 from Household grid

break-up code


Household number


Person number


Hungarian Household Panel

# HOUSEHOLD <br> QUESTIONNAIRE 

## 1996

Answering is voluntary!
$\qquad$
District in Budapest:


County: $\qquad$

| Type of locality: | $1-$ farmstead |
| :--- | :--- |
| $2-$ village |  |
|  | 3 - town |
|  | $4-$ county seat |
|  | $5-$ Budapest |

I hereby declare that I will treat all the data obtained as confidential and will disclose them for office use only.
Signature of interviewer:
ID:


Date and time at the start of the interview:
1996. $\qquad$ month $\qquad$ day $\qquad$ hour $\qquad$ minute

Supervisor's signature: $\qquad$ ID: $\square$

Budapest University of Economics Department of Sociology

Social Research Informatics Centre
(TÁRKI)
I. List the persons who belonged to the household in March 1996.

| HOUSEHOLD TABLE (hereinafter HH table) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1. Serial no. from household sheet | 2. First name | 3. Gender |  | 4. Year of birth | 5. Marital status | 6. Family status related to the head of household |
|  |  | male | female |  |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  | 1 | 2 | 19...... |  |  |
|  |  |  |  |  |  |  |

## HOUSEHOLD TABLE <br> (hereinafter HH table)

| 7. If under 16 of age, what institution doe he/she attend? | 8. If away at the time of interview, where is he/she staying? | 9. IF IN COLUMN 8 CODES ARE 1 OR 2, ASK ADDRESS AND VISIT THE PERSON. |  |
| :---: | :---: | :---: | :---: |
| X | X | Address: | X |
| X | X | Address: | X |
| X | X | Address: | X |
| X | X | Address: | X |
| X | X | Address: | X |
| X | X | Address: | X |
| X | X | Address: | X |
| X | X | Address: | X |
| X | X | Address: | X |
| X | X | Address: | X |
| X | X | Address: | X |
| X | X | Address: | X |
| X | X | Address: | X |
| X | X | Address: | X |


|  |  |  |
| :---: | :---: | :---: |
| ```7. Codes of INSTITUTIONS ATTENDED: 01-local government or company creche 02-private creche 03 -occasional baby-sitting 04-local government kindergarten 05-private kindergarten 06-primary school 07-general training school 08 -vocational training school 09-secondary school 10-other school 11-searching job, unemployed 12-other dependant (newborn baby, of school age but not attending) 13-workplace``` | 8. Codes of WHERE HE/SHE IS STAYING: <br> 1-in same locality but away from home <br> 2-in other locality <br> 3-studying or working abroad <br> 4-in hospital <br> 5-in military service <br> 6-in jail or approved school <br> 7-other | IF RESPONDENT'S ADDRESS IS FAR FROM YOUR FIELD, <br> FORWARD DATA ON REPORT SHEET TO YOUR INSTRUCTOR IN NO TIME! |

1.I should like to know if there is anyone in your household who ...

|  | Serial no. <br> from HH table <br> (up to 2 persons) | none |  |
| :--- | :--- | :--- | :--- |
| 1 | must be permanently looked after for health <br> reasons (disabled, mentally handicapped, <br> blind, etc.) | 0 | X |
| 2. | has been bed-ridden for at least 2 months in <br> the last 12months <br> (up till 31st March,1996)? | 0 | X |

X -

2-4 ASK IF THERE IS ANYONE IN BORN SINCE 1965OR ANYONE HANDICAPPEDIN HOUSEHOLD.
2.Did you receive family allowance last year?

1 - yes
0 - no
9 - DON'T KNOW
X
3. Have you applied for family allowance this year?

2 - yes
1 - no need to apply, allowance is still received automatically
0 . no
 GO TO 5
9 - DON'T KNOW
X. -
4. Are you (still) eligible for the family allowance?

1-yes
0 - no
9 - DON'T KNOW (YET)
X -

## ASK ALL

5. What is your legal status in this flat/house?
```
01 - owner
02 - beneficiary
03 - tenant, partner tenant
04 - co-tenant
05 - supporter under contract for life-support
06 - family member
07 - dweller with no legal title
08 - let to use as a favour
09- lodger
10-other
99- DONT KNOW
X -
```

6. DO HOUSEHOLD LIVE IN THE SAME ACCOMMODATION WHERE THEY WERE INTERVIEWED LAST YEAR?
```
1- yes }\longrightarrow\mathrm{ GO TO PAGE 11, QUESTION 34
0-no
X -
```

7 -33. ASK IF ADDRESS IS NEW.
7. How much is the total floorspace of this flat/house?

## square metres

X -
8. How many rooms are there in the flat/house?

IF NO ROOMS OR SEMI-ROOMS, CODE=0 rooms $\qquad$ semi-rooms

```
    X - X -
```

9-10. ASK IF SEVERAL HOUSEHOLDS LIVE IN SAME FLAT/HOUSE!
9. Of this, how big is the floorspace that you use (and share with other household)?

```
square metres
```

X -
10. How many rooms are there in the part of accommodation that you use?

IF NO ROOMS OR SEMI-ROOMS, CODE=0
$\qquad$ rooms $\qquad$ semi-rooms

```
X - X -
```

11-20. IF SEVERAL HOUSEHOLDS LIVE IN THE SAME FLAT/HOUSE, ASK ABOUT THE PART THAT INTERVIEWED HOUSEHOLD USE!
11. What kind of water supply have you got in the flat/house like?

