
3	aircrafts	<input type="text"/>
4	boats/yachts	<input type="text"/>
5	other vehicles	<input type="text"/>

10.7 Suppose you would like to sell cars you hold, what amount, in your opinion, could be obtained for them (current value of these vehicles)?		HB 4600
1	value (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 given, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

10.8 Do you or other members of your household currently have a car lease agreement?		HB 0100
yes	1	→ Q.10.9
no	2	→ Q.10.11
I don't know	8	
no response	9	

→ pyt.11.1

Note: Q.10.9-10.10 should be answered by a household for which in Q. 10.8 symbol 1 was checked.

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

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

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

10.11 Number of person providing information	HNP 0600
Number of person from Section 4 Q.4.1 In the case of a person from outside the household, enter 99 .	
	<input type="text"/>

Section 11. OTHER CREDITS AND LOANS

11.1 . Do you or any other member of your household hold an account with an overdraft limit (e.g. a credit line, a debit account) in the bank or other financial institution? <i>Do not include credit cards</i>	HC 0200	→ Q.11.2
yes	1	
no	2	
I don't know	8	
no response	9	

11.2 Do you or any other members of your household have an overdraft or open credit facility, other loans, e.g.: car loans, consumer loans, instalment loans or private loans granted by family, friends, employers ? <i>Do not include credit and debit cards More than one answer may be ticked</i>	HC 0400	→ Q.11.18
no	1	→ Q.11.18
yes, consumer loans, car loans, payday loans, business loans, housing loans (for renovation, equipment)	2	
yes, credit line, overdraft	3	→Q.11.3
yes, private loans granted by family, friends	4	
yes, instalment loans	5	
I don't know	8	
no response	9	→Q.11.18

→ Q.11.18

Note: In question 11.2 credits, loans drawn for economic activity by natural persons, not by companies, should be also included.

Credit line – a possibility to incur debt made available by the bank, up to the level of the limit defined in the agreement.

Consumer loan – a loan granted by financial institutions for the purchase of goods, which is repaid in fixed instalments over a defined period of time.

Instalment loan – a loan enabling purchasing goods to be repaid in instalments. In practice, household appliances and furniture are most commonly bought on instalments. Owing to such arrangement, after signing the loan agreement, the client immediately receives the goods purchased and repays it subsequently in instalments.

Collateral – assets constituting the guarantee of loan repayment.

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).

Note: →Q. 11.3 should be answered by a household for which in Q. 11.2 symbol 2, 3, 4 or 5 was checked.

11.3 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 such loans do you have ?	HC 0410	
number of credits/loans	<input type="text"/>	
I don't know	88	→ Q.11.18
no response	99	

11.4 How were the funds originating from those credits and loans used?											HC 050	
<i>Enter "X" at the selected purpose for each loan or credit.</i>												
Specification <i>Please, do not read responses. Only one main purpose or several additional purposes 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	01											
Purchase of other real estate (land, buildings)	02											
Renovation or modernisation of a flat/house	03											
Purchase of a car or other 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 don't know	88	88	x	88	x	88	x	88	x	88	x	
no response	99	99	x	99	x	99	x	99	x	99	x	

Loan number	What was the initial value of a credit/loan? <i>If the household does not know the value in PLN, in Q 11.6 enter the value in foreign currency and in Q 11.7 provide the symbol of the currency in which the value of the loan is denominated. .</i>		HC 070	HC 070	What value of the credit/loan is outstanding (excluding interest, fees, etc.)? <i>If the household does not know the value in PLN, in Q 11.10 enter the value in foreign currency and in Q 11.11 provide symbol of currency in which the value of the loan is denominated..</i>	
			Please provide the current interest rate of the credit/loan.	Please provide the number of months for which the credit/loan was taken out.		
	HC 060	HNC 060		777 – not defined 888 – I do not know 999 – no response	HC 080	HNC 080
	8 – I do not know 9 – no response →Q. 11.8	Currency symbol 2) ²⁾ 01 – PLN 02 – EUR 03 – CHF 04 – GBP 05 – USD 06 – SEK 07 – NOK 88 – I do not know 99 – no response	88 – I do not know 99 – no response		8 – I do not know 9 – no response →Q. 11.12	Currency symbol ¹⁾ 01 – PLN 02 – EUR 03 – CHF 04 – GBP 05 – USD 06 – SEK 07 – NOK 88 – I do not know 99 – no response
11.5	11.6	11.7	11.8	11.9	11.10	11.11
1	<input type="text"/>	<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"/>	<input type="text"/>
3	<input type="text"/>	<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"/>	<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"/>	<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), by entering the relevant number of the loan.

