

ANNEX I

Core output variables

1. National central banks (NCBs) must report core output variables on (i) a household-level basis, (ii) an individual-level basis for all household members or (iii) an individual-level basis for household members of 16 years and older.

Part 1 – Core output variables to be reported

2. Table A sets out the core output variables to be reported by NCBs to the European Central Bank (ECB).
3. NCBs report core output variables to the ECB for all respondents. Core output variables may include missing values for some respondents where the output variable is not applicable (i.e. skipped due to routing, or the relevant country survey has no panel component). All remaining missing values and special answers (don't know answer/no answer) must be imputed before reporting the statistical information to the ECB unless stated otherwise in Table A, i.e. codes -1 (don't know) and -2 (no answer) are admissible for the output variable.
4. Core output variables may also be reported with missing values for anonymisation purposes. Output variables in brackets/grouped by categories (i.e. Age in brackets – RA0300_B, and Self-employment business \$x: number of employees in brackets - HD050\$x_B) must always be reported with actual values¹, irrespective of whether the corresponding core output variables with more detailed statistical information (i.e. Age – RA0300, and Self-employment business \$x: number of employees – HD050\$x) are reported as missing for anonymisation purposes.
5. Reference date/period refers to the date/period to which a particular output variable relates. 'Current' refers to time of data collection. 'Constant' refers to information which remains constant and does not change with time (irrespective of time of data collection). 'Wealth reference date' refers to the date as defined in Article 8(1) and (2). 'Income reference period' refers to the period as defined in Article 8(3) and (4).
6. Certain core output variables are looped, which implies that several core output variables must be reported in such cases. Output variable identifiers of variables which are looped include the sign '\$' (at least 1). This applies to different types of loans, properties, self-employment businesses, gifts/inheritances where the number of loops is by default 3, but NCBs may also apply 2 loops. In the case of pension plans, up to 7 loops may be applied. For example, in the case of 3 loops, 3 variables (HB1701, HB1702 and HB1703) are reported for the variable 'HMR mortgage \$x: current amount outstanding' (HB170\$x in Table A).

¹ Unless values are also set to missing for anonymisation purposes.

7. Certain core output variables are looped over 2 dimensions. In these cases, the output variable identifiers end with '\$x\$y'. For example, in the case of variable HB330\$x\$y ('other property \$x\$ mortgage \$y\$: year when loan taken), 9 variables (HB33011, HB33012, HB33013, HB33021, HB33022, HB33023, HB33031, HB33032, HB33033) are reported (in the event of 3 loops for 'other properties' and 'mortgages').
8. For certain core output variables several options are available, which implies that several core output variables must be provided. Output variable identifiers of variables which contain options end with the letter 'v'. For example, 6 variables (HD1320a, HD1320b, HD1320c, HD1320d, HD1320e, HD1320f) are reported for the variable 'Types of mutual funds' (HD1320v in Table A).
9. For certain core output variables there is a combination of loops and options. In these cases, the output variable identifiers end with '\$xv'. For example, 6 variables (HB1201a, HB1201b, HB1202a, HB1202b, HB1203a, HB1203b) are reported for the variable 'HMR mortgage \$x\$: purpose of the loan with a: first choice purpose and b: second choice purpose' (HB120\$xv in Table A).

Table A: Core output variables to be reported by NCBs to the ECB

Output variable identifier	Output variable name	Coding	Description of coding	Collection unit	To be reported when ¹ :	Reference date/ period
TOPIC 1: DEMOGRAPHICS						
RA0100	Relationship to reference person	1	Reference person (RP)	All household members	Always	Current
		2	Spouse or partner of RP			
		3	Son/daughter of RP			
		4	Parent or parent-in-law of RP			
		9	Another relative of RP			
		10	Other household (HH) member – not a relative of RP			
RA0010	Personal ID	Numerical value of up to 2 digits	Personal identification number, assigned by the NCB	All household members	Always	Constant
RA0011	Longitudinal personal ID	Numerical value of up to 10 digits	Longitudinal personal identification number, assigned by the NCB	All household members (panel)	Country survey has a panel component	Constant
RA0015	Person's initial household ID	Numerical value of up to 8 digits	Person's initial household identification number, assigned by the NCB	All household members (panel)	Country survey has a panel component	Constant
RA0020 (discontinued as of HFCS reference year 2029)	Past personal ID	Numerical value of up to 2 digits	Personal identification number used in the last interview, assigned by the NCB	All household members (panel)	Country survey has a panel component	Current
RA0030	Vintage of last interview (individual)	Numerical value of 4 digits	Year of last interview	All household members (panel)	Country survey has a panel component	Current
RA0031	Vintage of first interview (individual)	Numerical value of 4 digits	Year of first interview	All household members (panel)	Country survey has a panel component	Constant

RA0040	Motivation for entering the household	1	Newborn	New members of panel household	Country survey has a panel component	Current
		2	Other			
RA0200	Sex	1	Male	All household members	Always	Current
		2	Female			
RA0300	Age	Numerical value of up to 2 digits, max 85	Age in completed years, top-coded at 85	All household members	Always	Current
RA0300_B	Age in brackets	0	Age 0 to 6	All household members	Always	Current
		7	Age 7 to 13			
		14	Age 14 to 15			
		16	Age 16 to 19			
		20	Age 20 to 24			
		25	Age 25 to 29			
		30	Age 30 to 34			
		35	Age 35 to 39			
		40	Age 40 to 44			
		45	Age 45 to 49			
		50	Age 50 to 54			
		55	Age 55 to 59			
		60	Age 60 to 64			
		65	Age 65 to 69			
		70	Age 70 to 74			
75	Age 75 to 79					
80	Age 80 to 84					
85	Age 85 and above					
RA0400	Country of birth	Two-letter ISO 3166-1 alpha 2 code	National (euro area) code	All household members	Always	Constant
		OEA	Other euro area countries			
		OEU	Non-euro area EU countries			
		OTH	Non-EU countries			
		-1	Don't know			
		-2	No answer			
RA0500	Duration of stay in the country of residence	Numerical value of up to 2 digits, max 85	Length of stay in the country in years, top-coded at 85	All household members	RA0400 ≠ SA0100	Current
		-1	Don't know			
		-2	No answer			
PA0100	Marital status	1	Single/never married	All household members aged 16 and over	Always	Current
		2	Married or consensual union on a legal basis			
		4	Widowed			
		5	Divorced			
PA0200	Highest level of education completed	1	Early childhood education or no education (0) or primary education (1)	All household members aged 16 and over	Always	Current
		2	Lower secondary education			
		3	Upper secondary education (3) or post-secondary non-tertiary education (4)			
		5	Short-cycle tertiary education (5) or Bachelor or equivalent (6) or Master or equivalent (7) or Doctoral or equivalent (8)			
HA0100	Financially knowledgeable person	Numerical value of up to 2 digits	Numerical value of the RA0010 personal ID if the financially knowledgeable person (FKP) is a member of the HH	Household	Always	Current
		99	Person not a member of the HH			

TOPIC 2: REAL ASSETS AND THEIR FINANCING						
HB0100_B	Size of HMR in brackets	1	0 to 29 square metres	Household	Always	Wealth reference date
		2	30 to 39 square metres			
		3	40 to 49 square metres			
		4	50 to 59 square metres			
		5	60 to 79 square metres			
		6	80 to 99 square metres			
		7	100 to 119 square metres			
		8	120 to 149 square metres			
		9	150 to 199 square metres			
		10	200 square metres and above			
		-1	Don't know			
-2	No answer					
HB0200	Length of stay in HMR	Numerical value of up to 2 digits, max 85	Length of stay in completed years, top-coded at 85	Household	Always	Wealth reference date
		-1	Don't know			
		-2	No answer			
HB0300	HMR – tenure status	1	Own all	Household	Always	Wealth reference date
		2	Own part			
		3	Rented/sublet			
		4	Free use			
HB0400	Is rent paid for partially owned HMR	1	Yes	Household	HB0300=2	Wealth reference date
		2	No			
HB0410	Amount of rent paid for partially owned HMR	Numerical value	Monthly amount in EUR	Household	HB0400=1	Wealth reference date
HB0500	% of ownership of HMR	Numerical value	Percentage	Household	HB0300=2	Wealth reference date
HB0600	Way of acquiring property	1	Purchased	Household	HB0300=1 or HB0300=2	Wealth reference date
		2	Own construction			
		3	Inherited			
		4	Gift			
		5	50% purchased or constructed / 50% inherited or received as a gift			
		-1	Don't know			
-2	No answer					
HB0700	Year of property acquisition	Numerical value of 4 digits	Year of acquisition, bottom coded at 'HFCS reference year' minus 85	Household	HB0300 = 1 or HB0300 = 2	Wealth reference date
		-1	Don't know			
		-2	No answer			
HB0800	Property value at the time of its acquisition	Numerical value	Amount in EUR	Household	HB0300 = 1 or HB0300 = 2	Wealth reference date
		-1	Don't know			
		-2	No answer			
HB0900	Current price of HMR	Numerical value	Amount in EUR	Household	HB0300 = 1 or HB0300 = 2	Wealth reference date
HBZ020	House price expectations – qualitative	1	Decrease	Household	Always	Current
		2	Unchanged (0% change)			
		3	Increase			
		-1	Don't know			
		-2	No answer			
HBZ030	House price expectations – Open-end quantitative	Numerical value	Percentage	Household	Always	Current
		-1	Don't know			
		-2	No answer			
HB1000	Mortgages or loans using HMR as collateral	1	Yes	Household	HB0300 = 1 or HB0300 = 2	Wealth reference date
		2	No			

HB1010	Number of mortgages or loans using HMR as collateral	Numerical value	Number of mortgages and loans	Household	HB1000=1	Wealth reference date
HB120\$ _{xv} where v=a,b	HMR mortgage \$ _x : purpose of the loan a: first choice purpose of the loan b: secondary choice purpose of the loan	1	To purchase or construct the household main residence (HMR)	Household	HB1010 > \$ _{x-1}	Wealth reference date
		2	To purchase other real estate			
		3	To refurbish or renovate the residence			
		4	To buy a vehicle or other means of transport			
		5	To finance a business or professional activity			
		6	To consolidate or refinance debts			
		7	For education purposes			
		8	To cover living expenses or other purchases			
		9	Other			
		-1	Don't know			
-2	No answer					
HB130\$ _x	HMR mortgage \$ _x : year when loan was taken	Numerical value of 4 digits	Year when loan was taken	Household	HB1010 > \$ _{x-1}	Wealth reference date
HB140\$ _x	HMR mortgage \$ _x : initial amount borrowed	Numerical value	Amount in EUR	Household	HB1010 > \$ _{x-1}	Wealth reference date
HB160\$ _x	HMR mortgage \$ _x : length of the loan at the time of borrowing	Numerical value	Number of years	Household	HB1010 > \$ _{x-1}	Wealth reference date
		-4	Loan has no set term			
HB110\$ _x	HMR mortgage \$ _x : mortgage refinancing/renegotiation	1	Yes	Household	HB1010 > \$ _{x-1}	Wealth reference date
		2	No			
		-1	Don't know			
		-2	No answer			
HB170\$ _x	HMR mortgage \$ _x : current amount outstanding	Numerical value	Amount in EUR	Household	HB1010 > \$ _{x-1}	Wealth reference date
HB171\$ _x	HMR mortgage \$ _x : current remaining maturity	Numerical value	Number of years	Household	HB1010 > \$ _{x-1}	Wealth reference date
		-4	No term / No fixed date for repayment			
HB180\$ _x	HMR mortgage \$ _x : variable interest rate	1	Yes	Household	HB1010 > \$ _{x-1}	Wealth reference date
		2	No			
HB190\$ _x	HMR mortgage \$ _x : current interest rate of the HMR mortgage	Numerical value	Interest rate	Household	HB1010 > \$ _{x-1}	Wealth reference date
HB200\$ _x	HMR mortgage \$ _x : monthly amount of payment made on loan	Numerical value	Amount in EUR	Household	HB1010 > \$ _{x-1}	Wealth reference date
HB2100	Money still owed on additional HMR loans	Numerical value	Amount in EUR	Household	HB1010 > \$ loops	Wealth reference date
HB2200	Monthly amount of payment made on additional HMR loans	Numerical value	Amount in EUR	Household	HB1010 > \$ _{x-1}	Wealth reference date
HB2300	Monthly amount paid as rent	Numerical value	Amount in EUR	Household	HB0300=3	Wealth reference date
HB2400	Household owns other properties than HMR	1	Yes	Household	Always	Wealth reference date
		2	No			
HB2410	Number of properties other than HMR	Numerical value of 1	Number of properties, top-coded at 5	Household	HB2400 = 1	Wealth reference date

		digit, max 5				
HB250\$x	Other property \$x: property type	1	House or flat	Household	HB2410>\$ x-1	Wealth reference date
		2	Apartment building			
		3	Industrial building/ warehouse			
		4	Building plot/estate, field, garden, forest and arable land			
		5	Garage			
		6	Shop			
		7	Office			
		8	Hotel			
		9	Farm			
		10	Other			
		-1	Don't know			
-2	No answer					
HB260\$x where v=a,b,c	Other property \$x: use a: first choice use of property b: secondary choice use of property c: secondary choice use of property	1	Holidays or other private own use	Household	HB2410 > \$x-1	Wealth reference date
		2	Own business activities			
		3	Rented or leased to a business or people outside the household			
		4	Vacant			
		5	Free use for others			
		6	Other			
		-1 (only for b and c)	Don't know			
		-2 (only for b and c)	No answer			
HB270\$x	Other property \$x: % of the property belonging to household	Numerical value	Percentage	Household	HB2410 > \$x-1	Wealth reference date
HB280\$x	Other property \$x: current value	Numerical value	Amount in EUR	Household	HB2410 > \$x-1	Wealth reference date
HB300\$x	Mortgages or loans using property \$x as collateral	1	Yes	Household	HB2410 > \$x-1	Wealth reference date
		2	No			
HB301\$x	Number of mortgages or loans using property \$x as collateral	Numerical value	Number of mortgages or loans	Household	HB300\$x = 1	Wealth reference date
HB330\$x\$y	Other property \$x mortgage \$y: year when loan taken	Numerical value of 4 digits	Year	Household	HB301\$x > \$y-1	Wealth reference date
HB340\$x\$y	Other property \$x mortgage \$y: initial amount borrowed	Numerical value	Amount in EUR	Household	HB301\$x > \$y-1	Wealth reference date
HB360\$x\$y	Other property \$x mortgage \$y: length of the loan at the time of borrowing	Numerical value	Duration in years	Household	HB301\$x > \$y-1	Wealth reference date
		-4	Loan has no set term			
HB370\$x\$y	Other property \$x mortgage \$y: current amount outstanding	Numerical value	Amount in EUR	Household	HB301\$x > \$y-1	Wealth reference date
HB371\$x\$y	Other property \$x mortgage \$y: current remaining maturity	Numerical value	Number of years	Household	HB301\$x > \$y-1	Wealth reference date
		-4	Loan has no set term			
HB380\$x\$y	Other property \$x mortgage \$y: variable interest rate	1	Yes	Household	HB301\$x > \$y-1	Wealth reference date
		2	No			
HB390\$x\$y	Other property \$x mortgage \$y: current interest rate of the mortgage	Numerical value	Interest rate	Household	HB301\$x > \$y-1	Wealth reference date

HB400\$x\$y	Other property \$x mortgage \$y: monthly payment on loan	Numerical value	Amount in EUR	Household	HB301\$x > \$y-1	Wealth reference date
HB2900	Additional properties' current value	Numerical value	Amount in EUR	Household	HB2410 > \$loops	Wealth reference date
HB4099	Other loans on other properties	1	Yes	Household	HB3011<=\$loops and HB3012 <=\$loops and HB3013 <=\$loops and HB2410>\$loops	Wealth reference date
		2	No			
HB4105	Money still owed on additional other property loans	Numerical value	Amount in EUR	Household	HB4099 = 1 or HB3011>\$loops or HB3012>\$loops or HB3013>\$loops	Wealth reference date
HB4205	Monthly payment on additional other property loans	Numerical value	Amount in EUR	Household	HB4099 = 1 or HB3011>\$loops or HB3012>\$loops or HB3013>\$loops	Wealth reference date
HB4300	Ownership of cars	1	Yes	Household	Always	Wealth reference date
		2	No			
HB4310	Number of cars	Numerical value of 1 digit, max 5	Number of cars, top-coded at 5	Household	HB4300=1	Wealth reference date
HB4400	Total value of the cars	Numerical value	Amount in EUR	Household	HB4300=1	Wealth reference date
HB4500	Ownership of other vehicles	1	Yes	Household	Always	Wealth reference date
		2	No			
HB4600	Total value of other vehicles	Numerical value	Amount in EUR	Household	HB4500=1	Wealth reference date
HB4700	Ownership of other valuables	1	Yes	Household	Always	Wealth reference date
		2	No			
HB4710	Value of other valuables	Numerical value	Amount in EUR	Household	HB4700=1	Wealth reference date
HB4800	Purchase of vehicles	1	Yes	Household	Always	Wealth reference date
		2	No			
HB4810	Price of purchased vehicles	Numerical value	Amount in EUR	Household	HB4800=1	Wealth reference date
TOPIC 3: OTHER LIABILITIES / CREDIT CONSTRAINTS						
HC0100	Household has a leasing contract	1	Yes	Household	Always	Wealth reference date
		2	No			
HC0110	Monthly leasing payments	Numerical value	Amount in EUR	Household	HC0100=1	Wealth reference date
HC0200		1	Yes	Household	Always	