- no water main
- domestic water main
- public water mains

1 - water is obtained from a well- $\begin{aligned} & \text { within cartilage } \\ & 2 \text { - water is obtained from a well or spring } \\ & \text { outside cartilage- }\end{aligned} \rightarrow$ GO TO $14, ~$
3 - inside flat/house
4 - outside flat but inside building
5 - inside flat/house
6 - outside flat/house but inside building
7 - outside flat /house but inside cartilage
8 - outside flat/house and cartilage

X -
12. What type of hot water supply have you got?

1 - central supply (in multiflat building)
2 - electric or gas fuelled hot water tank
3 - hot water tank fuelled by wood, coal or oil
0 - none
X
13. Is there a toilet in the flat/house?

- yes $\longrightarrow$| 1 - flush toilet in a separate place |
| :--- |
| 2 - flush toilet in the bathroom |
| 3 - several flush toilets in flat/house |

| 0 - no flush toilet in flat/house |
| :--- |
| X - |

14. What is the sewage disposal of the flat/house like?

1 - public sewerage
2 - domestic waste-pipe with purifier
3 - other
4 - none, no sewage disposal
X -
15. Is there a bathroom in the flat/house?

1 - more than one bathroom
2 - one bathroom (separated, in working order, can be locked up, with bath)
3 - shower cubicle (in working order)
4 - bathroom or shower cubicle installed but out of order
0 - none
16. What type of gas supply have you got?

2 - mains gas
1 - bottled gas
0 - none, neither piped nor bottled gas used
X -
17. What type of heating is there in the flat/house?

3 - remote or storage heating, individual central heating (e.g. floor heating)
2 - modern individual heating (gas, electricity or oil)
1 - traditional individual heating (stove fuelled by oil, coal, etc.)
$0-$ no heating whatsoever
X
18. Is there a public removal of garbage?

$$
1-\text { yes }
$$

0 - no
X -
19. Have you got a telephone in your flat/house?

3 - yes (main or party line)
CODE ALL THAT APPLY
2 - yes (one line shared by several parties or other in-between device)
1 - radio telephone
0 - no telephone
X -
20. Is there any cartilage (yard, garden, part of plot) belonging to your flat/house?

22. When was this house built?

1-before 1899
2-1900-1919
3-1920-1944
4-1945-1959
5-1960-1969
6-1970-1979
7-1980-1989
8 - after 1990
9 - not completed yet
X
23. ASK IF ACCOMMODATION OR PART OF ACCOMMODATION WAS NOT BUILT WHEN THE BUILDING ITSELF WAS.
When was your (part of) accommodation built?
in 19......
X -
24. Since when have you been living in this flat/house?

IF MEMBERS OF HOUSEHOLD MOVED IN AT DIFFERENT POINTS OF TIME, CODE THE EARLIEST DATE.
since $19 . . . .$.
X
25.

ASK IF HOUSEHOLD MOVED IN LATER THAN MARCH 1995.
In which month did you move in?
$\qquad$ month

X -
26. Is there in this flat/house any defect or deficiency that makes your daily life hard or inconvenient?


## 27-29. ASK TENANTS ONLY

27. Is this flat/house ...

1 - owned by local government, not selected for sale yet
2 - owned by local government, selected for sale (tenants have been offered to buy it)
3 - private property or
4 - granted by company?
5 - other
X -
28. What is your legal status in renting this flat?

1 - under contract for a definite period of time
2 - under contract for an indefinite period of time
9 - DONT KNOW
X -
29. In what way did you come to use this flat/house?

01 - granted by council or local government (as a first flat or in place of a demolished flat)
02 - exchange through council or local government
03 - inherited tenancy
04 - through contract for life-support
05 - free-market exchange of rented flats
06 - exchange of rented flat for real estate
07 - office residence granted by company
08 - through competition (construction in attics, separation of co-tenancy)
09 - parents, kins let them have it
10 - leased from private owner
11 - renting contract for part of accommodation
12 - moving in arbitrarily without title
13 - other
99 - DON'T KNOW
X -
AFTER CODING $\longrightarrow$ GO TO 32

## 30 -31.. ASK OWNERS OR BENEFICIARIES ONLY

30. How did you come to own this flat/house?

1 - built it
2 - inherited it

- exchanged it $\longrightarrow 3$ - council flat for private property 4 - private property for private property
- purchased it $\longrightarrow 5$ - from private person

6 - from other than private persons (National Savings Bank)
7 - purchased rented flat from local government
8 - household was presented with it
9 - other
X -
31. What portion of this flat/house do you own?
$\qquad$ per cent or $\qquad$ . /......... part

```
999-DON T KNOW
    X -
```

32. Has your title to this flat/house changed since you moved in?

1 - yes $\longrightarrow$ 32.1. When did it change last?
in the year 19........

```
                                    9- DONT KNOW
                    X -
0-no\longrightarrowG
9-DON`T KNOW
X -
```

33. What title did you have to this flat earlier?

1- owner
2 - tenant in council/government flat
3 - co-tenant
4 - tenant in office residence granted by company
5 - tenant in privately owned flat
6 - supporter under contract for life-support
7 - dweller with no legal title
8 - dwelt to use as a favour
9 - family member
10 - lodger
11 - other
99 - DONT KNOW
X -

## ASK ALL

34. How much would you say the smallest amount of money that your family can just about get by is?
$\qquad$ .forints per month

9 - DON'T KNOW
X -
35. In an average month, how much do you pay for your overhead costs (electricity, gas, heating, common expenses of accommodation community, water and canal dues)?