2) If the loan was taken out in a currency other than specified, 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	HNC 090	HNC 300			HNC 200
	Can the interest rate change during the term of the loan agreement?	What is the institution where the credit/loan was taken out?	Did the bank in which you took out a loan require personal security (e.g. surety) or material collateral (e.g. real estate, car) for the loan?	What is the monthly repayment of the credit/loan including interest and principal (excluding taxes, insurance, etc.)? <i>If the household does not know the value in PLN, enter in Q. 11.15 the value in foreign currency and in Q. 11.16 provide symbol of currency in which the value of the loan is denominated..</i>		Are loan instalments calculated in the agreement as:
	1 – yes 2 – no 8 – I do not know 9 – no response	Please, enter bank code ³⁾	1 – yes 2 – no 8 – I do not know 9 – no response	HC 100	HNC 100	1 – fixed 2 – decreasing 8 – I do not know 9 – no response
11.5	11.12	11.13	11.14	11.15	11.16	11.17
1	<input type="text"/>	<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"/>	<input type="text"/>
3	<input type="text"/>	<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"/>	<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"/>	<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), by entering the relevant number of the loan.

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

Surety – obligation of the guarantor against the creditor (e.g. bank) to fulfil the obligation of a debtor should the latter fail to fulfil it.

11.18 Do you or any other member of the household hold credit cards (except company cars) or shop credit cards? <i>Do not take into account business and debit cards</i>		HC 0300	→ Q.12.1
yes	1	→Q.11.19	
no	2		
I don't know	8	→Q.11.24	
no response	9		

Note: →Q. 11.19-11.21 should be answered by a household for which in Q. 11.18 symbol 1 was checked.

11.19 You have said that members of your household have a credit card/cards. Do you repay credit card debt timely and completely?		HC 0310
Yes, I always repay timely and completely	1	
Yes, sometimes I repay the full amount after the deadline	2	
No, I do not repay debt timely and completely	3	
I don't know	8	
no response	9	

Credit card - 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 part (balance).

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

11.20 What is the amount of debt on the credit card/cards?		HC 0320
1	value (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 given, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

11.21 Do you have/ have you had any outstanding debt in the current year?		HNC 0400
Yes, below 3 months	1	
Yes, from 3 to 6 months	2	
Yes, from 6 to 12 months	3	
Yes, above 12 months	4	
no	5	
I don't know	8	
no response	9	

Note: →Q. 11.22 - 11.23 should be answered by a household for which in Q. 11.2 symbol 2, 3, 4 or 5 was checked or in Q. 11.18 symbol 1 was checked.

11.22 What part (percentage) of the average monthly income (taking into account the last 12 months) did your household allocate for the repayment of debt in the last month?		HNC 0410
Per cent (share of debt repayment in income)	<input type="text"/>	
I don't know	88	
no response	99	

11.23 How do you evaluate burden associated with servicing of your household's debt?		HNC 0420
Debt servicing is not a significant burden	1	
Debt servicing is a burden but it is not a problem	2	
Debt servicing is a burden which is a certain problem	3	
Debt servicing is a big problem	4	
I don't know	8	
no response	9	

11.24 Did you or other member of your household apply for a loan during the last three years, besides loans where the main place of residence is the collateral?		HC 1300
yes	1	→Q.11.27
no	2	
I don't know	8	
no response	9	

11.25 Did any lender reject any loan application or refused to grant the loan in the amount requested by any member of your household during the last three years?		HC 1310
yes – the application was rejected	1	→Q.11.27
yes – the requested amount was not granted	2	
no - the application was accepted	3	
I don't know	8	
no response	9	

11.26 Did you or any other members of your household receive at a later date the loan you had applied for before (the requested loan amount) from the same or another institution?		HC 1320
yes	1	→Q.11.28
no	2	
I don't know	8	
no response	9	

11.27 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?		HC 1400
yes	1	
no	2	
I don't know	8	
no response	9	

11.28 Number of person providing information	HNP 0700						
<p>Number of person from Section 4 Q.4.1</p> <p>In the case of a person from outside the household, enter 99.</p>	<table border="1" style="width: 100px; height: 60px;"> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </table>						

Section 12. FINANCIAL RESOURCES

12.1 Do you or any other member of your household hold an account in a bank, credit union (SKOK) or another institution (e.g. current accounts, savings and settlement accounts, deposits)?		HD 1100
yes	1	→Q.12.2
no	2	
I don't know	8	→Q.12.4
no response	9	

Note: →Q. 12.2-12.3 should be answered by a household for which in Q. 12.1 symbol 1 was checked.

12.2 You have said that members of your household hold current accounts, savings and settlement 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)	<input type="text"/>
2	symbol of the range	<input type="text"/>
3	I don't know	88
4	no response	99

12.3 What is the current amount of all funds collected on deposits and savings accounts at banks, credit unions or other financial institutions?		HD 1210
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

12.4 Do you or any other member of your household hold shares in investment funds?		HD 1300
yes	1	→Q.12.5
no	2	
I don't know	8	→Q.12.9
no response	9	

→ Q.12.4

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

Fixed-term deposits – funds deposited in financial institutions which cannot be withdrawn prior to the lapse of the specific deadline or may be withdrawn only if a certain penalty is incurred.

Savings account - type of bank account used for collecting monetary values, offered to natural persons, with a floating interest rate enabling access to the funds at any time, without losing interest.

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

Savings deposits– comprise all deposits held at financial institutions in relation to which an account holder may make daily payments.

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

→ Q.12.9

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

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

Note: Q. 12.5-12.8 should be answered by a household for which in Q.12.4 symbol 1 was checked.