	Household has a credit line or overdraft	2	No			Wealth reference date
HC0210	Household has outstanding credit line/overdraft balance	1	Yes	Household	HC0200=1	Wealth reference date
		2	No			
HC0220	Amount of outstanding credit line/overdraft balance	Numerical value	Amount in EUR	Household	HC0210=1	Wealth reference date
HC0300	Household has a credit card	1	Yes	Household	Always	Wealth reference date
		2	No			
HC0310	Household has outstanding balance on credit cards	1	Yes	Household	HC0300=1	Wealth reference date
		2	No			
HC0320	Amount of outstanding credit cards balance	Numerical value	Amount in EUR	Household	HC0310=1	Wealth reference date
HC0330	Has private loans	1	Yes	Household	Always	Wealth reference date
		2	No			
HC0340	Number of private loans	Numerical value of 1 digit, max 5	Number of private loans, top-coded at 5	Household	HC0330=1	Wealth reference date
HC036\$x	Private loan \$x: outstanding amount	Numerical value	Amount in EUR	Household	HC0340>\$x-1	Wealth reference date
HC0370	Additional private loans – outstanding amount	Numerical value	Amount in EUR	Household	HC0340>\$loops	Wealth reference date
HC0400	Has any non-collateralised loans	1	Yes	Household	Always	Wealth reference date
		2	No			
HC0410	Number of non-collateralised loans	Numerical value of max 1 digit, max 5	Number of loans, top-coded at 5	Household	HC0400=1	Wealth reference date
HC060\$x	Non-collateralised loan \$x: amount initially borrowed	Numerical value	Amount in EUR	Household	HC0410>\$x-1	Wealth reference date
HC070\$x	Non-collateralised loan \$x: initial length of loan	Numerical value	Number of years	Household	HC0410>\$x-1	Wealth reference date
		-1	Don't know			
		-2	No answer			
		-4	Loan has no set term			
HC080\$x	Non-collateralised loan \$x: outstanding balance of loan	Numerical value	Amount in EUR	Household	HC0410>\$x-1	Wealth reference date
HC090\$x	Non-collateralised loan \$x: current interest rate of loan	Numerical value	Interest rate	Household	HC0410>\$x-1	Wealth reference date
HC100\$x	Non-collateralised loan \$x: monthly payment on loan	Numerical value	Amount in EUR	Household	HC0410>\$x-1	Wealth reference date
HC1100	Total amount owed for additional non-collateralised loans	Numerical value	Amount in EUR	Household	HC0410>\$loops	Wealth reference date
HC1200	Monthly payment on additional non-collateralised loans	Numerical value	Amount in EUR	Household	HC0410>\$loops	Wealth reference date
HC1250	Late or missed payments on loans	1	All payments paid as scheduled	Household	HB1000=1 or (HB3001=1 or HB3002=1 or HB3003=1	Wealth reference date
		2	Late with payment on one or more occasions or missed some payments because of financial difficulties			

		3	Late with payment on one or more occasions or missed some payments for other reasons) or HC0400=1	
		4	Does not apply, because household did not have loan payments in the last 12 months			
		-1	Don't know			
		-2	No answer			
HC1270	Any payments overdue by more than 90 days	1	Yes	Household	HC1250=2	Wealth reference date
		2	No			
		-1	Don't know			
		-2	No answer			
HC1300	Has applied for loan/credit in the last 3 years	1	Yes	Household	Always	Wealth reference date
		2	No			
HC1310a	Was denied credit in the last 3 years	1	Yes, denied	Household	HC1300=1	Wealth reference date
		2	Yes, granted at a lower amount			
		3	No			
HC1320	Reapplying for credit	1	Yes	Household	HC1310a=1	Wealth reference date
		2	No			
HC1400	Not applying for credit due to perceived credit constraints	1	Yes	Household	Always	Wealth reference date
		2	No			
TOPIC 4: PRIVATE BUSINESSES AND FINANCIAL ASSETS						
HD0200	Investments in non-traded self-employment businesses with an active role	1	Yes	Household	Always	Wealth reference date
		2	No			
HD0210	Number of self-employment businesses	Numerical value of 1 digit, max 5	Number of businesses, top-coded at 5	Household	HD0200=1	Wealth reference date
HD0301	Self-employment business: NACE	A	Agriculture, forestry and fishing	Household	HD0210>\$x-1	Wealth reference date
		B	Mining and quarrying			
		C	Manufacturing			
		D	Electricity, gas, steam and air conditioning supply			
		E	Water supply; sewerage, waste management and remediation activities			
		F	Construction			
		G	Wholesale and retail trade; repair of motor vehicles and motorcycles			
		H	Transportation and storage			
		I	Accommodation and food service activities			
		J	Information and communication			
		K	Financial and insurance activities			
		L	Real estate activities			
		M	Professional, scientific and technical activities			
		N	Administrative and support service activities			

		O	Public administration and defence; compulsory social security			
		P	Education			
		Q	Human health and social work activities			
		R	Arts, entertainment and recreation			
		S	Other service activities			
		T	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use			
		U	Activities of extraterritorial organisations and bodies			
		-1	Don't know			
		-2	No answer			
HD040\$x	Self-employment business \$x: legal form of the business	1	Sole proprietorship / independent professional, unincorporated business	Household	HD0210>\$x-1	Wealth reference date
		7	Sole proprietorship / independent professional, incorporated business			
		2	Partnership			
		3	Limited liability company			
		4	Co-operative society			
		5	Non-profit making body			
		6	Other			
		-1	Don't know			
		-2	No answer			
HD050\$x_B	Self-employment business \$x: number of employees in brackets	1	1 to 2 employees	Household	HD0210>\$x-1	Wealth reference date
		2	3 to 9 employees			
		3	10 employees and above			
HD061\$x	Self-employment business \$x: number of household members working in the business	Numerical value	Number of household members working in the business	Household	HD0210>\$x-1	Wealth reference date
		-1	Don't know			
		-2	No answer			
HD070\$x	Self-employment business \$x: % of household ownership	Numerical value	Percentage	Household	HD0210>\$x-1	Wealth reference date
HD080\$x	Self-employment business \$x: value of the business	Numerical value	Amount in EUR	Household	HD0210>\$x-1	Wealth reference date
HD0900	Value of additional self-employment businesses	Numerical value	Amount in EUR	Household	HD0210>\$loops	Wealth reference date
HD1000	Non-traded shares with passive role	1	Yes	Household	Always	Wealth reference date
		2	No			
HD1010	Value of non-self-employment not publicly traded businesses	Numerical value	Amount in EUR	Household	HD1000=1	Wealth reference date
HD1100	Household holds sight accounts	1	Yes	Household	Always	Wealth reference date
		2	No			
HD1110	Value of sight accounts	Numerical value	Amount in EUR	Household	HD1100=1	Wealth reference date
HD1200	Household holds savings accounts	1	Yes	Household	Always	Wealth reference date
		2	No			
HD1210	Value of savings accounts	Numerical value	Amount in EUR	Household	HD1200=1	Wealth reference date
HD1300		1	Yes	Household	Always	

	Household holds investments in mutual funds	2	No			Wealth reference date
HD1310v where v= a,b,c,d,e,f	Types of mutual funds Fund predominantly investing in a: equity b: bonds c: money market instruments d: real estate e: hedge funds f: other	1	Yes	Household	HD1300=1	Wealth reference date
		2	No			
		-1	Don't know			
		-2	No answer			
HD1320v where v= a,b,c,d,e,f	Types of mutual funds Fund predominantly investing in a: equity b: bonds c: money market instruments d: real estate e: hedge funds f: other	Numerical value of up to 9 digits	Amount in EUR	Household	HD1310v=1	Wealth reference date
		-1	Don't know			
		-2	No answer			
HD1330	Market value of mutual funds – all funds together	Numerical value	Amount in EUR	Household	HD1300=1	Wealth reference date
HD1400	Household holds bonds	1	Yes	Household	Always	Wealth reference date
		2	No			
HD1420	Market value of bonds	Numerical value	Amount in EUR	Household	HD1400=1	Wealth reference date
HD1500	Household holds publicly traded shares	1	Yes	Household	Always	Wealth reference date
		2	No			
HD1510	Value of publicly traded shares	Numerical value	Amount in EUR	Household	HD1500=1	Wealth reference date
HD1600	Household holds managed accounts	1	Yes	Household	Always	Wealth reference date
		2	No			
HD1610	Managed accounts – assets not already recorded	1	Yes	Household	HD1600=1	Wealth reference date
		2	No			
HD1620	Value of additional assets in managed accounts	Numerical value	Amount in EUR	Household	HD1610=1	Wealth reference date
HD1700	Does anyone owe money to household	1	Yes	Household	Always	Wealth reference date
		2	No			
HD1710	Amount owed to household	Numerical value	Amount in EUR	Household	HD1700=1	Wealth reference date
HD1900	Any other financial assets	1	Yes	Household	Always	Wealth reference date
		2	No			
HD1920	Value of the other assets	Numerical value of up to 9 digits	Amount in EUR	Household	HD1900=1	Wealth reference date

HD1800	Investment attitudes	1	Take substantial financial risks expecting to earn substantial returns	Household	Always	Wealth reference date
		2	Take above average financial risks expecting to earn above average returns			
		3	Take average financial risks expecting to earn average returns			
		4	Not willing to take any financial risks			
		-1	Don't know			
		-2	No answer			
TOPIC 5: EMPLOYMENT						
PE0100v where v=a,b,c,d	Labour status a: first choice labour status b: secondary choice labour status c: secondary choice labour status d: secondary choice labour status	1	Doing regular work for pay / self-employed / working in family business	All household members aged 16 and over	Always	Current
		2	On sick / maternity / other leave (except holidays), planning to return to work			
		3	Unemployed			
		4	Student / pupil / unpaid intern			
		5	Retiree or early retiree			
		6	Permanently disabled			
		7	Compulsory military service or equivalent social service			
		8	Fulfilling domestic tasks			
		9	Other not working for pay			
		-1 (only for c and d)	Don't know			
		-2 (only for c and d)	No answer			
		PE0200	Status in employment			
2	Self-employed with employees					
3	Self-employed without employees					
4	Unpaid family worker					
PE0300	Job description / ISCO	10	Managers	All household members aged 16 and over	PE0100a in (1,2) or PE0100b in (1,2) or PE0100c in (1,2) or PE0100d in (1,2)	Current
		20	Professionals			
		30	Technicians and associate professionals			
		40	Clerical support workers			
		50	Service and sales workers			
		60	Skilled agricultural, forestry and fishery workers			
		70	Craft and related trades workers			
		80	Plant and machine operators, and assemblers			
		90	Elementary occupations			
		00	Armed forces occupations			
		-1	Don't know			
-2	No answer					
PE0400	Main employment – NACE	A	Agriculture, forestry and fishing	All household members aged 16 and over	PE0200=1	Current
		B	Mining and quarrying			
		C	Manufacturing			
		D	Electricity, gas, steam and air conditioning supply			

		E	Water supply; sewerage, waste management and remediation activities			
		F	Construction			
		G	Wholesale and retail trade; repair of motor vehicles and motorcycles			
		H	Transportation and storage			
		I	Accommodation and food service activities			
		J	Information and communication			
		K	Financial and insurance activities			
		L	Real estate activities			
		M	Professional, scientific and technical activities			
		N	Administrative and support service activities			
		O	Public administration and defence; compulsory social security			
		P	Education			
		Q	Human health and social work activities			
		R	Arts, entertainment and recreation			
		S	Other service activities			
		T	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use			
		U	Activities of extraterritorial organisations and bodies			
PE0500	Type of contract	1	Permanent position	All household members aged 16 and over	PE0200=1	Current
		2	Temporary position			
		3	Other (no contract or other labour agreement)			
		-1	Don't know			
		-2	No answer			
PE0600	Hours working per week – main job	Numerical value	Number of hours per week	All household members aged 16 and over	PE0100a in (1,2) or PE0100b in (1,2) or PE0100c in (1,2) or PE0100d in (1,2)	Current
		-1	Don't know			
		-2	No answer			
PE0700	Number of years in main job	Numerical value	Number of years	All household members aged 16 and over	PE0100a in (1,2) or PE0100b in (1,2) or PE0100c in (1,2) or PE0100d in (1,2)	Current
		-1	Don't know			
		-2	No answer			
PE0800	Currently more than one job	1	Yes	All household members aged 16 and over	PE0100a in (1,2) or PE0100b in (1,2) or PE0100c in (1,2) or PE0100d in (1,2)	Current
		2	No			
		-1	Don't know			
		-2	No answer			
PE0900	Ever been employed	1	Yes	All household members aged 16 and over	PE0100a not in (1,2) or PE0100b not in (1,2) or	Current
		2	No			

		-1	Don't know		PE0100c not in (1,2) or PE0100d not in (1,2)	
		-2	No answer			
PE0270	Main status in employment for retired or other inactive	1	Employee	All household members aged 16 and over	PE0100a not in (1,2,3) or PE0100b not in (1,2,3) or PE0100c not in (1,2,3) or PE0100d not in (1,2,3) and PE0900=1	Current
		2	Self-employed with employees			
		3	Self-employed without employees			
		4	Unpaid family worker			
		-1	Don't know			
		-2	No answer			
PEZ010	Probability of losing the job	Numerical value between 0 and 100	Number between 0 and 100	All household members aged 16 and over	PE0200=1 or PE0200=2 or PE0200=3	Current
		-1	Don't know			
		-2	No answer			
PEZ020	Probability of finding a job	Numerical value	Number between 0 and 100	All household members aged 16 and over	PE0100a=3 or PE0100b=3 or PE0100c=3 or PE0100d=3 and not (PE0100a=1 or PE0100b=1 or PE0100c=1 or PE0100d=1)	Current
		-1	Don't know			
		-2	No answer			
PE1005	Number of years in employment	Numerical value of up to 2 digits, max 73	Number in years, top-coded at 73	All household members aged 16 and over	PE0100a in (1,2) or PE0100b in (1,2) or PE0100c in (1,2) or PE0100d in (1,2) or PE0900=1	Current
PE1100	Expected age to stop working for pay	Numerical value	Age	All household members aged 16 and over	PE0100a in (1,2) or PE0100b in (1,2) or PE0100c in (1,2) or PE0100d in (1,2) or PE0900=1 and PE0100a not in (5,6) and PE0100b not in (5,6) and PE0100c not in (5,6) and PE0100d not in (5,6)	Current
		-7	Already stopped working for pay a long time ago			
		-9	Never / will continue working while possible			
		-1	Don't know			
		-2	No answer			

TOPIC 6: PENSIONS AND LIFE INSURANCE POLICIES						
PFA0100	Number of pension plans and life insurance policies	Numerical value	Number of pension plans and life insurance policies	All household members aged 16 and over	Always	Wealth reference date
PFA020\$x	Type of pension plan \$x	1	Public	All household members aged 16 and over	PFA0100>\$x-1	Wealth reference date
		2	Occupational			
		3	Voluntary pension scheme			
		4	Whole life insurance			
		5	Other			
PFA030\$x	Still contributing to pension plan \$x	1	Yes	All household members aged 16 and over	PFA0100>\$x-1	Wealth reference date
		2	No			
		-1	Don't know			
		-2	No answer			
		-3	Not relevant / undetermined			
PFA040\$x	Number of years contributed to plan \$x	Numerical value	Number of years, top-coded at 73	All household members aged 16 and over	PFA0100>\$x-1	Wealth reference date
		-1	Don't know			
		-2	No answer			
		-4	Not required			
PFA050\$x	Monthly contribution to plan \$x	Numerical value	Amount in EUR	All household members aged 16 and over	PFA030\$x=1	Wealth reference date
		-1	Don't know			
		-2	No answer			
		-3	Not relevant/undetermined			
		-4	Not required			
PFA060\$x	Pension plan \$x carries a balance	1	Yes	All household members aged 16 and over	PFA0100>\$x-1 and PFA020\$xne 1	Wealth reference date
		2	No			
PFA080\$x	Current value of pension plan \$x	Numerical value	Amount in EUR	All household members aged 16 and over	PFA060\$x=1	Wealth reference date
PFA100\$x	Age at which payment from pension plan is expected	Numerical value	Age in completed years	All household members aged 16 and over	PFA0100>\$x-1	Wealth reference date
		-1	Don't know			
		-2	No answer			
		-8	Is already receiving benefits			
		-9	Does not intend to collect the benefits / wishes to leave them as inheritance			
TOPIC 7: INCOME						

PG0100	Received employee income	1	Yes	All household members aged 16 and over	Always	Income reference period
		2	No			
PG0110	Gross cash employee income	Numerical value	Amount in EUR	All current household members aged 16 and over	PG0100=1	Income reference period
PG0200	Received self-employment income	1	Yes	All current household members aged 16 and over	Always	Income reference period
		2	No			
PG0210	Gross self-employment income (profit/losses of unincorporated enterprises)	Numerical value	Amount in EUR	All current household members aged 16 and over	PG0200=1	Income reference period
PG0300	Received income from public pensions	1	Yes	All current household members aged 16 and over	Always	Income reference period
		2	No			
PG0310	Gross income from public pensions	Numerical value	Amount in EUR	All current household members aged 16 and over	PG0300=1	Income reference period
PG0400	Received income from occupational and private pension plans	1	Yes	All current household members aged 16 and over	Always	Income reference period
		2	No			
PG0410	Gross income from occupational and private pension plans	Numerical value	Amount in EUR	All current household members aged 16 and over	PG0400=1	Income reference period
PG0500	Received income from unemployment benefits	1	Yes	All current household members aged 16 and over	Always	Income reference period
		2	No			
PG0510	Gross income from unemployment benefits	Numerical value	Amount in EUR	All current household members aged 16 and over	PG0500=1	Income reference period
HG0100	Received income from public transfers	1	Yes	Household	Always	Income reference period
		2	No			
HG0110	Gross income from regular social transfers	Numerical value	Amount in EUR	Household	HG0100=1	Income reference period
HG0200	Received income from regular private transfers	1	Yes	Household	Always	Income reference period
		2	No			
HG0210	Income from regular private transfers	Numerical value	Amount in EUR	Household	HG0200=1	Income reference period
HG0250	Received income from other private transfers	1	Yes	Household	Always	Income reference period
		2	No			
HG0260	Income from other private transfers	Numerical value	Amount in EUR	Household	HG0250=1	Income reference period
HG0300	Received income from real estate property	1	Yes	Household	Always	Income reference period
		2	No			
HG0310	Gross rental income from real estate property	Numerical value	Amount in EUR	Household	HG0300=1	Income reference period