> EXCLUDE RENT AND TELEPHONE BILL
$\qquad$ forints per month

9 - DONT KNOW
X -
36. ASK TENANTS

Please tell me how much rent you pay.
$\qquad$ forints per month
9 - DON'T KNOW
X -
37. Please tell me how much your household spent on the following items last month.

|  | Monthly sum | DON'T <br> KNOW |  |
| :---: | :---: | :---: | :---: |
| 1. clothing | .................forints per month | 9 | X |
| 2. doctors | .................forints per month | 9 | X |
| 3. prescribed medicine | .................forints per month | 9 | X |
| 4. other medicine or medicative | .................forints per month | 9 | X |
| 5. transport | .................forints per month | 9 | X |
| 6. cleaning woman | .................forints per month | 9 | X |
| 7. caring for the sick | .................forints per month | 9 | X |
| ASK HOUSEHOLDS WITH CHILDREN <br> 8. child care | .................forints per month | 9 | X |
| 9. food and groceries | .................forints per month | 9 | X |
| What was last year's total spent on ... | Last year's total | DON'T <br> KNOW |  |
| 10. tuition fee, private lesson, courses | .................forints per year | 9 | X |
| 11. holidays | .................forints per year | 9 | X |
| 12. charity | .................forints per year | 9 | X |
| 13. supporting other households in cash (alimony, financial support of relatives) | .................forints per year | 9 | X |

X -
38. Adding up all expenses (food, accommodation, clothing etc.) how much do the household spend in an average month?
$\qquad$ forints per month
9 - DON'T KNOW
X -
39. How do you think you are managing financially?

1 - living comfortably
2 - doing alright if economising
3 - just about getting by
4 - having financial problems every month
5 - living in want

## 9 - DON'T KNOW

X -
40. ASK OWNERS: How much would you say this flat/house is worth?

ASK TENANTS: How much worth would this flat/house be if it were private property?
$\qquad$
9 - DON'T KNOW
X -
41. How much could you sell it for?
........ forints
9 - DON'T KNOW
X -
42. Did the household have any debt or owing money to private persons, your workplace, the National Savings Bank or other banks in March this year?

43. Whom (or what institution) did the household owe?

|  |  |  |  | IF OWED <br> How much? |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Owed | Did not owe |  |  |  |
| 1. National Savings Banks, savings co-op, bank | 1 | 0 | X | ........................................Ft | X |
| 2. private person | 1 | 0 | X | ........................................Ft | X |
| 3. other (e.g.: workplace, local government | 1 | 0 | X | ..........................................Ft | X |

X -
44. What amount of mortgage/loan is your flat/house encumbered with?
$\qquad$ forints

```
    0-no credit
    9-DON'T KNOW
    X -
```

45. Please tell me what you used the mortgage/loan you have taken out for. SHOW CARD 1.

|  |  |  |  | $\rightarrow \quad$ IF SELECTED IT |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | SELEC- <br> TED IT | $\begin{array}{\|c} \hline \text { DIDN'T } \\ \text { SELECT } \\ \text { IT } \\ \hline \end{array}$ |  | Which bank have you taken the mortgage /loan from? | DON'T KNOW |  | $\begin{gathered} \text { How much is } \\ \text { a monthly } \\ \text { instalment? } \end{gathered}$ | DON'T KNOW |  |
| 1. Buying building, extending home | 1 | 0 | X | 88 - other than bank mortgage/loan | 99 | X | forints/month | 9 | X |
| $\begin{aligned} & \text { 2. Home } \\ & \text { improvements } \end{aligned}$ | 1 | 0 | X | 88 - other than bank mortgage/loan | 99 | X | forints/month | 9 | X |
| 3. Installing public utilities (water or gas mains, sewage, roadbuilding) | 1 | 0 | X | 88 - other than bank mortgage/loan | 99 | X | forints/month | 9 | X |
| 4. Other | 1 | 0 | X | 88 - other than bank mortgage/loan | 99 | X | forints/month | 9 | X |

46. Could you tell me if you bought a car on hire purchase or leased one last year (between March, 1995 and March, 1996)?


## CODE ONLY IF IT WAS PAID BY THE HOUSEHOLD

9 - DON'T KNOW
X -
47. Which bank did you borrow from?

|  | Which Bank? | DON'T KNOW |  | How much is the monthly instalment? | DON'T KNOW |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1. BUYING OR <br> LEASING A CAR | 88 - arranged by the dealer | 99 | X | forints per month | 9 | X |

X -
48. Did you buy or lease any other consumer goods on credit last year (between April, 1995 and March, 1996)?

1 - yes
0 - no
9 - DON'T KNOW
X -
49. Please look at this card and tell me which of the following items you bought on credit. SHOW CARD 2.

|  |  |  |  | IF SELECTED IT |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{array}{\|c\|} \text { SELEC- } \\ \text { TED IT } \end{array}$ | $\begin{array}{\|c\|} \hline \text { DIDN'T } \\ \text { SELECT } \\ \text { IT } \\ \hline \end{array}$ |  | Which bank have you taken the mortgage /loan from? | DON'T <br> KNOW |  | How much is a monthly instalment? | $\begin{aligned} & \text { DON'T } \\ & \text { KNOW } \end{aligned}$ |  |
| 1. Household utilities (washing machine, dish washer, refrigerator, deep freezer). | 1 | 0 | X | 88 -arranged by the dealer | 99 | X | forints per month | 9 | X |
| 2. Entertainment electronics (TV, video recorder or player, HI-FI system) | 1 | 0 | X | 88 -arranged by the dealer | 99 | X | forints per month | 9 | X |
| 3. Telephone (radio telephone, telephone systems) | 1 | 0 | X | 88 -arranged by the dealer | 99 | X | forints per month | 9 | X |
| 4. Furniture (home utilities) | 1 | 0 | X | 88 -arranged by the dealer | 99 | X | forints per month | 9 | X |
| 5. Other | 1 | 0 | X | 88 -arranged by the dealer | 99 | X | forints per month | 9 | X |

