



### **1. *Socio-demographic aspects***

The questions asked in this section focus on the basic characteristics of each individual household member, namely gender, nationality, place of birth, how long they have lived in Portugal, marital status and highest level of education attained. For the reference person and, where applicable, his or her spouse/partner, it is also asked the level of education and job title of their parents during their working life, as this is useful to assess how the socio-economic profile of households has evolved.

### **2. *Real assets and loans collateralized by real estate***

In this section, questions focus on all non-financial assets owned by the household and loans collateralized by real estate. Assets include the main residence, other properties, cars, other vehicles and valuables, with emphasis being placed on the main residence. As regards loans, questions are aimed at describing in detail each loan collateralized by the main residence or by other real estate properties owned by the household.

### **3. *Other liabilities and access to credit***

Most questions in this section focus on other liabilities that the household eventually has, in addition to debt collateralized by the household real estate, such as leasing contracts, credit lines or accounts with an overdraft facility, credit cards, loans from relatives and friends, and any other loans not collateralized by real estate. Other questions focus on late or missed payments on loans and on credit constraints.

### **4. *Private businesses and financial assets***

The first part of this section includes questions on the businesses owned by an individual household member in which they have an active role in running the business or are self-employed. In the second part, questions focus on the different types of financial assets held by the household. Disaggregated information is collected on: sight accounts, time deposits/other deposits, saving and Treasury certificates, mutual funds, debt securities (e.g. bonds), publicly traded shares, other businesses in which the household does not play an active role, amounts owed to the household and other financial assets. The section ends with questions on the household's risk attitude and changes to their wealth in the last three years and the following two years.

### **5. *Labour status***

This section focuses on the labour status of all household members aged 16 and over. Most questions address the characteristics of the current job of all household members in employment: job title, sector of activity, hours worked per week, wage/salary, length of employment in the firm/with current employer, etc. Those currently not in employment are asked whether they have previously worked and, if so, when they last had a job. In the case of



retirees and unemployed, questions are asked on their past employment activity. The section ends with questions on any unintended changes in job conditions over the past three years, and the likelihood of losing/finding a job over the following year.

#### **6. Pension rights**

In this section, questions focus on retirement pensions and other future entitlements to retirement plans of all household members aged 16 and over. These questions focus on public pensions, occupational pensions (pension funds) and voluntary pension schemes (e.g. PPR-type retirement savings plans). Information is collected on each scheme to which household members are entitled and in particular information related with future income from such schemes (e.g. amount of regular contributions and number of contribution years).

#### **7. Income**

In this section, information is collected on the household gross income over the last full calendar year. The first set of questions is asked to each household member aged 16 and over, while the second set of questions is asked to the household as a whole. Personal-level questions focus on employee income, self-employment income, income from public pensions, income from private pensions (occupational or voluntary pension schemes) and unemployment benefits. Household-level questions focus on public assistance payments (e.g. family allowances), regular private transfers received (e.g. alimony) and irregular private transfers, rental income, financial investments income (e.g. interest on bank deposits) and business income. The household as a whole is also asked about other income and its source. The section ends with questions comparing income received over the last calendar year with that received in a “normal” year and expectations on developments in their real income.

#### **8. Inheritances and gifts**

In the section, questions focus on inheritances and gifts received (or expected) by any household member from someone who is not part of their current household. Inheritances and gifts are then broken down into type, value, when and from whom they were received.

#### **9. Consumption and savings**

The first part of the section includes questions on the household’s regular expenses over the last 12 months on non-durable goods and services and transfers to persons outside their household. In the case of consumption of non-durable goods and services, the household is asked about the total typical monthly amount spent on food and beverages at home and outside the home, on utilities and other regular expenses (e.g. education and health). It is also asked the amount spent on holidays over the last 12 months. In the second part of the section, questions focus on savings, to ascertain their most important reasons for saving, assess their recent saving behaviour and identify ways in which the household can deal with situations where expenses are higher than income.