HG0400	Received income from financial investments	1	Yes	Household	Always	Income reference period
		2	No			
HG0410	Gross income from financial investments	Numerical value	Amount in EUR	Household	HG0400=1	Income reference period
HG0500	Received income from private business other than self-employment	1	Yes	Household	Always	Income reference period
		2	No			
HG0510	Gross income from private business other than self-employment	Numerical value	Amount in EUR	Household	HG0500=1	Income reference period
HG0600	Received income from other income sources	1	Yes	Household	Always	Income reference period
		2	No			
HG0610	Gross income from other income sources	Numerical value	Amount in EUR	Household	HG0600=1	Income reference period
HG0700	Is income 'normal' in reference period	1	Higher than normal	Household	Always	Income reference period
		2	Normal			
		3	Lower than normal			
		-1	Don't know			
		-2	No answer			
HG0800	Future income expectations	1	More than prices	Household	Always	Income reference period
		2	Less than prices			
		3	About the same as price			
		-1	Don't know			
		-2	No answer			
TOPIC 8: GIFTS/INHERITANCES						
HH0100	Any substantial gift or inheritance received	1	Yes	Household	Always	Current
		2	No			
HH0110	Number of substantial gifts/inheritances received	Numerical value	Number of gifts/inheritances received	Household	HH0100=1	Current
HH020\$x	Substantial gift/inheritance \$x: year gift/inheritance received	Numerical value of 4 digits	Year of receipt of gift/inheritance, bottom coded at 'HFCS reference year' minus 85	Household	HH0110>\$x-1	Current
		-1	Don't know			
		-2	No answer			
HH030\$xv where v=a,b,c,d,e,f,g,h,i,j,k	Substantial gift/inheritance \$x: type of assets received a: money b: dwelling, other than HMR c: use of a dwelling (under reserve or usufruct) d: land e: business f: securities, shares g: jewellery, furniture, artwork h: life insurance j: car/vehicle k: HMR i: other assets	1	Yes, such assets received	Household	HH0110>\$x-1	Current
		2	No, no such assets received			
		-1	Don't know			
		-2	No answer			
HH040\$x	Substantial gift/inheritance \$x: value	Numerical value	Amount in EUR	Household	HH0110>\$x-1	Current
		-1	Don't know			
		-2	No answer			
TOPIC 9: CONSUMPTION						

HI0100	Monthly amount spent on food at home	Numerical value	Amount in EUR	Household	Always	Current
HI0200	Monthly amount spent on food outside home	Numerical value	Amount in EUR	Household	Always	Current
HI0210	Monthly amount spent on utilities	Numerical value	Amount in EUR	Household	Always	Current
HI0230	Annual expenses on trips and holidays	Numerical value	Amount in EUR	Household	Always	Current
HI0240	Monthly amount spent on other consumer goods and services	Numerical value	Amount in EUR	Household	Always	Current
HI0220	Monthly amount spent on consumer goods and services – total	Numerical value	Amount in EUR	Household	Always	Current
HI0300	Makes other regular payments	1	Yes	Household	Always	Current
		2	No			
HI0310	Monthly amount given as alimony etc.	Numerical value	Amount in EUR	Household	HI0300=1	Current
HI0500	Comparison of last 12 months expenses with average	1	Higher than normal	Household	Always	Current
		2	Lower than normal			
		3	Just about normal			
		-1	Don't know			
		-2	No answer			
HI0600	Last 12 months expenses were below/above income	1	Expenses exceeded income	Household	Always	Current
		2	Expenses about the same as income			
		3	Expenses less than income			
		-1	Don't know			
		-2	No answer			
HI0400v where v=a,b,c,d,e,f ,g,h,i,j,k,l	Purpose of saving: a: purchase of own home b: other major purchases (other residences, vehicles, furniture etc.) c: set up a private business or finance investments in an existing business d: invest in financial assets e: provision for unexpected events f: paying off debts g: old-age provision h: travels/holidays i: education/support of children or grandchildren or other relatives j: bequests k: taking advantage of state subsidies (e.g. a subsidy for building society savings) l: other	1	Yes	Household	HI0600=3	Current
		2	No			
		-1	Don't know			
		-2	No answer			
HI0700v where v = a,b,c,d,e,f,g	Source of extra liquidity to meet expenses:	1	Yes	Household	HI0600=1	Current

	a: sold assets b: got a credit card / overdraft facility c: got some other loan d: spent out of savings e: asked for help from relatives or friends f: left some bills unpaid g: others	2	No			
		-1	Don't know			
		-2	No answer			
HIZ040v where v=a,b	Unexpected windfall gain – lottery a: spend over the next 12 months on goods and services b: save or invest for later, or repay debt	Numerical value	Integer 0 to 100	Household	Always	Current
		-1	Don't know			
		-2	No answer			
HI0800	Ability to get financial assistance from friends or relatives	1	Yes	Household	Always	Current
		2	No			
		-1	Don't know			
		-2	No answer			
SAMPLE REGISTER FILE						
SA0010	Household ID	Numerical value of up to 8 digits	Household identification number, assigned by the NCB	All sampled households	Always	Current
SA0100	Country of residence	2 letter country code (ISO 3166-1 alpha 2)	Country of residence	All sampled households	Always	Current
SA0110	Past household ID	Numerical value of up to 8 digits	Past household identification number, assigned by the NCB	Panel households	Country survey has a panel componen t	Current
SA0111	Household's initial household ID	Numerical value of up to 8 digits	Household's initial household identification number, assigned by the NCB	Panel households	Country survey has a panel componen t	Constant (unless a new household member joins current household from another panel household)
SA0200	Survey vintage (household)	Numerical value of 4 digits	Year of current interview	All sampled households	Always	Current
SA0210	Vintage of last interview (household)	Numerical value of 4 digits	Year of last interview	Panel households	Country survey has a panel componen t	Current
SA0300	Area of residence of the household (national code)	Maximum 4 character s	NUTS 2021 level 1 or level 2 (depending on anonymisation needed). Alternatively, comparable country dependent code. Code starting with two- letter ISO code of the country and 1 to 2 letters or digits	All sampled households	Always	Current

SA0900	Mode of interview	1	CAPI (computer-assisted personal interview, interviewer present)	All sampled households	Always	Current
		2	CATI (computer-assisted telephone interview, interviewer present)			
		3	PAPI (paper-and-pencil personal interview, interviewer present)			
		4	CAWI (computer-assisted web-based interview, interviewer absent)			
		5	CASI (computer-assisted self-administered interview, interviewer absent)			
		6	SAQ (self-administered paper questionnaire, interviewer absent)			
SB0100	Interview final outcome code	11	Complete interview by desired respondent(s), i.e. 'reference person' and adult household members	All sampled households	Always	Current
		12	Complete interview: partly by desired respondent(s) and partly by proxy or all by proxy			
		20	Partial interview by desired respondents or by proxies			
		31	No contact with anyone at sampled dwelling			
		32	Contact made at sampled dwelling/household, but not with any responsible resident known to live at the address			
		41	Office refusal			
		42	Refusal at introduction/ before interview (either by desired respondent or by proxy)			
		43	Refusal during the interview/break-off			
		44	Broken appointment, no re-contact			
		51	Away/in hospital during survey period			
		52	Physically or mentally unavailable/incompetent/ill at home during the survey period			
		53	Language barrier			
		54	Cases that were not completed because of end of fieldwork (and not falling under 44 or 61)			
		55	Other non-response			
		61	Not attempted			
		62	Inaccessible			
		63	Unable to locate address			
		64	Unknown whether address contains residential housing; other unknown eligibility			
		71	Not yet built/under construction/demolished/derelect			
72	Non-residential address/business purpose/communal establishment/institution					
73	Vacant/empty					

		74	Address occupied, but no resident household (not the main residency – it is only used as a secondary home)			
		75	Address out of sample / other ineligible			
		80	Interview completed but discarded after review			
SD0100	Stratum	Randomised numerical code	Stratum identifier	All sampled households	Always	At selection
SD0300	Case design weight	Numerical value	Household design weight	All sampled households	Always	Current
SE0100	Survey database outcome	1	Successfully interviewed and included in the database	All sampled households	Always	Current
		2	Not included in the database			
TECHNICAL OUTPUT VARIABLES						
IM0100	Implicate ID	Numerical value, 1 digit	Implicate ID	Household and individual	Always	Current
HW0010	Household weight	Numerical value	Household weight	Household	Always	Current
WR\$\$\$\$	Replicate weight	Numerical value	Replicate weight	Household	Always	Current

¹ Notes:

'\$x' refers to the number in the loop. For example, HB130\$x is to be reported when HB1010>\$x-1. This means that variable HB1301 is to be reported when HB1010>0, HB1302 is to be reported when HB1010>1 and HB1303 is to be reported when HB1010>2;

'\$loops' refers to the number of loops. For example, HB2100 is to be reported when HB1010>\$loops. This means that in the case of 3 loops, variable HB2100 is to be reported when HB1010>3.

Part 2 – Description of the content of output variables

10. Table B provides a detailed description of the content of the core output variables which NCBs must report to the ECB pursuant to this Guideline.
11. Where applicable, the descriptions draw upon definitions and descriptions contained in relevant official documents. For this purpose, the following sources are used:
- (a) Commission Regulation (EC) No 1201/2009²;
 - (b) Commission Implementing Regulation (EU) 2019/2181³;
 - (c) Commission Implementing Regulation (EU) 2019/2242⁴;
 - (d) Regulation (EU) 2021/379 of the European Central Bank (ECB/2021/2)⁵;
 - (e) Methodological Guidelines and description of the target variables of the European Union Statistics on Income and Living Conditions (EU-SILC), Eurostat;
 - (f) Standardised key social variables, Implementing Guidelines, May 2020, European Commission;
 - (g) European System of Accounts, ESA 2010;
 - (h) System of National Accounts, SNA 2008;
 - (i) Guideline (EU) 2021/831 of the European Central Bank (ECB/2021/12)⁶;
 - (j) Eurostat – OECD Manual on Business Demography Statistics (2007 edition);
 - (k) Private Pensions: OECD Classification and Glossary, 2005.

Table B: Description of the content of output variables

Output variable identifier	Output variable name	Description of output variable content
TOPIC: DEMOGRAPHICS		
RA0100	Relationship to reference person	<p>The reference person (RP) refers to the interview reference person who is chosen from among the household members at the beginning of the interview. The interview reference person is the person around whom the household is formed.</p> <p>The interview RP may or may not be the financially knowledgeable person (FKP) – see output variable HA0100.</p> <p>Note that the RP does not refer to the reference person according to the Canberra Group (United Nations Economic Commission for Europe, 2011), which defines the reference person based on criteria available post survey, including income.</p>

² Commission Regulation (EC) No 1201/2009 of 30 November 2009 implementing Regulation (EC) No 763/2008 of the European Parliament and of the Council on population and housing censuses as regards the technical specifications of the topics and of their breakdowns (OJ L 329, 15.12.2009, p. 29).

³ Commission Implementing Regulation (EU) 2019/2181 of 16 December 2019 specifying technical characteristics as regards items common to several datasets pursuant to Regulation (EU) 2019/1700 of the European Parliament and of the Council (OJ L 330, 20.12.2019, p. 16).

⁴ Commission Implementing Regulation (EU) 2019/2242 of 16 December 2019 specifying the technical items of data sets, establishing the technical formats and specifying the detailed arrangements and content of the quality reports on the organisation of a sample survey in the income and living conditions domain pursuant to Regulation (EU) 2019/1700 of the European Parliament and of the Council (OJ L 336, 30.12.2019, p. 133).

⁵ Regulation (EU) 2021/379 of the European Central Bank of 22 January 2021 on the balance sheet items of credit institutions and of the monetary financial institutions sector (ECB/2021/2) (OJ L 73, 3.3.2021, p. 16).

⁶ Guideline (EU) 2021/831 of the European Central Bank of 26 March 2021 on statistical information to be reported on financial intermediaries other than monetary financial institutions (ECB/2021/12) (OJ L 208, 11.6.2021, p. 59).

		<p><i>Spouse</i> is a person related by marriage (husband/wife) or alternative legal arrangement (registered partner, in countries where such an arrangement exists).</p> <p><i>Partner</i> is a person, other than a spouse, with whom one cohabits without being married or having alternative partnership on a legal basis to each other (domestic partner, cohabitating partner, consensual union).</p> <p><i>Son/daughter</i> includes natural/adopted sons/daughters or stepsons/stepdaughters.</p> <p><i>Parent-in-law</i> is the parent of one's legal or de facto partner.</p> <p><i>Another relative</i> (code 9) is a person not belonging to any of the previous categories related to the RP by circumstances of birth or family relationship. This includes e.g. grandparents (including natural, adoptive and stepparent), grandchildren, brothers/sisters (biological, adoptive or stepbrothers or stepsisters), aunts, uncles, cousins, sons in law, daughters in law.</p> <p><i>Other household member</i> (code 10) are other persons without a family relationship.</p>
RA0010	Personal ID	Information assigned by the NCB. Special code 99 cannot be used.
RA0011	Longitudinal personal ID	<p>Information assigned by the NCB. Coded as person's initial household ID (RA0015, up to 8 digits), followed by a personal number (up to 2 digits).</p> <p>The personal number: number assigned in the 'household register' to the person the first time the person is recorded as a household member.</p> <p>For every new person in the household, 1 is added to the highest person number used (for all the years of the survey and instances of the household ID).</p> <p>In the cross-sectional component, and in the new households in the longitudinal component, it should correspond to the person's line position in the 'household register'.</p> <p>In the longitudinal survey, the longitudinal personal ID never changes, even if the person moves to another household.</p> <p>RA0010 (which indicates the person's line position in the household register) may be different from the personal number that is part of RA0011. RA0011 remains fixed if the person moves to another household or other individuals join the current household.</p>
RA0015	Person's initial household ID	The household ID (SA0010) of the household the person belonged to when the person was first recorded in the survey (associated with RA0031).
RA0020 (discontinued as of HFCS reference year 2029)	Past personal ID	<p>Past personal identification number which was assigned to the person in data transmission for earlier HFCS reference year.</p> <p>Should refer to the last interview, so should only be filled for individuals that have been successfully interviewed in at least one previous HFCS reference year.</p>
RA0030	Vintage of last interview (individual)	<p>Indicates the year in which the person was last included in the survey.</p> <p>Should refer to the last interview, so should only be filled for persons that have been successfully interviewed in at least one previous year.</p>
RA0031	Vintage of first interview (individual)	<p>Indicates the year in which the person was first included in the survey.</p> <p>Should refer to the first interview, so should only be filled for persons that have been successfully interviewed.</p>
RA0040	Motivation for entering the household	Indicates the reason for the person joining the panel household.
RA0200	Sex	Sex of the household member.
RA0300	Age	Age in completed years of the household member.
RA0300_B	Age in brackets	Age in completed years of the household member, shown by brackets.

