

FSD3271

**Financial Awareness of Finnish People
2014**

Codebook



FINNISH SOCIAL SCIENCE DATA ARCHIVE

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To the reader

This codebook is part of the data FSD3271 archived at the FSD (Finnish Social Science Data Archive). The dataset has been described in as much detail as possible in Finnish and English. Variable frequencies, variable and value labels, and missing values have been checked. If necessary, the data have been anonymised. The data and its creators shall be cited in all publications and presentations for which the data have been used. The bibliographic citation may be in the form suggested by the archive or in the form required by the publication. The bibliographic citation suggested by the archive:

Kalmi, Panu (University of Vaasa) & Ruuskanen, Olli-Pekka (University of Tampere): Financial Awareness of Finnish People 2014 [dataset]. Version 1.0 (2019-08-02). Finnish Social Science Data Archive [distributor]. <http://urn.fi/urn:nbn:fi:fsd:T-FSD3271>

The user shall notify the archive of all publications where she or he has used the data. The original data creators and the archive bear no responsibility for any results or interpretations arising from the reuse of the data.

The codebook contains information on data content, structure and data collection, and includes a list of publications wholly or in part based on the data, according to publication information received by the FSD. The second part of the codebook contains information on variables: question texts, response options, and frequencies. The third part contains indexes.

Variable distributions presented in this codebook have been generated from the SPSS files. Distribution tables present variable values, frequencies (n), frequency percentages (%), and valid percentages (v. %) which take into account missing data. All distributions are unweighted. If the data contain weight variables, these will be found at the end of the variables list. In some cases frequency distributions have been substituted by descriptive statistics. Categorised responses to open-ended questions are not always included in the codebook. Distributions may contain missing data. The note "System missing (SYSMIS)" refers to missing observations (e.g. a respondent has not answered all questions) whereas "Missing (User missing)" refers to data the user has defined as missing. For example, the user may decide to code answer alternatives 'don't want to say' or 'can't say' as missing data.

The codebook may contain attached files, the most common one being the questionnaire.

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Chapter 1

Study description

1.1 Titles

Titles and data version: Financial Awareness of Finnish People 2014

Titles and data version in Finnish: Suomalaisten taloudellinen tietämys 2014

This codebook has been generated from the version 1.0 (2.8.2019) of the data.

1.2 Subject description

Authoring entity

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Ruuskanen, Olli-Pekka (University of Tampere. Faculty of Management)

Copyright statement for the data

In accordance with the agreement between FSD and the depositor.

Depositor

Kalmi, Panu (University of Vaasa. Department of Accounting and Finance)

Date of deposit

7.6.2018

Keywords

consumption; economic conditions; expenditure; income; insurance; personal finance management; planning; savings

Topic Classification

Fields of Science Classification: Social sciences

Other Classification: Consumption and consumer behaviour; Economic conditions and indicators; Income, property and investment/saving

Series description

The data belong to the series:

Individual datasets

Individual datasets that do not belong to any series.

Abstract

This survey studied the financial awareness and knowledge of people living in Finland, and their views on financial issues. The survey is based on the OECD financial literacy questionnaire and methodological guidance developed by the International Network on Financial Education (INFE). Data collection was conducted by TNS Gallup Finland. The survey was financed by Academy of Finland (269130), OP Group Research Foundation (OP-Pohjola ryhmän tutkimussäätiö), Foundation for Economic Education (Liikesivistysrahasto), Vaasan Aktiasäätiö, and Finnish Foundation for Share Promotion (Pörssisäätiö). Main themes included management of personal finances, consumption and saving behaviour, insurances, preparedness for retirement, financial knowledge in general, over-indebtedness, own financial abilities and trust in financial institutions. The respondents were also asked to evaluate their financial decisions and the influences behind their decisions.

The respondents' management of daily finances was charted with questions on whether the respondents planned their personal or household's consumption beforehand (e.g. by making a budget) and what methods they used for planning and monitoring their finances (e.g. online banking). Some questions focused on the financial products (e.g. credit cards, bank accounts, debts, insurances, investments) that the respondents used and where they got information on these products. General attitudes towards personal finance management were studied through statements relating to, for example, paying bills on time, taking risks in life, monitoring of finances and worrying about the future. Ways of dealing with insufficient income to cover costs were also charted (e.g. whether the respondents borrowed food or money from family or friends).

Saving behaviour was investigated by asking the respondents, for example, whether they saved money on their disposal account or invested in shares, and for how long they could live on

their savings if their main source of income was lost. Attitudes towards and awareness about insurances were studied through statements concerning, for example, the necessity of insurance for families and the understandability of contents and conditions of different insurances. Next, the survey charted whether the respondents were self-employed and how they prepared for retirement (for example, how the respondents used pension insurance for the self-employed (YEL), whether they knew which pension insurances they were entitled to, and whether they thought that they were saving enough money for retirement).

The respondents' financial knowledge was assessed by asking questions about the economy and different financial issues (e.g. interest and inflation). Knowledge and experiences about over-indebtedness were charted through questions concerning, for example, defaults on debts, payments or repayments and the respondents' own debt situation. The respondents' awareness was examined on whether they knew where they should appeal a decision made by a bank or insurance company if they were not satisfied with it. Finally, the survey charted abilities, satisfaction and trust in financial issues and institutions (e.g. how the respondents would describe their own abilities in making good financial decisions, whether they were satisfied with their life overall, and whether they thought that banks, insurance companies or the justice system could be trusted).

Background variables included, among others, gender, age, marital status, household composition, gross annual income of the respondent and household, highest level of education, as well as NUTS2 and NUTS3 regions of residence.

1.3 Structure and collection of the data

Country: Finland

Geographic coverage: Finland

Analysis or observation unit type: Individual, Household

Universe: People aged 18 and over residing in Finland, excluding the Åland Islands

Collection date: 5.2.2014 – 9.4.2014

Data collector(s): (TNS Gallup Finland)

Mode of data collection: Face-to-face interview: Computer-assisted (CAPI/CAMI)

Type of research instrument: Structured questionnaire

Time period covered: 2014

Time method of the data collection: Cross-section

Number of variables and cases: The data contain 234 variables and 1477 cases.

Sampling procedure: Probability: Multistage

The sampling was conducted as multistage stratified random sampling. In the first stage of sampling, the target population was divided regionally into bigger NUTS2 regions, based on NUTS3 regions.

In the second stage, the target population was divided by municipality type within each NUTS2 region. Municipalities were grouped into municipality types as follows: towns were divided into big and small towns by population and rural municipalities were divided into three groups by

1. Study description

economic activity. Municipalities were selected for the study in a representative manner based on the mentioned stratifications.

In the third stage of sampling, a number of addresses in each municipality were randomly selected as starting points depending on the number of inhabitants in the municipality. The interviews were conducted using random start sampling, visiting at most eight consecutive households and interviewing, if possible, the person whose birthday was coming up next in each household.

1.4 Use of data

Data appraisal

The data do not include underage persons or open-ended responses to questions with the response option "Other, what?".

To prevent identification of individuals, variable t2 denoting municipality code and province of residence was removed. In variables t8 (number of children, including those who no longer belong to the same household) and q24 (YEL income, the annual income on which YEL insurance is based) the highest classes denoting number of children and income were reclassified into larger classes to minimize the risk of identification.

Related publications

Kalmi, P., & Ruuskanen, O. P. (2016). Suomalaiset pärjäävät taloudellisessa tietämyksessä ja käyttäytymisessä hyvin suhteessa muihin maihin [verkkodokumentti]. *Kansantaloudellinen aikakauskirja*, 112(1), 6-21. https://www.taloustieteellinenyhdistys.fi/wp-content/uploads/2016/03/kalmi_ruuska.pdf [viitattu 6.8.2019].

Kalmi, P., & Ruuskanen, O. P. (2018). Financial literacy and retirement planning in Finland. *Journal of Pension Economics & Finance*, 17(3), 335-362.

OECD (2016). OECD/INFE International Survey of Adult Financial Literacy Competencies [online]. Paris: OECD. <https://www.oecd.org/daf/fin/financial-education/OECD-INFE-International-Survey-of-Adult-Financial-Literacy-Competencies.pdf> [viitattu 6.8.2019].

OECD INFE (2011) Measuring Financial Literacy: Core Questionnaire in Measuring Financial Literacy: Questionnaire and Guidance Notes for conducting an Internationally Comparable Survey of Financial literacy [online]. Paris: OECD. <http://www.oecd.org/daf/fin/financial-education/49319977.pdf> [viitattu 17.9.2019].

Updated list of publications in the study description at

https://services.fsd.uta.fi/catalogue/FSD3271?lang=en&study_language=en

Related material

Kalmi, P., & Ruuskanen, O. P. (2016). Suomalaiset pärjäävät taloudellisessa tietämyksessä ja käyttäytymisessä hyvin suhteessa muihin maihin [verkkodokumentti]. *Kansantaloudellinen*

aikakauskirja, 112(1), 6-21. https://www.taloustieteellinenyhdistys.fi/wp-content/uploads/2016/03/kalmi_ruus
[viitattu 6.8.2019].

Location of the data collection

Finnish Social Science Data Archive

Weighting

The data include a weight variable (paino), which weights the data to be representative of the general population in terms of region of residence, socio-economic status, and age.

Restrictions

The dataset is (B) available for research, teaching and study.

Chapter 2

Variables

[FSD_NO] FSD study number

Question

FSD study number

Descriptive statistics

statistic	value
number of valid cases	1477
minimum	3271.00
maximum	3271.00
mean	3271.00
standard deviation	0.00

[FSD_VR] FSD edition number

Question

FSD edition number

Descriptive statistics

statistic	value
number of valid cases	1477
minimum	1.00
maximum	1.00
mean	1.00
standard deviation	0.00

[FSD_ID] FSD case id

Question

FSD case id

Descriptive statistics

statistic	value
number of valid cases	1477
minimum	1.00
maximum	1477.00
mean	739.00
standard deviation	426.52

[T1] Gender

Question

Gender

Frequencies

label	value	n	%	v. %
Female	1	788	53.4	53.4
Male	2	689	46.6	46.6
		1477	100.0	100.0

[T3] Language

Question

Language

Frequencies

label	value	n	%	v. %
Finnish	1	1469	99.5	99.5
Swedish	2	8	0.5	0.5
		1477	100.0	100.0

[T4] Age (in years)**Question***Age (in years)***Descriptive statistics**

statistic	value
number of valid cases	1477
minimum	18.00
maximum	92.00
mean	48.61
standard deviation	17.73

[T5] Marital status**Question***Marital status***Frequencies**

label	value	n	%	v. %
Married	1	589	39.9	39.9
Co-habiting	2	221	15.0	15.0
Single	3	390	26.4	26.4
Divorced	4	174	11.8	11.8
Widowed	5	85	5.8	5.8
Can't say	6	8	0.5	0.5
Didn't respond	7	10	0.7	0.7
		1477	100.0	100.0

[T6] Number of adults in the household including yourself**Question***Number of adults in the household including yourself***Descriptive statistics**

2. Variables

statistic	value
number of valid cases	1477
minimum	0.00
maximum	19.00
mean	1.70
standard deviation	0.91

[T7] Number of children under 18 years old in the household

Question

Number of children under 18 years old in the household

Descriptive statistics

statistic	value
number of valid cases	1457
minimum	0.00
maximum	7.00
mean	0.49
standard deviation	0.95

[T8] How many children do you have, including those who are adults and those who do not live in your household?

Question

How many children do you have, including those who are adults and those who do not live in your household?

Frequencies

label	value	n	%	v. %
	0	610	41.3	41.5
	1	210	14.2	14.3
	2	365	24.7	24.8
	3	163	11.0	11.1
	4	68	4.6	4.6
	5	35	2.4	2.4
	6	8	0.5	0.5
or more	7	10	0.7	0.7
System missing (SYSMIS)	.	8	0.5	–

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label	value	n	%	v. %
		1477	100.0	100.0

[T9] What is your employment status?**Question***What is your employment status?***Frequencies**

label	value	n	%	v. %
Employed full-time	1	368	24.9	24.9
Employed part-time	2	76	5.1	5.1
Self-employed	3	308	20.9	20.9
Looking for work	4	85	5.8	5.8
At home, looking after the children	5	16	1.1	1.1
On sick leave/long-term sick	6	28	1.9	1.9
Pensioner/retired	7	392	26.5	26.5
Student	8	179	12.1	12.1
Not working, not looking for work	9	6	0.4	0.4
Other	10	19	1.3	1.3
Can't say	11	0	0.0	0.0
Didn't respond	12	0	0.0	0.0
		1477	100.0	100.0

[Q1] Who is responsible for managing finances in your household?**Question***Who is responsible for managing finances in your household?***Frequencies**

label	value	n	%	v. %
The respondent	1	805	54.5	54.5
The respondent and the spouse together	2	591	40.0	40.0
The respondent and some other family member (or multiple family members)	3	27	1.8	1.8
The respondent's spouse alone	4	25	1.7	1.7

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2. Variables

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label	value	n	%	v. %
Some other family member (or multiple family members)	5	21	1.4	1.4
Someone else	6	6	0.4	0.4
No one	7	0	0.0	0.0
Don't know	8	1	0.1	0.1
Didn't respond	9	1	0.1	0.1
		1477	100.0	100.0

[Q2_1] Do you plan your or your household's income and expenses beforehand by creating a budget for the household or for yourself? Yes, I create a budget for the household on my own or with other household members

Question

Do you plan your or your household's income and expenses beforehand by creating a budget for the household or for yourself? Yes, I create a budget for the household on my own or with other household members

Frequencies

label	value	n	%	v. %
No	0	1286	87.1	87.1
Yes	1	191	12.9	12.9
		1477	100.0	100.0

[Q2_2] Do you plan your or your household's income and expenses beforehand by creating a budget for the household or for yourself? Yes, I create a personal budget for myself

Question

Do you plan your or your household's income and expenses beforehand by creating a budget for the household or for yourself? Yes, I create a personal budget for myself

Frequencies

label	value	n	%	v. %
No	0	1292	87.5	87.5

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label	value	n	%	v. %
Yes	1	185	12.5	12.5
		1477	100.0	100.0

[Q2_3] Do you plan your or your household's income and expenses beforehand by creating a budget for the household or for yourself? I create a budget for the biggest expenses

Question

Do you plan your or your household's income and expenses beforehand by creating a budget for the household or for yourself? I create a budget for the biggest expenses

Frequencies

label	value	n	%	v. %
No	0	916	62.0	62.0
Yes	1	561	38.0	38.0
		1477	100.0	100.0

[Q2_4] Do you plan your or your household's income and expenses beforehand by creating a budget for the household or for yourself? I do not plan beforehand

Question

Do you plan your or your household's income and expenses beforehand by creating a budget for the household or for yourself? I do not plan beforehand

Frequencies

label	value	n	%	v. %
No	0	916	62.0	62.0
Yes	1	561	38.0	38.0
		1477	100.0	100.0

[Q2_5] Do you plan your or your household's income and expenses beforehand by creating a budget for the household or for yourself? Don't know

Question

Do you plan your or your household's income and expenses beforehand by creating a budget for the household or for yourself? Don't know

Frequencies

label	value	n	%	v. %
No	0	1475	99.9	99.9
Yes	1	2	0.1	0.1
		1477	100.0	100.0

[Q2_6] Do you plan your or your household's income and expenses beforehand by creating a budget for the household or for yourself? Didn't respond

Question

Do you plan your or your household's income and expenses beforehand by creating a budget for the household or for yourself? Didn't respond

Frequencies

label	value	n	%	v. %
No	0	1477	100.0	100.0
Yes	1	0	0.0	0.0
		1477	100.0	100.0

[Q3_1] What kinds of means do you use to plan and monitor your personal finances? I use online banking to monitor my account balance

Question

What kinds of means do you use to plan and monitor your personal finances? I use online banking to monitor my account balance

Frequencies

label	value	n	%	v. %
No	0	357	24.2	24.2
Yes	1	1120	75.8	75.8
		1477	100.0	100.0

[Q3_2] What kinds of means do you use to plan and monitor your personal finances? I use online banking to monitor other personal finances (e.g. loans, investments, insurances)

Question

What kinds of means do you use to plan and monitor your personal finances? I use online banking to monitor other personal finances (e.g. loans, investments, insurances)

Frequencies

label	value	n	%	v. %
No	0	1018	68.9	68.9
Yes	1	459	31.1	31.1
		1477	100.0	100.0

[Q3_3] What kinds of means do you use to plan and monitor your personal finances? I use other means to monitor my bank account balance

Question

What kinds of means do you use to plan and monitor your personal finances? I use other means to monitor my bank account balance

Frequencies

label	value	n	%	v. %
No	0	956	64.7	64.7
Yes	1	521	35.3	35.3
		1477	100.0	100.0

[Q3_4] What kinds of means do you use to plan and monitor your personal finances? I use an online tool provided by my bank to plan my finances

Question

What kinds of means do you use to plan and monitor your personal finances? I use an online tool provided by my bank to plan my finances

Frequencies

label	value	n	%	v. %
No	0	1419	96.1	96.1
Yes	1	58	3.9	3.9
		1477	100.0	100.0

[Q3_5] What kinds of means do you use to plan and monitor your personal finances? I use my own method to keep record of income and expenses (for example, a notebook, Excel worksheet etc.)

Question

What kinds of means do you use to plan and monitor your personal finances? I use my own method to keep record of income and expenses (for example, a notebook, Excel worksheet etc.)

Frequencies

label	value	n	%	v. %
No	0	1290	87.3	87.3
Yes	1	187	12.7	12.7
		1477	100.0	100.0

[Q3_6] What kinds of means do you use to plan and oversee your personal finances? I use personal advice services provided by my bank or other operator

Question

What kinds of means do you use to plan and oversee your personal finances? I use personal advice services provided by my bank or other operator

Frequencies

label	value	n	%	v. %
No	0	1306	88.4	88.4
Yes	1	171	11.6	11.6
		1477	100.0	100.0

[Q3_7] What kinds of means do you use to plan and monitor your personal finances? Other, please specify

Question

What kinds of means do you use to plan and monitor your personal finances? Other, please specify

Frequencies

label	value	n	%	v. %
No	0	1451	98.2	98.2
Yes	1	26	1.8	1.8
		1477	100.0	100.0

[Q3_8] What kinds of means do you use to plan and monitor your personal finances? I don't use any of these means

Question

What kinds of means do you use to plan and monitor your personal finances? I don't use any of these means

Frequencies

label	value	n	%	v. %
No	0	1458	98.7	98.7
Yes	1	19	1.3	1.3
		1477	100.0	100.0

[Q3_9] What kinds of means do you use to plan and oversee your personal finances? Can't say

Question

What kinds of means do you use to plan and oversee your personal finances? Can't say

Frequencies

label	value	n	%	v. %
No	0	1475	99.9	99.9

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2. Variables

(cont. from previous page)

label	value	n	%	v. %
Yes	1	2	0.1	0.1
		1477	100.0	100.0

[Q3_10] What kinds of means do you use to plan and oversee your personal finances? Didn't respond

Question

What kinds of means do you use to plan and oversee your personal finances? Didn't respond

Frequencies

label	value	n	%	v. %
No	0	1476	99.9	99.9
Yes	1	1	0.1	0.1
		1477	100.0	100.0

[Q3A] How often do you do the following? Use online banking to monitor my account balance

Question

How often do you do the following? Use online banking to monitor my account balance

Frequencies

label	value	n	%	v. %
At least once a week	1	781	52.9	69.7
Less than once a week, but every month	2	328	22.2	29.3
Less than every month	3	11	0.7	1.0
Can't say (SPONTANEOUS)	4	0	0.0	0.0
System missing (SYSMIS)	.	357	24.2	—
		1477	100.0	100.0

[Q3B] How often do you do the following? Use online banking to monitor other personal finances (e.g. loans, investments, insurances)

Question

How often do you do the following? Use online banking to monitor other personal finances (e.g. loans, investments, insurances)

Frequencies

label	value	n	%	v. %
At least once a week	1	154	10.4	33.6
Less than once a week, but every month	2	213	14.4	46.4
Less than every month	3	90	6.1	19.6
Can't say (SPONTANEOUS)	4	2	0.1	0.4
System missing (SYSMIS)	.	1018	68.9	–
		1477	100.0	100.0

[Q3C] How often do you do the following? Use other means to monitor my bank account balance**Question**

How often do you do the following? Use other means to monitor my bank account balance

Frequencies

label	value	n	%	v. %
At least once a week	1	211	14.3	40.5
Less than once a week, but every month	2	248	16.8	47.6
Less than every month	3	58	3.9	11.1
Can't say (SPONTANEOUS)	4	4	0.3	0.8
System missing (SYSMIS)	.	956	64.7	–
		1477	100.0	100.0

[Q3D] How often do you do the following? Use an online tool provided by my bank to plan my finances**Question**

How often do you do the following? Use an online tool provided by my bank to plan my finances

Frequencies

label	value	n	%	v. %
At least once a week	1	16	1.1	27.6
Less than once a week, but every month	2	17	1.2	29.3
Less than every month	3	22	1.5	37.9
Can't say (SPONTANEOUS)	4	3	0.2	5.2
System missing (SYSMIS)	.	1419	96.1	–

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2. Variables

(cont. from previous page)

label	value	n	%	v. %
		1477	100.0	100.0

[Q3E] How often do you do the following? Use my own method to keep record of expenses and finances (for example, a notebook, Excel worksheet etc.)

Question

How often do you do the following? Use my own method to keep record of expenses and finances (for example, a notebook, Excel worksheet etc.)