## 50. ASK IF HOUSEHOLD STILL HAS INSTALMENTS TO PAY.

Adding up all your instalments that you have to pay, about what per cent of the household's total monthly income is spent on paying back the loans?
per cent
99 - DON'T KNOW
X -

## ASK ALL

51. (Altogether) what per cent of the household's total monthly income could be spent on paying back the loans without risk?
per cent
99 - DON'T KNOW
X -
52. Does your household have a banking account (or transfer bank account)?

1 - yes
$0-$ no
8 - refused to answer $\longrightarrow$
$\quad$ GO TO 61
9 - DONT KNOW
X -
53. In which bank do you keep your account(s)?

| NAME OF BANK | $\begin{array}{\|l\|} \hline \text { DON'T } \\ \text { KNOW } \\ \hline \end{array}$ |  |
| :---: | :---: | :---: |
| 1................................................. | 9 | X |
| 2. ................................................ | 9 | X |
| 3. ................................................ | 9 | X |

X -
54. Please look at this card and tell me in which of the following ways the bank receives the money to go to your account (or transfer bank account)? SHOW CARD 3.

1 - remitted by cheque
CODE ALL THAT APPLY
2.- transferred by workplace or Pensions office

3 - transferred by other bank
4 - other (e.g.: personal cash-in)
9 - DON'T KNOW
X -
55. Does your banking account contain any fixed deposits?

1-yes
2 - no $\longrightarrow$ GO TO 59
9 - DON'T KNOW
X -
56. In what way do you fix your deposits?

1.     - Do you increase the already fixed deposits with the same amount of money every month?
2.     - Do you increase the already fixed deposits with the amount of money left on your account every month?
3.     - Do you fix a greater amount of money from time to time?

GO TO 59
9 - DON'T KNOW
X -
57. On how long run is your deposit fixed?

1 - one month $\longrightarrow$ CODE ALL THAT APPLY
2 - three months
3 - six months or
4 - a longer period of time?
9 - DON'T KNOW
X -
58. Approximately what percent of the money transferred to your account a month do you fix?
per cent
99- DON'T KNOW
59. Have you considered keeping your account in an other bank?

1-yes
0- no
9 - DON'T KNOW
X -
60. What is the reason why you are dissatisfied with your present bank?

GET DETAILED INFORMATION.

99 - DON'T KNOW
X -

## ASK ALL

61.. Did your household have any bank deposits or life insurance in March this year?

1 - yes
0 - no
8 - refused to answer
GO TO 63
9 - DON'T KNOW
$\square \quad$ GO TO 63
X -
62.. Did your household have any .....

|  |  | Yes | No | DON'T <br> KNOW |  |
| :--- | :--- | :---: | :---: | :---: | :--- |
| 1. | bank books | 1 | 0 | 9 | X |
| 2. | savings bank accounts | 1 | 0 | 9 | X |
| 3. | (pension) advance saving books | 1 | 0 | 9 | X |
| 4. | bank deposits for the young | 1 | 0 | 9 | $X$ |
| 5. | life insurance | 1 | 0 | 9 | $X$ |
| 6. | other types of bank deposits? | 1 | 0 | 9 | $X$ |

X -
63. Did your household have any indemnity tickets, bonds, shares or other types of stocks?

1 - yes
0 - no
8 - refused to answer $\longrightarrow$ GO TO 65
9 - DON'T KNOW
X -
64.. Did your household have any .....

|  |  | Yes | No | DON'T <br> KNOW |  |
| :---: | :--- | :---: | :---: | :---: | :--- |
| 1. | banking bonds (deposit ticket, cash <br> account) | 1 | 0 | 9 | X |
| 2. | government bonds (government <br> securities, exchequer notes) | 1 | 0 | 9 | X |
| 3. | investment bonds | 1 | 0 | 9 | X |
| 4. | company securities | 1 | 0 | 9 | X |
| 5. | shares | 1 | 0 | 9 | X |
| 6. | indemnity notes | 1 | 0 | 9 | X |
| 7. | other bonds? | 1 | 0 | 9 | X |

X -
65. Did you have in March this year any...

|  |  | Yes | No | REFUSED <br> TO <br> ANSWER | DON ' T <br> KNOW |  |
| :--- | :--- | :---: | :---: | :---: | :---: | :---: |
| 1. | 1. foreign currency saved up? | 1 | 0 | 8 | 9 | X |
| 2. | 2. saved money kept at home? | 1 | 0 | 8 | 9 | X |

## X -

66.. If you add up all the money, bank deposits, stocks, shares and foreign currency that you saved up, approximately how many forints would they be?
$\qquad$ forints
0 - have no savings $\longrightarrow$ GO TO 72
8 - refused to answer
9 - DON'T KNOW
X -
67. In what form of savings do you keep the greatest amount of your savings?

```
01 - current account
02 - fixed deposit
03-savings bank account
04 - life insurance
05 -.banking bonds (deposit ticket, cash account)
06 - government bonds (government securities, exchequer notes)
07 - investment bonds
08 - company securities
09 - shares
10 - indemnity notes
11- other bonds
12 - foreign currency
13 - cash kept at home
88-refused to answer
99- DON'T KNOW
X -
```

68. In this last year (between April 1995 and March 1996) how many months were there in which you managed to save up some money?
$\qquad$ months
```
0-none}\longrightarrow\mathrm{ GO TO 70
88-refused to answer
99- DON'T KNOW
X -
```

69. Did you manage to save up some money last month?

1 - yes $\longrightarrow 69.1$ How much?
forints

8 - refused to answer
9 - DON'T KNOW
X -
0 - no
8 - refused to answer
9 - DON'T KNOW
X -
70. How would you say your savings will change this year? Do you think they will....