Types of funds		HD 1310	HD 1320	
		Are these investment funds? 1 – yes 2 – no 8 – I do not know 9 – no response → Q.12.9	What is the current market value (in PLN) of funds held ¹⁾ ?	Give the symbol of the brackets from A2 card, in which the current value of the real estate is contained. <i>Do not fill in if Q.12.7 was completed.</i> 88 – I do not know 99 – no response
12.5		12.6	12.7	12.8
1	investing mainly in shares	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
2	investing mainly in bonds	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
3	investing mainly in money market instruments	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
4	investing mainly in real estate	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
5	hedging (arbitrary) funds	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
6	mixed / hybrid	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
7	other	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
8	HD 1330	total value of funds ¹⁾		<input type="text"/>

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 acquired .

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

Mixed/hybrid funds – funds investing partly in shares and partly in other safe instruments, e.g. bonds.
Mixed funds include: balanced funds, stable growth funds, funds with capital protection and funds of active allocation.

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

Shares – securities constituting shares in the capital of a company authorising the owner to receive a part of the dividend. Publicly traded shares are shares listed on the stock exchange, i.e. shares which can be purchased and sold there.

Hedging funds (arbitrary) – funds with no strictly defined structure of assets, investing in various assets and markets in a flexible way. Accession to such funds usually requires investment of significant capital.

Money market instruments – generating low yield and demonstrating 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

12.9 Do you or any other member of your household hold bonds purchased individually (apart from investment funds)?		HD 1400
yes	1	→Q.12.10
no	2	
I don't know	8	→Q.12.12
no response	9	

→ →Q.12.12

Note: Q. 12.10-12.11 should be answered by a household for which in Q.12.9 symbol 1 was checked.

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

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

Non-financial enterprises – all for-profit companies that sell anything but money (goods and services).

12.11 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 range	<input type="text"/>
3	I don't know	88
4	no response	99

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

12.12 Do you or any other member of your household hold stocks in companies listed on the stock exchange purchased individually (apart from investment funds), or as the primary owner?		HD 1500
yes	1	→Q.12.13
no	2	
I don't know	8	→Q.12.15
no response	9	

→ Q.12.15

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

Note: Q. 12.13-12.14 should be answered by a household for which in Q. 12.12 symbol 1 was checked.

12.13 You said that your household holds stocks of companies listed on the stock exchange, purchased individually (besides investment funds). What is currently their market value?		HD 1510
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 given the respondent should be asked to select a bracket (from card A2) in which such value is contained.

12.14 Was any of those stocks issued by a foreign company?	HD 1520
yes	1
no	2
I don't know	8
no response	9

12.15 Do you or any other member of your household hold funds on accounts managed by professionals, e.g. brokers, financial advisers (pension scheme agreements and insurance agreements should be excluded)	HD 1600
yes	1 → Q.12.16
no	2
I don't know	8 → Q.12.17
no response	9

Q.12.17

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

Note: Q. 12.16 should be answered by a household for which in Q 12.15 symbol 1 was checked.

You have said that your household holds accounts managed by a person specialising in financial activity. Refers only to financial assets so far not declared. What is currently the value of all those funds ?		HD 1620
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 given, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

12.17 You have said that persons from outside your household owe money, e.g. due to the loan granted, bills of exchange?	HD 1700
yes	1 → Q.12.18
no	2
I don't know	8 → Q.12.19
no response	9

→ Q.12.19

Note: Q. 12.18 should be answered by a household for which in Q. 12.17 symbol 1 was checked.

12.18 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 ?		HD 1710
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 given, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

12.19 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? <i>Check one response only.</i>		HD 1800
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 do not accept any financial risk	4	
I don't know	8	
no response	9	

→ Q.12.20

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

Futures contract – 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.

→ Q. 12.22

12.20 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 assets, not specified earlier?		HD 1900
yes	1	→ Q.12.21
no	2	
I don't know	8	→ Q.12.22
no response	9	

Assets – items and rights held, e.g. houses, real estate, vehicles, equipment, valuables (jewellery, paintings).

Royalty - 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. 12.21 should be answered by a household for which in Q.12.20 symbol 1 was checked.

12.21 You have said that your household holds derivatives (futures, options), index-linked certificates, precious metals or royalties. What is their current value ?		HD 1920
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

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

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

12.22 Does your household hold any assets abroad (real estate, securities, savings, non-listed companies)?		HNB 2000	→ Q.12.23
yes	1	→Q.12.23	
no	2		
I don't know	8		
no response	9		

12.23 Do you or any other members of your household hold valuables, such as jewellery, works of art, antiques, numismatic items, etc.?		HB 4700	→ Q.13.19
yes	1	→Q.12.24	
no	2		
I don't know	8		
no response	9		

Note: Q. 12.24 should be answered by a household for which in Q.12.23 symbol 1 was checked.