Frequencies

label	value	n	%	v. %
At least once a week	1	75	5.1	40.1
Less than once a week, but every month	2	86	5.8	46.0
Less than every month	3	24	1.6	12.8
Can't say (SPONTANEOUS)	4	2	0.1	1.1
System missing (SYSMIS)	.	1290	87.3	—
		1477	100.0	100.0

[Q3F] How often do you do the following? Use personal advice services provided by my bank or other operator

Question

How often do you do the following? Use personal advice services provided by my bank or other operator

Frequencies

label	value	n	%	v. %
At least once a week	1	5	0.3	2.9
Less than once a week, but every month	2	16	1.1	9.4
Less than every month	3	149	10.1	87.1
Can't say (SPONTANEOUS)	4	1	0.1	0.6
System missing (SYSMIS)	.	1306	88.4	—
		1477	100.0	100.0

[Q3G] How often do you do the following? Other, please specify**Question**

How often do you do the following? Other, please specify

Frequencies

label	value	n	%	v. %
At least once a week	1	13	0.9	50.0
Less than once a week, but every month	2	11	0.7	42.3
Less than every month	3	1	0.1	3.8
Can't say (SPONTANEOUS)	4	1	0.1	3.8
System missing (SYSMIS)	.	1451	98.2	—
		1477	100.0	100.0

[Q4_1] Which of the following financial products do you currently have? Which of them have you had before? Current account (disposal account)**Question**

Which of the following financial products do you currently have? Which of them have you had before? Current account (disposal account)

Frequencies

label	value	n	%	v. %
Have at present	1	1463	99.1	99.1
Not at present, but have had in the past	2	1	0.1	0.1
Don't have/haven't had	3	12	0.8	0.8
Don't know/can't say	4	1	0.1	0.1
Didn't respond	5	0	0.0	0.0
		1477	100.0	100.0

[Q4_2] Which of the following financial products do you currently have? Which of them have you had before? Time deposit account**Question**

Which of the following financial products do you currently have? Which of them have you had before? Time deposit account

Frequencies

2. Variables

label	value	n	%	v. %
Have at present	1	314	21.3	21.3
Not at present, but have had in the past	2	191	12.9	12.9
Don't have/haven't had	3	959	64.9	64.9
Don't know/can't say	4	8	0.5	0.5
Didn't respond	5	5	0.3	0.3
		1477	100.0	100.0

[Q4_3] Which of the following financial products do you currently have? Which of them have you had before? Savings account that offers higher interest than a current account (fixed-term account etc.)

Question

Which of the following financial products do you currently have? Which of them have you had before? Savings account that offers higher interest than a current account (fixed-term account etc.)

Frequencies

label	value	n	%	v. %
Have at present	1	488	33.0	33.0
Not at present, but have had in the past	2	133	9.0	9.0
Don't have/haven't had	3	840	56.9	56.9
Don't know/can't say	4	13	0.9	0.9
Didn't respond	5	3	0.2	0.2
		1477	100.0	100.0

[Q4_4] Which of the following financial products do you currently have? Which of them have you had before? PS account

Question

Which of the following financial products do you currently have? Which of them have you had before? PS account

Frequencies

label	value	n	%	v. %
Have at present	1	265	17.9	17.9
Not at present, but have had in the past	2	119	8.1	8.1
Don't have/haven't had	3	1069	72.4	72.4

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label	value	n	%	v. %
Don't know/can't say	4	11	0.7	0.7
Didn't respond	5	13	0.9	0.9
		1477	100.0	100.0

**[Q4_5] Which of the following financial products do you currently have?
Which of them have you had before? ASP account**

Question

Which of the following financial products do you currently have? Which of them have you had before? ASP account

Frequencies

label	value	n	%	v. %
Have at present	1	33	2.2	2.2
Not at present, but have had in the past	2	110	7.4	7.4
Don't have/haven't had	3	1315	89.0	89.0
Don't know/can't say	4	12	0.8	0.8
Didn't respond	5	7	0.5	0.5
		1477	100.0	100.0

**[Q4_6] Which of the following financial products do you currently have?
Which of them have you had before? Study loan**

Question

Which of the following financial products do you currently have? Which of them have you had before? Study loan

Frequencies

label	value	n	%	v. %
Have at present	1	142	9.6	9.6
Not at present, but have had in the past	2	319	21.6	21.6
Don't have/haven't had	3	1009	68.3	68.3
Don't know/can't say	4	2	0.1	0.1
Didn't respond	5	5	0.3	0.3
		1477	100.0	100.0

[Q4_7] Which of the following financial products do you currently have? Which of them have you had before? Housing loan

Question

Which of the following financial products do you currently have? Which of them have you had before? Housing loan

Frequencies

label	value	n	%	v. %
Have at present	1	414	28.0	28.0
Not at present, but have had in the past	2	369	25.0	25.0
Don't have/haven't had	3	687	46.5	46.5
Don't know/can't say	4	4	0.3	0.3
Didn't respond	5	3	0.2	0.2
		1477	100.0	100.0

[Q4_8] Which of the following financial products do you currently have? Which of them have you had before? Credit card

Question

Which of the following financial products do you currently have? Which of them have you had before? Credit card

Frequencies

label	value	n	%	v. %
Have at present	1	930	63.0	63.0
Not at present, but have had in the past	2	67	4.5	4.5
Don't have/haven't had	3	478	32.4	32.4
Don't know/can't say	4	1	0.1	0.1
Didn't respond	5	1	0.1	0.1
		1477	100.0	100.0

[Q4_9] Which of the following financial products do you currently have? Which of them have you had before? Consumer credit, including car loan

Question

Which of the following financial products do you currently have? Which of them have you had before? Consumer credit, including car loan

Frequencies

label	value	n	%	v. %
Have at present	1	291	19.7	19.7
Not at present, but have had in the past	2	224	15.2	15.2
Don't have/haven't had	3	953	64.5	64.5
Don't know/can't say	4	5	0.3	0.3
Didn't respond	5	4	0.3	0.3
		1477	100.0	100.0

**[Q4_10] Which of the following financial products do you currently have?
Which of them have you had before? Instant loans**

Question

Which of the following financial products do you currently have? Which of them have you had before? Instant loans

Frequencies

label	value	n	%	v. %
Have at present	1	28	1.9	1.9
Not at present, but have had in the past	2	60	4.1	4.1
Don't have/haven't had	3	1381	93.5	93.5
Don't know/can't say	4	2	0.1	0.1
Didn't respond	5	6	0.4	0.4
		1477	100.0	100.0

**[Q4_11] Which of the following financial products do you currently have?
Which of them have you had before? Investment fund**

Question

Which of the following financial products do you currently have? Which of them have you had before? Investment fund

Frequencies

label	value	n	%	v. %
Have at present	1	342	23.2	23.2
Not at present, but have had in the past	2	80	5.4	5.4

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2. Variables

(cont. from previous page)

label	value	n	%	v. %
Don't have/haven't had	3	1041	70.5	70.5
Don't know/can't say	4	9	0.6	0.6
Didn't respond	5	5	0.3	0.3
		1477	100.0	100.0

[Q4_12] Which of the following financial products do you currently have? Which of them have you had before? Shares or stock / securities account

Question

Which of the following financial products do you currently have? Which of them have you had before? Shares or stock / securities account

Frequencies

label	value	n	%	v. %
Have at present	1	442	29.9	29.9
Not at present, but have had in the past	2	88	6.0	6.0
Don't have/haven't had	3	938	63.5	63.5
Don't know/can't say	4	7	0.5	0.5
Didn't respond	5	2	0.1	0.1
		1477	100.0	100.0

[Q4_13] Which of the following financial products do you currently have? Which of them have you had before? Bonds investment / index loans

Question

Which of the following financial products do you currently have? Which of them have you had before? Bonds investment / index loans

Frequencies

label	value	n	%	v. %
Have at present	1	41	2.8	2.8
Not at present, but have had in the past	2	37	2.5	2.5
Don't have/haven't had	3	1380	93.4	93.4
Don't know/can't say	4	12	0.8	0.8
Didn't respond	5	7	0.5	0.5

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(cont. from previous page)

label	value	n	%	v. %
		1477	100.0	100.0

[Q4_14] Which of the following financial products do you currently have? Which of them have you had before? Voluntary pension insurance

Question

Which of the following financial products do you currently have? Which of them have you had before? Voluntary pension insurance

Frequencies

label	value	n	%	v. %
Have at present	1	286	19.4	19.4
Not at present, but have had in the past	2	56	3.8	3.8
Don't have/haven't had	3	1123	76.0	76.0
Don't know/can't say	4	11	0.7	0.7
Didn't respond	5	1	0.1	0.1
		1477	100.0	100.0

[Q4_15] Which of the following financial products do you currently have? Which of them have you had before? Home insurance

Question

Which of the following financial products do you currently have? Which of them have you had before? Home insurance

Frequencies

label	value	n	%	v. %
Have at present	1	1257	85.1	85.1
Not at present, but have had in the past	2	31	2.1	2.1
Don't have/haven't had	3	185	12.5	12.5
Don't know/can't say	4	4	0.3	0.3
Didn't respond	5	0	0.0	0.0
		1477	100.0	100.0

[Q4_16] Which of the following financial products do you currently have? Which of them have you had before? Travel insurance

Question

Which of the following financial products do you currently have? Which of them have you had before? Travel insurance

Frequencies

label	value	n	%	v. %
Have at present	1	858	58.1	58.1
Not at present, but have had in the past	2	219	14.8	14.8
Don't have/haven't had	3	389	26.3	26.3
Don't know/can't say	4	9	0.6	0.6
Didn't respond	5	2	0.1	0.1
		1477	100.0	100.0

[Q4_17] Which of the following financial products do you currently have? Which of them have you had before? Accident insurance

Question

Which of the following financial products do you currently have? Which of them have you had before? Accident insurance

Frequencies

label	value	n	%	v. %
Have at present	1	923	62.5	62.5
Not at present, but have had in the past	2	73	4.9	4.9
Don't have/haven't had	3	467	31.6	31.6
Don't know/can't say	4	14	0.9	0.9
Didn't respond	5	0	0.0	0.0
		1477	100.0	100.0

[Q4_18] Which of the following financial products do you currently have? Which of them have you had before? Life insurance (risk insurance)

Question

Which of the following financial products do you currently have? Which of them have you had before? Life insurance (risk insurance)

Frequencies

label	value	n	%	v. %
Have at present	1	628	42.5	42.5
Not at present, but have had in the past	2	98	6.6	6.6
Don't have/haven't had	3	723	49.0	49.0
Don't know/can't say	4	24	1.6	1.6
Didn't respond	5	4	0.3	0.3
		1477	100.0	100.0

**[Q4_19] Which of the following financial products do you currently have?
Which of them have you had before? Life insurance (savings insurance)**

Question

Which of the following financial products do you currently have? Which of them have you had before? Life insurance (savings insurance)

Frequencies

label	value	n	%	v. %
Have at present	1	182	12.3	12.3
Not at present, but have had in the past	2	73	4.9	4.9
Don't have/haven't had	3	1189	80.5	80.5
Don't know/can't say	4	25	1.7	1.7
Didn't respond	5	8	0.5	0.5
		1477	100.0	100.0

**[Q4_20] Which of the following financial products do you currently have?
Which of them have you had before? Medical expenses insurance**

Question

Which of the following financial products do you currently have? Which of them have you had before? Medical expenses insurance

Frequencies

label	value	n	%	v. %
Have at present	1	433	29.3	29.3
Not at present, but have had in the past	2	37	2.5	2.5

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2. Variables

(cont. from previous page)

label	value	n	%	v. %
Don't have/haven't had	3	969	65.6	65.6
Don't know/can't say	4	30	2.0	2.0
Didn't respond	5	8	0.5	0.5
		1477	100.0	100.0

[Q5A] Which of the following alternatives best describes how you have usually chosen: Deposit products

Question

Which of the following alternatives best describes how you have usually chosen: Deposit products

Frequencies

label	value	n	%	v. %
I considered many different options from different companies before making my decision	1	359	24.3	24.5
I considered many different options from one company	2	257	17.4	17.5
I didn't consider other options	3	491	33.2	33.5
I tried to find other options but couldn't	4	18	1.2	1.2
Someone else made the decision for me	5	248	16.8	16.9
I don't know	6	9	0.6	0.6
Can't say	7	19	1.3	1.3
Didn't respond	8	24	1.6	1.6
Haven't had this product	9	40	2.7	2.7
System missing (SYSMIS)	.	12	0.8	–
		1477	100.0	100.0

[Q5B] Which of the following alternatives best describes how you have usually chosen: Housing loan

Question

Which of the following alternatives best describes how you have usually chosen: Housing loan

Frequencies

label	value	n	%	v. %
I considered many different options from different companies before making my decision	1	277	18.8	20.0
I considered many different options from one company	2	153	10.4	11.1
I didn't consider other options	3	321	21.7	23.2
I tried to find other options but couldn't	4	9	0.6	0.7
Someone else made the decision for me	5	48	3.2	3.5
I don't know	6	5	0.3	0.4
Can't say	7	31	2.1	2.2
Didn't respond	8	22	1.5	1.6
Haven't had this product	9	517	35.0	37.4
System missing (SYSMIS)	.	94	6.4	–
		1477	100.0	100.0

[Q5C] Which of the following alternatives best describes how you have usually chosen: Investment fund

Question

Which of the following alternatives best describes how you have usually chosen: Investment fund

Frequencies

label	value	n	%	v. %
I considered many different options from different companies before making my decision	1	122	8.3	8.8
I considered many different options from one company	2	156	10.6	11.3
I didn't consider other options	3	134	9.1	9.7
I tried to find other options but couldn't	4	3	0.2	0.2
Someone else made the decision for me	5	37	2.5	2.7
I don't know	6	19	1.3	1.4
Can't say	7	19	1.3	1.4
Didn't respond	8	42	2.8	3.0
Haven't had this product	9	848	57.4	61.4
System missing (SYSMIS)	.	97	6.6	–
		1477	100.0	100.0

[Q5D] Which of the following alternatives best describes how you have usually chosen: Consumer credit / instant loans

Question

Which of the following alternatives best describes how you have usually chosen: Consumer credit / instant loans

Frequencies

label	value	n	%	v. %
I considered many different options from different companies before making my decision	1	66	4.5	4.7
I considered many different options from one company	2	81	5.5	5.8
I didn't consider other options	3	173	11.7	12.3
I tried to find other options but couldn't	4	5	0.3	0.4
Someone else made the decision for me	5	23	1.6	1.6
I don't know	6	20	1.4	1.4
Can't say	7	26	1.8	1.9
Didn't respond	8	33	2.2	2.4
Haven't had this product	9	976	66.1	69.6
System missing (SYSMIS)	.	74	5.0	—
		1477	100.0	100.0

[Q5E] Which of the following alternatives best describes how you have usually chosen: Insurance products

Question

Which of the following alternatives best describes how you have usually chosen: Insurance products

Frequencies

label	value	n	%	v. %
I considered many different options from different companies before making my decision	1	580	39.3	40.1
I considered many different options from one company	2	243	16.5	16.8
I didn't consider other options	3	321	21.7	22.2
I tried to find other options but couldn't	4	16	1.1	1.1

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label	value	n	%	v. %
Someone else made the decision for me	5	151	10.2	10.4
I don't know	6	15	1.0	1.0
Can't say	7	20	1.4	1.4
Didn't respond	8	8	0.5	0.6
Haven't had this product	9	93	6.3	6.4
System missing (SYSMIS)	.	30	2.0	–
		1477	100.0	100.0

[Q6A] What was the most important source of information when you were choosing: Deposit products

Question

What was the most important source of information when you were choosing: Deposit products

Frequencies

label	value	n	%	v. %
Information received from an advertiser or the seller of the product	1	32	2.2	2.7
Information received from the office of the company that provides the product	2	551	37.3	46.8
Information received from the Internet	3	114	7.7	9.7
Product comparison	4	37	2.5	3.1
Advice from a friend or relative (who doesn't work in the financial sector)	5	108	7.3	9.2
Advice from a friend or relative (who works in the financial sector)	6	41	2.8	3.5
Information received from an employee of a company in the financial sector	7	15	1.0	1.3
Information received from the Finnish Financial Ombudsman Bureau (FINE)	8	2	0.1	0.2
Information received through media (other than advertising)	9	16	1.1	1.4
Other past personal experiences	10	101	6.8	8.6
Other, please specify	11	46	3.1	3.9
Can't say	12	88	6.0	7.5
Didn't respond	13	26	1.8	2.2
System missing (SYSMIS)	.	300	20.3	–
		1477	100.0	100.0

[Q6B] What was the most important source of information when you were choosing: Housing loan

Question

What was the most important source of information when you were choosing: Housing loan

Frequencies

label	value	n	%	v. %
Information received from an advertiser or the seller of the product	1	17	1.2	2.1
Information received from the office of the company that provides the product	2	501	33.9	61.2
Information received from the Internet	3	39	2.6	4.8
Product comparison	4	32	2.2	3.9
Advice from a friend or relative (who doesn't work in the financial sector)	5	22	1.5	2.7
Advice from a friend or relative (who works in the financial sector)	6	25	1.7	3.1
Information received from an employee of a company in the financial sector	7	16	1.1	2.0
Information received from the Finnish Financial Ombudsman Bureau (FINE)	8	0	0.0	0.0
Information received through media (other than advertising)	9	11	0.7	1.3
Other past personal experiences	10	62	4.2	7.6
Other, please specify	11	18	1.2	2.2
Can't say	12	42	2.8	5.1
Didn't respond	13	33	2.2	4.0
System missing (SYSMIS)	.	659	44.6	–
		1477	100.0	100.0

[Q6C] What was the most important source of information when you were choosing: Investment fund

Question

What was the most important source of information when you were choosing: Investment fund

Frequencies

label	value	n	%	v. %
Information received from an advertiser or the seller of the product	1	18	1.2	3.6
Information received from the office of the company that provides the product	2	241	16.3	48.7
Information received from the Internet	3	50	3.4	10.1
Product comparison	4	25	1.7	5.1
Advice from a friend or relative (who doesn't work in the financial sector)	5	14	0.9	2.8
Advice from a friend or relative (who works in the financial sector)	6	12	0.8	2.4
Information received from an employee of a company in the financial sector	7	15	1.0	3.0
Information received from the Finnish Financial Ombudsman Bureau (FINE)	8	0	0.0	0.0
Information received through media (other than advertising)	9	11	0.7	2.2
Other past personal experiences	10	22	1.5	4.4
Other, please specify	11	7	0.5	1.4
Can't say	12	41	2.8	8.3
Didn't respond	13	39	2.6	7.9
System missing (SYSMIS)	.	982	66.5	–
		1477	100.0	100.0

[Q6D] What was the most important source of information when you were choosing: Consumer credit / instant loans

Question

What was the most important source of information when you were choosing: Consumer credit / instant loans

Frequencies

label	value	n	%	v. %
Information received from an advertiser or the seller of the product	1	37	2.5	9.2
Information received from the office of the company that provides the product	2	151	10.2	37.4
Information received from the Internet	3	60	4.1	14.9
Product comparison	4	13	0.9	3.2
Advice from a friend or relative (who doesn't work in the financial sector)	5	5	0.3	1.2

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2. Variables

(cont. from previous page)

label	value	n	%	v. %
Advice from a friend or relative (who works in the financial sector)	6	10	0.7	2.5
Information received from an employee of a company in the financial sector	7	5	0.3	1.2
Information received from the Finnish Financial Ombudsman Bureau (FINE)	8	0	0.0	0.0
Information received through media (other than advertising)	9	2	0.1	0.5
Other past personal experiences	10	23	1.6	5.7
Other, please specify	11	8	0.5	2.0
Can't say	12	49	3.3	12.1
Didn't respond	13	41	2.8	10.1
System missing (SYSMIS)	.	1073	72.6	—
		1477	100.0	100.0

[Q6E] What was the most important source of information when you were choosing: Insurance products

Question

What was the most important source of information when you were choosing: Insurance products

Frequencies

label	value	n	%	v. %
Information received from an advertiser or the seller of the product	1	96	6.5	8.0
Information received from the office of the company that provides the product	2	509	34.5	42.3
Information received from the Internet	3	145	9.8	12.1
Product comparison	4	113	7.7	9.4
Advice from a friend or relative (who doesn't work in the financial sector)	5	84	5.7	7.0
Advice from a friend or relative (who works in the financial sector)	6	36	2.4	3.0
Information received from an employee of a company in the financial sector	7	13	0.9	1.1
Information received from the Finnish Financial Ombudsman Bureau (FINE)	8	0	0.0	0.0

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(cont. from previous page)

label	value	n	%	v. %
Information received through media (other than advertising)	9	11	0.7	0.9
Other past personal experiences	10	81	5.5	6.7
Other, please specify	11	42	2.8	3.5
Can't say	12	61	4.1	5.1
Didn't respond	13	12	0.8	1.0
System missing (SYSMIS)	.	274	18.6	—
		1477	100.0	100.0

[Q7_1] Do you think the following statement is true or false: Before buying something, you consider carefully whether you can afford it

Question

Do you think the following statement is true or false: Before buying something, you consider carefully whether you can afford it

Frequencies

label	value	n	%	v. %
Completely true	1	831	56.3	56.3
Somewhat true	2	424	28.7	28.7
Neither true nor false	3	91	6.2	6.2
Somewhat false	4	95	6.4	6.4
Completely false	5	27	1.8	1.8
Can't say (SPONTANEOUS)	6	5	0.3	0.3
Didn't respond	7	4	0.3	0.3
		1477	100.0	100.0

[Q7_2] Do you think the following statement is true or false: You live only for today and don't worry about tomorrow