RA0400	Country of birth	<p>The country of birth of an individual is defined as the country of usual residence (in its current boundaries) of the individual's mother at the time of delivery.</p> <p>The country of birth should refer to the current national boundaries and not to the boundaries in place at the time of birth (entries such as Czechoslovakia, Yugoslavia etc. must not be used for this output variable).</p> <p>The country of birth of a person, who was born during the mother's short-term visit to a country other than her country of usual residence, should be the country where the mother had her place of usual residence.</p> <p>Only if information on the place of usual residence of the mother at the time of the birth is not available, should the place where the birth took place be reported.</p> <p>Particular care is needed in cases where national boundaries have changed and/or where previous countries have split to form two or more countries. As a rule, an individual should not be regarded as foreign-born (i.e. recorded as born in a country other than the reporting country) simply because the national boundaries of the country of birth have changed. However, there is an important exception to this general rule of considering current national boundaries. Where a person whose mother's place of usual residence was, at the time of his/her birth, part of the person's actual country of origin (e.g. as indicated by his/her citizenship or current place of usual residence) but is no longer part of that country due to changed national boundaries, the country of birth can exceptionally be recorded in accordance with the boundaries at the time of birth.</p> <p>Country of birth is grouped into the following 4 categories: national country, other euro area countries, non-euro area EU countries and non-EU countries.</p> <p>The country of birth is allocated to the euro area, non-euro area EU and non-EU taking into account the composition of the euro area and the EU at the end of the HFCS reference year.</p>
RA0500	Duration of stay in the country of residence	<p>For household members born in another country, number of years the household member has been living in the country.</p> <p>If the household member has lived in the country for less than half a year, the duration of stay is recorded as zero.</p> <p>In case of repeated stays in the country of interview, the duration of stay reflects the total length where the household member has lived in the country, i.e. as the sum of all stays longer than 6 months. In case no stay has lasted longer than 6 months, the duration of stay is recorded as zero.</p>
PA0100	Marital status	<p>Marital status is defined as the (legal) conjugal status of an individual in relation to the marriage laws (or customs) of the country (that is the <i>de jure</i> status).</p> <p>This does not necessarily correspond to the actual situation of the household in terms of e.g. living arrangements. For example, a married person not living with their spouse is classified according to the <i>de jure</i> status as married.</p> <p>Four main marital statuses can be distinguished: single/never married, married, widowed, and divorced. Other legal marital statuses may exist, such as registered legal partnership or legally separated.</p> <p><i>Single/never married</i>: also includes never in a consensual union on a legal basis,</p> <p><i>Consensual union on a legal basis</i> includes registered partnerships or other similar national legal arrangements, if they exist in a country,</p> <p><i>Widowed</i>: not remarried nor in a consensual union on a legal basis (including widowed from registered partnership, where applicable),</p> <p><i>Divorced</i>: not remarried nor in a consensual union on a legal basis (including legally separated and dissolved partnership, where applicable).</p>
PA0200	Highest level of education completed	<p>The highest attainment of an educational programme that the household member has successfully completed. An educational programme is successfully completed if the household member has obtained a certificate or a diploma where there is a certification. In cases where there is no certification, successful completion is associated with full attendance.</p>

		<p>To determine the highest level, both general and vocational education/training are considered.</p> <p>The categories of educational programmes are based on the International Standard Classification of Education (ISCED-2011).</p> <p>Official mappings exist at national level to map national systems of education to the international ISCED scheme (used for compiling EU statistics on education and in surveys coordinated by Eurostat). These mappings are used as a reference to allocate the level of education of the household members to the ISCED categories for HFCS purposes.</p> <p>For HFCS purposes the ISCED-2011 categories are grouped into four categories.</p>
HA0100	Financially knowledgeable person	The financially knowledgeable person (FKP) is the person most knowledgeable on financial matters regarding both the household as a whole and its individual members and therefore best suited to provide information on the finances of the household. The FKP may or may not be a member of the household.
TOPIC: REAL ASSETS AND THEIR FINANCING		
HB0100_B	Size of HMR in brackets	<p>Size of household main residence (HMR) in square metres, ordered in 10 brackets.</p> <p>The HMR is the dwelling where the household members usually live, typically a house or an apartment. A household can only have one main residence at any given time but may share the main residence with people not belonging to the household.</p> <p>In some cases, it may be difficult to define the HMR, e.g. for frequent travellers or people living in multiple houses. In these cases, the criteria to identify the HMR consist mostly of guidelines rather than hard rules and the HMR has to be determined on a case-by-case basis. Possible factors include: time spent at the residence per year, mailing address, tax status, voting registration, location of personal effects, and stated purpose of residence on insurance policies.</p> <p>The size of the residence is the 'useful floor space' using the same definition as for the population and housing census.</p> <p>The useful floor space is the floor space measured inside the outer walls excluding non-habitable cellars and attics, and, in multi-dwelling buildings, all common spaces. The size covers the area that can be exclusively used by the household.</p>
HB0200	Length of stay in HMR	Length of stay in the HMR in number of years.
HB0300	HMR – tenure status	<p>Tenure status of the HMR. When a HH owns part of the HMR and rents the HMR, the tenure status is considered as 'owns part'.</p> <p>The tenure status 'free use' includes usufruct.</p>
HB0400	Is rent paid for partially owned HMR	Indicates (Yes/No) if the household pays rent for a partially owned HMR.
HB0410	Amount of rent paid for partially owned HMR	Monthly amount paid as rent in EUR, excluding utilities, heating etc.
HB0500	% of ownership of HMR	Percentage of the value of the HMR that belongs to the household.
HB0600	Way of acquiring property	<p>The way how the household acquired the HMR (or part of it).</p> <p><i>Own construction</i> refers to the case where the household bought the land and constructed the HMR either by itself, with friends and family, or through hired contractors. This also includes existing constructions that were demolished or significantly reconstructed.</p> <p>A residence bought before construction and to be delivered in a finished state to the household (e.g. flats bought 'on plans') should be included under <i>purchased</i>.</p>

HB0700	Year of property acquisition	<p>Year in which the household acquired the HMR or the land it is located on.</p> <p>If the HMR was acquired or constructed in multiple steps, the year should refer to the first year when part of the HMR was acquired or constructed. If land for construction of the HMR was acquired prior to the construction of the residence, the year of acquisition of the land refers to the first year of acquisition of part of the current HMR.</p>
HB0800	Property value at the time of its acquisition	<p>Value of the property (and/or the associated land) at the time of its acquisition.</p> <p>If property was acquired for free (gift, inheritance) or only for partial payment below the market value, estimated market value at the time of acquisition.</p> <p>If the property is only partly owned, estimated market value of the entire residence at the time of acquisition.</p> <p>If property was acquired in multiple steps, estimated total value at the time of the first acquisition of part of the property.</p>
HB0900	Current price of HMR	<p>Current value of the property, i.e. estimated sale price.</p> <p>If the property is only partly owned, estimated value of the entire property.</p> <p>If the HMR is a farm, value of the farmland and buildings (excluding value of farm implements, crops or livestock).</p>
HBZ020	House price expectations – qualitative	Household's expectation of change in price over the next 12 months of the residence it lives in, in qualitative terms (i.e. decrease, unchanged, increase).
HBZ030	House price expectations – open-end quantitative	If the household expects an increase or decrease in the price of the residence it lives in (over the next 12 months) as indicated by output variable HBZ020, this variable indicates by how much (in percentage terms), the household expects the price to increase or decrease.
HB1000	Mortgages or loans using HMR as collateral	<p>Indicates (Yes/No) if there are outstanding mortgages or loans that use the HMR as collateral.</p> <p>Mortgage loans are a type of debt instrument used by individuals to borrow money to purchase a property. The financial institution is given security by housing until the mortgage is paid off in full. Under a mortgage loan, the lender has the possibility to sell (foreclose, repossess or seize) the property under certain circumstances (principally non-payment of the mortgage loan) and to apply the amount received to the original debt.</p> <p>Mortgage lending is the primary mechanism used in many countries to finance private ownership of residential property. Although the terminology and precise forms will differ from country to country, the basic components tend to be similar.</p> <p>Collateral refers to an asset or a set of assets that are pledged as a guarantee for the repayment of loans. A house, a car, a property or equipment are all examples of tangible assets that could be used as collateral. If the borrower is unable to pay off the loan as scheduled, the assets used as collateral will be seized and sold, and the money raised by selling the assets will be used to repay the loan.</p> <p>Only mortgages taken by household members are taken into account. If the HMR is used as collateral for mortgages of persons who are not members of the household (e.g. HMR used as collateral for loans for a son, daughter or other relative, who are not members of the household), these should not be included in the household's mortgage debt. It is only if and when such contingent debt materialises and the members of the household have to take responsibility for the debt that the mortgage should be reported as part of household debt.</p> <p>If the HMR is used as collateral together with some other properties, the loan should be included as collateralised on the HMR.</p>
HB1010	Number of mortgages or loans using HMR as collateral	Number of mortgages or loans held by the household that use the HMR as collateral.

HB120\$ x_v where $v=a,b$	HMR mortgage \$ x : purpose of the loan a: first choice purpose of the loan b: secondary choice purpose of the loan	\$ x : Loop for 2 or 3 loans using the HMR as collateral. Purpose for which the money was used when the mortgage was first taken out, starting with the main purpose (a), followed by secondary purpose (b), i.e. total of 2 output variables ($v=a$ and b) for each HMR mortgage. <i>Debt consolidation</i> (item 6): practice of taking out one unique loan to pay off several others. This is often done to secure a lower interest rate, secure a fixed interest rate or for the convenience of servicing only one loan within the same household. Debt consolidation can simply involve consolidation of a number of unsecured loans into another unsecured loan, but more often it involves a secured loan against an asset that serves as collateral, most commonly a house, so as to obtain a lower interest rate from the lenders.
HB130\$ x	HMR mortgage \$ x : year when loan was taken	\$ x : Loop for 2 or 3 loans using the HMR as collateral. Date (year) when current mortgage was taken out. In the case of a reverse mortgage, year when the payments to the household began.
HB140\$ x	HMR mortgage \$ x : initial amount borrowed	\$ x : Loop for 2 or 3 loans using the HMR as collateral. Total amount borrowed when the mortgage was taken out. In the case of a reverse mortgage, amount of the initial payment, if there was one. The initial payment may be zero or the refinanced amount of a previous loan.
HB160\$ x	HMR mortgage \$ x : length of the loan at the time of borrowing	\$ x : Loop for 2 or 3 loans using the HMR as collateral. Years agreed for the length of the loan at the time it was taken out. In the case of a reverse mortgage, number of years during which loan annuity is expected to be received. If the annuity is for life, there is no term.
HB110\$ x	HMR mortgage \$ x : mortgage refinancing / renegotiation	\$ x : Loop for 2 or 3 loans using the HMR as collateral. Indicates (Yes/No) if the loan refinances or replaces a previous loan that had this property as collateral. <i>Debt (loan) refinancing</i> refers to the replacement of an existing debt instrument (loan), including any arrears, with a new debt instrument (loan). Overdue payments or future debt-service obligations are 'paid off' using a new debt obligation. Loan refinancing involves paying off an existing loan with the proceeds from a new loan, usually of the same size (but could also be larger, if the borrower needs more money; or lower, if additional resources are used to pay back the previous one). Replacing a loan can be a way for the borrower to benefit from better terms, possibly in terms of a lower interest rate and/or a longer period for paying off the loan. <i>Renegotiation</i> refers to the active involvement of the household in adjusting the terms and conditions of an existing loan contract. This includes changing the maturity or interest rate, including a change from fixed to variable rates and vice versa. It also includes borrowing additional money. Extensions and other adjustments of the terms and conditions that are carried out automatically, i.e. without any active involvement of the household are not renegotiations. If the loan is a reverse annuity mortgage, any reworking of an earlier loan should be treated as refinancing.
HB170\$ x	HMR mortgage \$ x : current amount outstanding	\$ x : Loop for 2 or 3 loans using the HMR as collateral. Outstanding principal amount of loan still owed, excluding interest, fees etc., i.e. not the sum of future payments. In the case of a reverse mortgage, the amount needed to repay the loan at the current date (i.e. not the sum of future payments).
HB171\$ x	HMR mortgage \$ x : current remaining maturity	\$ x : Loop for 2 or 3 loans using the HMR as collateral. Current remaining maturity of the loan in number of complete years. In the case of a reverse mortgage, the remaining number of years during which income annuity should be received. If the annuity is for life, there is no term.

HB180\$x	HMR mortgage \$x: variable interest rate	\$x: Loop for 2 or 3 loans using the HMR as collateral. Indicates (Yes/No) if the loan has a variable interest rate which can vary during the life of the contract.
HB190\$x	HMR mortgage \$x: current interest rate of the HMR mortgage	\$x: Loop for 2 or 3 loans using the HMR as collateral. Current (annual) rate of interest charged on the loan. In the case of variable interest rates, this refers to the interest rate after the most recent change. If countries experience difficulties in collecting reliable information on interest rates, information on this output variable may refer only to loans with variable interest rates (HB180\$x=1) and to loans with a fixed interest rate taken or refinanced less than 3 years ago (HB180\$x=2 and HB130\$x=current year – 3).
HB200\$x	HMR mortgage \$x: monthly amount of payment made on loan	\$x: Loop for 2 or 3 loans using the HMR as collateral. Monthly amount currently paid including interest and repayment but excluding any payments for taxes, insurance or other fees. This may not be the amount contractually agreed. In the case of a reverse mortgage which provides an income, the amounts are negative.
HB2100	Money still owed on additional HMR loans	Total outstanding balance of remaining loan(s) on the residence, not covered by the HMR mortgages in the loop of HB170\$x (2 to 3 mortgages). The outstanding balance refers to the outstanding principal amount of loan still owed, excluding interest, fees etc.; i.e. not the sum of future payments.
HB2200	Monthly amount of payment made on additional HMR loans	Monthly amount currently paid including interest and repayment but excluding any payments for taxes, insurance or other fees. This may not be the amount contractually agreed. In the case of a reverse mortgage which provides an income, the amounts are negative.
HB2300	Monthly amount paid as rent	Monthly amount paid as rent (excluding utilities, heating etc. if possible).
HB2400	Household owns other properties than HMR	Indicates (Yes/No) if the household owns other properties (other than an HMR) such as houses, flats, garages, offices, hotels, other commercial buildings, farms, land etc. Business properties may be included if they are fully or partially directly owned by the household. Properties directly owned by the business are excluded.
HB2410	Number of properties other than HMR	Number of properties owned, other than the HMR. Properties which are similar to each other and are managed as a group (e.g. building with several flats) may be counted as one.
HB250\$x	Other property \$x: property type	\$x: Loop for 2 or 3 properties other than the HMR. Type of the other property x owned. 'House or flat' also includes maisonettes, villas, terraced houses, cottages and chalets. 'Apartment building' refers to a block of flats, i.e. the whole building.
HB260\$x _v where v=a,b,c	Other property \$x: use a: first choice use of property b: secondary choice use of property c: secondary choice use of property	\$x: Loop for 2 or 3 properties other than the HMR. Describes what the household uses the property for. For each 'other property' up to 3 uses, i.e. total of 3 output variables (v=a to c) for each other property. Own business activities involve personal involvement in the business. If the property is rented to a business not operated or majority owned by household members, 'rented or leased to a business or people outside the household' applies.

HB270\$x	Other property \$x: % of the property belonging to household	\$x: Loop for 2 or 3 properties other than the HMR. Percentage of the value of property x that belongs to the household.
HB280\$x	Other property \$x: current value	\$x: Loop for 2 or 3 properties other than the HMR. Estimated current value of other property x. Refers to the price of the entire property and not to the household's share of the property (if the household only owns a share). If the property is a farm, it should include the value of the farmland and buildings. The value of farm implements, crops and livestock should not be included.
HB300\$x	Mortgages or loans using property \$x as collateral	\$x: Loop for 2 or 3 properties other than the HMR. Indicates (Yes/No) if there are any outstanding mortgages or loans that use the other property x as collateral. If the HMR and other property belonging to the household are used as collateral for the same loan, the loan is included as HMR collateralised loan (HB1000) and not reported again under this output variable.
HB301\$x	Number of mortgages or loans using property \$x as collateral	\$x: Loop for 2 or 3 properties other than the HMR. Number of mortgages or loans on other property x.
HB330\$x\$y	Other property \$x mortgage \$y: year when loan taken	Loop on \$y for loans using property \$x as collateral. \$x: Loop for 2 or 3 properties other than the HMR, \$y: Loop for 2 or 3 mortgages. Year when the current mortgage was taken out. In the case of a reverse mortgage, the year when the payments to the household began.
HB340\$x\$y	Other property \$x mortgage \$y: initial amount borrowed	Loop on \$y for loans using property \$x as collateral. \$x: Loop for 2 or 3 properties other than the HMR, \$y: Loop for 2 or 3 mortgages. Total amount borrowed when taking out the mortgage. In the case of a reverse mortgage, the amount of the initial payment if there was one. The initial payment may be zero or may be the refinancing amount of a previous loan.
HB360\$x\$y	Other property \$x mortgage \$y: length of the loan at the time of borrowing	Loop on \$y for loans using property \$x as collateral. \$x: Loop for 2 or 3 properties other than the HMR, \$y: Loop for 2 or 3 mortgages. Number of years agreed for the length of the loan at the time the loan was taken out. In the case of a reverse annuity mortgage, the number of years that payments to the household are expected.
HB370\$x\$y	Other property \$x mortgage \$y: current amount outstanding	Loop on \$y for loans using property \$x as collateral. \$x: Loop for 2 or 3 properties other than the HMR, \$y: Loop for 2 or 3 mortgages. Outstanding principal amount of loan still owed, excluding interest, fees etc., i.e. not the sum of future payments. In the case of a reverse mortgage, the amount needed to repay the loan at the current date (i.e. not the sum of future payments).
HB371\$x\$y	Other property \$x mortgage \$y: current remaining maturity	Loop on \$y for loans using property \$x as collateral. \$x: Loop for 2 or 3 properties other than the HMR, \$y: Loop for 2 or 3 mortgages.