12.24 You have said that you hold valuables, such as jewellery, works of art, antiques, numismatic items. 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)?		HB 4710
1	value (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 given, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

12.25 Do you or any other member of your household have a habit of holding a part of financial resources in cash?		HNB 4800
yes		1
no		2
I don't know		8
no response		9

12.26 Number of person providing information	HNP 0800
Number of person from Section 4 Q.4.1 In the case of a person from outside the household, enter 99 .	<input type="text"/>

Section 13 EXPENDITURE OF THE HOUSEHOLD

Specification	Please, provide expenditure:								
	average monthly for:				annual (last 12 months) for:				
	Food and non-alcoholic beverages consumed at home	Food and beverages consumed outside (restaurants, bars, coffee shops, including at a workplace)	Use of flat or house (rent, lift maintenance, security services, cleaning, waste disposal, renovation fund, etc.); utilities, i.e. Electricity, gas, water, heating and charges for: TV, telephone, Internet	Transport and communication (tickets, fuel, car maintenance costs, etc.)	holiday and leisure (costs of travel, hotels, meals, expenditure on culture and entertainment during the trip, e.g. museum tickets)	Clothing and footwear	Health (private appointments with a physician, dentist, medicines, rehabilitation expenses)	services: - personal hygiene (hairdresser, beautician), - education (e.g. private lessons, language courses), - sport, - construction and renovation, - property insurance	Other, including durable goods, e.g. purchase of: - household appliances - vehicles (e.g. cars) - flat/ house
HD 0100	HD 0200	HD 0210	HD 0215	HD 0230	HD 0240	HD 0250	HD 0260	HD 0270	
13.1	13.2	13.3	13.4	13.5	13.6	13.7	13.8	13.9	
value ¹⁾ (in PLN)	<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"/>
symbol of the range	<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"/>
I don't know	88	88	88	88	88	88	88	88	88
no response	99	99	99	99	99	99	99	99	99
	What part of expenditure (percentage of a given category) is your household ready to resign from in a difficult situation lasting over 12 months?								
	HNI 0100	HNI 0200	HNI 0210	HNI 0215	HNI 0230	HNI 0240	HNI 0250	HNI 0260	HNI 0270
	13.10	13.11	13.12	13.13	13.14	13.15	13.16	13.17	13.18
percentage of expenditure	<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"/>
I don't know	88	88	88	88	88	88	888	888	88
no response	99	99	99	99	99	99	999	999	99

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

13.19 Did your household regularly transfer funds to persons outside the household during the last 12 months (e.g. child support, aid for relatives) and to charity and other institutions (churches)?		HI 0300
yes	1	→ Q.13.20
no	2	
I don't know	8	→ Q.13.22
no response	9	

→ Q.13.22

Regularity according to the recurrent pace, plan, from time to time, in fixed time intervals, systematically.

Note: Q. 13.20-13.21 should be answered by a household for which in Q. 13.19 symbol 1 was checked.

You have said that during the last 12 months you regularly transferred monetary donations to persons outside the household or to charity and other institutions? What was the <u>average monthly</u> amount?		HI 0310	HI 0320
		Donations	
		voluntary	obligatory (e.g. child support)
		13.20	13.21
1	value (PLN)	<input type="text"/>	<input type="text"/>
2	symbol of the range	<input type="text"/>	<input type="text"/>
3	I don't know	88	88
4	no response	99	99

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

13.22 Does your household save (put aside) a certain part of income?		HNI 0400
Yes, I regularly (e.g. monthly, quarterly, annually) save certain funds for specific purpose or as a security for the future	1	→Q.13.23
yes, irregularly	2	
no	3	→Q.13.24
I don't know	8	
no response	9	

→ Q. 14.1, 14.2

Saving – putting aside certain amount of money which is accumulated for the specific purpose or as a security for unforeseen situations.

Note: Q. 13.23 should be answered by a household for which in Q. 13.22 symbol 1 was checked.

13.23 You have said that your household saves. What purpose does your household save for? Please, do not read response categories. More than one response may be ticked	HI 0400
purchase of own house, flat	01
other major purchases (other housing, vehicles, furniture, etc.)	02
establishment of a private company or financial investment in existing company	03
investment in financial assets	04
security in 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
Taking advantage of state subsidies (for example, a subsidy to building society savings).	11
other	12
I don't know	88
no response	99

13.24 Was the total expenditure of your household in 2015 higher, lower or at a level close to the expected expenditure (funds allocated for the purchase of stocks, bonds, or for savings should not be factored in)?	HI 0500
higher than expected expenditure in an average year	1
lower than expected expenditure in an average year	2
at a level close to expected expenditure in an average year	3
I don't know	8
no response	9

13.25 Was the total expenditure of your household in the past 12 months higher, similar or lower than the income gained (funds allocated for the purchase of stocks, bonds, or for savings should not be factored in)?	HI 0600	
higher than income	1	→Q.13.26
similar to income	2	
lower than income	3	→Q.13.27
I don't know	8	
no response	9	

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

13.27 Could your household receive financial aid in a difficult life situation from persons from outside your household (family, friends) allowing to cover fixed expenditure over a period of at least 6 months?	HI 0800
yes	1
no	2
I don't know	8
no response	9