Question

Do you think the following statement is true or false: You live only for today and don't worry about tomorrow

Frequencies

2. Variables

label	value	n	%	v. %
Completely true	1	105	7.1	7.1
Somewhat true	2	178	12.1	12.1
Neither true nor false	3	165	11.2	11.2
Somewhat false	4	350	23.7	23.7
Completely false	5	665	45.0	45.0
Can't say (SPONTANEOUS)	6	10	0.7	0.7
Didn't respond	7	4	0.3	0.3
		1477	100.0	100.0

[Q7_3] Do you think the following statement is true or false: You get more pleasure from spending money right away than from saving for the future

Question

Do you think the following statement is true or false: You get more pleasure from spending money right away than from saving for the future

Frequencies

label	value	n	%	v. %
Completely true	1	113	7.7	7.7
Somewhat true	2	195	13.2	13.2
Neither true nor false	3	276	18.7	18.7
Somewhat false	4	363	24.6	24.6
Completely false	5	512	34.7	34.7
Can't say (SPONTANEOUS)	6	14	0.9	0.9
Didn't respond	7	4	0.3	0.3
		1477	100.0	100.0

[Q7_4] Do you think the following statement is true or false: You pay your bills on time

Question

Do you think the following statement is true or false: You pay your bills on time

Frequencies

label	value	n	%	v. %
Completely true	1	1133	76.7	76.7
Somewhat true	2	257	17.4	17.4

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(cont. from previous page)

label	value	n	%	v. %
Neither true nor false	3	33	2.2	2.2
Somewhat false	4	37	2.5	2.5
Completely false	5	14	0.9	0.9
Can't say (SPONTANEOUS)	6	1	0.1	0.1
Didn't respond	7	2	0.1	0.1
		1477	100.0	100.0

[Q7_5] Do you think the following statement is true or false: You are ready to lose some of your money when saving or investing, if there is a better chance of higher profits

Question

Do you think the following statement is true or false: You are ready to lose some of your money when saving or investing, if there is a better chance of higher profits

Frequencies

label	value	n	%	v. %
Completely true	1	136	9.2	9.2
Somewhat true	2	336	22.7	22.7
Neither true nor false	3	201	13.6	13.6
Somewhat false	4	303	20.5	20.5
Completely false	5	472	32.0	32.0
Can't say (SPONTANEOUS)	6	23	1.6	1.6
Didn't respond	7	6	0.4	0.4
		1477	100.0	100.0

[Q7_6] Do you think the following statement is true or false: You monitor your personal finances carefully

Question

Do you think the following statement is true or false: You monitor your personal finances carefully

Frequencies

2. Variables

label	value	n	%	v. %
Completely true	1	822	55.7	55.7
Somewhat true	2	457	30.9	30.9
Neither true nor false	3	94	6.4	6.4
Somewhat false	4	74	5.0	5.0
Completely false	5	29	2.0	2.0
Can't say (SPONTANEOUS)	6	0	0.0	0.0
Didn't respond	7	1	0.1	0.1
		1477	100.0	100.0

[Q7_7] Do you think the following statement is true or false: You set financial goals for the future and try to achieve them

Question

Do you think the following statement is true or false: You set financial goals for the future and try to achieve them

Frequencies

label	value	n	%	v. %
Completely true	1	489	33.1	33.1
Somewhat true	2	576	39.0	39.0
Neither true nor false	3	172	11.6	11.6
Somewhat false	4	141	9.5	9.5
Completely false	5	85	5.8	5.8
Can't say (SPONTANEOUS)	6	13	0.9	0.9
Didn't respond	7	1	0.1	0.1
		1477	100.0	100.0

[Q7_8] Do you think the following statement is true or false: Money is for spending

Question

Do you think the following statement is true or false: Money is for spending

Frequencies

label	value	n	%	v. %
Completely true	1	422	28.6	28.6
Somewhat true	2	560	37.9	37.9

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(cont. from previous page)

label	value	n	%	v. %
Neither true nor false	3	230	15.6	15.6
Somewhat false	4	182	12.3	12.3
Completely false	5	76	5.1	5.1
Can't say (SPONTANEOUS)	6	3	0.2	0.2
Didn't respond	7	4	0.3	0.3
		1477	100.0	100.0

[Q7_9] Do you think the following statement is true or false: Before you sign a financial agreement, you read the terms and conditions carefully

Question

Do you think the following statement is true or false: Before you sign a financial agreement, you read the terms and conditions carefully

Frequencies

label	value	n	%	v. %
Completely true	1	973	65.9	65.9
Somewhat true	2	322	21.8	21.8
Neither true nor false	3	66	4.5	4.5
Somewhat false	4	72	4.9	4.9
Completely false	5	28	1.9	1.9
Can't say (SPONTANEOUS)	6	10	0.7	0.7
Didn't respond	7	6	0.4	0.4
		1477	100.0	100.0

[Q7_10] Do you think the following statement is true or false: You like taking risks, and you don't try to shield yourself from hardships of life

Question

Do you think the following statement is true or false: You like taking risks, and you don't try to shield yourself from hardships of life

Frequencies

label	value	n	%	v. %
Completely true	1	81	5.5	5.5

(continued on next page)

2. Variables

(cont. from previous page)

label	value	n	%	v. %
Somewhat true	2	217	14.7	14.7
Neither true nor false	3	161	10.9	10.9
Somewhat false	4	398	26.9	26.9
Completely false	5	599	40.6	40.6
Can't say (SPONTANEOUS)	6	12	0.8	0.8
Didn't respond	7	9	0.6	0.6
		1477	100.0	100.0

[Q8] It can happen, on occasion, that the funds at your disposal are not sufficient to cover expenses. Has this happened to you in the past 12 months?

Question

It can happen, on occasion, that the funds at your disposal are not sufficient to cover expenses. Has this happened to you in the past 12 months?

Frequencies

label	value	n	%	v. %
Yes	1	400	27.1	27.1
No	2	1049	71.0	71.0
Can't say	3	24	1.6	1.6
Didn't respond	4	4	0.3	0.3
		1477	100.0	100.0

[Q9_1] What did you do to make ends meet the last time your income did not cover your expenses? I deposited money from my savings to my current account

Question

What did you do to make ends meet the last time your income did not cover your expenses? I deposited money from my savings to my current account

Frequencies

label	value	n	%	v. %
Not mentioned	0	338	22.9	84.5
Mentioned	1	62	4.2	15.5

(continued on next page)

(cont. from previous page)

label	value	n	%	v. %
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_2] What did you do to make ends meet the last time your income did not cover your expenses? I reduced my expenses or didn't spend at all

Question

What did you do to make ends meet the last time your income did not cover your expenses? I reduced my expenses or didn't spend at all

Frequencies

label	value	n	%	v. %
Not mentioned	0	301	20.4	75.2
Mentioned	1	99	6.7	24.8
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_3] What did you do to make ends meet the last time your income did not cover your expenses? I sold something I owned

Question

What did you do to make ends meet the last time your income did not cover your expenses? I sold something I owned

Frequencies

label	value	n	%	v. %
Not mentioned	0	375	25.4	93.8
Mentioned	1	25	1.7	6.2
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_4] What did you do to make ends meet the last time your income did not cover your expenses? I worked overtime

Question

What did you do to make ends meet the last time your income did not cover your expenses? I worked overtime

Frequencies

label	value	n	%	v. %
Not mentioned	0	385	26.1	96.2
Mentioned	1	15	1.0	3.8
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_5] What did you do to make ends meet the last time your income did not cover your expenses? I took on temporary work

Question

What did you do to make ends meet the last time your income did not cover your expenses? I took on temporary work

Frequencies

label	value	n	%	v. %
Not mentioned	0	391	26.5	97.8
Mentioned	1	9	0.6	2.2
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_6] What did you do to make ends meet the last time your income did not cover your expenses? I borrowed food or money from family or friends

Question

What did you do to make ends meet the last time your income did not cover your expenses? I borrowed food or money from family or friends

Frequencies

label	value	n	%	v. %
Not mentioned	0	281	19.0	70.2
Mentioned	1	119	8.1	29.8
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_7] What did you do to make ends meet the last time your income did not cover your expenses? I borrowed money from my employer or received a salary advance

Question

What did you do to make ends meet the last time your income did not cover your expenses? I borrowed money from my employer or received a salary advance

Frequencies

label	value	n	%	v. %
Not mentioned	0	397	26.9	99.2
Mentioned	1	3	0.2	0.8
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_8] What did you do to make ends meet the last time your income did not cover your expenses? I took things to a pawn shop

Question

What did you do to make ends meet the last time your income did not cover your expenses? I took things to a pawn shop

Frequencies

label	value	n	%	v. %
Not mentioned	0	400	27.1	100.0
Mentioned	1	0	0.0	0.0
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_9] What did you do to make ends meet the last time your income did not cover your expenses? I withdrew money from my pension insurance

Question

What did you do to make ends meet the last time your income did not cover your expenses? I withdrew money from my pension insurance

Frequencies

label	value	n	%	v. %
Not mentioned	0	400	27.1	100.0
Mentioned	1	0	0.0	0.0
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_10] What did you do to make ends meet the last time your income did not cover your expenses? I overdrew my account

Question

What did you do to make ends meet the last time your income did not cover your expenses? I overdrew my account

Frequencies

label	value	n	%	v. %
Not mentioned	0	392	26.5	98.0
Mentioned	1	8	0.5	2.0
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_11] What did you do to make ends meet the last time your income did not cover your expenses? I used a credit card

Question

What did you do to make ends meet the last time your income did not cover your expenses? I used a credit card

Frequencies

label	value	n	%	v. %
Not mentioned	0	362	24.5	90.5
Mentioned	1	38	2.6	9.5
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_12] What did you do to make ends meet the last time your income did not cover your expenses? I left bills unpaid

Question

What did you do to make ends meet the last time your income did not cover your expenses? I left bills unpaid

Frequencies

label	value	n	%	v. %
Not mentioned	0	366	24.8	91.5
Mentioned	1	34	2.3	8.5
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_13] What did you do to make ends meet the last time your income did not cover your expenses? I combined my existing loans

Question

What did you do to make ends meet the last time your income did not cover your expenses? I combined my existing loans

Frequencies

label	value	n	%	v. %
Not mentioned	0	350	23.7	87.5
Mentioned	1	50	3.4	12.5
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_14] What did you do to make ends meet the last time your income did not cover your expenses? I took a new loan from a bank

Question

What did you do to make ends meet the last time your income did not cover your expenses? I took a new loan from a bank

Frequencies

label	value	n	%	v. %
Not mentioned	0	382	25.9	95.5
Mentioned	1	18	1.2	4.5
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_15] What did you do to make ends meet the last time your income did not cover your expenses? I took a new instant loan

Question

What did you do to make ends meet the last time your income did not cover your expenses? I took a new instant loan

Frequencies

label	value	n	%	v. %
Not mentioned	0	389	26.3	97.2
Mentioned	1	11	0.7	2.8
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_16] What did you do to make ends meet the last time your income did not cover your expenses? I took a loan from an unofficial lender

Question

What did you do to make ends meet the last time your income did not cover your expenses? I took a loan from an unofficial lender

Frequencies

label	value	n	%	v. %
Not mentioned	0	397	26.9	99.2
Mentioned	1	3	0.2	0.8
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_17] What did you do to make ends meet the last time your income did not cover your expenses? I applied for social assistance

Question

What did you do to make ends meet the last time your income did not cover your expenses? I applied for social assistance

Frequencies

label	value	n	%	v. %
Not mentioned	0	387	26.2	96.8
Mentioned	1	13	0.9	3.2
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_18] What did you do to make ends meet the last time your income did not cover your expenses? Other, please specify

Question

What did you do to make ends meet the last time your income did not cover your expenses? Other, please specify

Frequencies

label	value	n	%	v. %
Not mentioned	0	365	24.7	91.2
Mentioned	1	35	2.4	8.8
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_19] What did you do to make ends meet the last time your income did not cover your expenses? Don't know/can't say

Question

*What did you do to make ends meet the last time your income did not cover your expenses?
Don't know/can't say*

Frequencies

label	value	n	%	v. %
Not mentioned	0	393	26.6	98.2
Mentioned	1	7	0.5	1.8
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q9_20] What did you do to make ends meet the last time your income did not cover your expenses? Doesn't want to answer

Question

*What did you do to make ends meet the last time your income did not cover your expenses?
Doesn't want to answer*

Frequencies

label	value	n	%	v. %
Not mentioned	0	398	26.9	99.5
Mentioned	1	2	0.1	0.5
System missing (SYSMIS)	.	1077	72.9	–
		1477	100.0	100.0

[Q10_1] Have you used some of the following ways to save money in the past 12 months? Saved cash in your home or wallet

Question

Have you used some of the following ways to save money in the past 12 months? Saved cash in your home or wallet

Frequencies

label	value	n	%	v. %
Not mentioned	0	1118	75.7	75.7
Mentioned	1	359	24.3	24.3
		1477	100.0	100.0

[Q10_2] Have you used some of the following ways to save money in the past 12 months? Saved money to your current account

Question

Have you used some of the following ways to save money in the past 12 months? Saved money to your current account

Frequencies

label	value	n	%	v. %
Not mentioned	0	879	59.5	59.5
Mentioned	1	598	40.5	40.5
		1477	100.0	100.0

[Q10_3] Have you used some of the following ways to save money in the past 12 months? Deposited money to some other account such as a savings account or a time deposit account

Question

Have you used some of the following ways to save money in the past 12 months? Deposited money to some other account such as a savings account or a time deposit account

Frequencies

label	value	n	%	v. %
Not mentioned	0	988	66.9	66.9
Mentioned	1	489	33.1	33.1
		1477	100.0	100.0

[Q10_4] Have you used some of the following ways to save money in the past 12 months? Given money to a family member so that they can save it for you

Question

Have you used some of the following ways to save money in the past 12 months? Given money to a family member so that they can save it for you

Frequencies

label	value	n	%	v. %
Not mentioned	0	1414	95.7	95.7
Mentioned	1	63	4.3	4.3
		1477	100.0	100.0

[Q10_5] Have you used some of the following ways to save money in the past 12 months? Invested money in shares/stock, funds, savings insurance or bonds

Question

Have you used some of the following ways to save money in the past 12 months? Invested money in shares/stock, funds, savings insurance or bonds

Frequencies

label	value	n	%	v. %
Not mentioned	0	1275	86.3	86.3
Mentioned	1	202	13.7	13.7
		1477	100.0	100.0

[Q10_6] Have you used some of the following ways to save money in the past 12 months? Saved money in some other way

Question

Have you used some of the following ways to save money in the past 12 months? Saved money in some other way

Frequencies

label	value	n	%	v. %
Not mentioned	0	1408	95.3	95.3
Mentioned	1	69	4.7	4.7
		1477	100.0	100.0

[Q10_7] Have you used some of the following ways to save money in the past 12 months? Haven't actively saved money

Question

Have you used some of the following ways to save money in the past 12 months? Haven't actively saved money

Frequencies

label	value	n	%	v. %
Not mentioned	0	1164	78.8	78.8
Mentioned	1	313	21.2	21.2
		1477	100.0	100.0

[Q10_8] Have you used some of the following ways to save money in the past 12 months? Can't say

Question

Have you used some of the following ways to save money in the past 12 months? Can't say

Frequencies

label	value	n	%	v. %
Not mentioned	0	1474	99.8	99.8
Mentioned	1	3	0.2	0.2
		1477	100.0	100.0

[Q10_9] Have you used some of the following ways to save money in the past 12 months? Didn't respond

Question

Have you used some of the following ways to save money in the past 12 months? Didn't respond

Frequencies

2. Variables

label	value	n	%	v. %
Not mentioned	0	1471	99.6	99.6
Mentioned	1	6	0.4	0.4
		1477	100.0	100.0

[Q11] If you lost your main source of income, how long would you be able to maintain your current lifestyle without borrowing money or moving house?

Question

If you lost your main source of income, how long would you be able to maintain your current lifestyle without borrowing money or moving house?

Frequencies

label	value	n	%	v. %
Less than a week	1	86	5.8	5.8
At least a week, but not a month	2	144	9.7	9.7
At least a month, but not three months	3	345	23.4	23.4
At least three months, but not six months	4	287	19.4	19.4
Longer than six months	5	579	39.2	39.2
Can't say	6	31	2.1	2.1
Didn't respond	7	5	0.3	0.3
		1477	100.0	100.0

[Q12A] How much of your net income, that is the income that is left after taxes and social contributions, do you save each month?

Question

How much of your net income, that is the income that is left after taxes and social contributions, do you save each month?

Frequencies

label	value	n	%	v. %
Nothing	1	383	25.9	25.9
0 - 5%	2	260	17.6	17.6
5 - 10%	3	314	21.3	21.3
10 - 20%	4	194	13.1	13.1
20 - 30%	5	124	8.4	8.4

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label	value	n	%	v. %
30 - 40%	6	68	4.6	4.6
40 - 50%	7	40	2.7	2.7
50 - 60%	8	26	1.8	1.8
Over 60%	9	16	1.1	1.1
Don't know/can't say	10	40	2.7	2.7
Didn't respond	11	12	0.8	0.8
		1477	100.0	100.0

[Q12B] How much of your net income goes into paying off loans and interest each month? Include housing loan and all other loans

Question

How much of your net income goes into paying off loans and interest each month? Include housing loan and all other loans

Frequencies

label	value	n	%	v. %
Nothing	1	802	54.3	54.3
0 - 5%	2	132	8.9	8.9
5 - 10%	3	118	8.0	8.0
10 - 20%	4	124	8.4	8.4
20 - 30%	5	134	9.1	9.1
30 - 40%	6	65	4.4	4.4
40 - 50%	7	38	2.6	2.6
50 - 60%	8	16	1.1	1.1
Over 60%	9	11	0.7	0.7
Don't know/can't say	10	27	1.8	1.8
Didn't respond	11	10	0.7	0.7
		1477	100.0	100.0

[Q13] How much easily disposable money do you think should be saved for a rainy day?

Question

How much easily disposable money do you think should be saved for a rainy day?

Frequencies

2. Variables

label	value	n	%	v. %
Less than half of monthly net income	1	66	4.5	4.5
Approximately half of monthly net income	2	167	11.3	11.3
Approximately one month's net income	3	349	23.6	23.6
Approximately two months' net income	4	254	17.2	17.2
Approximately three months' net income	5	209	14.2	14.2
The net income of 3-6 months	6	183	12.4	12.4
The net income of 6-12 months	7	92	6.2	6.2
The net income of over a year	8	104	7.0	7.0
Can't say	9	45	3.0	3.0
Didn't respond	10	8	0.5	0.5
		1477	100.0	100.0

[Q14] How much immediately disposable money do you currently have in your bank account?

Question

How much immediately disposable money do you currently have in your bank account?

Frequencies

label	value	n	%	v. %
More than you mentioned in the previous question	1	509	34.5	34.5
Approximately the same amount you mentioned in the previous question	2	375	25.4	25.4
Less than you mentioned in the previous question	3	509	34.5	34.5
Can't say	4	47	3.2	3.2
Didn't respond	5	37	2.5	2.5
		1477	100.0	100.0

[Q15_1] Do you think the following statement is true or false: The purpose of insurance is to restore the insured to the same financial level as before the accident/damage

Question

Do you think the following statement is true or false: The purpose of insurance is to restore the insured to the same financial level as before the accident/damage

Frequencies

label	value	n	%	v. %
True	1	1032	69.9	69.9
False	2	340	23.0	23.0
Can't say	3	105	7.1	7.1
		1477	100.0	100.0

[Q15_2] Do you think the following statement is true or false: Life insurance is necessary for all families with children or loans

Question

Do you think the following statement is true or false: Life insurance is necessary for all families with children or loans

Frequencies

label	value	n	%	v. %
True	1	1196	81.0	81.0
False	2	208	14.1	14.1
Can't say	3	73	4.9	4.9
		1477	100.0	100.0

[Q15_3] Do you think the following statement is true or false: I can also save money with my life insurance

Question

Do you think the following statement is true or false: I can also save money with my life insurance

Frequencies

label	value	n	%	v. %
True	1	832	56.3	56.3
False	2	369	25.0	25.0
Can't say	3	276	18.7	18.7
		1477	100.0	100.0

[Q15_4] Do you think the following statement is true or false: A higher insurance deductible means lower insurance premiums

Question

Do you think the following statement is true or false: A higher insurance deductible means lower insurance premiums

Frequencies

label	value	n	%	v. %
True	1	1069	72.4	72.4
False	2	200	13.5	13.5
Can't say	3	208	14.1	14.1
		1477	100.0	100.0

[Q15_5] Do you think the following statement is true or false: There are many kinds of home insurances: limited, extensive and in different price ranges

Question

Do you think the following statement is true or false: There are many kinds of home insurances: limited, extensive and in different price ranges

Frequencies

label	value	n	%	v. %
True	1	1381	93.5	93.5
False	2	20	1.4	1.4
Can't say	3	76	5.1	5.1
		1477	100.0	100.0

[Q15_6] Do you think the following statement is true or false: Taking out home insurance is worthwhile only for owner-occupied homes

Question

Do you think the following statement is true or false: Taking out home insurance is worthwhile only for owner-occupied homes

Frequencies

label	value	n	%	v. %
True	1	169	11.4	11.4
False	2	1262	85.4	85.4
Can't say	3	46	3.1	3.1
		1477	100.0	100.0

[Q15_7] Do you think the following statement is true or false: Home insurance compensates sudden increases in the price of electricity

Question

Do you think the following statement is true or false: Home insurance compensates sudden increases in the price of electricity

Frequencies

label	value	n	%	v. %
True	1	30	2.0	2.0
False	2	1338	90.6	90.6
Can't say	3	109	7.4	7.4
		1477	100.0	100.0

[Q15_8] Do you think the following statement is true or false: I pay for home insurance for five years, and there are no accidents or damages to my property. My insurance has been useless

Question

Do you think the following statement is true or false: I pay for home insurance for five years, and there are no accidents or damages to my property. My insurance has been useless

Frequencies

label	value	n	%	v. %
True	1	325	22.0	22.0
False	2	1093	74.0	74.0
Can't say	3	59	4.0	4.0
		1477	100.0	100.0

[Q16_1] To what extent do you agree or disagree with the following statement? I know what my insurances cover

Question

To what extent do you agree or disagree with the following statement? I know what my insurances cover

Frequencies

label	value	n	%	v. %
Strongly agree	1	512	34.7	34.7
Agree to some extent	2	666	45.1	45.1
Neither agree nor disagree	3	116	7.9	7.9
Disagree to some extent	4	107	7.2	7.2
Strongly disagree	5	32	2.2	2.2
Can't say (SPONTANEOUS)	6	30	2.0	2.0
Didn't respond	7	14	0.9	0.9
		1477	100.0	100.0

[Q16_2] To what extent do you agree or disagree with the following statement? I understand the contents and terms and conditions of different insurances

Question

To what extent do you agree or disagree with the following statement? I understand the contents and terms and conditions of different insurances

Frequencies

label	value	n	%	v. %
Strongly agree	1	342	23.2	23.2
Agree to some extent	2	652	44.1	44.1
Neither agree nor disagree	3	166	11.2	11.2
Disagree to some extent	4	213	14.4	14.4
Strongly disagree	5	69	4.7	4.7
Can't say (SPONTANEOUS)	6	28	1.9	1.9
Didn't respond	7	7	0.5	0.5
		1477	100.0	100.0

[Q16_3] To what extent do you agree or disagree with the following statement? I can compare the features and premiums of different insurances with each other

Question

To what extent do you agree or disagree with the following statement? I can compare the features and premiums of different insurances with each other

Frequencies

label	value	n	%	v. %
Strongly agree	1	375	25.4	25.4
Agree to some extent	2	558	37.8	37.8
Neither agree nor disagree	3	166	11.2	11.2
Disagree to some extent	4	220	14.9	14.9
Strongly disagree	5	106	7.2	7.2
Can't say (SPONTANEOUS)	6	43	2.9	2.9
Didn't respond	7	9	0.6	0.6
		1477	100.0	100.0

[Q17] After an accident or damage to your property has occurred, when do you have to file a claim with the insurance company?