1 - increase
2 - decrease
3 - remain the same
8 - refused to answer
9 - DON'T KNOW
X -
71. Presently, are you saving up money for...

|  |  | Yes | No | DON'T <br> KNOW |  |
| ---: | :--- | :---: | :---: | :---: | :--- |
| 1. | costs related to your children (e.g. wedding, <br> accommodation, birth of grandchildren)? | 1 | 0 | 9 | X |
| 2. | home purchasing or building? | 1 | 0 | 9 | X |
| 3. | journeys, holidays? | 1 | 0 | 9 | X |
| 4. | buying a car? | 1 | 0 | 9 | X |
| 5. | other purchases? | 1 | 0 | 9 | X |
| 6. | private venture? | 1 | 0 | 9 | X |
| 7. | years in pension? | 1 | 0 | 9 | X |
| 8. | something to draw on when someone is ill? | 1 | 0 | 9 | X |
| 9. | in case someone in the family loses his/her <br> job? | 1 | 0 | 9 | X |
| 10. | unexpected events? | 1 | 0 | 9 | X |
| 11. | funeral? | 1 | 0 | 9 | X |

X -

## ASK ALL

72. Do you think you will manage to save up some (more) money this year?

1 -yes
0 - no
9 - DON'T KNOW
X -
73. What amount of savings would be enough for your family to feel secure if anything unexpected might happen?
$\qquad$ forints

## 9 - DON'T KNOW

X -
74. To your knowledge, what percentage of interest do banks offer if you fix your deposit for a year?
per cent

```
98-98 % or more
9 - DON'T KNOW
X -
```

75. Do you think that with this rate of interest it is worth saving up?

1-yes
0 - no
9 - DON'T KNOW
X -
76. In your opinion, will interest rates rise or fall in the future? Will they....

1 - rise
2 - fall
3 - remain the same?
9 - DON'T KNOW
X -
77. In what form do you think it is profitable for people to keep their savings?

SHOW SET OF CARDS 1. Please look at these ways of keeping one's savings and put them in an order where the first one is the one you think to be best, and the last one is the worst.


## X -

78. How high do you think the inflation rate (the rise of prices) was in 1995 ?
\%
98-98 \% or higher
99 - DON'T KNOW
X -
79. Do you think that this year the inflation rate (the rise of prices) will be...
80. higher
81. the same as this year GO TO 81
82. lower than last year?

## 9 - DON'T KNOW <br> X -

80. In percentage, how would you estimate this year's inflation rate (rise of prices)?
$\qquad$ \%

$$
\begin{aligned}
& 98-98 \% \text { or higher } \\
& 99-\text { DON'T KNOW } \\
& \text { X - }
\end{aligned}
$$

81. I should like to know under your circumstances what amount of a monthly net family income is thought to be very low. Before making your statement look at this card, please say an estimated sum of money to match each category on the card. SHOW CARD 4.
In a household similar to yours, what amount of money could be considered...

|  | Sum of money | $\begin{aligned} & \text { DON'T } \\ & \text { KNOW } \\ & \hline \end{aligned}$ |  |
| :---: | :---: | :---: | :---: |
| 1. very low income? | Ft/ month | 9 | X |
| 2. low income? | ......................................Ft/ month | 9 | X |
| 3. insufficient income? | ............Ft/ month | 9 | X |
| 4. the right income? | .......................................Ft/ month | 9 | X |
| 5. high income? | .......................................Ft/ month | 9 | X |
| 6. very high income? | ......Ft/ month | 9 | X |

X -
82. Have you got any of the following items in your household?

|  | $\longrightarrow$ |  |  |  | IF YES <br> How much worth are they? |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Owed | Did not owe | DON'T KNOW |  |  |  |  |
| 1. $\begin{aligned} & \text { valuable paintings, } \\ & \text { antiquities }\end{aligned}$ | 1 | 0 | 9 | X | ..........................................Ft | 9 | X |
| 2. <br> real estate besides your flat/house | 1 | 0 | 9 | X | $\ldots$ | 9 | X |
| 3. agricultural landed property | 1 | 0 | 9 | X | .....................................Ft | 9 | X |
| 4. <br> 4. $\begin{array}{l}\text { building plot, empty piece of } \\ \text { ground }\end{array}$ | 1 | 0 | 9 | X | .Ft | 9 | X |
| 5. country cottage | 1 | 0 | 9 | X | $\ldots$ | 9 | X |
| 6. car(s) How many?..... | 1 | 0 | 9 | X | ......................................Ft | 9 | X |
| 7. <br> trucks, tractors, other working vehicles? | 1 | 0 | 9 | X | ........................................Ft | 9 | X |

X -
83. In these last 12 months, have you sold any ...

