



**BANK ĊENTRALI TA' MALTA**  
**EUROSISTEMA**  
**CENTRAL BANK OF MALTA**

*HOUSEHOLD FINANCE AND CONSUMPTION SURVEY 2014*

<b>Household reference number</b>	
<b>Surname</b>	
<b>Address</b>	
<b>Tel. No./Mobile No.</b>	
<b>Starting Time:</b>	
<b>Interviewer's Name</b>	
<b>Interviewer's Signature</b>	

All personal data will be processed in accordance with the Data Protection Act

<p><b>H.01 HL0010 Membership status</b></p> <p><i>L-istat tal-membri.</i></p> <p>Ara n-noti fil-paġna opposta</p> <p><i>See notes on opposite page</i></p> <p>1, 2, 4 → QH.07  3 → QH.06  5 → QH.02  6 → QH.05</p>	<p><b>H.02 HL0020 Where did the person move to?</b></p> <p><i>Fejn marret toqghod il-persuna?</i></p> <p>Ara n-noti fil-paġna opposta</p> <p><i>See notes on opposite page</i></p> <p>1 → QH.03  2, 3, 4 → QH.05</p>	<p><b>H.03 HL0030 Address that the person has moved to. If address is unavailable insert zero.</b></p> <p><i>Indirizz ta' fejn marret toqghod il-persuna. Jekk l-indirizz mhux disponibbli, dahhal zero.</i></p>

<p><b>H.04 HL0040x</b> Telephone numbers through which we can contact this person. If telephone numbers are unavailable insert a zero.</p> <p><i>Numri tat-telefon fejn nistghu nikkuntatjaw lil din il-persuna. Jekk in-numri tat-telefone mhumiex disponibbli, dahhal zero.</i></p>		<p><b>H.05 HL0050x</b> Month and year when the person moved out of household or died. If dates are unavailable insert a zero.</p> <p><i>Ix-xahar u s-sena meta l-persuna harget mid-dar jew mietet. Jekk id-dati mhumiex disponibbli, dahhal zero.</i></p>		<p><b>H.06 HL0060x</b> Month and year when the person moved into the household. If dates are unavailable insert a zero.</p> <p><i>Ix-xahar u s-sena meta l-persuna dahlet toqghod fid-dar. Jekk id-dati mhumiex disponibbli, dahhal zero.</i></p>	
<p><b>HL0040a</b></p> <p><i>Tel. No.</i></p>	<p><b>HL0040b</b></p> <p><i>Mob. No.</i></p>	<p><b>HL0050a</b></p> <p><i>Xahar</i></p> <p><i>Month</i></p> <p><i>(Numerical Value)</i></p>	<p><b>HL0050b</b></p> <p><i>Sena</i></p> <p><i>Year</i></p>	<p><b>HL0060a</b></p> <p><i>Xahar</i></p> <p><i>Month</i></p> <p><i>(Numerical Value)</i></p>	<p><b>HL0060b</b></p> <p><i>Sena</i></p> <p><i>Year</i></p>

<p><b>H.07 HL0070 What is your residential status in this household?</b> <i>X'inhu l-istat residenzjali tieghek f'din id-dar?</i></p> <p>1 - Living in this household (include members which are on a holiday abroad and members who do not live here regularly, but have spent at least one night in the household in the last four weeks) <i>Qiegħed jgħix fid-dar (inkludi membri li qegħdin fuq btala barra minn Malta u membri li ma joqgħodux regolarment fid- dar, imma jgħaddu ta' l-anqas lejl fid-dar matul l-4 ġimgħat ta' l-istħarriġ)</i></p> <p>2 - Employed with this household and living with this household <i>Impjegat mal-familja u jgħix magħha</i></p> <p>3 - Missing from the household for a temporary period of time <i>Nieqes mid-dar għal żmien temporanju</i></p> <p>1, 2 → QH.12 3 → QH.08</p>	<p><b>H.08 HL0080 Is this member in hospital, living on his/her own or is in a collective institution such as retirement home?</b> <i>Din il-persuna qiegħda fi sptar, tghix għal rasha jew f'xi istituzzjoni eż. dar ta' l-anzjani?</i></p> <p>1 – Yes - <i>Iva</i> 2 - No - <i>Le</i></p> <p>1 → QH.10 2 → QH.09</p>