Question

After an accident or damage to your property has occurred, when do you have to file a claim with the insurance company?

Frequencies

label	value	n	%	v. %
Two months after the accident or damage occurred at the latest	1	379	25.7	25.7
As quickly as possible after the accident or damage occurred, but in a year at the latest	2	928	62.8	62.8
It isn't necessary to file a claim, because the insurance company will deal with the issue	3	2	0.1	0.1
The claim should be filed as soon as possible with the police, who will then notify the insurance company	4	113	7.7	7.7
Don't know/can't say	5	55	3.7	3.7
		1477	100.0	100.0

[Q18] Does insurance always cover the cost of a new equivalent product, e.g. if an old bicycle is stolen, or is the replacement value of the bicycle compensated?

Question

Does insurance always cover the cost of a new equivalent product, e.g. if an old bicycle is stolen, or is the replacement value of the bicycle compensated?

Frequencies

label	value	n	%	v. %
Insurance covers the cost of a new equivalent product	1	100	6.8	6.8
The replacement value of the bicycle is compensated	2	1238	83.8	83.8
Don't know/can't say	3	139	9.4	9.4
		1477	100.0	100.0

[Q19] Let's say that your friend, who has taken out insurance from the same company as you have, exaggerates the damage that happened to them and receives a bigger compensation. How does this effect your insurance?

Question

Let's say that your friend, who has taken out insurance from the same company as you have, exaggerates the damage that happened to them and receives a bigger compensation. How does this effect your insurance?

Frequencies

label	value	n	%	v. %
It doesn't, because the damage occurred to my friend	1	510	34.5	34.5
The cost of my insurance increases because of my friend's fraudulent actions	2	869	58.8	58.8
The cost of my insurance decreases, because the company has one less case to compensate	3	12	0.8	0.8
Don't know/can't say	4	86	5.8	5.8
		1477	100.0	100.0

[Q20] Are you currently or have you in the past been an entrepreneur, self-employed or an own-account worker? Which of the following describes your situation?

Question

Are you currently or have you in the past been an entrepreneur, self-employed or an own-account worker? Which of the following describes your situation?

Frequencies

label	value	n	%	v. %
You are at present an entrepreneur, self-employed or an own-account worker	1	430	29.1	29.1
You aren't an entrepreneur, self-employed or an own-account worker at present but have been in the past	2	130	8.8	8.8
You aren't and never have been an entrepreneur, self-employed or an own-account worker	3	900	60.9	60.9
No answer/can't say	4	17	1.2	1.2
		1477	100.0	100.0

[Q21] How long have you been or were you an entrepreneur, self-employed or an own-account worker? (in years)

Question

How long have you been or were you an entrepreneur, self-employed or an own-account worker? (in years)

Descriptive statistics

statistic	value
number of valid cases	559
minimum	1.00
maximum	55.00
mean	15.36
standard deviation	12.55

[Q22] How many businesses have you owned / co-owned? In this context, owning a business refers to being an entrepreneur, self-employed or an own-account worker rather than investing in shares/stock, being a member of a cooperative etc.

Question

How many businesses have you owned / co-owned? In this context, owning a business refers to being an entrepreneur, self-employed or an own-account worker rather than investing in shares/stock, being a member of a cooperative etc.

Frequencies

label	value	n	%	v. %
One business	1	402	27.2	71.8
2-4 businesses	2	149	10.1	26.6
5 businesses or more	3	9	0.6	1.6
Can't say/don't want to say	4	0	0.0	0.0
System missing (SYSMIS)	.	917	62.1	–
		1477	100.0	100.0

[Q23] Do you have pension insurance for the self-employed (YEL insurance)?

Question

Do you have pension insurance for the self-employed (YEL insurance)?

Frequencies

label	value	n	%	v. %
Yes	1	368	24.9	85.6
No	2	62	4.2	14.4
Don't know/can't say	3	0	0.0	0.0
Didn't respond	4	0	0.0	0.0
System missing (SYSMIS)	.	1047	70.9	–
		1477	100.0	100.0

[Q24] How much is your annual YEL income, the income on which YEL insurance is based, which determines how much pension and social security you accumulate? If you don't know the exact sum, please give your best estimate. (in euros)

Question

How much is your annual YEL income, the income on which YEL insurance is based, which determines how much pension and social security you accumulate? If you don't know the exact sum, please give your best estimate. (in euros)

Descriptive statistics

statistic	value
number of valid cases	294
minimum	2.00
maximum	100000.00
mean	22749.45
standard deviation	17914.13

[Q25] Have you reported your YEL income as...

Question

Have you reported your YEL income as...

Frequencies

label	value	n	%	v. %
Equivalent to the actual income I receive from entrepreneurial activities	1	129	8.7	35.1
Higher than the actual income I receive from entrepreneurial activities	2	66	4.5	17.9
Lower than the actual income I receive from entrepreneurial activities	3	158	10.7	42.9
Can't say	4	15	1.0	4.1
System missing (SYSMIS)	.	1109	75.1	—
		1477	100.0	100.0

[Q26_1] Why have you reported your YEL income as lower than your actual income? The insurance premium would be too high with my actual income

Question

Why have you reported your YEL income as lower than your actual income? The insurance premium would be too high with my actual income

Frequencies

label	value	n	%	v. %
Not mentioned	0	93	6.3	58.9
Mentioned	1	65	4.4	41.1
System missing (SYSMIS)	.	1319	89.3	–
		1477	100.0	100.0

[Q26_2] Why have you reported your YEL income as lower than your actual income? I have private pension insurance

Question

Why have you reported your YEL income as lower than your actual income? I have private pension insurance

Frequencies

label	value	n	%	v. %
Not mentioned	0	126	8.5	79.7
Mentioned	1	32	2.2	20.3
System missing (SYSMIS)	.	1319	89.3	–
		1477	100.0	100.0

[Q26_3] Why have you reported your YEL income as lower than your actual income? I use other means to save money for my pension

Question

Why have you reported your YEL income as lower than your actual income? I use other means to save money for my pension

Frequencies

label	value	n	%	v. %
Not mentioned	0	114	7.7	72.2
Mentioned	1	44	3.0	27.8
System missing (SYSMIS)	.	1319	89.3	–
		1477	100.0	100.0

[Q26_4] Why have you reported your YEL income as lower than your actual income? I estimated the income accumulated by my entrepreneurial activities wrong when taking out the insurance

Question

Why have you reported your YEL income as lower than your actual income? I estimated the income accumulated by my entrepreneurial activities wrong when taking out the insurance

Frequencies

label	value	n	%	v. %
Not mentioned	0	154	10.4	97.5
Mentioned	1	4	0.3	2.5
System missing (SYSMIS)	.	1319	89.3	–
		1477	100.0	100.0

[Q26_5] Why have you reported your YEL income as lower than your actual income? My actual income has increased since I reported my YEL income

Question

Why have you reported your YEL income as lower than your actual income? My actual income has increased since I reported my YEL income

Frequencies

label	value	n	%	v. %
Not mentioned	0	140	9.5	88.6
Mentioned	1	18	1.2	11.4
System missing (SYSMIS)	.	1319	89.3	–
		1477	100.0	100.0

[Q26_6] Why have you reported your YEL income as lower than your actual income? I don't think I will receive a pension that corresponds to the pension contributions

Question

Why have you reported your YEL income as lower than your actual income? I don't think I will receive a pension that corresponds to the pension contributions

Frequencies

label	value	n	%	v. %
Not mentioned	0	119	8.1	75.3
Mentioned	1	39	2.6	24.7
System missing (SYSMIS)	.	1319	89.3	–
		1477	100.0	100.0

[Q26_7] Why have you reported your YEL income as lower than your actual income? Other reason, please specify

Question

Why have you reported your YEL income as lower than your actual income? Other reason, please specify

Frequencies

label	value	n	%	v. %
Not mentioned	0	148	10.0	93.7
Mentioned	1	10	0.7	6.3
System missing (SYSMIS)	.	1319	89.3	–
		1477	100.0	100.0

[Q26_8] Why have you reported your YEL income as lower than your actual income? Can't say

Question

Why have you reported your YEL income as lower than your actual income? Can't say

Frequencies

label	value	n	%	v. %
Not mentioned	0	154	10.4	97.5
Mentioned	1	4	0.3	2.5
System missing (SYSMIS)	.	1319	89.3	–
		1477	100.0	100.0

[Q26_9] Why have you reported your YEL income as lower than your actual income? Didn't respond

Question

Why have you reported your YEL income as lower than your actual income? Didn't respond

Frequencies

label	value	n	%	v. %
Not mentioned	0	158	10.7	100.0
Mentioned	1	0	0.0	0.0
System missing (SYSMIS)	.	1319	89.3	–
		1477	100.0	100.0

[Q27_1] Why have you reported your YEL income as higher than your actual income? I want to ensure a sufficient pension security

Question

Why have you reported your YEL income as higher than your actual income? I want to ensure a sufficient pension security

Frequencies

label	value	n	%	v. %
Not mentioned	0	25	1.7	37.9
Mentioned	1	41	2.8	62.1
System missing (SYSMIS)	.	1411	95.5	–
		1477	100.0	100.0

[Q27_2] Why have you reported your YEL income as higher than your actual income? I want to ensure sufficient social security for myself

Question

Why have you reported your YEL income as higher than your actual income? I want to ensure sufficient social security for myself

Frequencies

label	value	n	%	v. %
Not mentioned	0	47	3.2	71.2
Mentioned	1	19	1.3	28.8
System missing (SYSMIS)	.	1411	95.5	–
		1477	100.0	100.0

[Q27_3] Why have you reported your YEL income as higher than your actual income? I estimated the income accumulated by my entrepreneurial activities wrong when taking out the insurance

Question

Why have you reported your YEL income as higher than your actual income? I estimated the income accumulated by my entrepreneurial activities wrong when taking out the insurance

Frequencies

label	value	n	%	v. %
Not mentioned	0	65	4.4	98.5
Mentioned	1	1	0.1	1.5
System missing (SYSMIS)	.	1411	95.5	–
		1477	100.0	100.0

[Q27_4] Why have you reported your YEL income as higher than your actual income? My actual income has decreased since I reported my YEL income

Question

Why have you reported your YEL income as higher than your actual income? My actual income has decreased since I reported my YEL income

Frequencies

label	value	n	%	v. %
Not mentioned	0	58	3.9	87.9
Mentioned	1	8	0.5	12.1
System missing (SYSMIS)	.	1411	95.5	–
		1477	100.0	100.0

[Q27_5] Why have you reported your YEL income as higher than your actual income? My actual income is lower than the minimum limit for statutory YEL insurance

Question

Why have you reported your YEL income as higher than your actual income? My actual income is lower than the minimum limit for statutory YEL insurance

Frequencies

label	value	n	%	v. %
Not mentioned	0	55	3.7	83.3
Mentioned	1	11	0.7	16.7
System missing (SYSMIS)	.	1411	95.5	–
		1477	100.0	100.0

[Q27_6] Why have you reported your YEL income as higher than your actual income? Other reason, please specify

Question

Why have you reported your YEL income as higher than your actual income? Other reason, please specify

Frequencies

label	value	n	%	v. %
Not mentioned	0	63	4.3	95.5
Mentioned	1	3	0.2	4.5
System missing (SYSMIS)	.	1411	95.5	–
		1477	100.0	100.0

[Q27_7] Why have you reported your YEL income as higher than your actual income? Can't say

Question

Why have you reported your YEL income as higher than your actual income? Can't say

Frequencies

2. Variables

label	value	n	%	v. %
Not mentioned	0	66	4.5	100.0
Mentioned	1	0	0.0	0.0
System missing (SYSMIS)	.	1411	95.5	–
		1477	100.0	100.0

[Q27_8] Why have you reported your YEL income as higher than your actual income? Didn't respond

Question

Why have you reported your YEL income as higher than your actual income? Didn't respond

Frequencies

label	value	n	%	v. %
Not mentioned	0	66	4.5	100.0
Mentioned	1	0	0.0	0.0
System missing (SYSMIS)	.	1411	95.5	–
		1477	100.0	100.0

[Q28A_1] Do you know which of the following benefits you are entitled to through your YEL insurance? Old-age pension

Question

*Do you know which of the following benefits you are entitled to through your YEL insurance?
Old-age pension*

Frequencies

label	value	n	%	v. %
Yes	1	296	20.0	80.4
No	2	42	2.8	11.4
Don't know/can't say (this is also shown on the card)	3	30	2.0	8.2
System missing (SYSMIS)	.	1109	75.1	–
		1477	100.0	100.0

[Q28A_2] Do you know which of the following benefits you are entitled to through your YEL insurance? Disability pension

Question

*Do you know which of the following benefits you are entitled to through your YEL insurance?
Disability pension*

Frequencies

label	value	n	%	v. %
Yes	1	250	16.9	67.9
No	2	52	3.5	14.1
Don't know/can't say (this is also shown on the card)	3	66	4.5	17.9
System missing (SYSMIS)	.	1109	75.1	–
		1477	100.0	100.0

[Q28A_3] Do you know which of the following benefits you are entitled to through your YEL insurance? Survivors' pension

Question

*Do you know which of the following benefits you are entitled to through your YEL insurance?
Survivors' pension*

Frequencies

label	value	n	%	v. %
Yes	1	86	5.8	23.4
No	2	151	10.2	41.0
Don't know/can't say (this is also shown on the card)	3	131	8.9	35.6
System missing (SYSMIS)	.	1109	75.1	–
		1477	100.0	100.0

[Q28A_4] Do you know which of the following benefits you are entitled to through your YEL insurance? Accident insurance

Question

*Do you know which of the following benefits you are entitled to through your YEL insurance?
Accident insurance*

Frequencies

2. Variables

label	value	n	%	v. %
Yes	1	98	6.6	26.6
No	2	216	14.6	58.7
Don't know/can't say (this is also shown on the card)	3	54	3.7	14.7
System missing (SYSMIS)	.	1109	75.1	–
		1477	100.0	100.0

[Q28A_5] Do you know which of the following benefits you are entitled to through your YEL insurance? Liability insurance

Question

*Do you know which of the following benefits you are entitled to through your YEL insurance?
Liability insurance*

Frequencies

label	value	n	%	v. %
Yes	1	70	4.7	19.0
No	2	211	14.3	57.3
Don't know/can't say (this is also shown on the card)	3	87	5.9	23.6
System missing (SYSMIS)	.	1109	75.1	–
		1477	100.0	100.0

[Q28A_6] Do you know which of the following benefits you are entitled to through your YEL insurance? Sickness allowance

Question

*Do you know which of the following benefits you are entitled to through your YEL insurance?
Sickness allowance*

Frequencies

label	value	n	%	v. %
Yes	1	270	18.3	73.4
No	2	63	4.3	17.1
Don't know/can't say (this is also shown on the card)	3	35	2.4	9.5
System missing (SYSMIS)	.	1109	75.1	–
		1477	100.0	100.0

[Q28B_1] Do you know which of the following benefits you are entitled to through statutory pension insurance? This includes benefits gained through both the national pension and earnings-related pension systems. Old-age pension

Question

Do you know which of the following benefits you are entitled to through statutory pension insurance? This includes benefits gained through both the national pension and earnings-related pension systems. Old-age pension

Frequencies

label	value	n	%	v. %
Yes	1	865	58.6	78.0
No	2	110	7.4	9.9
Don't know/can't say (this is also shown on the card)	3	134	9.1	12.1
System missing (SYSMIS)	.	368	24.9	–
		1477	100.0	100.0

[Q28B_2] Do you know which of the following benefits you are entitled to through statutory pension insurance? This includes benefits gained through both the national pension and earnings-related pension systems. Disability pension

Question

Do you know which of the following benefits you are entitled to through statutory pension insurance? This includes benefits gained through both the national pension and earnings-related pension systems. Disability pension

Frequencies

label	value	n	%	v. %
Yes	1	750	50.8	67.6
No	2	181	12.3	16.3
Don't know/can't say (this is also shown on the card)	3	178	12.1	16.1
System missing (SYSMIS)	.	368	24.9	–
		1477	100.0	100.0

[Q28B_3] Do you know which of the following benefits you are entitled to through statutory pension insurance? This includes benefits gained through both the national pension and earnings-related pension systems. Survivors' pension

Question

Do you know which of the following benefits you are entitled to through statutory pension insurance? This includes benefits gained through both the national pension and earnings-related pension systems. Survivors' pension

Frequencies

label	value	n	%	v. %
Yes	1	341	23.1	30.7
No	2	416	28.2	37.5
Don't know/can't say (this is also shown on the card)	3	352	23.8	31.7
System missing (SYSMIS)	.	368	24.9	–
		1477	100.0	100.0

[Q28B_4] Do you know which of the following benefits you are entitled to through statutory pension insurance? This includes benefits gained through both the national pension and earnings-related pension systems. Accident insurance

Question

Do you know which of the following benefits you are entitled to through statutory pension insurance? This includes benefits gained through both the national pension and earnings-related pension systems. Accident insurance

Frequencies

label	value	n	%	v. %
Yes	1	359	24.3	32.4
No	2	515	34.9	46.4
Don't know/can't say (this is also shown on the card)	3	235	15.9	21.2
System missing (SYSMIS)	.	368	24.9	–
		1477	100.0	100.0

[Q28B_5] Do you know which of the following benefits you are entitled to through statutory pension insurance? This includes benefits gained through both the national pension and earnings-related pension systems. Liability insurance

Question

Do you know which of the following benefits you are entitled to through statutory pension insurance? This includes benefits gained through both the national pension and earnings-related pension systems. Liability insurance

Frequencies

label	value	n	%	v. %
Yes	1	154	10.4	13.9
No	2	539	36.5	48.6
Don't know/can't say (this is also shown on the card)	3	416	28.2	37.5
System missing (SYSMIS)	.	368	24.9	–
		1477	100.0	100.0

[Q28B_6] Do you know which of the following benefits you are entitled to through statutory pension insurance? This includes benefits gained through both the national pension and earnings-related pension systems. Sickness allowance

Question

Do you know which of the following benefits you are entitled to through statutory pension insurance? This includes benefits gained through both the national pension and earnings-related pension systems. Sickness allowance

Frequencies

label	value	n	%	v. %
Yes	1	672	45.5	60.6
No	2	241	16.3	21.7
Don't know/can't say (this is also shown on the card)	3	196	13.3	17.7
System missing (SYSMIS)	.	368	24.9	–
		1477	100.0	100.0

[Q29] Have you ever considered how much money in total you should save for retirement?

Question

Have you ever considered how much money in total you should save for retirement?

Frequencies

label	value	n	%	v. %
Yes	1	334	22.6	30.8
No	2	692	46.9	63.8
Don't know/can't say	3	47	3.2	4.3
Didn't respond	4	12	0.8	1.1
System missing (SYSMIS)	.	392	26.5	—
		1477	100.0	100.0

[Q30] When you consider the level of pension you aim to have, do you feel...

Question

When you consider the level of pension you aim to have, do you feel...