|  |  | yes | no | DON ${ }^{\prime}$ T <br> KNOW |  | IF YES <br> How much worth are they? | $\begin{aligned} & \text { DON'T } \\ & \text { KNOW } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |
| 1. | valuable paintings, antiquities |  | 1 | 0 | 9 | X | ............Ft | 9 | X |
| 2. | real estate besides your flat/house | 1 | 0 | 9 | X | ........................................Ft | 9 | X |
| 3. | agricultural landed property | 1 | 0 | 9 | X | .........................................Ft | 9 | X |
| 4. | building plot, empty piece of ground | 1 | 0 | 9 | X | ........................................Ft | 9 | X |
| 5. | country cottage | 1 | 0 | 9 | X | .........................................Ft | 9 | X |
| 6. | car(s) | 1 | 0 | 9 | X | .........................................Ft | 9 | X |
| 7. | trucks, tractors, other working vehicles? | 1 | 0 | 9 | X | ........................................Ft | 9 | X |

X -
84. In these last 12 months, have you bought any ...

|  |  |  | no | $\begin{aligned} & \mathrm{DON} \mathrm{~T} \\ & \mathrm{KNOW} \end{aligned}$ |  | IF YES <br> How much worth are they? | DON'T <br> KNOW |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |
| 1. | valuable paintings, antiquities |  | 1 | 0 | 9 | X | ...............Ft | 9 | X |
| 2. | real estate besides your flat/house | 1 | 0 | 9 | X | .........................................Ft | 9 | X |
| 3. | agricultural landed property | 1 | 0 | 9 | X | .......................................Ft | 9 | X |
| 4. | building plot, empty piece of ground | 1 | 0 | 9 | X | ........................................Ft | 9 | X |
| 5. | country cottage | 1 | 0 | 9 | X | .........................................Ft | 9 | X |
| 6. | car(s) | 1 | 0 | 9 | X | ........................................Ft | 9 | X |
| 7. | trucks, tractors, other working vehicles? | 1 | 0 | 9 | X | ........................................Ft | 9 | X |

X -
85. Do you have any of the following items in your household? SHOW CARD 5.

AFTER ANSWER ASK: Have they obtained any of those in the last 12 months?
IF YES: In what way have they obtained it?

|  |  | yes |  |  | IF THEY HAVE: <br> Have they obtained it in the last 12 months? |  |  | IF YES: <br> How have they obtained it? Code |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | no |  | yes | no |  |  |  |
| 1. | electric sewing machine |  | 1 | 0 | X | 1 | 0 | X |  | X |
| 2. | HIFI system (music centre) | 1 | 0 | X | 1 | 0 | X |  | X |
| 3. | refrigerator | 1 | 0 | X | 1 | 0 | X |  | X |
| 4. | deep freezer | 1 | 0 | X | 1 | 0 | X |  | X |
| 5. | microwave oven | 1 | 0 | X | 1 | 0 | X |  | X |
| 6. | traditional washing machine | 1 | 0 | X | 1 | 0 | X |  | X |
| 7. | automatic washing machine | 1 | 0 | X | 1 | 0 | X |  | X |
| 8. | dish washer | 1 | 0 | X | 1 | 0 | X |  | X |
| 9. | home alarm system | 1 | 0 | X | 1 | 0 | X |  | X |
| 10 | personal computer | 1 | 0 | X | 1 | 0 | X |  | X |
| 11 | black-and-white television | 1 | 0 | X | 1 | 0 | X |  | X |
| 12 | colour television | 1 | 0 | X | 1 | 0 | X |  | X |
| 13 | video recorder | 1 | 0 | X | 1 | 0 | X |  | X |
| 14 | any durables of significant value (over 50 thousand forints vehicles). Exclude cars and working vehicles. | 1 | 0 | X | 1 | 0 | X |  | X |

86. In these last 12 months, has it occurred that your household has received any income from the following sources?

CODE ONLY INCOME THAT WHOLE HOUSEHOLD SHARED. IF INDIVIDUAL INCOME, CODE IN INDIVIDUAL QUESTIONNAIRE.

|  |  |  |  |  | What amount of money? |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | yes | no |  |  | $\begin{aligned} & \text { DON'T } \\ & \text { KNOW } \end{aligned}$ |  |
| 1. | letting flat/house | 1 | 0 | X | ........................forints per year | 9 | X |
| 2. | letting out room, having night lodgers | 1 | 0 | X | ........................forints per year | 9 | X |
| 3. | letting country cottage | 1 | 0 | X | .......................forints per year | 9 | X |
| 4. | hiring out machines or tools | 1 | 0 | X | .......................forints per year | 9 | X |
| 5. | leasing agricultural, landed property | 1 | 0 | X | .......................forints per year | 9 | X |
| 6. | prize, premium | 1 | 0 | X | ........................forints per year | 9 | X |
| 7. | grant, benefit | 1 | 0 | X | .......................forints per year | 9 | X |
| 8. | financial aid from individuals | 1 | 0 | X | .......................forints per year | 9 | X |
| 9. | indemnity? | 1 | 0 | X | .......................forints per year | 9 | X |

X -
87. In the last 12 months, has it ever occurred that you ran out of money by the end of the month?

88.How did you cope with the situation? Please look at this card where some possible ways of solutions are listed. SHOW CARD 6.