<p><b>H.09 HL0090</b> Is this household member abroad? <i>Din il-persuna hi msiefra?</i></p> <p>1 – Iva - Yes 2 – Le - No</p> <p>1 → QH.10 2 → QH.11</p>	<p><b>H.10 HL0100</b> Will this household member be missing from the household for a period longer than six months? <i>Din il-persuna se ddum nieqsa mid-dar għal iktar minn 6 xhur?</i></p> <p>1 - Iva - Yes 2 - Le - No</p> <p>1 → STOP/IEQAF 2 → QH.11</p>	<p><b>H.11 HL0110</b> Does this household member share the income and expenses with the other household members? <i>Din il-persuna taqsam id-dhul u n-nefqa man-nies ta' din id-dar?</i></p> <p>1 - Iva - Yes 2 - Le - No</p> <p>1 → QH.12 2 → STOP/IEQAF</p>

<p><b>H.12 RA0200</b> What is your gender? <i>X'inhu s-sess tiegħek?</i></p> <p>1 – Male - <i>Raġel</i> 2 – Female - <i>Mara</i></p>	<p><b>H.13 RA0100</b> What is your relationship to reference person <i>X'inhi r-relazzjoni tiegħek mal-persuna tar-Referenza?</i></p> <p><i>See notes on opposite page</i> <i>Ara n-noti fil-paġna opposta</i></p>	<p><b>H.14 RA0400</b> In which country were you born? <i>F'liema pajjiż twelidt?</i></p> <p>0 - Mention the country: 1 - Malta</p> <p>If 0 →QH.15 If 1 →QH.16</p>	<p><b>H.15 RA0500</b> For how many years have you lived in Malta? <i>Kemm-il sena ilek tghix Malta?</i></p> <p>Numerical value, 2 digits 0 - less than 6 months</p>	<p><b>H.16 RA0300</b> What is your age? <i>Kemm għandek żmien?</i></p> <p>Numerical value, 3 digits</p>	<p><b>Jekk il-persuna għandha inqas minn 16-il sena → IEQAF</b></p>	

## SECTION 1: DEMOGRAPHIC – ID-DEMOGRAFIKA

<p><b>1.01 PA0100</b> What is your marital status? <i>X'inhu l-istat tieghek?</i></p> <p>1 - Single/never married; <i>Guvni / xebba</i></p> <p>2 – Married; <i>Miżżewweg / Miżżewga</i></p> <p>3- Consensual union on a legal basis <i>Unjoni konsenswali legali</i></p> <p>4 – Widowed; <i>Armel / Armla</i></p> <p>5 - Divorced/Separated/Annulled; <i>Separata / Divorzjata</i></p>	<p><b>1.02 PA0200</b> What is the highest level of education you have completed? <i>X'inhu l-ghola livell ta' edukazzjoni tieghek?</i></p> <p>0 – ISCED 0: No formal education or below ISCED 1 – <i>Bla edukazzjoni bażika</i></p> <p>1 - ISCED 1: Primary education – <i>Edukazzjoni primarja</i></p> <p>2 -ISCED 2: Lower secondary or second stage of basic education- <i>Livell sekondarju</i></p> <p>3 -ISCED 3: Upper secondary - <i>Livell post-sekondarja - kors idum anqas minn sentejn</i></p> <p>4 -ISCED 4: Post-secondary – <i>Livell post-sekondarja - kors idum aktar minn sentejn</i></p> <p>5 - ISCED 5: First stage tertiary – (Bachelor) <i>Livell terzjarju – l-ewwel stadju</i></p> <p>6 - ISCED 6: Second stage tertiary - (Master, PhD) <i>Livell terzjarju – it-tieni stadju</i></p>