13.28 Number of person providing information	HNP 0900						
<i>Number of person from Section 4 Q.4.1</i>	<table border="1" style="width: 100px; height: 100px;"> <tr><td style="width: 25px; height: 25px;"></td><td style="width: 25px; height: 25px;"></td></tr> <tr><td style="width: 25px; height: 25px;"></td><td style="width: 25px; height: 25px;"></td></tr> <tr><td style="width: 25px; height: 25px;"></td><td style="width: 25px; height: 25px;"></td></tr> </table>						
<i>In the case of of person from outside the household, enter 99.</i>							

Section 14. 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. 14.13		PE 0300		PE 0400	
	Do you consider yourself as a person: <i>Please provide the respondent with card A4</i>		What is your profession and position in your main workplace?		What is the type of activity carried out by the institution which is your main workplace?	
	01 – working 02 – working but temporarily absent from work 03 – unemployed 04 – pupil, student 05 – retired person 06 – pensioner 07 – permanently disable to work 08 – running a household 09 – other 77 – no additional status 88 – I do not know 99 – no response		Description of profession (ISCO --08)		symbol XX – I don't know YY – no response	
					description of activity (PKD section)	
	main	additional	<i>These questions shall be answered by persons who entered symbols 01, 02 in questions 14.1 or 14.2</i>			
4.1	14.1	14.2	14.3		14.4	
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"/>

Applies to persons aged 16 and more

Person's identification number RA 0010	PE 0900	PE 1005	PE 1100	PE 0200				
	Have you ever worked longer than 6 months ?	Total service period from the age of 16 (in years) ¹⁾	At what age do you intend to retire?	Please, indicate sources of income gained by persons from your household during the last 12 months? <i>Please provide the respondent with card A5</i>				
	<p><i>These questions shall be answered only by persons who entered symbols from 01-03 to 09 and 88 and 99 in questions 14.1 or 14.2</i></p> <p>1 – yes 2 – no 8 – I do not know 9 – no response</p> <p>→ Q.14.12</p>	<p><i>The question should be answered by persons who entered symbols from 01-02 in Q. 14.1 or 14.2 or if in Q. 14.10 symbol 1 was entered.</i></p> <p>88 – I do not know 99 – no response</p>	<p><i>The question should be answered by persons who entered symbols from 01-02 in Q. 14.1 or 14.2 or if in Q. 14.10 symbol 1 was entered but in Q. 14.1 and 14.2 symbols 05-06 were not entered.</i></p> <p>01 – I do not intend to stop working 88 – I do not know 99 – no response</p>	<p>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 (family) pension 32 – private pension or pension under 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</p>				
4.1	14.10	14.11	14.12	14.13				
				1	2	3	4	5
01	<input type="text"/>	<input type="text"/>	<input type="text"/>	<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"/>	<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"/>	<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"/>	<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"/>	<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"/>	<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"/>	<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"/>	<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"/>	<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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

1) Only jobs where work lasted 6 and more months

applies to persons aged 16 and more

Person's identification number RA 0010	PG 0110		PG 0210	
	Please provide the amount (in PLN) of income gained in the last 12 months under paid employment (income from work in overtime, bonuses, etc. should be also factored in) <i>Fill in for persons who checked symbol 11 in Q. 14.13</i>		Please provide the amount (in PLN) of income gained in the last 12 months due to self-employment the needs of the household. <i>Fill in for persons who checked symbols 20, 25, 26 or 27 in Q. 14.13</i>	
	net	symbol of net brackets (card A2)	net	symbol of net brackets (card A2)
	8 – I do not know 9 – no response	88 – I do not know 99 – no response	8 – I do not know 9 – no response	88 – I do not know 99 – no response
	<i>If question 14.14 was not filled in, Q. 14.15 should be completed</i>		<i>If question 14.16 was not filled in, Q. 14.17 should be completed</i>	
4.1	14.14	14.15	14.16	14.17
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	PNG 0210		PG 0310	
	Please provide the amount (in PLN) of income gained in the last 12 months from profit or dividend distribution. <i>Fill in for persons who checked symbol 25 and 26 in Q. 14.13</i>		Please, provide the amount (in PLN) of income gained in the last 12 months due to pensions and public retirement benefit. <i>Fill in for persons who checked symbol 30 in Q. 14.13</i>	
	net	symbol of net brackets (card A2)	net	symbol of net brackets (card A2)
	8 – I do not know 9 – no response	88 – I do not know 99 – no response	8 – I do not know 9 – no response	88 – I do not know 99 – no response
	<i>If question 14.18 was not filled in, Q.14.19 should be completed.</i>		<i>If question 14.20 was not filled in, Q.14.21 should be completed.</i>	
4.1	14.18	14.19	14.20	14.21
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	PG 0410		PNG 0310		PG 0510	
	Please, provide the amount (in PLN) of income gained in the last 12 months from private pensions or employee pension schemes.		Please, provide the amount (in PLN) of income gained in the last 12 months from pensions.		Please, provide the amount (in PLN) of income gained in 12 from security benefits and unemployment benefits, pre-retirement benefits and training benefits.	
	<i>Fill in for persons who checked symbol 32 in Q. 14.13</i>		<i>Fill in for persons who checked symbol 31 in Q. 14.13</i>		<i>Fill in for persons who checked 14.13 symbol 40 was checked.</i>	
	net	symbol of net brackets (card A2)	net	symbol of net brackets (card A2)	net	symbol of net brackets (card A2)
	8 – I do not know 9 – no response	88 – I do not know 99 – no response	8 – I do not know 9 – no response	88 – I do not know 99 – no response	8 – I do not know 9 – no response	88 – I do not know 99 – no response
<i>If question 14.22 was not filled in, Q. 14.23 should be completed.</i>		<i>If question 14.24 was not filled in, Q.14.25 should be completed.</i>		<i>If question 14.26 was not filled in, Q.14.27 should be completed.</i>		
4.1	14.22	14.23	14.24	14.25	14.26	14.27
01	<input type="text"/>	<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"/>	<input type="text"/>
03	<input type="text"/>	<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"/>	<input type="text"/>
05	<input type="text"/>	<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"/>	<input type="text"/>
07	<input type="text"/>	<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"/>	<input type="text"/>
09	<input type="text"/>	<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"/>	<input type="text"/>