1 - drew on savings
2 - sold something
3 - temporarily did more work
4 - asked relative, acquaintance, or neighbour for help
5 - borrowed money from relative, acquaintance, or neighbour
6 - economised till next payment or pension
7 - pawned something
8 - asked for welfare grant
9 - other
X -
89. Has it occurred to your household in the last 12 months that ...

|  |  | $\longrightarrow$ |  |  |  | IF YES: <br> How often has it occurred? |  |  |  |  | $\begin{aligned} & \text { DON'T } \\ & \text { KNOW } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | yes | no | $\begin{aligned} & \text { DONTT } \\ & \text { KNOW } \end{aligned}$ |  | every month | once in two month | once in three month | $\begin{gathered} \text { once in } \\ \text { six } \\ \text { month } \end{gathered}$ | $\begin{aligned} & \text { less } \\ & \text { month } \end{aligned}$ |  |  |
| 1. | you did not have enough money for food | 1 | 0 | 9 | X | 5 | 4 | 3 | 2 | 1 | 9 | X |
| 2. | you did not have enough money to pay rent heating, electricity or gas | 1 | 0 | 9 | X | 5 | 4 | 3 | 2 | 1 | 9 | X |
| 3. | in lack of money you heated less often or heated only part of your flat? | 1 | 0 | 9 | X | 5 | 4 | 3 | 2 | 1 | 9 | X |

X -
90. Please tell me if this year you ever happened to be able to spend less on the following than you would have thought necessary to.

|  |  | Yes | No like <br> that | They never <br> spend on things |  |
| :--- | :--- | :---: | :---: | :---: | :--- |
| 1. | food and groceries | 1 | 0 | 9 | X |
| 2. | clothing | 1 | 0 | 9 | X |
| 3. | books, culture | 1 | 0 | 9 | X |
| 4. | holidays, travelling | 1 | 0 | 9 | X |
| 5. | receiving guests | 1 | 0 | 9 | X |
| 6. | entertainment | 1 | 0 | 9 | X |
| 7. | services (laundry, hairdresser, repairs etc.) | 1 | 0 | 9 | X |
| 8. | home maintenance | 1 | 0 | 9 | X |
| 9. | buying presents | 1 | 0 | 9 | X |

X -
91. In the last 12 months, have you raised any farm animals?

```
1 - yes
\(0-\mathrm{no} \longrightarrow\) GO TO 95
```

92.1 Have you raised any farm animals for sale?

| $\begin{aligned} & 1-\text { yes- } \\ & 0-\text { no } \\ & 9 \text { - DONT KNOW } \\ & \text { X - } \end{aligned}$ | . 2 |  |
| :---: | :---: | :---: |
|  | How much yearly net income did it yield? | Do you plan to stop selling? |
|  | ........... forints per year | 1 - yes |
|  |  | 0 - no |
|  | 9 - DONT KNOW | 9 - DONT ${ }^{\text {T }}$ KNOW |
|  | X - | X - |

93.1 Have you raised farm animals for own consumptions (or to be pre-
sented) and only secondly for sale?

| 1 - yes- $\longrightarrow 93.2$ |  | 93.3 How much do you think you have saved for your household? |
| :---: | :---: | :---: |
| 0 - no | How much yearly net |  |
| 9 - DONT KNOW | income did it yield? |  |
|  | .......... forints per year | ....... forints per year |
|  | 9 - DON ${ }^{\text {T }}$ KNOW | 9 - DON'T KNOW |
|  | X - | X |

94.1 Have you raised farm animals
exclusively for own consumption?

| $\begin{aligned} & 1-\text { yes- }- \\ & 0-\text { no } \\ & 9-\text { DON T KNOW } \\ & \text { X - } \end{aligned}$ | 94.3 |  |
| :---: | :---: | :---: |
|  | How much do you think you have saved a year? | Do you plan to raise animals for sale in the near future? |
|  | ........... forints per year |  |
|  | 9 - DON T KNOW | $\begin{aligned} & 1-\text { yes } \\ & 0-\text { no } \end{aligned}$ |
|  | X - | 9 - DON T KNOW X - |

95. Have you done any horticultural (viticultural) and agricultural work in the last 12 months?
```
1 - yes
\(0-\) no \(\longrightarrow\) GO TO 99
X -
```

96.1 Have you grown anything exclusively for sale?

| yes- |  |  |
| :---: | :---: | :---: |
| $\begin{aligned} & 0 \text { - no } \\ & 9 \text { - DONT KNOW } \end{aligned}$ | How much yearly net income did it yield? | Do you plan to stop selling? |
|  | ........... forints per year | 1-yes |
|  |  | 0 - no |
|  | 9 - DONT KNOW | 9 - DONT KNOW |
|  | X - | X - |

97.1 Have you grown anything for own
consumptions (or to be presented)
and only secondly for sale?

| $1-$ yes-$0-$ no$9-$ DONT KNOW |  | 97.3 How much do you |
| :---: | :---: | :---: |
|  | How much yearly net | think you have saved |
|  | think income did it y | for your household? |
|  | ........... forints per year | ........... forints per year |
|  | 9 - DONT KNOW | 9 - DONT KNOW |
|  | X - | X - |

98.1 Have you grown anything exclusively for own consumption?
$\left.\begin{array}{ll}\begin{array}{l}1-\text { yes- } \\ \begin{array}{l}\text { - no } \\ 9-\text { DONT KNOW } \\ \text { X - }\end{array} \\ \end{array} & \begin{array}{l}94.2 \longrightarrow \begin{array}{l}\text { How much do you think you } \\ \text { have saved a year? }\end{array}\end{array}\end{array} \begin{array}{l}94.3\end{array} \begin{array}{l}\text { Do you plan to raise } \\ \text { animals for sale in the } \\ \text { near future? }\end{array}\right]$
99. Let me ask you some more questions about the telephone. Have you got a telephone here in your flat/house?

$$
\left.\begin{array}{ll}
\text {-yes } \longrightarrow & 1 \text { - traditional (wired) phone } \\
2 \text { - radio telephone } \longrightarrow \\
& 3 \text { - both }
\end{array}\right) \xrightarrow[\begin{array}{c}
\text { GO TO 108 } \\
\text { firm residing in this flat/house }
\end{array}]{ }
$$

5 - we cannot make phone calls from flat/house $\longrightarrow$ GO TO 109
X -
100. Who is registered to have the phone?