## SECTION 2: REAL ASSETS AND THEIR FINANCING –*L-ASSI TANGĠIBBLI U L-IFFINANZJAR TAGĦHOM*

I am going to ask you about your main residence - that is the place where your household lived as at end of last year.  
*Ħa nistaqsik dwar ir-residenza prinċipali tiegħek – il-post fejn il-persuni ta' din id-dar għexu sa l-aħħar tas-sena l-oħra.*

**2.01 HB0100** What is the size of the main residence in square meters?

*X'inhu d-daqs tar-residenza prinċipali f'metri kwadri?*

Enter square meters – *Niżżel id-daqs f'metri kwadri:* \_\_\_\_\_

**2.02 HB0200** How long have you been living in this main residence?

*Kemm ilkom tgħixu f'din ir-residenza prinċipali?*

Enter Number of Years - *Niżżel in-numru ta' snin:* \_\_\_\_\_

**2.03 HB0300** Does any member of the household own all or part of the main residence, do you rent it, or do you use it for free?

*Xi membru ta' din id-dar hu sid ir-residenza prinċipali kollha jew parti minnha, qiegħda tinkera, jew qed tintuża b'xejn?*

- 1** - Own all - *Sid ir-residenza prinċipali kollha* → **Q2.07**
- 2** - Own part - *Sid ta' parti mir-residenza prinċipali* → **Q2.04**
- 3** - Rented / Sublet - *Mikrija/Imwellija* → **Q2.28**
- 4** - Free use (specify) - *Tintuża b'xejn (speċifika)* \_\_\_\_\_ → **Q2.29**

**2.04 HB0400** Did your household pay any rent for the part owned by others during last year?

*Xi persuna ta' din id-dar ħallset xi kera għall-parti tar-residenza prinċipali li mhix tagħha tul is-sena l-oħra?*

- 1** – Yes - *Iva* → **Q2.05**
- 2** – No - *Le* → **Q2.06**



**2.05 HB0410** What was the amount paid as rent in a typical month during last year? (please exclude utilities, etc. if they are paid for separately)

Kemm kont tħallas kera f'xahar tipiku tul is-sena l-oħra? (tinkludix kontijiet tad-dawl u l-ilma, eċċ. jekk kont tħallas għalihom separatament)

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**2.06 HB0500** What percentage of the value of the residence belongs to your household?

*X'persentaġġ mill-valur tar-residenza prinċipali huwa ta' xi persuna li tgħix f'din id-dar?*

Enter percentage – *Niżżel il-persentaġġ:* \_\_\_\_\_%

**2.07 HB0600** How did your household acquire the main residence or the part your household owns: did you purchase it, did you construct it yourself, did you inherit it or did you receive it as a gift?

*B'liema mod ġiet akkwistata r-residenza prinċipali, kollha jew parti minnha, minn xi persuna ta' din id-dar: inxtrat, inbniet minn xi persuna ta' din id-dar, intirtet jew irċevejtha bħala rigal?*

- 1** – Purchased - *Mixtrija*
- 2** - Own construction - *Bnejtha*
- 3** – Inherited - *Intirtet*
- 4** – Gift - *Għotja*

**2.08 HB0700** In what year did someone in your household acquire the main residence?

*F'liema sena xi membru ta' din id-dar akkwista din ir-residenza prinċipali?*

Enter the Year – *Niżżel is-sena:* \_\_\_\_\_

**2.09 HB0800** How much was the residence worth at the time someone in your household acquired it? If only partly owned by the household consider the price of the entire residence, not just your household's share.

*Kemm kienet tiswa r-residenza prinċipali meta xtraha xi membru ta' din id-dar? Jekk il-persuna ta' din id-dar hi sid ta' parti mir-residenza prinċipali biss, agħti l-prezz tar-residenza prinċipali kollha, mhux is-sehem tal-membru ta' din id-dar biss.*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**2.10 HB0900** What is the value of this property, i.e. if you could sell it now how much do you think would be the price of it? If only partly owned by the household, consider the price of the entire residence, not just your household's share.

IF THE HOUSEHOLD MAIN RESIDENCE IS A FARM. What is the value of the farm land and buildings? Please do not include the value of farm implements, crops or livestock.