The question should be filled in when symbol **41** was entered in Q.14.13 for at least one person.

		500+ programme	other social welfare
		HNG 0110	HG 0110
		14.28	14.29
1	net amount	<input type="text"/>	<input type="text"/>
2	symbol of the range	<input type="text"/>	<input type="text"/>
3	I don't know	88	88
4	no response	99	99

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

The question should be filled in when symbol **42** was entered in Q.14.13 for at least one person.

14.30 Please provide the level of income (in PLN) gained from child benefits, regular donations from private persons from outside the household or institutions or organisations, etc. in the last 12 months		HG 0210
1	net amount	<input type="text"/>
2	symbol of the range	<input type="text"/>
3	I don't know	88
4	no response	99

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

The question should be filled in when symbol **50** was entered in Q.14.13 for at least one person.

14.31 What was the income (in PLN) gained by your household due to lease of real property (land, buildings) in the last 12 months?		HG 0310
1	net amount (after taxation)	<input type="text"/>
2	symbol of the range	<input type="text"/>
3	I don't know	88
4	no response	99

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

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

The question should be filled in when symbol **51** was entered in Q. 14.13 for at least one person.

14.32 What was the income (in PLN) gained by your household in the last 12 months from interest on savings accounts or dividends, bonds, investment funds, etc.?		HG 0410
<i>Do not include payments from profit, dividends, specified in Q. 14.18-14.19</i>		
1	net amount	<input type="text"/>
2	symbol of the range	<input type="text"/>
3	I don't know	88
4	no response	99

Interest – amount which the debtor undertakes to pay to the creditor for a given period, without reducing the amount of the principal.

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

Bond – security in which one party (bond issuer) states that it is a debtor of the other party (bondholder) and undertakes to them to redeem the bonds at a specific date and value.

Investment fund – form of collective investment based on mutual investing of funds contributed by fund participants.

The question should be filled in when symbol **52** was entered in Q.14.13 for at least one person.

14.33 Did your household gain income in the last 12 months due to shareholding in the company where you acted as an investor or inactive partner only? <i>(Income of shareholders of companies not listed on the exchange)</i>		HG 0500	
yes	1	→Q.14.35	
no	2		
I don't know	8		
no response	9		

14.34 What was the total amount of income (in PLN) gained by your household in the last 12 months due to share in a company/ companies where you acted as an investor or inactive partner only?		HG 0510	
1	net amount		
2	symbol of the range		
3	I don't know	88	
4	no response	99	

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

The question should be filled in when symbol **60** was entered in Q.14.13 for at least one person.

14.35 What was the amount (in PLN) gained by your household in the last 12 months from other sources, i.e. awards, severance payments, amounts gained in games of chance, compensations, etc.?		HG 0610	
1	net amount		
2	symbol of the range		
3	I don't know	88	
4	no response	99	

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

Note: Q. 14.36 - 14.37 should be answered by **all** households irrespective of the type of the main and additional source of subsistence.

14.36 Considering the sum of the amounts gained from all sources of income, would you say that the income of your household in the last 12 months was ...?		HG 0700	
exceptionally high	1		
at expected level	2		
unexpectedly low	3		
I don't know	8		
no response	9		

14.37 Do you expect that in 2017 the change in your household's income as compared to the change in prices will be favourable, unfavourable or the same?	HG 0800
favourable, i.e. the income will grow faster than prices	1
unfavourable, i.e. the income will grow slower than prices	2
the same - the income will change at the same pace as prices	3
I don't know	8
no response	9

Note: Q. 14.38-14.39 should be answered by persons who Q. 14.1 or 14.2 entered symbol 01 or 02.