		<p>Number of years until the loan will be fully repaid according to the agreed conditions of the loan. Amounts to 0 if the remaining maturity is less than one year.</p> <p>In the case of a reverse mortgage, number of years during which the income annuity will be received by the household, or 'no term', if the annuity is for life.</p>
HB380\$x\$y	Other property \$x mortgage \$y: variable interest rate	<p>Loop on \$y for loans using property \$x as collateral.</p> <p>\$x: Loop for 2 or 3 properties other than the HMR, \$y: Loop for 2 or 3 mortgages.</p> <p>Indicates (Yes/No) if the loan has a variable interest rate, i.e. the loan agreement allows the interest rate to vary from time to time during the life of the contract.</p>
HB390\$x\$y	Other property \$x mortgage \$y: current interest rate of the mortgage	<p>Loop on \$y for loans using property \$x as collateral.</p> <p>\$x: Loop for 2 or 3 properties other than the HMR, \$y: Loop for 2 or 3 mortgages.</p> <p>Current (annual) rate of interest charged on the loan. Refers to the most recent rate fixation in the case of a loan with a variable interest rate.</p>
HB400\$x\$y	Other property \$x mortgage \$y: monthly payment on loan	<p>Loop on \$y for loans using property \$x as collateral.</p> <p>\$x: Loop for 2 or 3 properties other than the HMR, \$y: Loop for 2 or 3 mortgages.</p> <p>Monthly amount currently paid including interest and repayment but excluding any payments for taxes, insurance or other fees. This may not be the amount contractually agreed.</p> <p>In the case of a reverse mortgage which provides an income, the amounts are negative.</p>
HB2900	Additional properties current value	<p>Current value of the property, i.e. estimated sale price.</p> <p>If the property is only partly owned, estimated value of the part owned.</p>
HB4099	Other loans on other properties	Indicates (Yes/No) if there are any other outstanding mortgages or loans that use any properties as collateral that are not included elsewhere.
HB4105	Money still owed on additional other property loans	<p>Amount still owed on all the other loans (total), when 'other loans on other properties' (HB4099) exist.</p> <p>The outstanding balance refers to the outstanding principal amount of loan still owed, excluding interest, fees etc., i.e. not the sum of future payments.</p>
HB4205	Monthly payment on additional other property loans	<p>Monthly payment on all the other loans (total), when 'other loans on other properties' (HB4099) exist.</p> <p>The monthly payment should include interest and repayment and exclude any required payments for taxes, insurance or other fees.</p> <p>If the monthly payment of the loan has changed over time over the duration of the loan, it is the current amount paid which is to be coded in this output variable.</p>
HB4300	Ownership of cars	<p>Cars owned by the household.</p> <p>Includes vehicles used for business activities if they are fully or partially owned directly by the household. Vehicles owned directly by the business are not included.</p> <p>Leased cars are excluded.</p>
HB4310	Number of cars	Number of cars owned by the household.
HB4400	Total value of the cars	Current value of the cars, i.e. estimated sale price.
HB4500	Ownership of other vehicles	Indicates (Yes/No) if the household owns any other vehicles, in addition to cars. These may include bikes, scooters, motorbikes, trucks, vans, planes, boats or yachts, trailers, campers, caravans etc.

		Includes vehicles used for business activities if they are fully or partially owned directly by the household. Vehicles owned directly by the business are not included. Leased vehicles are excluded.
HB4600	Total value of other vehicles	Current value of the other vehicles, i.e. estimated sale value.
HB4700	Ownership of other valuables	Other valuables (such as jewellery, works of art, antiques etc.) owned by the household.
HB4710	Value of other valuables	Current value of the other valuables, i.e. estimated sale value.
HB4800	Purchase of vehicles	Indicates (Yes/No) if the household purchased any vehicles (e.g. cars, trucks, motorcycles) in the past 12 months.
HB4810	Price of purchased vehicles	Total amount in EUR that the household paid for the vehicles purchased in the last 12 months, net of any amount received from selling or trading in any vehicles.
TOPIC: OTHER LIABILITIES / CREDIT CONSTRAINTS		
HC0100	Household has a leasing contract	Indicates (Yes/No) if the household has any leasing contract (e.g. on a car etc.). Financial leases are defined for statistical purposes as contracts whereby the legal owner of a durable good (the 'lessor') lends it to a third party (the 'lessee') for most if not all of the economic lifetime of the good, in exchange for instalments covering the cost of the good, plus an imputed interest charge. The lessee is in fact assumed to receive all of the benefits derivable from the use of the good and to incur the costs and risks associated with ownership.
HC0110	Monthly leasing payments	Total amount of lease payments per month. Any rent paid on the household residence is excluded.
HC0200	Household has a credit line or overdraft	Indicates (Yes/No) if the household has a credit line or an account with an overdraft facility with a financial institution. <i>A credit line</i> is an agreement between a lender (bank) and borrower (household) that allows the borrower to take advances, during a defined period and up to a certain limit and repay the advances at the borrower's discretion before a defined date. <i>Bank account overdrafts</i> are debit balances on bank accounts that allow the borrower (household) to withdraw funds above the balance available. A household has an overdraft if it maintains a negative balance on at least one of its bank accounts. Interest is charged on the amount owed. The bank accounts need not necessarily be current accounts. Negative balances should be reported as debt in output variables HC0200 and HC0210 (both in the case of a standard overdraft facility agreed with the bank or an unauthorised overdraft). Credit cards are excluded.
HC0210	Household has outstanding credit line/overdraft balance	Indicates (Yes/No) if the household has any balance outstanding on any credit line and/or bank account overdraft.
HC0220	Amount of outstanding credit line/overdraft balance	Total amount of outstanding credit line/overdraft balance.
HC0300	Household has a credit card	Indicates (Yes/No) if the household has a credit card. Credit cards refer to cards with a credit function. Credit granted via credit cards includes convenience credit and extended credit recorded on dedicated card accounts and not on current or overdraft accounts. Convenience credit is the credit granted at 0% interest in the period between the use of the card and the relevant billing date. Extended

		<p>credit is the amount of convenience credit left outstanding on the account after the relevant billing date on which interest is usually charged. Extended credit typically required minimum monthly instalments in order to make full or partial repayments.</p> <p>Store cards are credit cards issued by a single company/store, which can only be used for payments to that company/store.</p> <p>Credit cards paid by employers are excluded.</p> <p>Debit cards, where the money spent is immediately deducted from the bank account, are excluded.</p>
HC0310	Household has outstanding balance on credit cards	Indicates (Yes/No) if the household has any balance outstanding on credit cards for which they are being charged interest (i.e. extended credit).
HC0320	Amount of outstanding credit cards balance	Total amount of outstanding credit card balance (i.e. extended credit).
HC0330	Has private loans	Indicates (Yes/No) if the household has any private loans, e.g. from relatives or friends, which are expected to be repaid.
HC0340	Number of private loans	Number of private loans (which are expected to be repaid) that the household has.
HC036\$x	Private loan \$x: outstanding amount	<p>\$x: Loop for 2 or 3 private loans.</p> <p>Total outstanding balance of private loan x, i.e. the amount the household is expected to repay for private loan x.</p>
HC0370	Additional private loans – outstanding amount	Total outstanding amount of remaining private loans, not covered by the private loans in the loop of HC036\$x.
HC0400	Has any non-collateralised loans	<p>Indicates (Yes/No) if the household has any other non-collateralised loans (not included in previous output variables).</p> <p>It includes:</p> <ul style="list-style-type: none"> - consumer/personal/instalment loans: loans where a fixed amount of money is borrowed and usually has to be repaid in fixed instalments over a set period (the term). Interest rate may be fixed or variable; - other loans from a bank or credit institution (e.g. to finance a business); - loans from credit unions; - loans from other money lenders: generally short-term loans for small amounts that have to be paid back within 6 months or a year. Usually collected weekly with a higher interest rate (compared to bank credit); - student loans from a bank or from the government. <p>It excludes:</p> <ul style="list-style-type: none"> - bills that are less than 30 days overdue.
HC0410	Number of non-collateralised loans	Number of non-collateralised loans that the household has.
HC060\$x	Non-collateralised loan \$x: amount initially borrowed	<p>\$x: Loop for 2 or 3 non-collateralised loans.</p> <p>Initial amount borrowed at the time the loan was granted.</p>
HC070\$x	Non-collateralised loan \$x: initial length of loan	<p>\$x: Loop for 2 or 3 non-collateralised loans.</p> <p>Number of years agreed for repayment at the time the loan was granted.</p>
HC080\$x	Non-collateralised loan \$x: outstanding balance of loan	<p>\$x: Loop for 2 or 3 non-collateralised loans.</p> <p>Total amount of outstanding balance on the non-collateralised loan x.</p>

HC090\$x	Non-collateralised loan \$x: current interest rate of loan	\$x: Loop for 2 or 3 non-collateralised loans. Current annual rate of interest charged on the loan.
HC100\$x	Non-collateralised loan \$x: monthly payment on loan	\$x: Loop for 2 or 3 non-collateralised loans. Monthly amount paid including interest and repayment but excluding any payments for taxes, insurance or other fees.
HC1100	Total amount owed for additional non-collateralised loans	Total outstanding balance of additional non-collateralised loans, not covered by the non-collateralised loans in the loop of HC080\$x.
HC1200	Monthly payment on additional non-collateralised loans	Monthly amount paid on additional non-collateralised loans including interest and repayment but excluding any payments for taxes, insurance or other fees.
HC1250	Late or missed payments on loans	Indicates if all loan or mortgage payments due in the last 12 months were made as scheduled or made later or missed. Only covers loans and mortgages with financial institutions.
HC1270	Any overdue payments by more than 90 days	Indicates (Yes/No) if the household was ever overdue (due to financial difficulties) by 90 days or more on any of the payments on loans and/or mortgages due in the last 12 months.
HC1300	Has applied for loan/credit in the last three years	Indicates (Yes/No) if the household has applied for a loan or other credit in the last 3 years.
HC1310a	Was denied credit in the last 3 years	Indicates if in the last 3 years the household has been denied any credit it applied for or not given as much credit as applied for.
HC1320	Reapplying for credit	Indicates (Yes/No) if the household was able to later obtain the amount requested by reapplying to the same institution or somewhere else.
HC1400	Not applying for credit due to perceived credit constraints	Indicates (Yes/No) if the household considered applying for a loan/credit in the last 3 years, but decided not to, thinking that the application would be rejected.
TOPIC: PRIVATE BUSINESSES AND FINANCIAL ASSETS		
HD0200	Investments in non-traded self-employment businesses with an active role	Indicates (Yes/No) if the household owns all or part of a business that is not publicly traded and where it has an active role in running the business. This includes a self-employment business run as a sole proprietorship, as an independent professional or in partnership, and active participation in running limited liability companies. Non-publicly traded businesses are those whose shares are not publicly traded, i.e. whose shares are not listed on a stock exchange or other form of secondary market where they can be bought and sold.
HD0210	Number of self-employment businesses	Number of businesses owned entirely or in part by the household. Legally separate businesses that are managed as one business may be treated as one business.
HD0301	Self-employment business: NACE	Main activity of the main self-employment business coded according to the statistical classification of economic activities NACE Rev. 2 (2008), first level.
HD040\$x	Self-employment business \$x: legal form of the business	\$x: Loop for 2 or 3 self-employment businesses. Legal form of business x. The following legal forms can be found in most Member States: - <i>sole proprietorship</i> : enterprise owned exclusively by one natural person; - <i>partnership</i> : association of persons who conduct a business under a collective name. It can take the form of a limited partnership;

		<ul style="list-style-type: none"> - <i>limited liability companies</i>: enterprises comprising joint-stock companies, limited partnerships with share capital and private limited companies. Harmonised rules at European level governing the publication of accounts for these types of companies are laid down by Directive 2013/34/EU of the European Parliament and of the Council⁷; - <i>co-operative societies</i>: bodies established by law in each country. They observe a number of general principles, for example they may only be entitled to provide their services to members, profits are often distributed in proportion to members' dealings with the society etc.; - <i>non-profit-making bodies</i>; - <i>enterprises with other forms of legal constitution</i>: this group includes nationalised industries, publicly owned enterprises and state or local authority monopolies. <p>The term <i>incorporated</i> is used to refer to legally constituted corporations and quasi-corporations.</p> <p>A legally constituted corporation is a legal entity created for the purpose of producing goods or services for the market, that may be a source of profit or other financial gain to its owner(s). It is owned by shareholders. The existence, name and address of a corporation are usually recorded in a special register kept for this purpose.</p> <p>Some unincorporated enterprises function in all (or almost all) respects as if they were incorporated (quasi-corporations in SNA). A quasi corporation is an unincorporated enterprise that has sufficient information to compile a complete set of accounts and is operated as if it were a separate corporation and whose de facto relationship to its owner is that of a corporation to its shareholders (SNA 2008).</p>
HD050\$x_B	Self-employment business \$x: number of employees in brackets	<p>\$x: Loop for 2 or 3 self-employment businesses.</p> <p>Number of persons working in the business, including household members (in 3 brackets).</p>
HD061\$x	Self-employment business \$x: number of household members working in the business	<p>\$x: Loop for 2 or 3 self-employment businesses.</p> <p>Number of persons working in the business who belong to the household (minimum one).</p>
HD070\$x	Self-employment business \$x: % of household ownership	<p>\$x: Loop for 2 or 3 self-employment businesses.</p> <p>Percentage of business owned by the household.</p>
HD080\$x	Self-employment business \$x: value of the business	<p>\$x: Loop for 2 or 3 self-employment businesses.</p> <p>Net value of the household's share of the business, i.e. price for which the business could be sold, taking into account all the assets associated with the business and deducting all the liabilities. If the business is a farm, value of farm implements, crops or livestock should be included.</p> <p>This should exclude any assets and debts connected with this business recorded elsewhere.</p> <p>The value of the business should not include any of the properties reported in output variables HB260\$xv (Other property \$x: use) and HB280\$x (Other property \$x: current value).</p>
HD0900	Value of additional self-employment businesses	<p>Net value of the household's share of the remaining businesses not recorded elsewhere, i.e. price for which the businesses could be sold, taking into account all the assets associated with the businesses and deducting all the liabilities. If the business is a farm, value of farm implements, crops or livestock should be included.</p>
HD1000	Non-traded shares with passive role	<p>Indicates (Yes/No) if the household owns any business that is not publicly traded and where it acts only as an investor or silent partner.</p>

⁷ Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

		Non-publicly traded businesses are businesses whose shares are not publicly traded, i.e. the shares are not listed on a stock exchange or other form of secondary market where they can be bought and sold.
HD1010	Value of non-self-employment not publicly traded businesses	Value of the household's share of the non-self-employment business that is not publicly traded and where the household only acts as an investor or silent partner.
HD1100	Household holds sight accounts	<p>Indicates (Yes/No) if the household holds sight accounts.</p> <p>Sight accounts correspond to 'transferable deposits' within the 'overnight deposits' category in Regulation (EU) 2021/379 (ECB/2021/2). Transferable deposits are those deposits which are directly transferable on demand to make payments to other economic agents by commonly used means of payment, such as credit transfer and direct debit, possibly also by credit or debit card, e-money transactions, cheques, or similar means, without significant delay, restriction or penalty.</p> <p>Sight accounts include all deposits (usually at a bank), against which the account holder is permitted to make daily withdrawals (e.g. from the bank counter or ATM machines) and make transfers for the purpose of making payments to third persons or others, or transfers to other accounts.</p>
HD1110	Value of sight accounts	<p>Total amount in EUR held by the household in sight accounts.</p> <p>Corresponds to the sum of positive account balances.</p> <p>If the account balance is negative, zero is to be reported on the assets side in HD1110.</p> <p>Negative account balances should be reported as overdrafts in HC0210.</p>
HD1200	Household holds savings accounts	<p>Indicates (Yes/No) if the household holds savings accounts.</p> <p>Savings accounts refer to savings deposits and time deposits.</p> <p>Savings deposits correspond to 'deposits redeemable at notice' and 'non-transferable overnight deposits' as defined in Regulation (EU) 2021/379 (ECB/2021/2). Deposits redeemable at notice are non-transferable deposits without any agreed maturity which cannot be converted into currency without a period of prior notice; before the expiry the conversion into currency is not possible or possible only with a penalty. Non-transferable overnight deposits are those overnight deposits that are not directly transferable on demand to make payments.</p> <p>Time deposits correspond to 'deposits with agreed maturity' in Regulation (EU) 2021/379 (ECB/2021/2). They are non-transferable deposits which cannot be converted into currency before an agreed fixed term or that can only be converted into currency before that agreed term provided that the holder is charged some kind of penalty.</p>
HD1210	Value of savings accounts	<p>Total amount in EUR held by the household in savings accounts.</p> <p>Corresponds to the sum of positive account balances.</p> <p>If the account balance is negative, zero is to be reported on the assets side in HD1210.</p> <p>Negative account balances should be reported as overdrafts in HC0210.</p>
HD1300	Household holds mutual funds shares/units	<p>Indicates (Yes/No) if the household holds mutual funds shares/units.</p> <p>Mutual fund shares/units are shares/units issued by mutual funds.</p> <p>Mutual funds refer to money market funds (MMFs) further defined in Regulation (EU) 2021/379 (ECB/2021/2) and non-MMF investment funds (non-MMFs) further defined in Regulation (EU) 2024/1988 of the European Central Bank (ECB/2024/17)⁸.</p>

⁸ Regulation (EU) 2024/1988 of the European Central Bank of 27 June 2024 concerning statistics on investment funds and repealing Decision (EU) 2015/32 (ECB/2014/62) (ECB/2024/17) (OJ L, 2024/1988, 23.7.2024)
 ELI: <http://data.europa.eu/eli/reg/2024/1988/oj>.