> 1 - household
> 2 - an enterprise (firm)
> 3 - other
> X -
101. Since when have you used this telephone line?

Since


9 - DON'T KNOW
X -
102. ASK IF HOUSEHOLD STARTED TO USE THIS LINE IN 1995-1996.

In which month did they start to use it?
$\qquad$ month
99 - DON'T KNOW
X -
103. Is any of the following devices connected to the telephone?

|  | YES | NO |  |
| :--- | :---: | :---: | :---: |
| 1. telefax machine | 1 | 0 | X |
| 2. answering machine | 1 | 0 | X |
| 3. computer modem | 1 | 0 | X |
| 4. other, SPECIFY......................... | 1 | 0 | X |

104. Do you have difficulty paying the phone bill?

1-yes
0 - no
9 - DON'T KNOW
X -
105. How much was your last phone bill (include monthly subscription plus charge for calls)?
$\qquad$ forints

```
9-DON'T KNOW
```

X -
106. Are you given any reduction in rates (e.g.: office line, reduced rates for those employed in telecommunication, etc.)?

1 - yes
0 - no
9 - DON'T KNOW
X -
107. In addition to this line, do you have an other telephone too?

1 - yes $\longrightarrow$ 107.1. Where is it that you have an other (wired) telephone?

1 - in household's other flat/house
2 - in their summer cottage
CODE ALL
THAT APPLY
3 - on the premises of their private venture
4 - at other place
0 - none
9 - DON'T KNOW
X -
108. ASK IF HOUSEHOLD HAVE A RADIO TELEPHONE

Which telephone company do you subscribe for?
1-Pannon GSM
2 - Westel 450
3 - Westel 900 GSM
9 - DON'T KNOW
X -

## ASK ALL

109. Would you like to have (one more) telephone?
```
    - yes\longrightarrow Which type of telephone?
                                    1 - normal telephone or
                                    2-radio telephone}\longrightarrow\mathrm{ GO TO116
                                    3-both
    0-no\longrightarrow GO TO 116
    9- DON'T KNOW
    X -
```

110. Have you applied for a (wired) telephone yet?

1 - yes
$0-$ no $\longrightarrow$ GO TO 114
9 - DON'T KNOW
X -
111. When did you apply for a telephone?
year
9 - DON'T KNOW
X -

## 112. ASK IF HOUSEHOLD APPLIED FOR IT IN 1995-1996.

In which month did put in their claim?
$\qquad$ month
9 - DON'T KNOW
X -
113. Would you like to have a telephone installed in this flat?

1 - yes
0 - no

- in their other flat/house

2 - in their summer cottage
CODE ALL THAT
3 - on the premises of their private venture
4 - another place

## X -

9 - DON'T KNOW
X -
114. Here is a list of how you can pay for the telephone. Please select the one that you would prefer to choose when buying a (wired) telephone.

1 - immediate pay in cash with special price
2 - hire purchase with special terms
3 - bank credit on favourable terms

9 - DON'T KNOW
X -
115. Who would pay the expenses of obtaining a (wired) telephone?

1 - household's private venture
2 - family
3 - other
X -

## ASK ALL

116. You may know that presently a traditional wired telephone can be obtained for 35,500 forints ( 30,000 forints plus VAT). If it cost less, would you apply for (one more) telephone line?

1 - yes
$0-$ no $\longrightarrow$ THANK YOU FOR YOUR ANSWERS!
9 - DON'T KNOW
X -
117. Would you like to have the telephone installed in this flat?

1 - yes
$0-$ no $\longrightarrow$ 117.1 In which accommodation would you like to have it installed?
1 - in their other flat/house
CODE ALL THAT APPLY
2 - in their summer cottage
3 - on the premises of their private venture
4 - another place
X -

## 9 - DON'T KNOW

X -

## THANK YOU FOR YOUR ASSISTENCE!

$\qquad$ hour minute

## QUESTIONS TO THE INTERVIEWERS

Please answer these questions from observation.
I. The questionnaire was answered by ...

1 - one person
2 - dominantly one person, but questions on certain topics were answered by an other person
3 - dominantly by one person occasionally helped out by others
X -

## II-IV. ANSWER IF ADDRESS WAS VISITED FOR THE FIRST TIME.

II. What type of building is accommodation in?

1 - housing estate type built after World War II
2 - building in unbroken row of blocks of houses
3 - multi-storeyed building with several flat and courtyard
4 - detached house with one or two accommodation units
5 - traditional single-floor development in unbroken rows
6 - other
X -
III. How many storeys are there in the building?

1-single floor
2-2 storeys
3-3 storeys
4-4 or 5 storeys
5-6 to 9 storeys
6-10 or more storeys
X -
IV. How many flats are there in the building?

1 - one
2 - two
3 - three
4 - four to eight
5 - five to ten
6 - eleven to fifty
7 - fifty-one and over
X -
V. Have you seen in the building any ...

|  | YES | NO |  |
| :--- | :---: | :---: | :---: |
| 1. underpinnings | 1 | 0 | X |
| 2. plaster coming off in big pieces inside | 1 | 0 | X |
| 3. plaster coming off in big pieces outside | 1 | 0 | X |
| 4. a lift? | 1 | 0 | X |