Person's identification number RA 0010	How do you evaluate a probability of job loss?	PEZ 010	How do you evaluate a probability to find a job?	PEZ 020
		1 – very high 2 – high 3 – medium 4 – low 5 – very low 8 – I do not know 9 – no response		1 – very high 2 – high 3 – medium 4 – low 5 – very low 8 – I do not know 9 – no response
4.1	14.38		14.39	
01	<input type="text"/>		<input type="text"/>	
02	<input type="text"/>		<input type="text"/>	
03	<input type="text"/>		<input type="text"/>	
04	<input type="text"/>		<input type="text"/>	
05	<input type="text"/>		<input type="text"/>	
06	<input type="text"/>		<input type="text"/>	
07	<input type="text"/>		<input type="text"/>	
08	<input type="text"/>		<input type="text"/>	
09	<input type="text"/>		<input type="text"/>	
10	<input type="text"/>		<input type="text"/>	

14.40 Number of person providing information	PEZ 9020
Number of person from Section 4 Q.4.1 In the case of a person from outside the household, enter 99 .	<input type="text"/> <input type="text"/> <input type="text"/>

Section 15. ECONOMIC ACTIVITY

Note: Q. 15.1-15.8 should be answered by a household for which in Q. 14.13, i.e. in the main or additional source of subsistence, symbol 20 or 26 was entered.

15.1 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?		HD 0210
number of companies	<input type="text"/>	→Q.15.2
I don't know	88	→Q.15.9
no response	99	

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

Company number	HD 030		HD 040
	Description (PKD section)	Symbol of activity XX – I don't know YY – no response	What is the legal form of the company? 1 - sole trader, 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
15.2	15.3		15.4
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"/>

Company number	HD 050	HD 070	HD 080	
	What was the maximum number of persons working in the last 12 months, 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 ¹⁾ ? 8 – I do not 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
15.2	15.5	15.6	15.7	15.8
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"/>

1) 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 and deducting the company's debt. In 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 the total value of the company only Q.15.6 should be used and the correct value should be calculated.

15.9 Do you or any other member of your household hold shares in the company (companies) ¹⁾ not listed on the stock exchange (in public trade) only as an investor or inactive partner, but do not work in such a company?		HD 1000
yes	1	→Q.15.10
no	2	
I don't know	8	→Q.15.11
no response	9	

→ Q.16.1

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. 15.10 should be answered by a household for which in Q. 15.9 symbol 1 was checked.

15.10 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 on the company/ companies belonging to you or other person from your household?		HD 1010
<i>(Total value of all shares in all companies)</i>		
1	total gross 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 given, the respondent should be asked to select a bracket (from card A2) in which such value is contained.

15.11 Number of person providing information	HNP 1000
<i>Number of person from Section 4 Q.4.1</i>	<input type="text"/>
<i>In the case of a person from outside the household, enter 99.</i>	<input type="text"/>

Section 16. INHERITANCE AND DONATIONS

16.1 Have you or any other persons from your household ever received inheritance or donation of substantial value (in cash or in kind) from a person not being member of the household (i.e. a person who was not member of the household at the moment of such transfer) ?		HH 0100
yes	1	→ Q.16.2
no	2	→ Q.16.10
I don't know	8	
no response	9	

→ **Q.17.1**

Inheritance – entering into ownership of a flat/house from a person who is/is not a member of the household upon his/her death.

Donation – entering into ownership of a flat/house from a person who is not a member of the household during his/her lifetime.

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).

Note: Q. 16.2-16.9 should be answered by a household for which in Q. 16.1 symbol 1 was checked.

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

Please provide information on each received inheritance/donation.

No of inheritance/ donation	HH 020	HH 030	HH 040		HH 050	HH 060
	Year of receiving inheritance/ donation	Type of received inheritance/ donation	Value of inheritance/ donation upon receipt (in PLN)		Form of transfer	From whom inheritance/ donation was received ?
	8 – I do not know 9 – no response	01 monetary assets 02 – flat/ house 03 – use of lodging 04 – land/ construction plot 05 – agricultural farm 06 - securities 07 - jewellery, works of art, furniture 08 - life insurance 09 – car/vehicle 10 – other 88 – I do not know 99 – no response	<i>If the real estate was acquired before 1 January 1995 - enter the value after denomination (amount at that time divided by 10,000).</i> value (PLN) 8 – I do not know 9 – no response	symbol of brackets (card A2) 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
16.3	16.4	16.5	16.6	16.7	16.8	16.9
1	<input type="text"/>	<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"/>	<input type="text"/>
3	<input type="text"/>	<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"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

16.10 Does your household plan to transfer substantial funds or other assets, apart from real estate, to children, e.g. to help them in gaining independence or establish a family?		HNH 0100
yes	1	
no	2	
I don't know	8	
no response	9	

16.11 Number of person providing information		HNP 1100
Number of person from Section 4 Q.4.1		<input type="text"/>
In the case of a person from outside the household, enter 99.		<input type="text"/>