		<p>Mutual funds are collective investment undertakings that invest in financial and/or non-financial assets, to the extent that the objective is investing capital raised from the public.</p> <p>Mutual funds pool money from investors and invest this money in e.g. stocks, bonds, short-term money market instruments, real estate, other mutual funds.</p>
<p>HD1310v where v=a,b,c,d,e,f</p>	<p>Types of mutual funds</p> <p>Fund predominantly investing in</p> <p>a: equity</p> <p>b: bonds</p> <p>c: money market instruments</p> <p>d: real estate</p> <p>e: hedge funds</p> <p>f: other</p>	<p>Types of mutual funds that the household holds.</p> <p>If the fund is a hedge fund it should be recorded under 'e: hedge funds', irrespective of the investment policy of the fund.</p> <p>'Predominantly' refers to the highest percentage.</p>
<p>HD1320v where v=a,b,c,d,e,f</p>	<p>Market value of mutual funds – portfolio</p> <p>Fund predominantly investing in</p> <p>a: equity</p> <p>b: bonds</p> <p>c: money market instruments</p> <p>d: real estate</p> <p>e: hedge funds</p> <p>f: other</p>	<p>Current market value of the household's investments in each type of fund.</p>
<p>HD1330</p>	<p>Market value of mutual funds – all funds together</p>	<p>Total market value in EUR of mutual funds shares/units held by the household.</p>
<p>HD1400</p>	<p>Household holds bonds</p>	<p>Indicates (Yes/No) if the household holds bonds.</p> <p>Bonds correspond to 'debt securities' in Regulation (EU) 2021/379 (ECB/2021/2). Debt securities are defined as negotiable financial instruments serving as evidence of debt, which are usually traded on secondary markets or which can be offset on the market, and which do not grant the holder any ownership rights over the issuing institution.</p> <p>It includes holdings of securities which give the holder the unconditional right to a fixed or contractually determined income in the form of coupon payments and/or a stated fixed sum at a specific date or dates, or starting from a date defined at the time of issue.</p>
<p>HD1420</p>	<p>Market value of bonds</p>	<p>Total market value in EUR of bonds held by the household.</p>
<p>HD1500</p>	<p>Household holds publicly traded shares</p>	<p>Indicates (Yes/No) if the household holds publicly traded shares.</p> <p>Publicly traded shares correspond to 'listed shares' within 'equity' in Regulation (EU) 2021/379 (ECB/2021/2). Equity represents property rights on corporations or quasi-corporations; it is a claim on residual value after the claims of all creditors have been met.</p> <p>Listed shares are equity securities listed on an exchange. Such an exchange may be a recognised stock exchange or any other form of secondary market. Listed shares are also referred to as quoted shares. The</p>

		existence of quoted prices of shares listed on an exchange means that current market prices are usually readily available.
HD1510	Value of publicly traded shares	Total market value in EUR of publicly traded shares held by the household.
HD1600	Household holds managed accounts	Indicates (Yes/No) if the household holds managed accounts. Managed accounts are accounts which are owned by the household but managed for a fee by a professional account manager, i.e. the account manager takes decisions on the investments on behalf of the investor. This does not include pensions or insurance contracts.
HD1610	Managed accounts – assets not already recorded	Indicates (Yes/No) if the managed accounts indicated by the household under HD1600 include any assets which were not yet recorded in previous output variables.
HD1620	Value of additional assets in managed accounts	Total value in EUR of any additional assets in managed accounts not recorded in previous output variables.
HD1700	Does anyone owe money to household	Indicates (Yes/No) if anyone owes money to the household which is expected to be repaid at some point in the future. This may include loans to friends or relatives, other private loans, rent deposits or any other such loans not recorded elsewhere.
HD1710	Amount owed to household	Total amount owed to the household (see HD1700).
HD1900	Any other financial assets	Other financial assets not recorded elsewhere. This may include for example assets such as options, futures, index certificates, crypto-assets, precious metals, oil and gas leases, future proceeds from a lawsuit or estate that is being settled, royalties. Jewellery is not included in this output variable since it is included in output variable HB4700 ('Ownership of other valuables'). Pension rights and insurance contracts are not included since they are covered by output variables on 'Pensions and Insurance policies'.
HD1920	Value of the other assets	Total value of the other financial assets not recorded elsewhere (see HD1900).
HD1800	Investment attitudes	Describes the amount of financial risk that the household is willing to take when saving or investing.
TOPIC: EMPLOYMENT		
PE0100v where v=a,b,c,d	Labour status a: first choice labour status b: secondary choice labour status c: secondary choice labour status d: secondary choice labour status	Labour status of the household member, starting with the most important labour status (a), followed by any other labour status (b-d). The output variable refers to a person's own perception of his or her current main activity status. The main status refers to the current situation (situation at the time of the data collection/interview). It follows that any definitive changes in the activity situation are taken into account. For example, if a person has lost a job or has recently retired, or the activity status has changed otherwise in a definitive manner, the situation at the time of the interview is reported. The self-declared main activity status is, in principle, determined on the basis of the most time spent, but no criteria are specified explicitly. If respondents hesitate between the answers 'permanently disabled' and 'in retirement', the code 'in retirement' should be used for persons having reached the most frequent legal retirement age or the one in their previous occupation. The category 'on sick/maternity/other leave (except holidays), planning to return to work' applies to situations where a respondent has existing employment contract(s) / self-employment activity from which he or she is only temporarily absent due to sickness, maternity leave period or other

		<p>transitory reasons and he or she expects to return to that job. These persons are considered to be employed and other core output variables on employment are therefore also applicable to them.</p> <p>The category 'compulsory military service or equivalent social service' may not apply in all countries and can be omitted in this case.</p> <p>Unpaid family workers fall under category 1 'Doing regular work for pay/self-employed/working in family'.</p>
PE0200	Status in employment	<p>Current main job for a person in employment. The output variable is based on the International Classification of Status in Employment (ICSE-93).</p> <p>If multiple jobs are held or were held, the main job refers to the one with the greatest number of hours usually worked.</p> <p><i>Employee</i>: person who works for a public or private employer based on a written or oral contract and who receives a payment in cash or in kind. Non-conscripted members of the armed forces are also included. An employee usually works for an outside employer.</p> <p>The following are also included under 'employee':</p> <ul style="list-style-type: none"> - a family member (son or daughter, for example), who is working in the family's firm and receives a regular wage; - a person looking after the children of others in their own home if they are paid to do this by the local authority (or any other public administration) and if they do not take any decision affecting the enterprise (e.g. schedules or number of children). A person doing this privately should be classified as self-employed; - apprentices, or trainees receiving remuneration; - priests (of any kind of religion). <p><i>Self-employed with employees</i>: a person who works in his/her own business, professional practice, or farm for the purpose of earning a profit derived from the goods or services produced, and who employs at least one other person. If a person working in the business, professional practice or farm is not paid then he/she should be considered as self-employed without employees.</p> <p><i>Self-employed without employees</i>: a person who works in his/her own business, professional practice, or farm for the purpose of earning a profit derived from the goods or services produced, and who do not employ any other person. Persons who only employ members of their own family or trainees that are not paid should be classified in this category. This includes farmers just using the assistance of family members.</p> <p>The following are considered self-employed:</p> <ul style="list-style-type: none"> - a person who looks after one or more children that are not their own on a private basis and receives a payment for this service; - a freelancer. However, in situations where a freelancer works for a single employer and receives employment rights (e.g. holiday pay) from that employer, they should be classified as an employee. <p><i>Unpaid family worker</i>: a person who helps another member of the family to run a farm or other family business, provided they are not considered as employees in a sense that they may not receive payment for their work.</p> <p>The category 'unpaid family worker' includes relatives working for a family business or on a family farm without pay. This includes e.g. a son or daughter working for the parents' business or on the parents' farm without pay or a wife who assists her husband, or vice versa, in their business without pay.</p> <p>Helping family members does not mean having to live in the same household or on the same site.</p> <p><i>Special case: Members of producers' co-operatives</i></p> <p>Members of producers' co-operatives should be considered as self-employed if in the co-operative, each member takes part on an equal footing with other members in determining the organisation of production, sales and/or other work of the establishment, the investments, and the distribution of the proceeds of the establishment among the members.</p> <p>If a co-operative has hired workers and these workers have an employment contract that gives them a basic wage (which is not directly dependent on</p>

		<p>the revenue of the co-operative), these workers are identified as employees of the co-operative.</p> <p>However, even if the co-operative has employees (e.g. an accountant), the members of the co-operative should be considered as 'self-employed without employees' because the co-operative as an institution (and not any of its members) is the employer.</p> <p>Other cases:</p> <ul style="list-style-type: none"> - people who are self-employed for tax purposes but who work under the authority/direction of others and receive a pre-defined salary (salary that does not depend on the economic results of the company/institution in which they work) should be coded as employees; - the owner of a limited liability company, working for that company (or having an active role in running it) and receiving a wage, should be considered as self-employed, and be coded as 2 or 3 depending on the existence of other employees besides the owners.
PE0300	Job description / ISCO	<p>Current main job for a person in employment. If multiple jobs are held, the main job should be the one in which the greatest number of hours are usually worked.</p> <p>The occupation in the main job is coded based on the ISCO-08 classification, International Standard Classification of Occupations (International Labour Organization, ILO).</p> <p>In the ILO resolution adopting the ISCO-08, an occupation is defined as a set of jobs whose main tasks and duties are characterised by a high degree of similarity.</p>
PE0400	Main employment – NACE	<p>Economic sector of main employer coded according to the Statistical Classification of Economic Activities NACE, Rev 2 (2008), first level.</p> <p>Refers to the main job. If multiple jobs are held, the main job is the one with the greatest number of hours usually worked.</p> <p>If the company is a diversified company, it refers to the activity of the subsidiary in which the household member works.</p> <p>If the employer operates in several localities, the economic activity of the employer refers to the local unit where the household member works. The 'local unit' is the geographical location where the job is mainly carried out, or, in the case of itinerant occupations, can be said to be based. Normally it consists of a single building, part of a building, or, at the largest, a self-contained group of buildings. The 'local unit' is therefore the group of employees of the enterprise who are geographically located at the same site.</p>
PE0500	Type of contract	<p>Type of contract that the household member holds.</p> <p>Refers to the main job. If multiple jobs are held, the main job is the one with the greatest number of hours usually worked.</p> <p><i>Permanent position</i> refers to a job with a permanent written or verbal contract, also referred to as a work contract of unlimited duration (i.e. job without a fixed end).</p> <p><i>Temporary position</i> refers to a job with a fixed-term written or verbal contract, also referred to as a work contract of limited duration (i.e. the job will terminate after a predefined period).</p> <p>A job is regarded as temporary if it is understood by both employer and employee that the termination of the job is determined by objective criteria such as reaching a certain date, completion of an assignment or return of another employee who has been temporarily replaced. In the case of a work contract of limited duration the condition for its termination is generally mentioned in the contract.</p> <p>The following are regarded as temporary positions:</p> <ul style="list-style-type: none"> - seasonal workers; - persons having a contract for a probationary period, where the contract finishes automatically at the end of the probationary period, necessitating a new contract if the person continues to be employed by the same employer; - persons with specific training contracts, unless there exist no objective criterion for the termination of the job contract.

		<p>For temporary employment agency workers, the categorisation depends on the type of contract with the employment agency. They are counted as having a permanent position only if there is a work contract of unlimited duration with the employment agency.</p> <p>What counts is the contractual (or the informal/verbal) arrangement of the employment relationship, and not the expectation that the household member may lose the job, or plan to leave it, or wish to stay, or the probability of staying there permanently.</p>
PE0600	Hours working per week – main job	<p>Number of hours worked per week on average over a year in the main job.</p> <p>If the household member has multiple jobs, the main job is the one in which the most hours are usually worked.</p> <p>The number of hours corresponds to the number of hours the person normally works in his/her main job. This covers all hours including extra hours, either paid or unpaid, which the person normally works, but excludes the travel time between the home and the place of work as well as the main meal break. Persons who usually also work at home (within the definitions given below) should also include the number of hours they usually work at home.</p> <p>Apprentices, trainees, and other persons in vocational training should exclude the time spent in school or other special training centres.</p> <p>Some persons, particularly self-employed and family workers, may not have usual hours, in the sense that their hours vary considerably from week to week or month to month. When the household member is unable to provide the number of usual hours for this reason, the average of the hours worked per week over the past 4 weeks is used as a measure of usual hours.</p> <p>For self-employed people in particular, normal hours may also include work done at home, such as planning, record-keeping and so on.</p> <p>Persons who usually also work at home:</p> <p>This concept applies to many self-employed people, for example in artistic or professional activities, who work wholly or partly at home, often in a part of their living accommodation set aside for the purpose. However, if the place of work comprises a separate unit (for example, a doctor's surgery or tax consultant's practice) which is adjacent to the person's home but contains a separate entrance, then work performed there should not be considered to be done 'at home'. Similarly, a farmer is not to be regarded as working 'at home' when he/she is occupied in fields or buildings adjacent to his/her house. In the case of employees, 'working at home' should be interpreted strictly in terms of formal working arrangements, where it is mutually understood by the employee and the employer that a certain part of the work is to be done at home. Such an arrangement may be explicitly included in the terms of employment or may be recognised in other ways (for example, if the employee explicitly notifies the employer of this work by completing a timesheet, or by requesting additional payment or other form of compensation). This arrangement is also recognised if an employee is equipped with a computer in his/her home in order to perform his/her work. Other typical examples of 'working at home' include travelling sales representatives who prepare at home for appointments with clients which are then held at the clients' offices or homes, or persons who do typing or knitting work which on completion is sent to a central location. 'Working at home' does not cover cases where employees carry out tasks at home (because of personal interest or pressure of time), which under their working arrangements might equally have been performed at their place of work.</p> <p>If the person is a seasonal worker the number of working hours per week to be reported should correspond to the average over the year, i.e. number of hours per week (during active working periods) multiplied by the number of working weeks per year divided by 52.</p>
PE0700	Number of years in main job	<p>Number of consecutive years that the household member has worked for the company/organisation/self-employment activity for which he/she is working for at the time of the interview. Coded as zero if less than one year with this employer.</p> <p>The duration of current employment is not affected by: (1) a change in position within the company; (2) off-duty leaves during which the employment relationship has not been paused and which have not lasted longer than one year; (3) parental leaves; or (4) changes in the name of company due to ownership changes or mergers and acquisitions.</p>

PE0800	Currently more than one job	Indicates (Yes/No) if the household member has any other job in addition to the main job.
PE0900	Ever been employed	Indicates (Yes/No) if the household member has ever worked (full time or part time) for all or most of a year.
PE0270	Main status in employment for retired or other inactive	<p>Main job of a household member who has worked in the past but is currently retired or inactive. The output variable is based on the International Classification of Status in Employment (ISCE-93).</p> <p>If multiple jobs were held, the main job refers to the one with the greatest number of hours worked.</p> <p>A description of the options available for main status in employment (i.e. employee, self-employed with employees, self-employed without employees and unpaid family worker) is provided under output variable PE0200 ('status in employment').</p>
PEZ010	Probability of losing the job	<p>Household members' assessment of the likelihood of losing their current job in the next 12 months (on a scale of 0 to 100, where 0 refers to 'not at all likely' and 100 refers to 'extremely likely').</p> <p>Employees may lose their job for a variety of reasons beyond their immediate control, such as expiration or termination of their work contract, dismissal, or other similar reason.</p> <p>Self-employed people may cease being employed for reasons beyond their immediate control, such as loss of clients, bankruptcy of the business, or other similar reasons.</p>
PEZ020	Probability of finding a job	Household members' assessment of the likelihood of finding a job in the next 12 months (on a scale of 0 to 100, where 0 refers to 'not at all likely' and 100 refers to 'extremely likely').
PE1005	Number of years in employment	<p>Number of years, since starting the first regular job, that the household member has spent at work, whether as an employee or self-employed.</p> <p>When a person had a job, but was temporarily absent because of maternity leave, injury or temporary disability, lack of work for technical or economic reasons, the relevant period is to be counted as work when computing the number of years spent in paid work.</p> <p>'At work' is self-defined. In cases where there is doubt, such as when the person spent a number of years working on a part-time basis, the person's own perception of whether their main activity was 'at work' or something else should be taken.</p>
PE1100	Expected age to stop working for pay	Age at which the household member plans to stop working for pay.
TOPIC: PENSIONS AND LIFE INSURANCE POLICIES		
PFA0100	Number of pension plans and life insurance policies	Number of pension plans and whole life insurance policies that the household member holds.
PFA020\$x	Type of pension plan \$x	<p>\$x: Loop for up to 7 pension plans.</p> <p>General type (public, occupational, voluntary, whole life insurance, other) of the pension plan.</p> <p><i>Occupational pension plans:</i> access to such plans is linked to an employment or professional relationship between the plan member and the entity that establishes the plan (the plan sponsor). Occupational plans may be established by employers or groups thereof (e.g. industry associations) and labour or professional associations, jointly or separately. The plan may be administered directly by the plan sponsor or by an independent entity (a pension fund or a financial institution acting as pension provider). In the latter case, the plan sponsor may still have oversight responsibilities over the operation of the plan. They are also referred to as company pension plans or employer's pension plans.</p> <p><i>Personal (voluntary) pension plans:</i> access to these plans does not have to be linked to an employment relationship. The plans are established and</p>