*X'inhu l-valur ta' din il-proprjetà li kieku kellek tbiegħha illum? Jekk il-persuna ta' din id-dar hi sid ta' parti mill-proprjetà, agħti l-prezz tal-proprjetà kollha u mhux tas-sehem tal-membru ta' din id-dar biss.*

*JEKK IR-RESIDENZA PRINĊIPALI LI TOQGHOD FIHA HIJA RAZZETT: X'inhu l-valur tar-razzett u l-bini? Tinkludix il-valur tal-għodda, ucuħ tar-raba' u l-bhejjem. Dawn jissemmew aktar tard.*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**2.11 HB1000** Were there any outstanding mortgages or loans that use the main residence as collateral as at end of last year?

*Kien hemm xi bilanċi pendenti b'ipoteka jew self fejn tintuża r-residenza prinċipali bħala garanzija sa l-aħħar tas-sena l-oħra?*

**1** – Yes - *Iva* → **Q2.12**

**2** – No - *Le* → **Q2.29**

**2.12 HB1010** How many such mortgages or loans were there?

*Kemm kellek minn dawn l-ipoteki u s-self?*

Enter the Number of Loans/Mortgages – *Niżżel in-numru ta' self/ipoteki:* \_\_\_\_\_

**BEGINNING OF A LOOP, PLEASE START WITH THE ONE WITH THE HIGHEST PRINCIPAL OUTSTANDING AND FOLLOW WITH THE SECOND ONE (WHERE RELEVANT)**

**BIDU TA' LOOP, JEKK JOGHĠBOK IBDA BL-AKBAR IPOTEKA/SELF LI HEMM FUQ IR-RESIDENZA PRINĊIPALI U WARA KOMPLI BIT-TIENI L-IKBAR IPOTEKA/SELF (FEJN RELEVANTI).**

<p>Highest principal outstanding loans/mortgage</p>	<p><b>2.13 AD001\$</b> If this/these loans were not granted from a bank operating in Malta, in which country is the bank that gave your household the facility operating?</p>	<p><b>2.14 HB120\$x</b> When your household first took out the loan, what was the purpose for which the money was used? Please choose as many options as apply to your household and then indicate the most important purpose.</p>	<p><b>2.15 HB110\$</b> Since your household first acquired this property, did this mortgage replace a previous one? Was this loan refinanced?</p>
<p><i>L-ikbar ipoteka/self li hemm fuq ir-residenza prinċipali</i></p>	<p><i>Jekk is-self ma sarx minn bank li jopera f'Malta, jekk joghġbok indika mil-liema pajjiż huwa dan il-bank li minnu xi persuna ta' din id-dar issellfet?</i></p> <p>Mention the country – <i>Niżżel il-pajjiż:</i></p> <p>-5 – Not applicable. Loan taken in Malta. – <i>Mhux applikabbli. Self meħud minn Malta.</i></p>	<p><i>Meta xi membru ta' din id-dar ħa s-self, għal xiex intużaw il-flus li ġew mislufa?</i> Aghżel kemm trid mil-lista u wara indika l-iktar waħda importanti</p> <p>1 - To purchase the household main residence - <i>Biex tinxtara r-residenza prinċipali</i></p> <p>2 - To purchase another real estate asset – <i>Biex tinxtara proprjetà oħra</i></p> <p>3 - To refurbish or renovate the residence – <i>Biex tixtri xi għamara jew tirranġa r-residenza</i></p> <p>4 - To buy a vehicle or other means of transport – <i>Biex tixtri karozza jew mezz ta' trasport ieħor</i></p> <p>5 - To finance a business or professional activity – <i>Biex tiffinanzja negozju jew attività professjonali</i></p> <p>6 - To consolidate other consumption debts - <i>Biex tikkonsolida d-dejn</i></p> <p>7 - For education purposes – <i>Għal raġunijiet ta' edukazzjoni</i></p> <p>8 - To cover living expenses or other purchases – <i>Biex tkopri l-ispejjeż għal għejxien jew infiq ieħor</i></p> <p>9 - Other (specify) – <i>Oħrajn (specifika) _____</i></p>	<p><i>Minn meta xi persuna li toqghod go din id-dar kisbet din il-proprjetà, dan is-self ġie mibdul ma' self li ttiehed qabel? Dan is-self reġa' ġie ffinanzjat?</i></p> <p>1 – Yes – <i>Iva</i> → <b>Q2.16</b> 2 – No – <i>Le</i> → <b>Q2.17</b></p>
<p>(1)</p>			
<p>(2)</p>			