Frequencies

label	value	n	%	v. %
You save enough money	1	165	11.2	15.2
You save too little money	2	310	21.0	28.6
You save too much money, or is it that	3	8	0.5	0.7
You don't aim for any specific level of pension	4	531	36.0	48.9
You haven't thought about the issue	5	54	3.7	5.0
Can't say	6	17	1.2	1.6
Didn't respond	7	0	0.0	0.0
System missing (SYSMIS)	.	392	26.5	—
		1477	100.0	100.0

[Q31_1] Why do you feel you are not saving enough for retirement? I don't earn enough money

Question

Why do you feel you are not saving enough for retirement? I don't earn enough money

Frequencies

label	value	n	%	v. %
Not mentioned	0	117	7.9	37.7
Mentioned	1	193	13.1	62.3
System missing (SYSMIS)	.	1167	79.0	–
		1477	100.0	100.0

[Q31_2] Why do you feel you are not saving enough for retirement? I want to spend my money now**Question**

Why do you feel you are not saving enough for retirement? I want to spend my money now

Frequencies

label	value	n	%	v. %
Not mentioned	0	281	19.0	90.6
Mentioned	1	29	2.0	9.4
System missing (SYSMIS)	.	1167	79.0	–
		1477	100.0	100.0

[Q31_3] Why do you feel you are not saving enough for retirement? I'm going to save more money in the future**Question**

Why do you feel you are not saving enough for retirement? I'm going to save more money in the future

Frequencies

label	value	n	%	v. %
Not mentioned	0	242	16.4	78.1
Mentioned	1	68	4.6	21.9
System missing (SYSMIS)	.	1167	79.0	–
		1477	100.0	100.0

[Q31_4] Why do you feel you are not saving enough for retirement? I haven't thought about the issue

Question

Why do you feel you are not saving enough for retirement? I haven't thought about the issue

Frequencies

label	value	n	%	v. %
Not mentioned	0	271	18.3	87.4
Mentioned	1	39	2.6	12.6
System missing (SYSMIS)	.	1167	79.0	–
		1477	100.0	100.0

[Q31_5] Why do you feel you are not saving enough for retirement? I'm not interested in financial affairs

Question

Why do you feel you are not saving enough for retirement? I'm not interested in financial affairs

Frequencies

label	value	n	%	v. %
Not mentioned	0	306	20.7	98.7
Mentioned	1	4	0.3	1.3
System missing (SYSMIS)	.	1167	79.0	–
		1477	100.0	100.0

[Q31_6] Why do you feel you are not saving enough for retirement? Don't know/can't say

Question

Why do you feel you are not saving enough for retirement? Don't know/can't say

Frequencies

label	value	n	%	v. %
Not mentioned	0	308	20.9	99.4

(continued on next page)

(cont. from previous page)

label	value	n	%	v. %
Mentioned	1	2	0.1	0.6
System missing (SYSMIS)	.	1167	79.0	–
		1477	100.0	100.0

[Q31_7] Why do you feel you are not saving enough for retirement? Didn't respond

Question

Why do you feel you are not saving enough for retirement? Didn't respond

Frequencies

label	value	n	%	v. %
Not mentioned	0	306	20.7	98.7
Mentioned	1	4	0.3	1.3
System missing (SYSMIS)	.	1167	79.0	–
		1477	100.0	100.0

[Q32] At what age do you think a person should start planning for their retirement?

Question

At what age do you think a person should start planning for their retirement?

Descriptive statistics

statistic	value
number of valid cases	1083
minimum	5.00
maximum	98.00
mean	39.34
standard deviation	19.02

[Q33_1] How have you prepared or are going to prepare for retirement? I have taken out a voluntary pension insurance

Question

How have you prepared or are going to prepare for retirement? I have taken out a voluntary pension insurance

Frequencies

label	value	n	%	v. %
Not mentioned	0	832	56.3	76.7
Mentioned	1	253	17.1	23.3
System missing (SYSMIS)	.	392	26.5	–
		1477	100.0	100.0

[Q33_2] How have you prepared or are going to prepare for retirement? I use other means to save money for retirement

Question

How have you prepared or are going to prepare for retirement? I use other means to save money for retirement

Frequencies

label	value	n	%	v. %
Not mentioned	0	725	49.1	66.8
Mentioned	1	360	24.4	33.2
System missing (SYSMIS)	.	392	26.5	–
		1477	100.0	100.0

[Q33_3] How have you prepared or are going to prepare for retirement? I'm going to keep working when I'm retired

Question

How have you prepared or are going to prepare for retirement? I'm going to keep working when I'm retired

Frequencies

label	value	n	%	v. %
Not mentioned	0	817	55.3	75.3
Mentioned	1	268	18.1	24.7
System missing (SYSMIS)	.	392	26.5	–
		1477	100.0	100.0

**[Q33_4] How have you prepared or are going to prepare for retirement?
I'm going to sell a house or an apartment**

Question

How have you prepared or are going to prepare for retirement? I'm going to sell a house or an apartment

Frequencies

label	value	n	%	v. %
Not mentioned	0	1018	68.9	93.8
Mentioned	1	67	4.5	6.2
System missing (SYSMIS)	.	392	26.5	–
		1477	100.0	100.0

**[Q33_5] How have you prepared or are going to prepare for retirement?
I'm going to sell a business**

Question

How have you prepared or are going to prepare for retirement? I'm going to sell a business

Frequencies

label	value	n	%	v. %
Not mentioned	0	963	65.2	88.8
Mentioned	1	122	8.3	11.2
System missing (SYSMIS)	.	392	26.5	–
		1477	100.0	100.0

**[Q33_6] How have you prepared or are going to prepare for retirement?
I'm going to sell some other property**

Question

How have you prepared or are going to prepare for retirement? I'm going to sell some other property

2. Variables

Frequencies

label	value	n	%	v. %
Not mentioned	0	990	67.0	91.2
Mentioned	1	95	6.4	8.8
System missing (SYSMIS)	.	392	26.5	–
		1477	100.0	100.0

[Q33_7] How have you prepared or are going to prepare for retirement? I'm going to take out / have taken out a reverse mortgage

Question

How have you prepared or are going to prepare for retirement? I'm going to take out / have taken out a reverse mortgage

Frequencies

label	value	n	%	v. %
Not mentioned	0	1058	71.6	97.5
Mentioned	1	27	1.8	2.5
System missing (SYSMIS)	.	392	26.5	–
		1477	100.0	100.0

[Q33_8] How have you prepared or are going to prepare for retirement? I'm going to rely on the help of my spouse, children or other relatives

Question

How have you prepared or are going to prepare for retirement? I'm going to rely on the help of my spouse, children or other relatives

Frequencies

label	value	n	%	v. %
Not mentioned	0	1024	69.3	94.4
Mentioned	1	61	4.1	5.6
System missing (SYSMIS)	.	392	26.5	–
		1477	100.0	100.0

**[Q33_9] How have you prepared or are going to prepare for retirement?
My earnings-related pension is sufficient to cover my expenses during re-
tirement, so I don't need to prepare otherwise**

Question

How have you prepared or are going to prepare for retirement? My earnings-related pension is sufficient to cover my expenses during retirement, so I don't need to prepare otherwise

Frequencies

label	value	n	%	v. %
Not mentioned	0	833	56.4	76.8
Mentioned	1	252	17.1	23.2
System missing (SYSMIS)	.	392	26.5	–
		1477	100.0	100.0

**[Q33_10] How have you prepared or are going to prepare for retirement?
I haven't thought about the issue**

Question

How have you prepared or are going to prepare for retirement? I haven't thought about the issue

Frequencies

label	value	n	%	v. %
Not mentioned	0	1045	70.8	96.3
Mentioned	1	40	2.7	3.7
System missing (SYSMIS)	.	392	26.5	–
		1477	100.0	100.0

**[Q33_11] How have you prepared or are going to prepare for retirement?
Other, please specify**

Question

How have you prepared or are going to prepare for retirement? Other, please specify

Frequencies

2. Variables

label	value	n	%	v. %
Not mentioned	0	958	64.9	88.3
Mentioned	1	127	8.6	11.7
System missing (SYSMIS)	.	392	26.5	–
		1477	100.0	100.0

[Q33_12] How have you prepared or are going to prepare for retirement? Didn't respond

Question

How have you prepared or are going to prepare for retirement? Didn't respond

Frequencies

label	value	n	%	v. %
Not mentioned	0	1069	72.4	98.5
Mentioned	1	16	1.1	1.5
System missing (SYSMIS)	.	392	26.5	–
		1477	100.0	100.0

[Q33B] How much statutory pension do you estimate to receive per month once you retire? If you don't know the exact sum, please give your best estimate. (euros per month)

Question

How much statutory pension do you estimate to receive per month once you retire? If you don't know the exact sum, please give your best estimate. (euros per month)

Descriptive statistics

statistic	value
number of valid cases	1085
minimum	1.00
maximum	9999.00
mean	3780.36
standard deviation	3899.85

[Q34A] How sure are you that you can maintain your desired standard of living in retirement?

Question

How sure are you that you can maintain your desired standard of living in retirement?

Frequencies

label	value	n	%	v. %
Absolutely certain	1	205	13.9	18.9
Somewhat certain	2	456	30.9	42.0
Not very certain	3	250	16.9	23.0
Very uncertain	4	123	8.3	11.3
Don't know/can't say	5	40	2.7	3.7
Didn't respond	6	11	0.7	1.0
System missing (SYSMIS)	.	392	26.5	—
		1477	100.0	100.0

[Q34B] How well have you been able to maintain your desired standard of living in retirement?

Question

How well have you been able to maintain your desired standard of living in retirement?

Frequencies

label	value	n	%	v. %
Very well	1	97	6.6	24.7
Fairly well	2	248	16.8	63.3
Fairly poorly	3	30	2.0	7.7
Very poorly	4	12	0.8	3.1
Don't know/can't say	5	2	0.1	0.5
Didn't respond	6	3	0.2	0.8
System missing (SYSMIS)	.	1085	73.5	—
		1477	100.0	100.0

[Q35] Imagine that five brothers receive 1,000 euros as a gift. How much money would each brother get, if the money was divided equally between the brothers? (in euros)

Question

Imagine that five brothers receive 1,000 euros as a gift. How much money would each brother get, if the money was divided equally between the brothers? (in euros)

Descriptive statistics

statistic	value
number of valid cases	1460
minimum	2.00
maximum	1000.00
mean	211.54
standard deviation	97.96

[Q36] You deposit 1,000 euros to your bank account. The annual interest rate is 1% and inflation rate 2%. No taxes are paid for the profits. In one year, can you buy more, less or the same amount as today with the money in the account?

Question

You deposit 1,000 euros to your bank account. The annual interest rate is 1% and inflation rate 2%. No taxes are paid for the profits. In one year, can you buy more, less or the same amount as today with the money in the account?

Frequencies

label	value	n	%	v. %
More than today	1	99	6.7	6.7
The same amount	2	128	8.7	8.7
Less than today	3	1140	77.2	77.2
Don't know	4	95	6.4	6.4
Didn't respond / unrelated response	5	15	1.0	1.0
		1477	100.0	100.0

[Q37] Let's say that one night you lend your friend 25 euros, and they pay you back 25 euros the next day. What percentage of interest did they pay for their loan?

Question

Let's say that one night you lend your friend 25 euros, and they pay you back 25 euros the next day. What percentage of interest did they pay for their loan?

Descriptive statistics

statistic	value
number of valid cases	1456
minimum	0.00
maximum	80.00
mean	0.12
standard deviation	2.36

[Q38_1] You deposit 100 euros to a savings account that has an annual interest rate of 2%. You don't use the account for a year. How much money is in the account at the end of the first year, interest included? (in euros)

Question

You deposit 100 euros to a savings account that has an annual interest rate of 2%. You don't use the account for a year. How much money is in the account at the end of the first year, interest included? (in euros)

Descriptive statistics

statistic	value
number of valid cases	1427
minimum	0.00
maximum	1500.00
mean	107.51
standard deviation	72.78

[Q38_2] You deposit 100 euros to a savings account that has an annual interest rate of 2%. You don't use the account for a year. How much money is in the account at the end of the first year, interest included? (in euros)

Question

You deposit 100 euros to a savings account that has an annual interest rate of 2%. You don't use the account for a year. How much money is in the account at the end of the first year, interest included? (in euros)

Descriptive statistics

statistic	value
number of valid cases	84
minimum	0.00
maximum	80.00
mean	6.69
standard deviation	14.23

[Q39] And how much money would be in the account in five years when the annual interest rate is 2% and taxes are not paid for the profits of the deposit?

Question

And how much money would be in the account in five years when the annual interest rate is 2% and taxes are not paid for the profits of the deposit?

Frequencies

label	value	n	%	v. %
More than 110 euros	1	841	56.9	56.9
110 euros exactly	2	422	28.6	28.6
Less than 110 euros	3	98	6.6	6.6
Not possible to conclude based on the available information	4	42	2.8	2.8
Don't know	5	52	3.5	3.5
Didn't respond	6	22	1.5	1.5
		1477	100.0	100.0

[Q40_1] Do you think the following statement is true or false: Investments that have high profits usually also have high risks

Question

Do you think the following statement is true or false: Investments that have high profits usually also have high risks

Frequencies

label	value	n	%	v. %
True	1	1326	89.8	89.8
False	2	77	5.2	5.2
Can't say (SPONTANEOUS)	3	74	5.0	5.0
		1477	100.0	100.0

[Q40_2] Do you think the following statement is true or false: High inflation equals rapid decrease of the cost of living

Question

Do you think the following statement is true or false: High inflation equals rapid decrease of the cost of living

Frequencies

label	value	n	%	v. %
True	1	472	32.0	32.0
False	2	879	59.5	59.5
Can't say (SPONTANEOUS)	3	126	8.5	8.5
		1477	100.0	100.0

[Q40_3] Do you think the following statement is true or false: Diversified investments constitute a higher risk for investment value decrease than a single investment

Question

Do you think the following statement is true or false: Diversified investments constitute a higher risk for investment value decrease than a single investment

Frequencies

2. Variables

label	value	n	%	v. %
True	1	342	23.2	23.2
False	2	991	67.1	67.1
Can't say (SPONTANEOUS)	3	144	9.7	9.7
		1477	100.0	100.0

[Q40_4] Do you think the following statement is true or false: Investment funds provide a secure profit which depends on past profits

Question

Do you think the following statement is true or false: Investment funds provide a secure profit which depends on past profits

Frequencies

label	value	n	%	v. %
True	1	316	21.4	21.4
False	2	886	60.0	60.0
Can't say (SPONTANEOUS)	3	275	18.6	18.6
		1477	100.0	100.0

[Q40_5] Do you think the following statement is true or false: In the long run, the value of stocks fluctuates more than the value of bonds

Question

Do you think the following statement is true or false: In the long run, the value of stocks fluctuates more than the value of bonds

Frequencies

label	value	n	%	v. %
True	1	894	60.5	60.5
False	2	136	9.2	9.2
Can't say (SPONTANEOUS)	3	447	30.3	30.3
		1477	100.0	100.0

[Q40_6] Do you think the following statement is true or false: As the general interest rate increases, the value of bonds increases as well

Question

Do you think the following statement is true or false: As the general interest rate increases, the value of bonds increases as well

Frequencies

label	value	n	%	v. %
True	1	609	41.2	41.2
False	2	360	24.4	24.4
Can't say (SPONTANEOUS)	3	508	34.4	34.4
		1477	100.0	100.0

[Q41] In your opinion, which of the following statements is true?

Question

In your opinion, which of the following statements is true?

Frequencies

label	value	n	%	v. %
In addition to an annual fee, you have to pay interest for using a credit card regardless of when the debt is paid	1	626	42.4	42.4
If credit card debt is paid in full by the due date, you don't have to pay interest for using a credit card	2	566	38.3	38.3
If the minimum installment percentage is paid, you don't have to pay interest for using a credit card	3	59	4.0	4.0
You never have to pay interest for transactions made with a credit card	4	66	4.5	4.5
Don't know	5	146	9.9	9.9
Didn't respond	6	14	0.9	0.9
		1477	100.0	100.0

[Q42_1] Do you think the following statement is true or false: You can get a payment default entry right away if you don't pay bills by their due date

Question

Do you think the following statement is true or false: You can get a payment default entry right away if you don't pay bills by their due date

Frequencies

label	value	n	%	v. %
True	1	99	6.7	6.7
False	2	1337	90.5	90.5
Can't say (SPONTANEOUS)	3	41	2.8	2.8
		1477	100.0	100.0

[Q42_2] Do you think the following statement is true or false: You can lose your credit card if you get a payment default entry

Question

Do you think the following statement is true or false: You can lose your credit card if you get a payment default entry

Frequencies

label	value	n	%	v. %
True	1	1202	81.4	81.4
False	2	156	10.6	10.6
Can't say (SPONTANEOUS)	3	119	8.1	8.1
		1477	100.0	100.0

[Q42_3] Do you think the following statement is true or false: A payment default entry can make renting an apartment harder

Question

Do you think the following statement is true or false: A payment default entry can make renting an apartment harder

Frequencies

label	value	n	%	v. %
True	1	1411	95.5	95.5
False	2	35	2.4	2.4
Can't say (SPONTANEOUS)	3	31	2.1	2.1
		1477	100.0	100.0

[Q42_4] Do you think the following statement is true or false: A potential employer can't find out whether you have a payment default entry

Question

Do you think the following statement is true or false: A potential employer can't find out whether you have a payment default entry

Frequencies

label	value	n	%	v. %
True	1	355	24.0	24.0
False	2	977	66.1	66.1
Can't say (SPONTANEOUS)	3	145	9.8	9.8
		1477	100.0	100.0

[Q42_5] Do you think the following statement is true or false: A payment default entry can remain in the register for over 20 years

Question

Do you think the following statement is true or false: A payment default entry can remain in the register for over 20 years

Frequencies

label	value	n	%	v. %
True	1	464	31.4	31.4
False	2	794	53.8	53.8
Can't say (SPONTANEOUS)	3	219	14.8	14.8
		1477	100.0	100.0

[Q43] Have you had a payment default entry?

Question

Have you had a payment default entry?

Frequencies

label	value	n	%	v. %
Have had in the past and have right now	1	63	4.3	4.3
Have had in the past but not right now	2	127	8.6	8.6
Have never had	3	1275	86.3	86.3
Can't say	4	4	0.3	0.3
Didn't respond	5	8	0.5	0.5
		1477	100.0	100.0

[Q44] Which of the following alternatives best describes your current debt situation?**Question**

Which of the following alternatives best describes your current debt situation?

Frequencies

label	value	n	%	v. %
I'm in too much debt and have difficulties managing them	1	90	6.1	6.1
Considering my financial circumstances, I have an appropriate amount of debt and no difficulties managing them	2	618	41.8	41.8
I have either too little or no debt, and I wish that I could apply for more	3	25	1.7	1.7
I have no debt and I'm happy with my situation	4	735	49.8	49.8
Can't say	5	3	0.2	0.2
Didn't respond	6	6	0.4	0.4
		1477	100.0	100.0

[Q45_1] If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Bank of Finland**Question**

If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Bank of Finland

Frequencies

label	value	n	%	v. %
Not mentioned	0	1461	98.9	98.9
Mentioned	1	16	1.1	1.1
		1477	100.0	100.0

[Q45_2] If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Court of Human Rights

Question

If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Court of Human Rights

Frequencies

label	value	n	%	v. %
Not mentioned	0	1469	99.5	99.5
Mentioned	1	8	0.5	0.5
		1477	100.0	100.0

[Q45_3] If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Finnish Financial Ombudsman Bureau (FINE)

Question

If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Finnish Financial Ombudsman Bureau (FINE)

Frequencies

label	value	n	%	v. %
Not mentioned	0	1393	94.3	94.3
Mentioned	1	84	5.7	5.7
		1477	100.0	100.0

[Q45_4] If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Insurance Court

Question

If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Insurance Court

Frequencies

label	value	n	%	v. %
Not mentioned	0	1353	91.6	91.6
Mentioned	1	124	8.4	8.4
		1477	100.0	100.0

[Q45_5] If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? District Court

Question

If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? District Court

Frequencies

label	value	n	%	v. %
Not mentioned	0	1355	91.7	91.7
Mentioned	1	122	8.3	8.3
		1477	100.0	100.0

[Q45_6] If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Centre for Economic Development, Transport and the Environment (ELY)

Question

If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Centre for Economic Development, Transport and the Environment (ELY)

Frequencies

label	value	n	%	v. %
Not mentioned	0	1474	99.8	99.8
Mentioned	1	3	0.2	0.2
		1477	100.0	100.0

[Q45_7] If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Consumer Advisory Service

Question

If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Consumer Advisory Service

Frequencies

label	value	n	%	v. %
Not mentioned	0	1189	80.5	80.5
Mentioned	1	288	19.5	19.5
		1477	100.0	100.0

[Q45_8] If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Consumer Disputes Board

Question

If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Consumer Disputes Board

Frequencies

label	value	n	%	v. %
Not mentioned	0	1151	77.9	77.9
Mentioned	1	326	22.1	22.1
		1477	100.0	100.0

[Q45_9] If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Finnish Competition and Consumer Authority

Question

If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Finnish Competition and Consumer Authority

Frequencies

label	value	n	%	v. %
Not mentioned	0	1306	88.4	88.4
Mentioned	1	171	11.6	11.6
		1477	100.0	100.0

[Q45_10] If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Other, please specify

Question

If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Other, please specify

Frequencies

label	value	n	%	v. %
Not mentioned	0	1215	82.3	82.3
Mentioned	1	262	17.7	17.7
		1477	100.0	100.0

[Q45_11] If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Don't know/can't say

Question

If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Don't know/can't say

Frequencies

label	value	n	%	v. %
Not mentioned	0	1116	75.6	75.6
Mentioned	1	361	24.4	24.4
		1477	100.0	100.0

[Q45_12] If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Didn't respond

Question

If you are not satisfied with a decision made by a bank or insurance company, and you can't agree on a solution with them, where can you appeal the decision? Didn't respond

Frequencies

label	value	n	%	v. %
Not mentioned	0	1454	98.4	98.4
Mentioned	1	23	1.6	1.6
		1477	100.0	100.0

[Q46] How would you evaluate your ability to make good financial decisions for your household?