		<p>administered directly by a pension fund or a financial institution acting as pension provider without any intervention by employers. Individuals independently purchase and select material aspects of the arrangements. The employer may nonetheless make contributions to personal pension plans. Some personal plans may have restricted membership (e.g. self-employed persons, members of a particular craft or trade association, individuals who do not already belong to an occupational plan etc.).</p> <p>Participation in these plans is in general voluntary for individuals. By law individuals are not obliged to participate in or make pension contributions to a pension plan.</p> <p><i>Life insurance:</i> holders of life insurance policies make payments to an insurer, in return for which the insurer guarantees to pay the policy holder an agreed minimum sum or an annuity, at a given date or at the death of the policy holder, if this occurs earlier. Term life insurance, where benefits are provided in the case of death but in no other circumstances, is excluded.</p>
PFA030\$x	Still contributing to pension plan \$x	<p>\$x: Loop for up to 7 pension plans.</p> <p>Indicates (Yes/No) if the household member is still contributing to the pension plan.</p> <p>The household member may not be contributing due to e.g. maternity leave, unemployment.</p> <p>If it is not possible to determine if the household is still contributing and the amount of the contribution (PFA050x), code -3 (not relevant) should be used.</p> <p>This output variable is necessary for pension plans which do not carry a balance and can be viewed as defined benefit plans.</p> <p>In the case of defined benefit plans, the benefits payable (to the employee) on retirement are determined by the use of a formula, either alone or in combination with a guaranteed minimum amount payable.</p>
PFA040\$x	Number of years contributed to plan \$x	<p>\$x: Loop for up to 7 pension plans.</p> <p>Number of years that the household member has contributed to the pension plan.</p> <p>This output variable is necessary for pension plans which do not carry a balance and can be viewed as defined benefit plans.</p> <p>Code -4 (not required) is to be used when the current value of the pension plan (PF080\$x) is provided.</p>
PFA050\$x	Monthly contribution to plan \$x	<p>\$x: Loop for up to 7 pension plans.</p> <p>Average monthly contribution to the pension plan over the last 12 months.</p> <p>This output variable is necessary for pension plans which do not carry a balance and can be viewed as defined benefit plans.</p> <p>Code -3 (not relevant/undetermined) is to be used when the information cannot be deduced from the situation of the household member and the characteristics of the plan.</p> <p>Code -4 (not required) is to be used when the current value of the pension plan (PF080\$x) is provided.</p>
PFA060\$x	Pension plan \$x carries a balance	<p>\$x: Loop for up to 7 pension plans.</p> <p>Indicates (Yes/No) if the pension plan carries a balance and thereby indicates if the plan works in the sense of a defined contribution plan.</p> <p>In the case of defined contribution plans, the benefits are defined in terms of the level of the fund built up from the contributions made (over the employee's working life) and the increases in value that result from the investment of such funds.</p>
PFA080\$x	Current value of pension plan \$x	<p>\$x: Loop for up to 7 pension plans.</p> <p>Current balance of the plan referring to the current value of the accrued and invested contributions (i.e. the amount available in the pension plan).</p>
PFA100\$x	Age at which payment from	<p>\$x: Loop for up to 7 pension plans.</p>

	pension plan \$x is expected	Age at which the household member expects to start receiving payment from the plan.
TOPIC: INCOME		
PG0100	Received employee income	<p>Indicates (Yes/No) if the household member received cash or near-cash employee income during the income reference period.</p> <p>Gross cash or near-cash employee income refers to the monetary component of the compensation of employees in cash payable by an employer to an employee. It includes the value of any social contributions and income taxes payable by an employee or by the employer on behalf of the employee to social insurance schemes or tax authorities.</p> <p>Gross cash or near-cash employee income includes the following items (and should be covered, even if in arrears):</p> <ul style="list-style-type: none"> - wages and salaries paid in cash for time worked or work done in main and any secondary or casual job(s); - remuneration for time not worked (e.g. holiday payments); - higher rates of pay for overtime; - fees paid to directors of incorporated enterprises; - piece rate payments; - payments for fostering children (amount of money that the government or non-profit institutions serving households give to families for taking care of children. These children live in a family instead of living in an institution. The children do not have the legal status of 'children of the family'); - commission, tips and gratuities; - supplementary payments (e.g. 13th month payment); - profit-sharing and bonuses paid in cash; - additional payments based on productivity; - allowances paid for working in remote locations (regarded as part of the conditions of the job); - allowances for transport to or from work; - additional payments made by an employer to an employee or former employee or other eligible person to supplement the sick, disability, maternity leave, or survivor's pay entitlement from social insurance schemes, where such payments cannot be separately and clearly identified as social benefits; - payments made by an employer to an employee in lieu of wages and salaries through a social insurance scheme when the employee is unable to work through sickness, disability or maternity leave where such payment cannot be separately and clearly identified as social benefits; - cash subsidies received from the employer for dwelling costs. <p>Gross cash or near-cash employee income excludes:</p> <ul style="list-style-type: none"> - payments made by an employer to reimburse work-related expenses (e.g. business travel); - severance and termination pay to compensate an employee for employment ending before the employee has reached the normal retirement age for that job, and redundancy payments (they are included under 'income from other income sources', HG0600/HG0610); - allowances for purely work-related expenses such as those for travel and subsistence or for protective clothes; - lump-sum payments at the normal retirement date (included under HG0600/HG0610); - union strike pay; - employers' social insurance contributions; - wages paid to owners of non-publicly traded enterprises working for the business they own.

		If a self-employed person has a declared salary for themselves (e.g. from administrative data) which cannot be separated from other annual wages and salaries, the amount can be included in gross cash employee income.
PG0110	Gross cash employee income	Total gross amount in EUR of cash or near-cash employee income received by the household member during the income reference period.
PG0200	Received self-employment income	<p>Indicates (Yes/No) if the household member received self-employment income during the income reference period.</p> <p>Self-employment income means income received, during the income reference period, by individuals, for themselves or in respect of their family members, as a result of being or having been self-employed. Self-employment refers to jobs in which remuneration depends directly on the profits (or the potential for profits) derived from the goods and services produced (with own consumption considered as parts of profits). A self-employed person makes the operational decisions affecting his or her enterprise or delegates such decisions while retaining responsibility for the welfare of the enterprise. (In this context, 'enterprise' includes one-person operations). Remuneration for engaging in a hobby is regarded as an instance of self-employment.</p> <p>If the income collected or compiled corresponds to a time period earlier than the reference period, basic adjustments must be applied to update the data to the income reference period.</p> <p>Self-employment income includes:</p> <ul style="list-style-type: none"> - net operating profit and loss accruing to working owners of, or partners in, an unincorporated enterprise, less interest on business loans; - royalties earned on writing, inventions and so on, not included in the profit/loss of unincorporated enterprises; - rentals from business buildings, vehicles, equipment etc., not included in the profit/loss of unincorporated enterprises, after deduction of related costs such as interest on associated loans, repairs and maintenance and insurance charges. <p>It excludes:</p> <ul style="list-style-type: none"> - directors' fees earned by owners of incorporated enterprises (which are included under 'gross cash employee income', PG0110); - dividends paid by incorporated enterprises (which are included under 'gross income from financial investments', HG0410); - profits from capital invested in an unincorporated enterprise in which the person does not work ('sleeping partners') (these profits are included under 'gross income from private business other than self-employment', HG0510); - rent from land and receipts from boarders or lodgers (which are included under 'gross rental income from real estate property', HG0310); - rentals from dwellings not included in the profit/loss of unincorporated enterprises (which are included under 'gross rental income from real estate property', HG0310); - value of goods produced for own consumption. <p>In practice if the self-employed person or business prepares annual accounts for tax purposes, the gross income benefits/losses must be calculated as net operating benefits/losses shown on this tax account for the most recent 12-month period, before deduction of taxes on income and compulsory social insurance contributions.</p> <p>In the absence of annual accounts, either for tax purposes or as a business account, the alternative approach to measure self-employment income is to record the amount of money (and goods) drawn out of the business for personal use (for consumption or saving, including the market value of goods produced or purchased by the business but taken for personal use).</p>
PG0210	Gross self-employment income (profit/losses of unincorporated enterprises)	Total gross amount in EUR of self-employment income received by the household member during the income reference period.

PG0300	Received income from public pensions	<p>Indicates (Yes/No) if the household member received income from public pension schemes during the income reference period.</p> <p>Income from public pensions are social benefits received by household members.</p> <p>Social benefits are defined as current transfers received by household members during the income reference period and intended to relieve them of the financial burden of certain risks or needs, made through collectively organised schemes, or outside such schemes by government units and non-profit institutions serving households.</p> <p>Social benefits include the value of any social contributions and income tax payable on the benefits by the beneficiary to social insurance schemes or to tax authorities.</p> <p>To be classified as a social benefit, a transfer must meet one of two criteria:</p> <ol style="list-style-type: none"> (1) coverage is compulsory (under a law, regulation or collective bargaining agreement) for the group in question; (2) it is based on the principle of social solidarity (i.e. if it is an insurance-based pension, the premium and entitlements are not proportional to the individual exposure to risk of the people protected). <p>Old-age benefits cover benefits that provide a replacement income when an elderly person retires from the labour market or that guarantee a certain income when an elderly person has reached a prescribed age.</p> <p>Survivors' benefits refer to benefits that provide a temporary or permanent income for people below retirement age after the death of their spouse, partner or next-of-kin, usually when that person was the main breadwinner.</p> <p>Disability benefits refer to benefits that provide an income for people below standard retirement age whose ability to work and earn is impaired by physical or mental disability, beyond a minimum level laid down by legislation.</p> <p>Income from public pensions includes (even if in arrears):</p> <ul style="list-style-type: none"> - old-age pension: periodic payments intended to maintain the income of the beneficiary after retirement from gainful employment at the standard age or to support an old person's income; - early old-age pension: periodic payments intended to maintain the income of a beneficiary who retires before the standard age as defined in the relevant scheme or in the scheme of reference. This may occur with or without a reduction in the normal pension; - partial retirement pension: periodic payment of a portion of the full retirement pension to an older worker who continues to work but reduces their working hours or whose income from a professional activity is below a defined ceiling; - survivors' pension: periodic payments, even after the standard retirement age, to a person whose entitlement derives from their relationship with a deceased person protected by a scheme (widows, widowers, orphans and similar); - disability pension: periodic payments intended to maintain or support the income of a person below standard retirement age who suffers from a disability which impairs his or her ability to work or earn beyond a minimum level laid down by legislation. <p>Income from public pension systems abroad is also included.</p> <p>It excludes:</p> <ul style="list-style-type: none"> - pensions received from occupational and private pension plans; - unemployment income.
PG0310	Gross income from public pensions	Total gross amount in EUR of income from public pensions received by the household member during the income reference period.
PG0400	Received income from occupational and private pension plans	Indicates (Yes/No) if the household member received income from occupational and individual private pension plans/insurance contracts during the income reference period.

		<p>Regular pension from private plans refers to pensions and annuities received, during the income reference period, in the form of interest or dividend income from individual private insurance plans, i.e. schemes where contributions are at the contributor's discretion, independently of his or her employers or government.</p> <p>It includes (even if in arrears):</p> <ul style="list-style-type: none"> - old age, survivors, sickness, disability and unemployment pensions received as interest or dividends from individual private insurance plans. <p>It excludes:</p> <ul style="list-style-type: none"> - pensions from public pension schemes (under PG0310).
PG0410	Gross income from occupational and private pension plans	Total gross amount in EUR of income from occupational and private pension plans received by the household member during the income reference period.
PG0500	Received income from unemployment benefits	<p>Indicates (Yes/No) if the household member received any regular transfers from social security or other governmental agencies in the form of unemployment benefits during the income reference period.</p> <p>Unemployment benefits are social benefits received by household members. A general definition of social benefits is provided under PG0300.</p> <p>Unemployment benefits refer to benefits that replace, in whole or in part, income lost by a worker through the loss of gainful employment; provide a subsistence (or better) income for individuals entering or re-entering the labour market; compensate for loss of earnings owing to partial unemployment; replace in whole or in part income lost by an older worker who retires from gainful employment before the legal retirement age because of job reductions for economic reasons; contribute to the cost of training or retraining people looking for employment; or help unemployed people meet the cost of travelling or relocating to obtain employment.</p> <p>It includes:</p> <ul style="list-style-type: none"> - full unemployment benefits: benefits compensating for loss of earnings where a person is capable of working and available for work but is unable to find suitable employment, including persons who have not previously been employed; - partial unemployment benefits: benefits compensating for the loss of wages or salary as a result of formal short-time working arrangements or intermittent work schedules, or both, irrespective of their cause (business recession or slow-down, breakdown of equipment, climatic conditions, accidents and so on), and where the employer-employee relationship continues; - early retirement for labour-market reasons: periodic payments to older workers who retire before reaching standard retirement age because of unemployment or job reductions caused by economic measures such as the restructuring of an industrial sector or of a business enterprise. These payments normally cease when the beneficiary becomes entitled to an old-age pension; - vocational training allowances: payments by social security funds or public agencies to targeted groups of people in the labour force who take part in training schemes intended to develop their potential for employment; - mobility and resettlement: payments by social security funds or public agencies to unemployed persons to encourage them to move to another locality or change their occupation in order to seek or to obtain work; - other cash benefits: other financial assistance, particularly payments to the long-term unemployed. <p>It excludes:</p> <ul style="list-style-type: none"> - family allowances paid for dependent children, even if the eligibility for them is dependent on the household member being unemployed (included under income from public transfers HG0100/HG0110); - severance and termination payments (benefits compensating employees for employment ending before they reach the normal retirement age for the job concerned, included under other income sources HG0600/HG0610);

		<ul style="list-style-type: none"> - redundancy compensation: capital sums paid to employees who have been dismissed through no fault of their own by an enterprise that is ceasing or scaling down its activities (included under other income sources HG0600/HG0610).
PG0510	Gross income from unemployment benefits	Total gross amount in EUR of income from unemployment benefits received by the household member during the income reference period.
HG0100	Received income from regular public transfers	<p>Indicates (Yes/No) if the household received regular public transfers from social security or other governmental agencies which are not included elsewhere during the income reference period.</p> <p>Income from regular public transfers are social benefits received by households. A general definition of social benefits is provided under PG0300.</p> <p>Income from regular public transfers includes:</p> <ul style="list-style-type: none"> - family/children-related allowances (e.g. parental leave benefit, family or child allowance); - housing allowances: interventions by public authorities to help households meet the cost of housing; - education-related allowances: grants, scholarships and other help for educational purposes received by students. In case of doubt regarding the provenance of scholarships, they are included in this output variable; - old-age, widows, sickness, disability etc. regular pensions and allowances that are not employment related or dependent on direct contributions to an insurance scheme by the beneficiary; - minimum subsistence allowance paid under minimum income schemes, periodic payments to people with insufficient resources; - other types of social benefits. <p>It excludes:</p> <ul style="list-style-type: none"> - income from public pension schemes (covered under PG0300); - unemployment benefits (covered under PG0500); - special one-off payments.
HG0110	Gross income from regular public transfers	Total gross amount in EUR of income from regular public transfers received by the household during the income reference period.
HG0200	Received income from regular private transfers	<p>Indicates (Yes/No) if the household received regular transfers from private entities and/or other households during the income reference period.</p> <p>Regular inter-household cash transfers received refers to regular monetary amounts received, during the income reference period, from other households or persons.</p> <p>These inter-household transfers should be:</p> <ul style="list-style-type: none"> - regular, i.e. transfer receipts must to some extent be anticipated and relied upon; - current, i.e. available for consumption during the income reference period. <p>'Regular' does not imply precise timing and does not require strong periodicity.</p> <p>Regular inter-household cash transfers received include:</p> <ul style="list-style-type: none"> - compulsory alimony and child support; - voluntary alimony and child support received on a regular basis; - regular cash support from persons other than household members (e.g. cash received by children studying away from home or by elderly relatives living in another household); - regular cash support from households in other countries. <p>Regular inter-household cash transfers received exclude:</p>

		<ul style="list-style-type: none"> - inheritances and other capital transfers, i.e. transfers received from other households which the household does not consider as being wholly available for consumption within the income reference period (covered as inheritances under HH0100); - gifts and other large, one-off and unexpected cash flows, such as lump sums to buy a car, a house etc., or to be saved for long-term consumption (more than one year ahead) (covered as gifts under HH0100). <p>Income from regular private transfers also includes regular support received from non-profit institutions including charities, such as regular assistance provided by non-profit institutions serving households, strike pay from unions received on a regular basis, scholarships from charitable trusts.</p> <p>Note: the definition mirrors the one applied for inter-household transfers paid under HI0300.</p>
HG0210	Income from regular private transfers	Total gross amount in EUR of income from regular private transfers received by the household during the income reference period.
HG0250	Received income from other private transfers	<p>Indicates (Yes/No) if the household received financial assistance from persons outside the household, such as relatives, friends, or from private organisations during the income reference period.</p> <p>Excludes support from ex-spouses, ex-partners or other regular transfers already covered in previous output variables.</p>
HG0260	Income from other private transfers	Total amount in EUR of income from other private transfers received by the household during the income reference period.
HG0300	Received income from real estate property	<p>Indicates (Yes/No) if the household received income from renting real estate during the income reference period.</p> <p>Income from the rental of a property or land refers to the income received, during the income reference period, from renting a property (for example renting a dwelling not included in the profit/loss of unincorporated enterprises, receipts from boarders or lodgers or rent from land) after deducting costs such as mortgage interest repayments, minor repairs, maintenance, insurance and other charges.</p> <p>If renting the property is part of an unincorporated business (e.g. renting summer apartments as a self-employment business), the income should be included in self-employment income under PG0200.</p>
HG0310	Gross rental income from real estate property	Total gross amount in EUR of income from renting real estate property received by the household during the income reference period.
HG0400	Received income from financial investments	<p>Indicates (Yes/No) if the household received income in the form of interest or dividends from financial investments during the income reference period.</p> <p>Includes interest and dividends from publicly traded companies (not including the profit/loss of unincorporated enterprises and investments in companies that are not publicly traded). Refers to the amount of interest from assets such as bank accounts, certificates of deposits, bonds etc. and dividends from publicly traded shares, etc received during the income reference period less expenses incurred.</p> <p>Interest is property income receivable by the owners of a financial asset (creditor) for putting it at the disposal of the debtor.</p> <p>Dividends are a form of property income to which owners of shares become entitled as a result of, for example, placing funds at the disposal of corporations.</p> <p>Only refers to income received during the reference period. For example, interest from saving accounts that only becomes available at the maturity of the deposit is not included here if the account did not reach the maturity during the reference period.</p>
HG0410	Gross income from financial investments	Total gross amount in EUR of income from financial investments received by the household during the income reference period.