<p>Highest principal outstanding loans/mortgage</p> <p><i>L-ikbar ipoteka/self li hemm fuq ir-residenza prinċipali</i></p>	<p><b>2.16 HB113\$</b> Did you replace the previous loan/mortgage with the current one in order to get better loan terms, to borrow additional money against the property, or some other reason? Please choose as many options as apply to your household and then indicate the most important one</p> <p><i>Int biddiit is-self il-qadim mal-ġdid biex ittejjeb il-kundizzjonijiet tas-self, biex tkun tista' tissellef aktar flus fuq il-proprjetà jew għal xi raġuni oħra? Aghżel kemm trid mil-lista u wara indika l-iktar raġuni importanti</i></p> <p>1 - To get better loan terms <i>Biex ittejjeb il-kundizzjonijiet tas-self</i></p> <p>2 - To borrow additional money against the property <i>Biex tissellef aktar flus fuq il-proprjetà</i></p> <p>3 - Some other reason (specify) <i>Raġuni Oħra (Speċifika) _____</i></p> <p>4 - Mortgage did not replace an earlier loan <i>Is-self ma ġiex mibdul</i></p>	<p><b>2.17 HB115\$</b> Since your household first took out your current mortgage, have you ever renegotiated any of the terms of the loan?</p> <p><i>Minn meta xi membru ta' din id-dar ha dan is-self, qatt erġajt innegozajt it-termini ta' dan is-self?</i></p> <p>1 – Yes - <i>Iva</i> 2 – No - <i>Le</i></p>	<p><b>2.18 HB130\$</b> When did your household take out this loan?</p> <p><b>IF THE LOAN WAS REFINANCED:</b> When did your household refinance the current loan? <b>IF THE LOAN WAS RENEGOTIATED:</b> When did your household renegotiate the current loan?</p> <p><i>Meta ttiehed is-self għall-ewwel darba minn xi persuna li toqghod ġo din id-dar?</i></p> <p><b>JEKK IS-SELF REĠA' ĠIE FFINANZJAT:</b> Meta seħħ dan?</p> <p><b>JEKK IT-TERMINI TAS-SELF REĠGHU ĠEW INNEGOZJATI:</b> Meta seħħ dan?</p> <p>Enter the Year: - <i>Niżżel is-sena:</i></p>
(1)			
(2)			