Question

How would you evaluate your ability to make good financial decisions for your household?

Frequencies

label	value	n	%	v. %
Totally insufficient	1	19	1.3	1.3
	2	54	3.7	3.7
	3	272	18.4	18.4
	4	523	35.4	35.4
Totally sufficient	5	596	40.4	40.4
Can't say	6	9	0.6	0.6
Didn't respond	7	4	0.3	0.3
		1477	100.0	100.0

[Q47_1] How satisfied are you at present with the following? Your financial circumstances

Question

How satisfied are you at present with the following? Your financial circumstances

Frequencies

label	value	n	%	v. %
Completely dissatisfied	1	88	6.0	6.0
	2	145	9.8	9.8
	3	384	26.0	26.0
	4	484	32.8	32.8
Completely satisfied	5	373	25.3	25.3
Can't say (SPONTANEOUS)	6	3	0.2	0.2
Didn't respond	7	0	0.0	0.0
		1477	100.0	100.0

[Q47_2] How satisfied are you at present with the following? Your life in general

Question

How satisfied are you at present with the following? Your life in general

Frequencies

label	value	n	%	v. %
Completely dissatisfied	1	12	0.8	0.8
	2	40	2.7	2.7
	3	196	13.3	13.3
	4	642	43.5	43.5
Completely satisfied	5	586	39.7	39.7
Can't say (SPONTANEOUS)	6	1	0.1	0.1
Didn't respond	7	0	0.0	0.0
		1477	100.0	100.0

[Q48] Generally speaking, do you rather think that strangers can be trusted, or that you should be careful when dealing with strangers?

Question

Generally speaking, do you rather think that strangers can be trusted, or that you should be careful when dealing with strangers?

Frequencies

label	value	n	%	v. %
Strangers can be trusted	1	182	12.3	12.3
You should be careful when dealing with strangers	2	1278	86.5	86.5
Can't say (SPONTANEOUS)	3	15	1.0	1.0
Didn't respond	4	2	0.1	0.1
		1477	100.0	100.0

[Q49_1] How much do you generally trust the following authorities? Banks

Question

How much do you generally trust the following authorities? Banks

Frequencies

label	value	n	%	v. %
To a large extent	1	429	29.0	29.0
To some extent	2	923	62.5	62.5
Not much	3	108	7.3	7.3
Not at all	4	16	1.1	1.1
Can't say (SPONTANEOUS)	5	0	0.0	0.0
Didn't respond	6	1	0.1	0.1
		1477	100.0	100.0

[Q49_2] How much do you generally trust the following authorities? Insurance companies

Question

How much do you generally trust the following authorities? Insurance companies

Frequencies

2. Variables

label	value	n	%	v. %
To a large extent	1	238	16.1	16.1
To some extent	2	976	66.1	66.1
Not much	3	207	14.0	14.0
Not at all	4	42	2.8	2.8
Can't say (SPONTANEOUS)	5	13	0.9	0.9
Didn't respond	6	1	0.1	0.1
		1477	100.0	100.0

[Q49_3] How much do you generally trust the following authorities? Schools and teachers

Question

How much do you generally trust the following authorities? Schools and teachers

Frequencies

label	value	n	%	v. %
To a large extent	1	527	35.7	35.7
To some extent	2	847	57.3	57.3
Not much	3	65	4.4	4.4
Not at all	4	13	0.9	0.9
Can't say (SPONTANEOUS)	5	21	1.4	1.4
Didn't respond	6	4	0.3	0.3
		1477	100.0	100.0

[Q49_4] How much do you generally trust the following authorities? The judiciary

Question

How much do you generally trust the following authorities? The judiciary

Frequencies

label	value	n	%	v. %
To a large extent	1	466	31.6	31.6
To some extent	2	856	58.0	58.0
Not much	3	114	7.7	7.7
Not at all	4	22	1.5	1.5
Can't say (SPONTANEOUS)	5	15	1.0	1.0

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label	value	n	%	v. %
Didn't respond	6	4	0.3	0.3
		1477	100.0	100.0

[T10] Which of the following income brackets do you belong to? Please estimate your average annual personal gross income before taxes and including salaries and benefits

Question

Which of the following income brackets do you belong to? Please estimate your average annual personal gross income before taxes and including salaries and benefits

Frequencies

label	value	n	%	v. %
Less than 10,000 euros	1	229	15.5	15.5
10,000 - 14,999 euros	2	225	15.2	15.2
15,000 - 19,999 euros	3	201	13.6	13.6
20,000 - 24,999 euros	4	183	12.4	12.4
25,000 - 29,999 euros	5	142	9.6	9.6
30,000 - 34,999 euros	6	105	7.1	7.1
35,000 - 39,999 euros	7	74	5.0	5.0
40,000 - 44,999 euros	8	67	4.5	4.5
45,000 - 49,999 euros	9	46	3.1	3.1
50,000 - 54,999 euros	10	29	2.0	2.0
55,000 - 59,999 euros	11	11	0.7	0.7
60,000 euros or more	12	55	3.7	3.7
Can't say	13	38	2.6	2.6
Didn't respond	14	72	4.9	4.9
		1477	100.0	100.0

[T11] And which of the following income brackets does your household belong to? Please estimate the total average annual gross income of your household before taxes

Question

And which of the following income brackets does your household belong to? Please estimate the total average annual gross income of your household before taxes

Frequencies

2. Variables

label	value	n	%	v. %
Less than 20,000 euros	1	40	2.7	4.6
20,000 - 29,999 euros	2	62	4.2	7.1
30,000 - 39,999 euros	3	116	7.9	13.2
40,000 - 49,999 euros	4	120	8.1	13.7
50,000 - 59,999 euros	5	97	6.6	11.1
60,000 - 69,999 euros	6	99	6.7	11.3
70,000 - 79,999 euros	7	65	4.4	7.4
80,000 - 89,999 euros	8	53	3.6	6.0
90,000 - 99,999 euros	9	35	2.4	4.0
100,000 - 109,999 euros	10	25	1.7	2.9
110,000 - 119,999 euros	11	9	0.6	1.0
120,000 euros or more	12	42	2.8	4.8
Can't say	13	69	4.7	7.9
Didn't respond	14	45	3.0	5.1
System missing (SYSMIS)	.	600	40.6	—
		1477	100.0	100.0

[T12] What is the highest level of education you have attained?

Question

What is the highest level of education you have attained?

Frequencies

label	value	n	%	v. %
Primary or lower secondary education	1	262	17.7	17.7
Upper secondary education (general)	2	147	10.0	10.0
Short-cycle vocational course or on-the job training	3	82	5.6	5.6
Upper secondary education (vocational)	4	344	23.3	23.3
Short-cycle tertiary education (vocational college)	5	221	15.0	15.0
Post-secondary non-tertiary vocational education	6	46	3.1	3.1
University of applied sciences education	7	113	7.7	7.7
University education (Bachelor's or equivalent)	8	71	4.8	4.8
University education (Master's or equivalent)	9	171	11.6	11.6
Doctoral education or equivalent	10	3	0.2	0.2
Other, please specify	11	11	0.7	0.7
Can't say	12	3	0.2	0.2
Didn't respond	13	3	0.2	0.2
		1477	100.0	100.0

[T13] And what is your housing tenure?**Question***And what is your housing tenure?***Frequencies**

label	value	n	%	v. %
Rented dwelling	1	504	34.1	34.1
Owner-occupied dwelling owned with mortgage/loan	2	411	27.8	27.8
Owner-occupied dwelling owned outright	3	500	33.9	33.9
Live rent-free with relatives or friends	4	11	0.7	0.7
Right-of-occupancy apartment/house	5	42	2.8	2.8
Other, please specify	6	7	0.5	0.5
Can't say	7	2	0.1	0.1
Didn't respond	8	0	0.0	0.0
		1477	100.0	100.0

[BV8] Number of inhabitants in the respondent's municipality of residence**Question***Number of inhabitants in the respondent's municipality of residence***Frequencies**

label	value	n	%	v. %
Less than 5,000 inhabitants	1	62	4.2	4.2
5,000 - 9,999 inhabitants	2	221	15.0	15.0
10,000 - 14,999 inhabitants	3	102	6.9	6.9
15,000 - 29,999 inhabitants	4	170	11.5	11.5
30,000 - 59,999 inhabitants	5	226	15.3	15.3
60,000 - 100,000 inhabitants	6	248	16.8	16.8
Over 100,000 inhabitants	7	448	30.3	30.3
		1477	100.0	100.0

[BV9] Respondent's city of residence**Question***Respondent's city of residence***Frequencies**

2. Variables

label	value	n	%	v. %
Helsinki	1	162	11.0	11.0
Espoo	2	51	3.5	3.5
Vantaa	3	17	1.2	1.2
Tampere	4	78	5.3	5.3
Turku	5	31	2.1	2.1
Other town with over 30,000 inhabitants	6	545	36.9	36.9
Town with under 30,000 inhabitants	7	329	22.3	22.3
Rural area	8	264	17.9	17.9
		1477	100.0	100.0

[BV10] Degree of urbanisation of the municipality of residence

Question

Degree of urbanisation of the municipality of residence

Frequencies

label	value	n	%	v. %
Capital region	1	230	15.6	15.6
Urban municipality	2	801	54.2	54.2
Semi-urban municipality	3	265	17.9	17.9
Rural municipality	4	181	12.3	12.3
		1477	100.0	100.0

[BV11] Respondent's region of residence (NUTS3)

Question

Respondent's region of residence (NUTS3)

Frequencies

label	value	n	%	v. %
Uusimaa	1	378	25.6	25.6
Varsinais-Suomi	2	81	5.5	5.5
No	3	0	0.0	0.0
Satakunta	4	40	2.7	2.7
Kanta-Häme	5	14	0.9	0.9
Pirkanmaa	6	182	12.3	12.3
Päijät-Häme	7	34	2.3	2.3

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label	value	n	%	v. %
Kymenlaakso	8	132	8.9	8.9
South Karelia	9	67	4.5	4.5
South Savo	10	31	2.1	2.1
North Savo	11	77	5.2	5.2
North Karelia	12	101	6.8	6.8
Central Finland	13	72	4.9	4.9
South Ostrobothnia	14	30	2.0	2.0
Ostrobothnia	15	49	3.3	3.3
No	16	0	0.0	0.0
North Ostrobothnia	17	179	12.1	12.1
Kainuu	18	10	0.7	0.7
		1477	100.0	100.0

[BV44] Major region (NUTS 2)**Question***Major region (NUTS 2)***Frequencies**

label	value	n	%	v. %
Western Finland	1	373	25.3	25.3
Helsinki - Uusimaa	2	378	25.6	25.6
Southern Finland	3	328	22.2	22.2
Northern and Eastern Finland	4	398	26.9	26.9
		1477	100.0	100.0

[PAINO] Weight**Question***Weight***Descriptive statistics**

statistic	value
number of valid cases	1477
minimum	0.04

(continued on next page)

2. Variables

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statistic	value
maximum	9.23
mean	1.00
standard deviation	0.93

Chapter 3

Indexes

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To what extent do you agree or disagree with the following statement? I understand the contents and terms and conditions of different insurances [Q16_2] 60

To what extent do you agree or disagree with the following statement? I can compare the features and premiums of different insurances with each other [Q16_3] 61

After an accident or damage to your property has occurred, when do you have to file a claim with the insurance company? [Q17] 61

Does insurance always cover the cost of a new equivalent product, e.g. if an old bicycle is stolen, or is the replacement value of the bicycle compensated? [Q18] 62

Let's say that your friend, who has taken out insurance from the same company as you have, exaggerates the damage that happened to them and receives a bigger compensation. How does this effect your insurance? [Q19] 62

Are you currently or have you in the past been an entrepreneur, self-employed or an own-account worker? Which of the following describes your situation? [Q20] 63

How long have you been or were you an entrepreneur, self-employed or an own-account worker? (in years) [Q21] 63

How many businesses have you owned / co-owned? In this context, owning a business refers to being an entrepreneur, self-employed or an own-account worker rather than investing in shares/stock, being a member of a cooperative etc. [Q22] 64

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How much is your annual YEL income, the income on which YEL insurance is based, which determines how much pension and social security you accumulate? If you don't know the exact sum, please give your best estimate. (in euros) [Q24] 65

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What kinds of means do you use to plan and oversee your personal finances? Didn't respond	18
What kinds of means do you use to plan and oversee your personal finances? I use personal advice services provided by my bank or other operator	16
What was the most important source of information when you were choosing: Consumer credit / instant loans	35
What was the most important source of information when you were choosing: Deposit products	33
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What was the most important source of information when you were choosing: Insurance products	36
What was the most important source of information when you were choosing: Investment fund	34
When you consider the level of pension you aim to have, do you feel...	78
Which of the following alternatives best describes how you have usually chosen: Consumer credit / instant loans	32
Which of the following alternatives best describes how you have usually chosen: Deposit products	30
Which of the following alternatives best describes how you have usually chosen: Housing loan	30
Which of the following alternatives best describes how you have usually chosen: Insurance products	32
Which of the following alternatives best describes how you have usually chosen: Investment fund	31
Which of the following alternatives best describes your current debt situation?	96
Which of the following financial products do you currently have? Which of them have you had before? Accident insurance	28
Which of the following financial products do you currently have? Which of them have you had before? ASP account	23
Which of the following financial products do you currently have? Which of them have you had before? Bonds investment / index loans	26
Which of the following financial products do you currently have? Which of them have you had before? Consumer credit, including car loan	24
Which of the following financial products do you currently have? Which of them have you had before? Credit card	24
Which of the following financial products do you currently have? Which of them have you had before? Current account (disposal account)	21
Which of the following financial products do you currently have? Which of them have you had before? Home insurance	27
Which of the following financial products do you currently have? Which of them have you had	

3. Indexes

before? Housing loan	24
Which of the following financial products do you currently have? Which of them have you had before? Instant loans	25
Which of the following financial products do you currently have? Which of them have you had before? Investment fund	25
Which of the following financial products do you currently have? Which of them have you had before? Life insurance (risk insurance)	28
Which of the following financial products do you currently have? Which of them have you had before? Life insurance (savings insurance)	29
Which of the following financial products do you currently have? Which of them have you had before? Medical expenses insurance	29
Which of the following financial products do you currently have? Which of them have you had before? PS account	22
Which of the following financial products do you currently have? Which of them have you had before? Savings account that offers higher interest than a current account (fixed-term account etc.)	22
Which of the following financial products do you currently have? Which of them have you had before? Shares or stock / securities account	26
Which of the following financial products do you currently have? Which of them have you had before? Study loan	23
Which of the following financial products do you currently have? Which of them have you had before? Time deposit account	21
Which of the following financial products do you currently have? Which of them have you had before? Travel insurance	28
Which of the following financial products do you currently have? Which of them have you had before? Voluntary pension insurance	27
Which of the following income brackets do you belong to? Please estimate your average annual personal gross income before taxes and including salaries and benefits	105
Who is responsible for managing finances in your household?	11
Why do you feel you are not saving enough for retirement? Didn't respond	81
Why do you feel you are not saving enough for retirement? Don't know/can't say	80
Why do you feel you are not saving enough for retirement? I don't earn enough money	78
Why do you feel you are not saving enough for retirement? I haven't thought about the issue	80
Why do you feel you are not saving enough for retirement? I want to spend my money now	79
Why do you feel you are not saving enough for retirement? I'm going to save more money in the future	79
Why do you feel you are not saving enough for retirement? I'm not interested in financial affairs	80
Why have you reported your YEL income as higher than your actual income? Can't say ...	71

Why have you reported your YEL income as higher than your actual income? Didn't respond	72
Why have you reported your YEL income as higher than your actual income? I estimated the income accumulated by my entrepreneurial activities wrong when taking out the insurance	.70
Why have you reported your YEL income as higher than your actual income? I want to ensure a sufficient pension security	69
Why have you reported your YEL income as higher than your actual income? I want to ensure sufficient social security for myself	69
Why have you reported your YEL income as higher than your actual income? My actual income has decreased since I reported my YEL income	70
Why have you reported your YEL income as higher than your actual income? My actual income is lower than the minimum limit for statutory YEL insurance	71
Why have you reported your YEL income as higher than your actual income? Other reason, please specify	71
Why have you reported your YEL income as lower than your actual income? Can't say	68
Why have you reported your YEL income as lower than your actual income? Didn't respond	69
Why have you reported your YEL income as lower than your actual income? I don't think I will receive a pension that corresponds to the pension contributions	68
Why have you reported your YEL income as lower than your actual income? I estimated the income accumulated by my entrepreneurial activities wrong when taking out the insurance	.67
Why have you reported your YEL income as lower than your actual income? I have private pension insurance	66
Why have you reported your YEL income as lower than your actual income? I use other means to save money for my pension	66
Why have you reported your YEL income as lower than your actual income? My actual income has increased since I reported my YEL income	67
Why have you reported your YEL income as lower than your actual income? Other reason, please specify	68
Why have you reported your YEL income as lower than your actual income? The insurance premium would be too high with my actual income	66
You deposit 100 euros to a savings account that has an annual interest rate of 2%. You don't use the account for a year. How much money is in the account at the end of the first year, interest included? (in euros)	89
You deposit 1,000 euros to your bank account. The annual interest rate is 1% and inflation rate 2%. No taxes are paid for the profits. In one year, can you buy more, less or the same amount as today with the money in the account?	88
You deposit 100 euros to a savings account that has an annual interest rate of 2%. You don't use the account for a year. How much money is in the account at the end of the first year, interest included? (in euros)	90

Appendix A

Questionnaire in Finnish

KYSELYLOMAKE: FSD3271 SUOMALAISTEN TALOUDELLINEN TIETÄMYS 2014

QUESTIONNAIRE: FSD3271 FINANCIAL AWARENESS OF FINNISH PEOPLE 2014

Tämä kyselylomake on osa yllä mainittua Yhteiskuntatieteelliseen tietoaarkistoon arkistoitua tutkimusaineistoa.

Kyselylomaketta hyödyntävien tulee viitata siihen asianmukaisesti lähdeviitteellä.

Lisätiedot: <http://www.fsd.uta.fi/>

This questionnaire forms a part of the above mentioned dataset, archived at the Finnish Social Science Data Archive.

If the questionnaire is used or referred to in any way, the source must be acknowledged by means of an appropriate bibliographic citation.

More information: <http://www.fsd.uta.fi/>

Detta frågeformulär utgör en del av den ovannämnda datamängden, arkiverad på Finlands samhällsvetenskapliga dataarkiv.

Om frågeformuläret är utnyttjat eller refererat till måste källan anges i form av bibliografisk referens.

Mer information: <http://www.fsd.uta.fi/>

KYSELY TALOUSOSAAMISESTA:

Tämä kysely suoritetaan Vaasan yliopiston ja Tampereen yliopiston toimeksiannosta. Sen tarkoituksena on mitata kansalaisten talousosaamista. Kysymyksiin on hyvä vastata spontaanisti. Yksilökohtaiset vastaukset jäävät pelkästään tutkijoiden käyttöön ja ovat täysin luottamuksellisia. Vastaamalla kysymyksiin autat tutkijoi- ta muodostamaan oikean käsityksen suomalaisten talousosaamisesta.

T1 Sukupuoli (EI KYSYTÄ)

single

- 1 Nainen
- 2 Mies

T2 Kuntakoodi (EI KYSYTÄ)

single

T3 Kieli (EI KYSYTÄ)

single

- 1 Suomi
- 2 Ruotsi

T4 Mikä on ikäsi täysinä vuosina?

quantity

_____ vuotta

T5 Mikä on siviilisäätysi?