Section 17. PENSION PLANS

Applies to persons aged 16 and more

Person's identification number RA 0010	PFA 020a → Q. 17.5	RA 040a	RA 050a	RA 080a
	Do members of your household pay contributions for state pension benefits (ZUS, KRUS, OFE)?	For how many years have you participated in the public pension scheme? <i>Rounded up to 1 year</i>	What is the total monthly value of contributions in PLN?	What is the total amount (in PLN) of funds accumulated for public pension schemes?
	1 – yes → Q. 17.2 2 – no 8 - I do not know → Q 17.5 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
4.1	17.1	17.2	17.3	17.4
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	PFA 020b → Q. 17.10	PFA 040b	PNFA 050b	PFA 050b	PFA 080b
	Do members of your household belong to the employee pension scheme (PPE)?	For how many years have you participated in the employee pension scheme? <i>Rounded up to 1 year</i>	How frequently do you pay contributions to the employee pension scheme?	What is the value of this contribution in PLN?	What is the total amount (in PLN) of funds accumulated for the employee pension scheme?
	1 – yes →Q. 17.6 2 – yes, I am retired and I do not have additional work →Q. 17.9 3 – no 8 – I do not know →Q. 17.10 9 – no response	8 – I do not know 9 – no response	1 – monthly 2 – quarterly 3 – semi-annual 4 – annual ¹⁾ 8 – I do not know 9 – no response	8 – I do not know 9 – no response	8 – I do not know 9 – no response
4.1	17.5	17.6	17.7	17.8	17.9
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"/>

1) also in the case of one-time or irregular contributions

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

Person's identification number RA 0010	PFA 020c → Q. 17.15	PFA 040c	PNFA A050c	PFA 050c	PFA 080c
	Do members of your household hold voluntary pension schemes other than PPE (IKE, IKZE)?	For how many years have you participated in voluntary pension schemes other than PPE (IKE, IKZE)? <i>Rounded up to 1 year</i>	How frequently do you pay contributions to voluntary pension schemes other than PPE (IKE, IKZE)?	What is the value of this contribution in PLN?	What is the total amount (in PLN) of funds accumulated in the voluntary pension scheme other than PPE (IKE, IKZE)?
	1 – yes →Q. 17.11 2 – yes, I am retired and I do not have additional work →Q. 17.14 3 – no 8 – I do not know →Q. 17.15 9 – no response	8 – I do not know 9 – no response	1 – monthly 2 – quarterly 3 – semi-annual 4 – annual ¹⁾ 8 – I do not know 9 – no response	8 – I do not know 9 – no response	8 – I do not know 9 – no response
4.1	17.10	17.11	17.12	17.13	17.14
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"/>

1) also in case of single or irregular contributions

Voluntary (private) pension scheme –

participation in such plans is voluntary. Those plans are established and managed by a pension fund or financial institution, e.g. IKE (Individual Pension Account), IKZE (Individual Pension Security Account).

Person's identification number RA 0010	PFA 020d → Q. 6.2	PFA 040d	PNFA 050d	PFA 050d	PFA 080d
	Do members of your household have life insurance policy?	For how many years have you been covered by the voluntary life insurance policy? <i>Rounded up to 1 year</i>	How frequently do you pay premiums to life insurance policy?	What is the value of this premium in PLN?	What is the total amount (in PLN) of funds accumulated for the life insurance policy? <i>The surrender value should be provided, rather than the insurance sum.</i>
	1 – yes →Q. 17.16 2 – no 8 – I do not know 9 – no response →Q. 17.20	8 – I do not know 9 – no response	1 – monthly 2 – quarterly 3 – semi-annual 4 – annual ¹⁾ 8 – I do not know 9 – no response	8 – I do not know 9 – no response	8 – I do not know 9 – no response
4.1	17.15	17.16	17.17	17.18	17.19
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"/>

1) also in case of single or irregular contributions

Policy surrender value is the amount paid out to the insured in the case of resignation from insurance prior to the end of the agreement term.

Insurance sum is the limit of amount up to which the insured is liable for the damage covered by the insurance.
It is the maximum value of the compensation which can be paid out from the specific insurance.

Life insurance policy – financial security in case of unexpected fortuitous events or health loss.

Person's identification number RA.0010	PFA 1100	PFA 1300
	At what age do members of your household plan to receive or at what age did they start receiving benefits from the aforementioned pension schemes?	What is the level of old age benefit (from all sources) you or members of your household expect to receive or receive now? <i>value (PLN)</i>
	8 – I do not know 9 – no response	8 – I do not know 9 – no response
4.1	17.20	17.21
01	<input type="text"/>	<input type="text"/>
02	<input type="text"/>	<input type="text"/>
03	<input type="text"/>	<input type="text"/>
04	<input type="text"/>	<input type="text"/>
05	<input type="text"/>	<input type="text"/>
06	<input type="text"/>	<input type="text"/>
07	<input type="text"/>	<input type="text"/>
08	<input type="text"/>	<input type="text"/>
09	<input type="text"/>	<input type="text"/>
10	<input type="text"/>	<input type="text"/>

17.22 Number of person providing information	PFA 9020
<p><i>Number of person from Section 4 Q.4.1</i></p> <p><i>In the case of a person from outside the household, enter 99.</i></p>	<input type="text"/> <input type="text"/> <input type="text"/>

Thank you for your participation in the survey

Interviewer's comments:

HR 1600

Number
of the
interviewer

□ - □□ - □□□□

Prepared by

(name and surname of the interviewer)

□□□□□□□□

day month year
(date of conducting of the interview)

Checked by

(name and surname of the inspector)

□□□□□□□□

day month year
(date)

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