HG0500	Received income from private business other than self-employment	<p>Indicates (Yes/No) if the household received income from a private business or partnership during the income reference period.</p> <p>Includes profits from capital investment in an unincorporated business other than self-employment income (PG0210) and income from financial investments (HG0400). Refers to profits from capital investments in an unincorporated business and an incorporated not publicly traded private business in which the person does not work, received during the income reference period, minus expenses incurred.</p>
HG0510	Gross income from private business other than self-employment	Total gross amount in EUR of income from a private business other than self-employment received by the household during the income reference period.
HG0600	Received income from other income sources	<p>Indicates (Yes/No) if the household received income from other income sources during the income reference period.</p> <p>This is a residual item and refers to any other income that is not recorded in any of the other output variables on income sources.</p> <p>It includes:</p> <ul style="list-style-type: none"> - severance and termination payments (benefits compensating employees for employment ending before they reach the normal retirement age for the job concerned); - redundancy compensation: capital sums paid to employees who have been dismissed through no fault of their own by an enterprise that is ceasing or scaling down its activities; - lump-sum payments at the normal retirement date; - premature withdrawals from private pension schemes; - prize winnings; - insurance settlements. <p>It excludes:</p> <ul style="list-style-type: none"> - tax refunds.
HG0610	Gross income from other income sources	Total gross amount in EUR of income from other income sources received by the household during the income reference period.
HG0700	Is income 'normal' in reference period	Indicates how the household assesses its income over the last 12 months, considering all sources of income.
HG0800	Future income expectations	Indicates how the household expects its total income to evolve over the next year in comparison to price evolution.
TOPIC: GIFTS/INHERITANCES		
HH0100	Any substantial gift or inheritance received	<p>Indicates (Yes/No) if any member of the household has ever received a substantial inheritance or a substantial gift, including money or any other assets, from someone not part of the current household.</p> <p>Inheritance refers to transfers of assets in connection with the death of a person.</p> <p>Gift refers to a transfer of assets made during the life of a donor, not connected to the death of that person.</p> <p>Gifts and donations received regularly are excluded. They are included in HG0200/HG0210 ('income from regular private transfers').</p> <p>All other gifts and donations are included, whether they needed to be reported to the tax authority or not.</p> <p>Gifts/inheritances in the process of being received are not included.</p> <p>'Substantial' is left to the interpretation of the household. It may be described as a gift or inheritance that has made a significant impact on the financial situation of the household.</p>

HH0110	Number of substantial gifts/inheritance received	Number of substantial gifts or inheritances received by household members. Gifts or inheritances received at the same time from the same person are treated as one.
HH020\$x	Substantial gift/inheritance \$x: year gift/inheritance received	\$x: Loop for 2 or 3 gifts/inheritances. Year the household received the gift/inheritance, starting with the most important one for the household's current wealth, followed by further gifts/inheritances in decreasing order of importance.
HH030\$xv where v=a to k	Substantial gift/inheritance \$x: type of assets received a: money b: dwelling, other than HMR c: use of a dwelling (under reserve or usufruct) d: land e: business f: securities, shares g: jewellery, furniture, artwork h: life insurance j: car/vehicle k: HMR i: other assets	\$x: Loop for 2 or 3 gifts/inheritances. Describes the assets which were received for each gift/inheritance x, i.e. total of 10 output variables (v=a to i) for each gift/inheritance x. c – usufruct: the legal right to enjoy the use and advantages of another person's property. e – business: also includes farm business. h – life insurance: covers cases where a person outside the household makes one of the household members a beneficiary of a life insurance policy. If the household member only acknowledges that he/she is the beneficiary of the life insurance policy after it was monetarised, it should be recorded under 'a – money'.
HH040\$x	Substantial gift/inheritance \$x: value	\$x: Loop for 2 or 3 gifts/inheritances. Gross value of the gift/inheritance at time of receipt by the household (i.e. inheritance or donation taxes are not deducted).
TOPIC: CONSUMPTION		
HI0100	Monthly amount spent on food at home	Amount spent on average per month (over the last 12 months / calendar year) on food and beverages at home. Food and beverages include the following, in line with the COICOP 2018 classification (Classification of Individual Consumption According to Purpose): 01.1 - Food (cereals and cereal products; meat; fish and seafood; milk, other dairy products and eggs; oils and fats; fruits and nuts; vegetables; sugar, confectionery and desserts; ready-made food; other) 01.2 - Non-alcoholic beverages (fruit and vegetable juices; coffee and coffee substitutes; tea; cocoa drinks, water; soft drinks; other) 02.1 - Alcoholic beverages (spirits and liquors; wine; beer; other) Amounts spent on meals delivered to the home from restaurants and catering services are excluded.
HI0200	Monthly amount spent on food outside home	Amount spent on average per month (over the last 12 months / calendar year) on food and beverages outside the home. Includes expenses at restaurants, canteens, cafes and the like. These are in line with the following COICOP 2018 classification: 11.1.1 - Restaurants, cafes and the like 11.1.2 – Canteens, cafeterias and refectories

		<p>Amounts spent on meals delivered to the home from restaurants and catering services are included.</p> <p>If subsidised meals are provided as part of the employment package, only the amount actually paid by the household is included.</p>
HI0210	Monthly amount spent on utilities	<p>Amount spent on average per month (over the last 12 months / calendar year) on utilities.</p> <p>Includes payments related to the provision of water supply, electricity, gas and other fuels, telephone expenses (fixed and mobile), internet, cable and satellite subscriptions.</p> <p>These are in line with the following COICOP 2018 classifications:</p> <p>04.4 - Water supply and miscellaneous services relating to the dwelling</p> <p>04.5 – Electricity, gas and other fuels</p> <p>08.3 – Information and communication services</p> <p>Taxes or tax-like payments related to broadcasting that are compulsory for every household in a country are excluded.</p> <p>Includes payments related to all the dwellings the household owns and/or rents.</p> <p>Both contract setup costs incurred during the period and regular expenses are included.</p>
HI0230	Annual expenses on trips and holidays	<p>Amount spent on holiday trips or vacation over the last 12 months / calendar year.</p> <p>Includes transportation, accommodation, meals, package tours, entertainment and any other related expenses.</p>
HI0240	Monthly amount spent on other consumer goods and services	<p>Amount spent on average per month (over the last 12 months / calendar year) on consumer goods and services not covered elsewhere.</p> <p>The following are included, in line with the COICOP 2018 classifications:</p> <p>03 - Clothing and footwear</p> <p>05 – Furnishings, household equipment and routine household maintenance</p> <p>06 – Health (medicine and health products, health services)</p> <p>Parts of 07 – Transport (e.g. fuel, car maintenance, public transport tickets)</p> <p>Parts of 09 – Recreation, sport and culture (e.g. books, newspapers, cinema tickets, gym fees, veterinary and other services for pets)</p> <p>10 – Education services</p> <p>Part of 13 – Personal care, social protection and miscellaneous goods and services (e.g. personal care appliances, hairdresser, childcare, retirement home services)</p>
HI0220	Monthly amount spent on consumer goods and services – total	<p>Total amount spent on average per month (over the last 12 months / calendar year) on consumer goods and services (sum of HI0100, HI0200, HI0210, HI0230/12, HI0240).</p>
HI0300	Makes other regular payments	<p>Indicates (Yes/No) if the household made payments on a regular basis to persons or institutions outside the household (such as alimony, child support, charities etc.) in the last 12 months. One-off payments are excluded.</p> <p>Regular inter-household cash transfers paid refers to regular monetary amounts paid to other households during the income reference period. They refer to regular payments, even once a year, out of income.</p> <p>The inter-household transfers must be:</p> <ul style="list-style-type: none"> - regular, i.e. transfer payments must be to some extent anticipated or relied upon; - current, i.e. out of the income from the income reference period.

		<p>'Regular' does not refer to precise timing and does not require strong periodicity.</p> <p>Regular inter-household transfers paid include:</p> <ul style="list-style-type: none"> - compulsory alimony and child support; - voluntary alimony and child support paid on a regular basis; - regular cash support to persons other than household members; - regular cash support to households in other countries. <p>Regular inter-household transfers paid exclude:</p> <ul style="list-style-type: none"> - capital transfers and money drawn from savings; - repayments of loans/transfers received. <p>Other regular payments also include:</p> <ul style="list-style-type: none"> - regular donations given to charities/institutions (e.g. a church). <p>Definition mirrors inter-household transfers received under HG0200.</p>
HI0310	Monthly amount given as alimony etc.	Amount of other regular payments (HI0300) made per month.
HI0500	Comparison of last 12 months expenses with average	Indicates the respondent's assessment of the household's overall expenses (aside from any purchases of assets) over the last 12 months in comparison with the household's 'normal' expenses.
HI0600	Last 12 months expenses were below/above income	Indicates the respondent's assessment of the household's overall expenses (aside from any purchases of assets) over the last 12 months in comparison with the household's income.
HI0400v Where v=a,b,c,d,e,f,g,h,i,j,k,l	<p>Purpose of saving:</p> <p>a: purchase of own home</p> <p>b: other major purchases (other residences, vehicles, furniture etc.)</p> <p>c: set up a private business or finance investments in an existing business</p> <p>d: invest in financial assets</p> <p>e: provision for unexpected events</p> <p>f: paying off debts</p> <p>g: old-age provision</p> <p>h: travels/holidays</p> <p>i: education/support of children or grandchildren or other relatives</p> <p>j: bequests</p> <p>k: taking advantage of state subsidies (e.g. a subsidy for building society savings)</p> <p>l: other</p>	Indicates the household's most important reasons for saving.
HI0700v where v = a,b,c,d,e,f,g	<p>Source of extra liquidity to meet expenses:</p> <p>a – sold assets</p>	Indicates how the household met expenses which were above income in the last 12 months.

	<p>b – got a credit card / overdraft facility</p> <p>c – got some other loan</p> <p>d – spent out of savings</p> <p>e – asked for help from relatives or friends</p> <p>f – left some bills unpaid</p> <p>g – others</p>	
HIZ040v where v=a,b	<p>Unexpected windfall gain – lottery</p> <p>a – spend over the next 12 months on goods and services</p> <p>b – save or invest for later, or repay debt</p>	Indicates, in the event of an unexpected receipt of money from a lottery (equal to the amount of income the household receives in one month), what percent the household would spend over the next 12 months on goods and services as opposed to saving, investing, or repaying debt.
HI0800	Ability to get financial assistance from friends or relatives	Indicates (Yes/No) if the household could receive, in an emergency, financial assistance (EUR 5 000) from friends or relatives who do not live with the household.
TOPIC: SAMPLE REGISTER FILE		
SA0010	Household ID	Household identification number assigned to each sampled household.
SA0100	Country of residence	Country in which the household has its usual residence.
SA0110	Past household ID	<p>Household identification number which was assigned to a panel household in data transmission for an earlier HFCS reference year.</p> <p>Should refer to the last interview, so should only be filled in for households that have been successfully interviewed in at least one previous HFCS reference year, e.g. if household was contacted but not interviewed in a previous HFCS reference year, and the household was recontacted in current HFCS reference year, this output variable is transmitted as missing in the data transmission of the current HFCS reference year. If on the other hand the household was interviewed in a previous HFCS reference year and recontacted in the current HFCS reference year, this output variable contains the household ID of the household when it was interviewed in the previous HFCS reference year.</p>
SA0111	Household's initial household ID	<p>Household identification number (SA0010) associated with the vintage of the first interview (RA0031) of the household member in the current household having been included for the longest period in the survey.</p> <p>SA0111 remains constant if household members leave the panel household or if non-panel members join an existing household.</p> <p>If a panel member from another household joins the current household, then SA0111 is reviewed.</p> <p>If household members leave and form another household that is included in the panel, then SA0111 is redefined for the new household.</p>
SA0200	Survey vintage	Year of the interview in respect of the current data.
SA0210	Vintage of last interview (household)	<p>Indicates the year of interview carried out the last time a household (i.e. panel household) was included in the survey.</p> <p>Should refer to the last interview, so should only be filled in for households that have been successfully interviewed in at least one previous HFCS reference year. See also output variable SA0110 (past household ID).</p>

SA0300	Area of residence of the household (national code)	Region where the household is resident. This is a country-specific concept, adapted in each country to its size and statistical disclosure risk.
SA0900	Mode of interview	Interviewing mode more predominantly used to collect information from the respondent. When information is collected combining interview data with administrative data, this output variable reports on the interviewing mode used to collect the interview data.
SB0100	Interview final outcome code	Indicates the outcome regarding the interview for all sampled households.
SD0100	Stratum	The output variable provides the identification code of the stratum each household belongs to, in the event that the sample has been stratified.
SD0300	Case design weight	The design weight of a household is the inverse of its inclusion probability. Design weights correct the bias resulting from the unequal probability of a household being selected given the sample design.
SE0100	Survey database outcome	Indicates if the sampled household was successfully interviewed and statistical information relating to this household was included in the statistical information transmitted to the ECB or not.
TOPIC: TECHNICAL OUTPUT VARIABLES		
IM0100	Implicate ID	In line with Article 6, each missing value which is imputed must be imputed five times. This output variable refers to the number of the imputation and can therefore take the numbers 1 to 5.
HW0010	Household weight	Final cross-sectional weights which indicate how many households of the statistical (target) population each household represents. These final weights correct imperfections in the unweighted sample with respect to the HFCS statistical (target) population. These imperfections include e.g. unequal probability of the household being selected, unit non-response.
WR\$\$\$\$	Replicate weight \$\$\$\$	Replicate weights, taking into account the sampling design employed in each country survey, constructed for the purpose of variance estimation. Countries should use the bootstrap replication method to construct the replicate weights. 1 000 sets of replicate weights should be transmitted, numbered from WR0001 to WR1000 (for each household).

Part 3: Further specifications regarding the definition of a 'private household'

12. The definition of a 'private household' in Article 2 includes people who do not usually live with the respondent but who are completely or mostly financially dependent on the household, as set out in this Annex.
13. Employees of other residents (i.e. live-in domestic servants, au pairs etc.) and flatmates without other family or partnership attachments to household members (e.g. resident boarders, lodgers, tenants, visitors etc.) are considered as separate households.
14. Subject to the further and specific conditions set out in this Annex, the following persons must, if they share household expenses and financial decisions, be regarded as household members:
 - (a) persons usually resident, related to other household members;
 - (b) persons usually resident, not related to other household members;
 - (c) persons usually resident, but temporarily absent (for reasons of holiday travel, work, education or similar);
 - (d) children of the household being educated away from home;
 - (e) persons absent for long periods, but having household ties: persons working away from home;
 - (f) persons temporarily absent but having household ties: persons in hospital or at a nursing home, boarding school or other institution.
15. For the purposes of paragraph 14, the following conditions for inclusion as household members also apply:
 - (a) for paragraph 14(c): the person currently has no private address elsewhere and the actual or intended duration of absence is less than 6 months;
 - (b) for paragraph 14(d) and (e): irrespective of the actual or intended duration of absence, the person is the partner or child of a household member, continues to retain close ties with the household, regularly returns to this address (for instance, at the end of the academic term) and considers it to be his/her main residence;
 - (c) for paragraph 14(f): the person has clear financial ties to the household and the actual or expected duration of absence from the household is less than 6 months.
16. Sharing household expenses includes benefiting from expenses (e.g. children, persons with no income) as well as contributing to expenses. If expenses are not shared and finances are kept separate, then the person constitutes a separate household at the same address.
17. A person will be considered a usually resident member of the household if they spend most of their daily night-rest there, evaluated over the preceding 6 months (including

children in joint custody and elderly parents if they spend more days living in the household dwelling than anywhere else).

18. Persons forming new households or joining existing households are normally considered members of the household at their new location; similarly, those leaving to live elsewhere will no longer be considered members of the original household. The 'preceding 6 months' criterion in paragraph 17 is replaced by the intention to stay for a period of 6 months or more at the new place of residence. Account must be taken of what may be considered as 'permanent' movements in or out of households. Thus, a person who has moved into a household for an indefinite period or with the intention to stay for a period of 6 months or more is considered a household member, even though the person has not yet stayed in the household for 6 months and has in fact spent most of that time at another place of residence. Similarly, a person who has moved out of the household to some other place of residence with the intention to stay out of the first household for 6 months or more will no longer be considered a member of that household.
19. If the person who is temporarily absent is in private accommodation, determination of which household they belong to depends on the length of absence.
20. Exceptionally, certain categories of persons with very close ties to the household may be included as members of the same household irrespective of the length of absence, provided they are not also considered members of another private household. In particular, students who live elsewhere but retain close ties with the household, regularly return to that household address and consider that household to be their main residence are to be considered part of the household irrespective of their length of stay at another address.
21. In applying these criteria, the aim is to minimise the risk that individuals who have two private addresses at which they might be deemed to reside are not double-counted in the sampling frame. Similarly, the risk of some persons being excluded from membership of any household, even though they belong to the private household sector, is also minimised.
22. Persons living in collective households and in institutions are excluded from the target population and not covered within the definition of 'private household'.
23. 'Collective household' refers to a non-institutional collective dwelling such as a boarding house, dormitory in an educational establishment or other living quarters shared by more than five persons without sharing household expenses. Persons living as lodgers in households with more than five lodgers are also included.
24. 'Institution' refers to old people's homes, health care institutions, religious institutions (convents, monasteries etc), and correctional and penal institutions. Institutions are

distinguished from collective households by the fact that those resident in institutions have no individual responsibility for their housekeeping. In certain cases, old people's homes may be considered as 'collective households' on the basis of this principle.