LUETTELE TARVITTAESSA 1-5

- 1 Naimisissa
- 2 Avoliitossa
- 3 Yksinasuva
- 4 Eronnut
- 5 Leski
- 6 Ei osaa sanoa
- 7 Ei vastausta

T6 Kuinka monta täysi-ikäistä henkilöä asuu taloudessasi itsesi mukaan lukien?

quantity

_____ henkilöä

T7 Entä kuinka monta alaikäistä lasta asuu kanssasi taloudessasi

quantity

_____ lasta

T8 Kuinka monta lasta sinulla on kaiken kaikkiaan, kun otat mukaan myös aikuiset lapsesi ja ne, jotka eivät mahdollisesti asu taloudessasi?

quantity

_____ lasta

T9 Mikä on työtilanteesi? Valitse kortilta omaa tilannettasi kaikkein parhaiten kuvaava vaihtoehto.
single

KORTTI T9

- 1 Kokopäivätyössä
- 2 Osapäivätyössä
- 3 Päätoimisena yrittäjänä
- 4 Työnhakija
- 5 Kotona, huolehtii lapsista
- 6 Sairaslomalla / -eläkkeellä
- 7 Eläkeläinen
- 8 Opiskelija
- 9 Ei työskentele, ei hae töitä
- 10 Muu
- 11 Ei osaa sanoa
- 12 Ei vastausta

PÄIVITTÄINEN TALOUDENHALLINTA

K1 Kuka on vastuussa raha-asioiden hoitamisesta kotitaloudessasi?

single

EI LUETELLA

- 1 Vastaaja itse
- 2 Vastaaja ja puoliso yhdessä
- 3 Vastaaja ja joku toinen perheenjäsen (tai useampi perheenjäsen)
- 4 Vastaajan puoliso yksinään
- 5 Joku toinen perheenjäsen (tai useampi perheenjäsen)
- 6 Joku muu
- 7 Ei kukaan
- 8 Ei tiedä
- 9 Ei vastausta

TALOUDEN SUUNNITTELU

K2 Suunnitteletko kotitalouden tai omia tuloja ja menoja etukäteen tekemällä kotitalouden tai henkilökohtaisen budjetin?

multi

HUOM! Haastattelija täsmennä tarvittaessa: budjetilla tarkoitetaan tulojen ja menojen suunnittelemista etukäteen

KORTTI 2

- 1 Kyllä, teen kotitalouden budjetin yksin tai yhdessä muiden perheenjäsenten kanssa
- 2 Kyllä, teen henkilökohtaisen budjetin
- 3 Teen budjetin suurempien menojen osalta
- 4 En suunnittele etukäteen
- 5 En tiedä
- 6 Ei vastausta

K3 Millaisia oman talouden suunnittelun ja seuraamisen välineitä käytät?

multi

KORTTI 3

- 1 Käytän verkkopankkia pankkitilin saldon seuraamiseen
- 2 Käytän verkkopankkia muiden talousasioitteni (esim. lainat, sijoitukset, vakuutukset) seuraamiseen
- 3 Seuraan pankkitilini saldoa muuten
- 4 Käytän pankin tarjoamaa internet-työkalua raha-asoiden suunnitteluun
- 5 Pidän omalla menetelmälläni kirjaa tuloista ja menoista (esim. vihkoon, Excel-taulukkoon yms.)
- 6 Käytän pankin tai muun toimijan tarjoamia henkilökohtaisia neuvontapalveluita hyväkseni
- 7 Muu tapa, mikä? _____
- 8 En käytä mitään näistä
- 9 Ei osaa sanoa
- 10 Ei vastausta

K3a-f Kuinka usein teet seuraavia?

single

- | | | |
|-------------|---|---|
| VAIHTOEHDOT | 1 | Vähintään kerran viikossa |
| | 2 | Harvemmin kuin kerran viikossa, mutta joka kuukausi |
| | 3 | Harvemmin kuin joka kuukausi |
| | 4 | Ei osaa sanoa (SPONTAANI) |

KORTTI 3AF

KYSYTÄÄN KAIKISTA NIISTÄ, JOTKA MAININNUT KYSYMYKSESSÄ K3

- Käytän verkkopankkia pankkitilin saldon seuraamiseen
- Käytän verkkopankkia muiden talousasioitteni (esim. lainat, sijoitukset, vakuutukset) seuraamiseen
- Seuraan pankkitilini saldoa muuten
- Käytän pankin tarjoamaa internet-työkalua raha-asoiden suunnitteluun
- Pidän omalla menetelmälläni kirjaa tuloista ja menoista (esim. vihkoon, Excel-taulukkoon yms.)
- Käytän pankin tai muun toimijan tarjoamia henkilökohtaisia neuvontapalveluita hyväkseni
- [MUU TAPA] – (tähän näkyviin K3:ssa mainittu muu tapa)

FINANSSITUOTTEET

K4a-r Mitä seuraavista tuotteista sinulla on nyt? Entä onko sinulla ollut niistä jotain aiemmin?

single

- | | | |
|-------------|---|------------------------------------|
| VAIHTOEHDOT | 1 | On nyt |
| | 2 | Ei ole nyt, mutta on ollut aiemmin |
| | 3 | Ei ole |
| | 4 | Ei tiedä/ei osaa sanoa |
| | 5 | Ei vastausta |

ROTATOIDAAN TUOTTEITA

- Käyttötili
- Määräaikainen talletustili
- Käyttötiliä korkeampaa korkoa tarjoava säästötili (tavoitetili tms.)
- PS-tili (HUOM! KERRO TARVITTAESSA, ETTÄ KYSEESSÄ ON PITKÄAIKAISSÄÄSTÄMISTILI)
- ASP-tili (HUOM! KERRO TARVITTAESSA, ETTÄ KYSEESSÄ ON ASUNTOSÄÄSTÖTILI NUORILLE)
- Opintolaina
- Asuntolaina

- Luottokortti
- Kulutusluotto, mukaan lukien autolaina
- Pikavippi
- Sijoitusrahasto
- Osakkeita / arvo-osuustili
- Joukkovelkakirja / indeksilaina
- Vapaaehtoinen eläkevakuutus
- Kotivakuutus
- Matkavakuutus
- Tapaturmavakuutus
- Henkivakuutus (kuolemanvaravakuutus)
- Säästöhenkivakuutus
- Sairauskuluvakuutus

HUOM! TÄSSÄ VAIHEESSA NIPUTETAAN K5:TTÄ JA K6:TTA VARTEN

käyttötili, määräaikainen talletustili, PS-tili, ASP-tili → Talletustuote

asuntolaina → Asuntolaina

sijoitusrahasto → Sijoitusrahasto

kulutusluotto, pikavippi → Kulutusluotto/pikavippi

vapaaehtoinen eläkevakuutus, kotivakuutus, matkavakuutus, tapaturmavakuutus, henkivakuutus, säästöhenkivakuutus, sairauskuluvakuutus → Vakuutustuote

luottokortti, osake, joukkovelkakirjat → NÄITÄ EI KYSYTÄ K5:SSÄ JA K6:SSA

K5a-r Entä mikä seuraavista vaihtoehtoista kuvaa parhaiten tapaa, miten yleensä olet valinnut [MAINITTU FINANSSITUOTERYHMÄ] NÄYTETÄÄN KAIKKI NE, JOLLAINEN ON TAI ON OLLUT (vaihtoehto 1 TAI 2 kysymyksessä K4)?

Single

KORTTI 5

VAIHTOEHDOT		
1	Harkitsin useita eri vaihtoehtoja eri yrityksiltä, ennen kuin tein päätökseni	
2	Harkitsin useita eri vaihtoehtoja yhdeltä yritykseltä	
3	En harkinnut muita vaihtoehtoja	
4	Yritin löytää muita vaihtoehtoja, mutta en löytänyt	
5	Joku muu teki valinnan puolestani	
6	En tiedä	
7	Ei osaa sanoa	
8	Ei vastausta	

KYSYTÄÄN NIISTÄ TUOTERYHMISTÄ, JOTKA MAININNUT KYSYMYKSESSÄ K4

- Talletustuote
- Asuntolaina
- Sijoitusrahasto
- Kulutusluotto/pikavippi
- Vakuutustuote

K6a-r Mikä oli tärkein tietolähde tehdessäsi valintaa [MAINITTU FINANSSITUOTETYYPPI]?

[MAINITTU FINANSSITUOTERYHMÄ] NÄYTETÄÄN KAIKKI NE, JOLLAINEN ON TAI ON OLLUT (vaihtoehto 1 TAI 2 kysymyksessä K4)

HUOM: JOS EI OLE TEHNYT ITSE VALINTAA (jos K5=5) NIIN EI KYSYTÄ single

- Talletustuote
- Asuntolaina
- Sijoitusrahasto
- Kulutusluotto/pikavippi
- Vakuutuslaine

- 1 Mainostajan tai myyjän kautta saatu tieto
- 2 Konttorista saatu tieto
- 3 Internetistä saatu tieto
- 4 Tuotevertailut
- 5 Ystävän tai sukulaisen neuvo (ei työskentele finanssialalla)
- 6 Ystävän tai sukulaisen neuvo (työskentelee finanssialalla)
- 7 Finanssialan yrityksen työntekijältä saatu neuvo
- 8 Finestä saatu tieto
- 9 Median kautta saatu tieto (muu kuin mainos)
- 10 Omat aikaisemmat kokemukset
- 11 Muu lähde, mikä? _____
- 12 Ei osaa sanoa
- 13 Ei vastausta

YLEISIÄ RAHA-ASIOIHIN LIITTYVIÄ ASEENTEITA

K7a-j Kerro, ovatko seuraavat väitteet mielestäsi tosia vai epätosia.
single

- | | | |
|-------------|---|---------------------------|
| VAIHTOEHDOT | 1 | Täysin tosi |
| | 2 | Jossain määrin tosi |
| | 3 | Ei tosi eikä epätosi |
| | 4 | Jossain määrin epätosi |
| | 5 | Täysin epätosi |
| | 6 | Ei osaa sanoa (SPONTAANI) |
| | 7 | Ei vastausta |

**KORTTI 7AJ
ROTATOIDAAN VÄITTÄMIÄ**

- Ennen kuin ostat jotain, harkitset huolellisesti, onko sinulla varaa siihen.
- Elät vain tätä päivää varten, etkä huolehdi huomista
- Saat enemmän mielihyvää siitä, että käytän rahat heti kuin siitä, että säästäisit tulevaisuutta varten.
- Maksat laskusi ajallaan
- Olet valmis menettämään osan rahoistasi säästäessäni tai sijoittaessani, jos saat suuremmalla todennäköisyydellä korkeamman tuoton
- Seuraat tarkasti omia taloudellisia asioitani
- Asetat tulevaisuuteen suuntautuvia taloudellisia tavoitteita ja pyrit saavuttamaan ne
- Raha on kuluttamista varten
- Ennen kuin kirjoitat nimesi alle rahoitus sopimukseen, luet sen ehdot huolellisesti.
- Otat mielelläni riskiä etkä pyri suojautumaan elämän vastoinkäymisiltä.

K8 Joskus voi käydä niin, että käytössä olevat varat eivät riitä menojen kattamiseen. Onko sinulle käynyt näin viimeisen 12 kuukauden aikana?

single

- 1 On
- 2 Ei ole
- 3 Ei osaa sanoa
- 4 Ei vastausta

JOS VARAT EIVÄT OLE RIITTÄNEET (vaihtoehto 1 kysymyksessä K8)

K9 Mitä teit viimeksi saadaksesi rahat riittämään, kun tulot eivät kattaneet menoja?

multi

EI LUETELLA

PUMPPAA – KYSY, MITÄ MUUTA TEIT

Olemassa olevat resurssit

- 1 Siirsin rahaa säästöistä käyttötilille
- 2 Vähensin kulutusta tai olin ilman
- 3 Myin jotakin, mitä omistin

Resurssien luominen

- 4 Tein ylitöitä
- 5 Otin tilapäistöitä

Resurssien hankkiminen käyttäen olemassa olevilta yhteyksiä tai resursseja

- 6 Lainasin ruokaa tai rahaa perheeltä tai ystävilta
- 7 Lainasin työnantajalta tai sain ennakkopalkkaa
- 8 Vein tavaraa panttilainaamoon
- 9 Nostin rahaa eläkevakuutuksestani

Laina olemassa olevalta luotottajalta

- 10 Ylitin tilini
- 11 Käytin luottokorttia
- 12 Jätin laskuja maksamatta
- 13 Järjestelin olemassa olevia luottoja uudelleen

Hain uutta luottoa

- 14 Otin uuden lainan pankista
- 15 Otin uuden pikavipin
- 16 Otin lainan epäviralliselta luotottajalta

Muita vastauksia

- 17 Hain toimeentulotukea
- 18 Muu, mikä? _____
- 19 Ei tiedä/ei osaa sanoa
- 20 Ei halua vastata

K10 Oletko kuluneen 12 kuukauden aikana säästänyt rahaa joillakin seuraavista tavoista?

Säästämällä tarkoitetaan tässä rahan laittamista syrjään joltain tarkoitusta varten. Sillä, ovatko rahat enää säästössä, ei ole merkitystä.

multi

KORTTI 10

- 1 Säästit käteistä kotiin tai lompakkoosi
- 2 Säästit käyttötilillesi
- 3 Siirsit rahaa jollekin muulle tilille kuten säästötilille tai määräaikaiselle talletustilille
- 4 Annoit rahaa perheenjäsenellesi säästettäväksi puolestasi
- 5 Sijoitit rahaa osakkeisiin, rahastoihin, säästöhenkivakuutukseen tai joukkovelkakirjoihin
- 6 Säästit jollain muulla tavalla
- 7 Ei ole aktiivisesti säästänyt
- 8 Ei osaa sanoa
- 9 Ei vastausta

K11 Jos menettäisit pääasiallisen tulonlähteesi, kuinka kauan pystyisit pitämään yllä nykyistä elintasoasi lainaamatta rahaa tai muuttamatta asuntoa?

single

KORTTI 11

- 1 Alle viikon
- 2 Ainakin viikon, mutta en kuukautta
- 3 Ainakin kuukauden, mutta en kolmea kuukautta
- 4 Ainakin kolme kuukautta, mutta en kuutta kuukautta
- 5 Pidempään kuin kuusi kuukautta
- 6 Ei osaa sanoa
- 7 Ei vastausta

SÄÄSTÄMISKÄYTTÄYTYMINEN

K12a Kuinka suuren osan nettotuloistasi eli tulosta, joka jää jäljelle verojen ja sosiaalimaksujen jälkeen säästät kuukausittain?

single

KORTTI 12

- 1 Ei mitään
- 2 0 - 5 %
- 3 5 - 10 %
- 4 10 - 20 %
- 5 20 - 30 %
- 6 30 - 40 %
- 7 40 - 50 %
- 8 50 - 60 %
- 9 Yli 60 %
- 10 Ei tiedä/ei osaa sanoa
- 11 Ei vastausta

K12b Kuinka suuri osa nettotuloistasi menee lainojen lyhentämiseen ja lainakorkojen maksuun kuukausittain? Lainat sisältävät asuntolainat ja kaikki muut lainat.

single

KORTTI 12

- 1 Ei mitään
- 2 0 - 5 %
- 3 5 - 10 %
- 4 10 - 20 %
- 5 20 - 30 %
- 6 30 - 40 %
- 7 40 - 50 %
- 8 50 - 60 %
- 9 Yli 60 %
- 10 Ei tiedä/ei osaa sanoa
- 11 Ei vastausta

K13 Kuinka paljon helposti nostettavissa olevaa rahaa pitäisi mielestäsi olla säästössä pahan päivän varalle?

single

KORTTI 13

- 1 Vähemmän kuin puolen kuukauden nettotulojen verran
- 2 Noin puolet kuukauden nettotuloista
- 3 Noin kuukauden nettotulojen verran
- 4 Noin kahden kuukauden nettotulojen verran
- 5 Noin kolmen kuukauden nettotulojen verran
- 6 3-6 kuukauden nettotulojen verran
- 7 6-12 kuukauden nettotulojen verran
- 8 Yli vuoden nettotulojen verran
- 9 Ei osaa sanoa
- 10 Ei vastausta

K14 Kuinka paljon sinulla on tällä hetkellä pankkitilillä välittömästi nostettavissa?

single

LUETTELE 1-3

- 1 Enemmän kuin äsken mainitsit
- 2 Suurin piirtein niin paljon kuin äsken mainitsit
- 3 Vähemmän kuin äsken mainitsit
- 4 Ei osaa sanoa
- 5 Ei vastausta

VAKUUTUKSET

K15a-h Kerro, ovatko seuraavat väittämät mielestäsi totta vai eivät.

single

VAIHTOEHDOT	1	On totta
	2	Ei ole totta
	3	Ei osaa sanoa

ROTATOIDAAN VÄITTÄMIÄ

- Vakuutuksen tarkoituksena on palauttaa vakuutettu vahinkoa edeltävälle taloudelliselle tasolle.
- Henkivakuutus on tarpeellinen kaikille perheille, joilla on lapsia tai lainaa.
- Voin myös säästää henkivakuutuksen avulla.
- Suurempi omavastuu pienentää vakuutusmaksua.
- Kotivakuutuksia on tarjolla monenlaisia: suppeita, laajoja ja erihintaisia.
- Vain omistusasuntoon kannattaa ottaa kotivakuutus.
- Kotivakuutus korvaa, jos sähkön hinta nousee yllättäen.
- Maksan kotivakuutusta viisi vuotta, eikä yhtään vahinkoa satu. Vakuutukseni on ollut hyödytön.

K16a-c Kerro, kuinka samaa tai eri mieltä olet seuraavien väittämien kanssa.

single

VAIHTOEHDOT	1	Täysin samaa mieltä
	2	Jokseenkin samaa mieltä
	3	Ei samaa eikä eri mieltä
	4	Jokseenkin eri mieltä
	5	Täysin eri mieltä
	6	Ei osaa sanoa (SPONTAANI)
	7	Ei vastausta

KORTTI 16

ROTATOIDAAN VÄITTÄMIÄ

- Tiedän, mitä ottamani vakuutukset korvaavat.
- Ymmärrän eri vakuutusten ja vakuutusehtojen sisällöt
- Osaan vertailla vakuutusten ominaisuuksia ja vakuutusmaksujen suuruutta keskenään

K17 Milloin sinun täytyy tehdä vahinkoilmoitus vakuutusyhtiölle vahingon sattuessa? Valitse kortilla olevista vaihtoehdoista mielestäsi oikea.

single

kysymystekstistä poistetaan sanat jos sinulla on vakuutus

KORTTI 17

- 1 Viimeistään kahden kuukauden kuluttua vahingosta.
- 2 Mahdollisimman nopeasti vahinkotapahtuman jälkeen, mutta viimeistään vuoden kuluttua tapahtumasta.
- 3 Ilmoituksen tekeminen ei ole välttämätöntä, sillä vakuutusyhtiö selvittää asian.
- 4 Ilmoitus tehdään mahdollisimman nopeasti poliisille, joka ilmoittaa vahingosta vakuutusyhtiölle.
- 5 Ei tiedä/ei osaa sanoa

K18 Korvaako vakuutus aina uuden vastaavan tuotteen hankintahinnan, esim. jos vanha polku-pyörä varastetaan vai korvataanko pyörästä jälleenhankinta-arvo?

single

KORTTI 18

- 1 Vakuutus korvaa uuden tuotteen hankintahinnan
- 2 Pyörästä korvataan jälleenhankinta-arvo
- 3 Ei tiedä/Ei osaa sanoa

K19 Ajatellaan, että samassa vakuutusyhtiössä vakuutettuna olevani ystäväsi liioittelee hänelle tapahtunutta vahinkoa ja saa suuremman korvauksen. Miten tämä vaikuttaa sinun vakuutukseesi? Valitse kortilla olevista vaihtoehdoista mielestäsi oikea.

single

KORTTI 19

- 1 Ei mitenkään, sillä vahinko tapahtui ystävälle.
- 2 Vakuutusmaksuni nousevat ystäväni vilpillisen toiminnan takia.
- 3 Vakuutusmaksut laskevat, koska yhtiöllä on yksi vahinko vähemmän korvattavana.
- 4 Ei tiedä/ei osaa sanoa

**VARAUTUMINEN ELÄKÖITYMISEEN
YRITTÄJÄKYSYMYKSET**

K20 Toimitko tällä hetkellä tai oletko toiminut yrittäjänä? Mikä seuraavista vastaa sinua?

single

LUETTELE 1-3

- 1 Toimit tällä hetkellä yrittäjänä
- 2 Et toimi tällä hetkellä yrittäjänä, mutta olet toiminut
- 3 Et toimi etkä ole toiminut yrittäjänä
- 4 Ei vastausta/ei osaa sanoa

HUOM! KYSYMYKSET K21-K27 VAIN JOS TOIMII TÄLLÄ HETKELLÄ TAI ON TOIMINUT YRITTÄJÄNÄ (vaihtoehdot 1 tai 2 kysymyksessä K20)

K21 Kuinka pitkään olet toiminut tai toimit yrittäjänä?

quantity

JOS EI OSAA SANOA, MERKITSE -1

_____ vuotta

K22 Kuinka monta yritystä olet omistanut / ollut mukana omistamassa? Tässä tarkoitetaan yrittäjänä toimimista, ei omistamista sijoitusmielessä, osuuskunnan jäsenyyttä tms.

single

- 1 Yhden yrityksen
- 2 2-4 yritystä
- 3 5 yritystä tai enemmän
- 4 Ei osaa/halua sanoa

K23 Onko sinulla yrittäjien lakisääteinen eläkevakuutus, YEL-vakuutus?

single

- 1 Kyllä
- 2 Ei
- 3 Ei tiedä/ei osaa sanoa
- 4 Ei vastausta

JOS ON YEL-VAKUUTUS (vaihtoehto 1 kysymyksessä K23)

K24 Minkä suuruinen on vuosittainen YEL-työtulosi, jonka perusteella eläkkeesi ja sosiaaliturvasi karttuu? Jos et tiedä tarkkaa summaa, anna paras arviiosi.

quantity

JOS EI OSAA SANOA, MERKITSE -1

_____ euroa

JOS ON YEL-VAKUUTUS (vaihtoehto 1 kysymyksessä K23)

K25 Oletko määrittänyt YEL-työtulosi... ?

LUETTELE 1-3

single

- 1 Vastaamaan todellisia yritystoiminnan tuloja
- 2 Todellisia yritystoiminnan tulojanne suuremmiksi
- 3 Todellisia yritystoiminnan tuloja pienemmiksi
- 4 Ei osaa sanoa

JOS MÄÄRITTÄNYT YEL-TULON YRITYSTOIMINNAN TULOJA PIENEMMÄKSI (vaihtoehto 3 kysymyksessä K25)

K26 Miksi olet määrittänyt YEL-työtulosi todellisia tulojasi pienemmiksi?

multi

KORTTI 26

- 1 Vakuutusmaksu olisi liian suuri todellisilla tuloillani
- 2 Minulla on yksityinen eläkevakuutus
- 3 Säästän muilla keinoin
- 4 Olen arvioinut yritystoiminnan tuloni vakuutusta ottaessani väärin
- 5 Todelliset tuloni ovat kasvaneet YEL-työtulon määrityshetkestä
- 6 En usko saavani eläkemaksuja vastaavaa eläkettä
- 7 Muu syy, mikä? _____
- 8 Ei osaa sanoa
- 9 Ei vastausta

JOS MÄÄRITTÄNYT YEL-TULON YRITYSTOIMINNAN TULOJA SUUREMMAKSI (vaihtoehto 2 kysymyksessä K25)

K27 Miksi olet määrittänyt YEL-työtulosi todellisia tulojasi suuremmiksi?

multi

KORTTI 27

- 1 Haluan varmistaa riittävän eläketurvan
- 2 Haluan varmistaa riittävän sosiaaliturvan
- 3 Olen arvioinut yritystoiminnan tuloni vakuutusta ottaessani väärin
- 4 Todelliset tuloni ovat pienentyneet YEL-työtulon määräytymisestä
- 5 Todelliset tuloni ovat alle pakollisen YEL-vakuuttamisen edellytyksenä olevan työtulon
- 6 Muu syy, mikä? _____
- 7 Ei osaa sanoa
- 8 Ei vastausta

JOS ON YEL-VAKUUTUS (vaihtoehto 1 kysymyksessä K23)

K28a-f Tiedätkö mihin seuraavista etuuksista olet oikeutettu YEL-vakuutuksesi kautta?

single

- VAIHTOEHDOT
- | | |
|---|--|
| 1 | Kyllä |
| 2 | Ei |
| 3 | Ei osaa sanoa (MYÖS TÄMÄ NÄYTETÄÄN KORTILLA) |

LUETELLAAN VAIHTOEHDOT
ARVIOINTIKOHTTEET KORTILLA
KORTTI 28AF

- Vanhuuseläke
- Työkyvyttömyyseläke
- Perhe-eläke
- Tapaturmavakuutus
- Vastuuvakuutus
- Sairauspäivärahat

JOS YRITTÄJÄ, JOLLA EI OLE VAKUUTUSTA TAI EI-YRITTÄJÄ (EI vaihtoehto 1 kysymyksessä K23)

K28 Tiedätkö mihin seuraavista etuuksista olet oikeutettu lakisääteisen eläkevakuutuksen kautta?

Tällä tarkoitetaan sekä kansaneläke- että työeläkejärjestelmästä tulevia etuuksia.

- VAIHTOEHDOT
- | | |
|---|--|
| 1 | Kyllä |
| 2 | Ei |
| 3 | Ei osaa sanoa (MYÖS TÄMÄ NÄYTETÄÄN KORTILLA) |

LUETELLAAN VAIHTOEHDOT
ARVIOINTIKOHTTEET KORTILLA
KORTTI 28AF

- Vanhuuseläke
- Työkyvyttömyyseläke
- Perhe-eläke
- Tapaturmavakuutus
- Vastuuvakuutus
- Sairauspäivärahat

JOS EI ELÄKKEELLÄ (EI vaihtoehto 7 kysymyksessä T9)

K29 Oletko koskaan ajatellut, kuinka paljon sinun pitäisi säästää kokonaisuudessaan eläkeikää varten?

single

- 1 Kyllä
- 2 En
- 3 Ei tiedä/ei osaa sanoa
- 4 Ei vastausta

JOS EI ELÄKKEELLÄ (EI vaihtoehto 7 kysymyksessä T9)

K30 Kun ajattelet tavoittelemaasi eläkkeen tasoa, koetko...?

single

LUETTELE 1-4

- 1 Säästäväsi riittävästi
- 2 Säästäväsi liian vähän
- 3 Säästäväsi liian paljon vai onko niin, että
- 4 Et tavoittele mitään tiettyä eläkkeen tasoa
- 5 En ole ajatellut koko asiaa
- 5 Ei osaa sanoa
- 6 Ei vastausta

JOS EI ELÄKKEELLÄ (EI vaihtoehto 7 kysymyksessä T9) JA JOS KOKEE SÄÄSTÄVÄNSÄ LIIAN VÄHÄN (vaihtoehto 2 kysymyksessä K30)

K31 Mistä syystä koet, ettet säästä eläkettä varten riittävästi?

multi

KORTTI 31

- 1 En ansaitse riittävästi
- 2 Haluan kuluttaa rahani nyt
- 3 Aion säästää enemmän tulevaisuudessa
- 4 En ole ajatellut asiaa
- 5 En ole kiinnostunut talousasioista
- 6 En tiedä/ei osaa sanoa
- 7 Ei vastausta

JOS EI ELÄKKEELLÄ (EI vaihtoehto 7 kysymyksessä T9)

K32 Missä iässä mielestäsi henkilön pitäisi ruveta suunnittelemaan omaa eläkettään varten?

quantity/single

___ vuoden iässä

- 97 Ei tarvitse suunnitella/ei missään iässä (SPONTAANI)
- 98 Ei tiedä/ei osaa sanoa (SPONTAANI)
- 99 Ei vastausta

JOS EI ELÄKKEELLÄ (EI vaihtoehto 7 kysymyksessä T9)

K33 Millä tavoin olet varautunut tai aiot varautua eläkkeelle siirtymiseen?

multi

KORTTI 33

- 1 Olen ottanut vapaaehtoisen eläkevakuutuksen
- 2 Säästän muuten eläkeikää varten
- 3 Aion työskennellä myös eläkkeellä
- 4 Aion myydä asunnon
- 5 Aion myydä yrityksen
- 6 Aion myydä muuta omaisuutta
- 7 Aion ottaa / olen ottanut käänteisen asuntolainan
- 8 Aion turvautua puolison, lasten tai muiden sukulaisten apuun
- 9 Työeläkkeeni on riittävä kattamaan eläkeajan toimentulooni, ei tarvitse muuta varautumista.
- 10 Ei ole ajatellut asiaa
- 11 Muu, mikä? _____
- 11 12 Ei vastausta

K33_B JOS EI ELÄKKEELLÄ (EI vaihtoehto 7 kysymyksessä T9)

Kuinka paljon arvioit saavasi lakisääteistä eläkettä kuukaudessa, kun olet jäänyt eläkkeelle? Jos et tiedä tarkkaa summaa, anna paras arviiosi. Haastattelija täsmentää tarvittaessa: vastaus annetaan tämän hetken euroissa.

_____ euroa kuukaudessa

- 98 Ei tiedä/ei osaa sanoa (SPONTAANI)
99 Ei vastausta

JOS EI ELÄKKEELLÄ (EI vaihtoehto 7 kysymyksessä T9)

K34a Kuinka varma olet siitä, että pystyt eläkkeellä ollessasi ylläpitämään halutunlaista elintasoa?
single

LUETTELE 1-4

- 1 Täysin varma
- 2 Jossain määrin varma
- 3 Melko epävarma
- 4 Täysin epävarma
- 5 Ei tiedä/ei osaa sanoa
- 6 Ei vastausta

JOS ELÄKKEELLÄ (vaihtoehto 7 kysymyksessä T9)

K34b Kuinka hyvin olet pystynyt eläkkeellä ollessasi ylläpitämään haluamaasi elintasoa?
single

LUETTELE 1-4

- 1 Erittäin hyvin
- 2 Melko hyvin
- 3 Melko huonosti
- 4 Erittäin huonosti
- 5 Ei tiedä/ei osaa sanoa
- 6 Ei vastausta

FINANSSITÄMYS

Seuraavaksi muutama sijoittamiseen liittyvä kysymys

HUOM! Tarvittaessa mainitaan, että vaikka kysymykset tässä osiossa voivat vaikuttaa tentinomaisilta, vastaajan ei kuitenkaan tarvitse ajatella tilannetta tenttinä tai kokeena.

K35 Kuvittele, että viisi veljestä saisi lahjaksi 1000 euroa rahaa. Kuinka paljon jokainen veljistä saisi rahaa, jos rahat jaettaisiin tasan veljesten kesken?

KORTTI 35

_____ euroa
quantity

K36 Ajatellaan, että laitat tilillesi 1.000 euroa. Tilin vuotuinen korko on 1 prosentti eikä sen tuotosta tarvitse maksaa veroa. Inflaatio on 2 prosenttia vuodessa. Pystytkö vuoden päästä ostamaan tällä rahalla enemmän, vähemmän vai saman verran kuin tänään?

single

KORTTI 36 (NÄYTETÄÄN VAIHTOEHDOT 1-4!)

- 1 Enemmän kuin tänään
- 2 Saman verran
- 3 Vähemmän kuin tänään
- 4 En tiedä
- 5 Ei vastausta / aiheeseen liittymätön vastaus

K37 Ajatellaan, että lainaat ystävällesi 25 euroa eräänä iltana ja hän maksaa takaisin lainaamasi 25 euroa seuraavana päivänä. Kuinka monta prosenttia korkoa hän on maksanut lainalleen?

KORTTI 37

_____ (Numeroilla vastaus) prosenttia
quantity

K38 Oletetaan, että laitat 100 euroa säästötillille, jonka korko on vuodessa 2%. Vuoden aikana et laita tilille lisää rahaa, etkä nosta tililtä rahaa. Kuinka paljon tilillä on rahaa ensimmäisen vuoden lopussa, kun korko on maksettu tilille? Oleta, että talletusten tuotosta ei peritä veroa.

KORTTI 38

HUOM! PYRITÄÄN OTTAMAAN VASTAUS TÄYSINÄ EUROINA, MERKITÄÄN SENTIT TARVITTAESSA

_____ euroa
quantity

_____ senttiä
quantity

K39 Ja kuinka paljon rahaa olisi tilillä viiden vuoden päästä, kun korko on 2% vuodessa ja talletusten tuotosta ei peritä veroa?

single

KORTTI 39

- 1 Enemmän kuin 110 euroa
- 2 Tasan 110 euroa
- 3 Vähemmän kuin 110 euroa
- 4 Sitä ei ole mahdollista päätellä saadusta informaatiosta
- 5 En tiedä
- 6 Ei vastausta

K40a-f Ovatko seuraavaksi luettelemani väittämät mielestäsi tosia vai epätosia?

single

- | | | |
|-------------|---|---------------------------|
| VAIHTOEHDOT | 1 | Tosi |
| | 2 | Epätosi |
| | 3 | Ei osaa sanoa (SPONTAANI) |

KORTTI 40AF

ROTAOIDAAN VÄITTÄMIÄ

- Sijoituksessa, jossa on korkea tuotto, on yleensä myös korkea riski
- Korkea inflaatio tarkoittaa elinkustannusten nopeaa laskua
- Kun sijoittaa varansa useampaan kohteeseen, niin riski sijoituksen arvon alennuksesta yleensä on suurempi, kuin sijoitettaessa vain yhteen kohteeseen
- Sijoitusrahastoilla on varma tuotto, joka riippuu niiden aikaisemmasta tuotosta
- Osakkeiden arvo vaihtelee pitkällä aikavälillä enemmän kuin joukkovelkakirjalainojen
- Yleisen korkotason noustessa joukkovelkakirjalainojen arvo nousee

YLIVELKAANTUMINEN

K41 Mikä seuraavista väitteistä pitää mielestäsi paikkansa?

single

KORTTI 41

- 1 Luottokortilla suoritetuista maksuista joutuu aina maksamaan vuotuisen käyttömaksun lisäksi korkoa, riippumatta siitä, missä vaiheessa luottokorttivelkaa lyhentää.
- 2 Luottokortilla suoritetuista maksuista ei joudu maksamaan korkoa, jos velan lyhentää täysimääräisesti eräpäivänä.
- 3 Luottokortilla suoritetuista maksuista ei joudu maksamaan korkoa, jos maksaa luottokorttiyhtiön hyväksymän vähimmäislyhennyksen.

- 4 Luottokortilla suoritetuista maksuista ei joudu koskaan maksamaan korkoa.
- 5 En tiedä
- 6 Ei vastausta

K42a-e Seuraavaksi luettelen viisi maksuhäiriömerkintään liittyvää väitettä. Kerro kustakin, onko väite mielestäsi totta vai ei.

single

- VAIHTOEHDOT
- 1 On totta
 - 2 Ei ole totta
 - 3 Ei osaa sanoa (SPONTAANI)

**KORTTI 42
ROTATOIDAAN VÄITTÄMIÄ**

- Maksuhäiriömerkinnän voi saada heti, jos ei maksa laskua eräpäivään mennessä
- Voit menettää luottokorttisi saadessasi maksuhäiriömerkinnän.
- Maksuhäiriömerkintä voi vaikeuttaa vuokra-asunnon saantia.
- Mahdollinen työnantaja ei voi saada selville, onko sinulla maksuhäiriömerkintää.
- Maksuhäiriömerkintä voi säilyä rekisterissä jopa yli 20 vuotta.

K43 Onko sinulla ollut maksuhäiriömerkintä?

single

KORTTI 43

- 1 On ollut ja on tälläkin hetkellä
- 2 On ollut, ei ole nyt
- 3 Ei ole koskaan ollut
- 4 En osaa sanoa
- 5 Ei vastausta

K44 Mikä seuraavista vaihtoehtoista kuvaa parhaiten tämänhetkistä velkatilannettasi?

single

KORTTI 44

- 1 Minulla on liikaa velkoja ja minun on vaikea selviytyä niistä.
- 2 Minulla on taloudelliseen tilanteeseeni nähden sopivasti velkaa eikä minun ole vaikea suoriutua niistä.
- 3 Minulla on liian vähän velkaa tai ei ollenkaan velkaa, ja toivoisin, että voisin ottaa lisää velkaa.
- 4 Minulla ei ole velkaa lainkaan, ja olen tyytyväinen tilanteeseen.
- 5 Ei osaa sanoa
- 6 Ei vastausta

ASIOIDEN RIITAUTUS

K45 Jos et ole tyytyväinen pankin tai vakuutusyhtiön tekemään päätökseen, etkä pysty sopimaan asiaa niiden kanssa, niin mihin voit valittaa päätöksestä?

multi

AVOIN, ESIKOODIT
EI LUETELLA
PUMPPAA TARVITTAESSA

- 1 Suomen Pankki

- 2 Ihmisoikeustuomioistuin
- 3 Vakuutus- ja rahoitusneuvonta FINE
- 4 Vakuutusosasto
- 5 Käräjäoikeus
- 6 ELY-keskus
- 7 Kuluttajaoikeusneuvoja
- 8 Kuluttajariitalautakunta
- 9 Kilpailu- ja kuluttajavirasto
- 10 Muu, mikä? _____
- 11 Ei tiedä/ei osaa sanoa
- 12 Ei vastausta

KYVYT, TYYTYVÄISYYS JA LUOTTAMUS

K46 Miten arvioit omaa kykyäsi tehdä omaa talouttanne koskevia hyviä taloudellisia päätöksiä? Arvoi asiaa skaalalla yhdestä viiteen, jossa viisi tarkoittaa täysin riittävää, yksi täysin riittämättömä ja muut lukuarvot näiden ääripäiden väliin jääviä käsityksiä.

single

LUETTELE 1-5

- 1 Täysin riittämätön
- 2
- 3
- 4
- 5 Täysin riittävä
- 6 Ei osaa sanoa
- 7 Ei vastausta

K47a-b Kuinka tyytyväinen olet tällä hetkellä seuraaviin asioihin? Arvioi niitä skaalalla yhdestä viiteen, jossa viisi tarkoittaa, että olet täysin tyytyväinen, yksi, että olet täysin tyytymätön ja muut lukuarvot näiden ääripäiden väliin jääviä tilanteita.

single

TÄSTÄ POISTETAAN KORTTI

- | | | |
|-------------|---|---------------------------|
| VAIHTOEHDOT | 1 | Täysin tyytymätön |
| | 2 | |
| | 3 | |
| | 4 | |
| | 5 | Täysin tyytyväinen |
| | 6 | Ei osaa sanoa (SPONTAANI) |
| | 7 | Ei vastausta |

- Taloudelliseen tilanteeseesi
- Elämäsi yleisesti ottaen

K48 Yleisesti ottaen, oletko pikemminkin sitä mieltä, että tuntemattomiin ihmisiin voi luottaa, vai että tuntemattomien ihmisten kanssa toimiessa kannattaa olla varovainen?

single

KORTTI 48

- 1 Tuntemattomiin ihmisiin voi luottaa
- 2 Tuntemattomien ihmisten kanssa kannattaa olla varovainen
- 3 Ei osaa sanoa (SPONTAANI)
- 4 Ei vastausta

K49a-d Kuinka paljon luotat yleisesti ottaen seuraaviin tahoihin?

single

VAIHTOEHDOT	1	Ehdottoman paljon
	2	Jossain määrin
	3	En juurikaan luota
	4	En lainkaan luota
	5	Ei osaa sanoa (SPONTAANI)
	6	Ei vastausta

KORTTI 49

ROTATOIDAAN ARVIOINTIKOhteita

- Pankkeihin
- Vakuutusyhtiöihin
- Kouluihin ja opettajiin
- Oikeuslaitokseen

Lopuksi muutama taustatietokysymys aineiston tilastollista luokittelua varten

TAUSTATIEDOT

T10 Mihin seuraavista tuloluokista kuulut? Arvioi henkilökohtainen keskimääräinen vuotuinen bruttotulosi veroja vähentämättä, mukaan lukien palkat, sosiaaliturvamaksut, työttömyyskorvaukset, eläkkeet, opintotuki ym.

single

KORTTI T10

- | | |
|----|--------------------------|
| 1 | Alle 10.000 euroa |
| 2 | 10.000 - 14.999 euroa |
| 3 | 15.000 - 19.999 euroa |
| 4 | 20.000 - 24.999 euroa |
| 5 | 25.000 - 29.999 euroa |
| 6 | 30.000 - 34.999 euroa |
| 7 | 35.000 - 39.999 euroa |
| 8 | 40.000 - 44.999 euroa |
| 9 | 45.000 - 49.999 euroa |
| 10 | 50.000 - 54.999 euroa |
| 11 | 55.000 - 59.999 euroa |
| 12 | 60.000 euroa tai enemmän |
| 13 | Ei osaa sanoa |
| 14 | Ei vastausta |

JOS TALOUDESSA ENEMMÄN KUIN YKSI JÄSEN (enemmän kuin 1 kysymyksessä T6)

T11 Entä mihin seuraavista tuloluokista kotitaloutesi kuuluu. Arvioi kotitaloutesi eli kaikkien siihen kuuluvien yhteenlaskettu keskimääräinen vuotuinen bruttotulo veroja vähentämättä, mukaan lukien palkat, sosiaaliturvamaksut, työttömyyskorvaukset, eläkkeet, opintotuet ym. (jos yhden hengen talous, valitse sama kuin yllä)

single

KORTTI T11

- 1 Alle 20.000 euroa
- 2 20.000 - 29.999 euroa
- 3 30.000 – 39.999 euroa
- 4 40.000 – 49.999 euroa
- 5 50.000 – 59.999 euroa
- 6 60.000 – 69.999 euroa
- 7 70.000 – 79.999 euroa
- 8 80.000 – 89.999 euroa
- 9 90.000 – 99.999 euroa
- 10 100.000 – 109.999 euroa
- 11 110.000 – 119.999 euroa
- 12 Yli 120.000 euroa
- 13 Ei osaa sanoa
- 14 Ei vastausta

T12 Mikä on korkein suorittamasi koulutus?

single

KORTTI T12

- 1 Kansakoulu, peruskoulu tai vastaava
- 2 Ylioppilas
- 3 Ammatillinen kurssi tai työpaikkakoulutus
- 4 Ammattikoulu, oppisopimuskoulutus, näyttötutkinto
- 5 Ammatillinen opistotutkinto
- 6 Erikoisammattitutkinto (esim. mestarintutkinto)
- 7 Ammattikorkeakoulututkinto
- 8 Alempi korkeakoulututkinto
- 9 Ylempi korkeakoulututkinto
- 10 Tutkijakoulutus (lisensiaatin tai tohtorin tutkinto)
- 11 Muu, mikä? _____
- 12 Ei osaa sanoa
- 13 Ei vastausta

T13 Entä mikä on asumismuotosi?

single

KORTTI T13

- 1 Vuokra-asunto
- 2 Omistusasunto, velkaa
- 3 Velaton omistusasunto
- 4 Sukulaisten tai ystävien luona, ilman vuokraa
- 5 Asumisoikeusasunto
- 6 Muu, mikä? _____
- 7 Ei osaa sanoa
- 8 Ei vastausta

TÄSSÄ OLIVAT KAIKKI KYSYMYKSEMME.SUURET KIITOKSET VASTAUKSISTASI!

JOS VASTAAJA KYSYY, KUKA TÄMÄN TUTKIMUKSEN TEKI TAI MISSÄ NÄMÄ JULKAISTAAN, ONKO OLEMASSA JOKIN PAIKKA, JOSTA TULOKSIA NÄKEE TAI HYVÄÄ VASTAUSTA SELLAISEEN KYSY-

MYKSEEN, OTETAAN YLÖS SÄHKÖPOSTIOSOITE, JOHON TUTKIJAT VOIVAT LÄHETTÄÄ KOOSTEEN
TULOKSISTA SITTEN, KUN NE OVAT VALMIIT

JOS SELLAISTA EI OLE JA VASTAAJA HALUAA TIETOA, OTETAAN SIINÄ TAPAUKSESSA NIMI JA
POSTIOSOITE

Sähköpostiosoite: _____

Nimi

Osoite