<p>Highest principal outstanding loans/mortgage</p> <p><i>L-ikbar ipoteka/self li hemm fuq ir-residenza prinċipali</i></p>	<p><b>2.19 HB140\$</b> What was the initial amount borrowed at the time the loan was granted?</p> <p>IF THE LOAN WAS REFINANCED: What was the initial amount borrowed at the time the loan was most recently refinanced?</p> <p><i>Kemm kien l-ammont inizjali li ssellift?</i></p> <p><b>JEKK IS-SELF REĠA' ĠIE FFINANZJAT:</b> <i>Kemm kien dan l-ammont?</i></p> <p>Numerical value in EUR, max.9 digits</p> <p><i>Valur numeriku f'EUR, max.9 numri</i></p>	<p><b>2.20 HB150\$</b> Besides the amount initially borrowed, have you ever borrowed any additional money on this loan?</p> <p>IF THE LOAN WAS REFINANCED: When you refinanced the earlier loan, did you borrow any additional money?</p> <p><i>Barra l-ammont li ssellift inizjalment, issellift aktar flus fuq l-ammont oriġinali li għadek kemm semmejt hawn fuq?</i></p> <p><b>JEKK IS-SELF REĠA' ĠIE FFINANZJAT:</b> <i>Issellift aktar flus mill-ammont oriġinali?</i></p> <p>1 – Yes - Iva 2 – No - Le</p>	<p><b>2.21 HB160\$</b> At the time the loan was granted, how many years were agreed for the length of the loan?</p> <p>IF THE LOAN WAS REFINANCED: At the time the loan was most recently refinanced, how many years were agreed for the length of the loan?</p> <p>IF THE LOAN WAS RENEGOTIATED: At the time the loan was most recently renegotiated, how many years were agreed for the length of the loan?</p> <p><i>Meta nġhata s-self oriġinarjament, fuq kemm-il sena kien il-ftehim rigward it-tul tas-self?</i></p> <p><b>JEKK IS-SELF REĠA' ĠIE FFINANZJAT:</b> <i>Meta s-self reġa' ġie iffinanzjat, fuq kemm-il sena kien il-ftehim rigward it-tul tas-self?</i></p> <p><b>JEKK IT-TERMINI TAS-SELF REĠGHU ĠEW INNEGOZJATI:</b> <i>Meta nbidlu l-aħħar termini tas-self, fuq kemm-il sena kien il-ftehim rigward it-tul tas-self?</i></p> <p>Numerical value, 2 digits (for duration in years) <i>Valur numeriku, 2 numri (għal tul ta' snin)</i></p> <p>-4 - Loan has no set term – <i>Is-self m'għandux tul ta' żmien stabbilit</i></p>	<p><b>2.22 HB170\$</b> What was the outstanding balance on the loan as at end of last year?</p> <p><b>INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS.</b></p> <p><i>Kemm kien l-bilanċ pendenti ta' dan is-self sa l-aħħar tas-sena l-oħra?</i></p> <p><b>INTERVIEWER: L-AMMONT LI TRID TIRRAPPORTA HU L-PRINCIPAL (IL-KAPITAL) LI FADAL, ESKLUDI L-INTERESSI, INFIEQ, U L-BQIJA. U MHUX IS-SOMMA TAL-PAGAMENTI FUTURI.</b></p> <p>Numerical value in EUR, max.9 digits <i>Valur numeriku f'EUR, max.9 numri</i></p>
<p>(1)</p>	<p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p>			<p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p>
<p>(2)</p>	<p>Enter amount in EUR, or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p>			<p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p>

<p><b>Highest principal outstanding loans/mortgage</b></p> <p><i>L-ikbar ipoteka/self li hemm fuq ir-residenza prinċipali</i></p>	<p><b>2.23 HB180\$</b> Does the loan have an adjustable interest rate; that is, does the loan agreement allow the interest rate to vary from time to time during the life of the contract?</p> <p><i>Ir-rata tal-interessi fuq dan is-self hija wahda flessibbli - il-ftehim fuq is-self jippermetti li r-rata tal-interessi tvarja minn żmien għal żmien tul iż-żmien tal-kuntratt?</i></p> <p>1 – Yes - Iva 2 – No - Le</p>	<p><b>2.24 HB190\$</b> What is the annual rate of interest charged on the loan?</p> <p><b>IF THE INTEREST RATE IS ADJUSTABLE:</b> What was the annual rate of interest as at end of last year?</p> <p><i>X'inhi r-rata tal-interessi fuq dan is-self?</i> <b>JEKK IR-RATA HIJA WAHDA FLESSIBBLI:</b> <i>Kemm kienet r-rata annwali tal-interess fl-aħhar tas-sena l-oħra?</i></p> <p>Numerical value, 5 digits, 3 decimal places <i>Valur numeriku, 5 numri, 3 punti decimali</i></p>	<p><b>2.25 HB200\$</b> How much was the payment on the loan including both interest and repayment in a typical month during last year and excluding any required payments for taxes, insurance or other fees?</p> <p><i>Kemm kien il-hlas f'xahar tipiku s-sena l-oħra fuq dan is-self bl-interessi b'kollox, jekk teskludi pagamenti meħtieġa oħra għal taxxi, assigurazzjoni u spejjeż oħra?</i></p> <p>Numerical value in EUR, 6 digits. <i>Valur numeriku f'EUR, 6 numri.</i></p>
(1)			Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala:</i>
(2)			Enter amount in EUR, or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala:</i>

**END OF LOOP, CONTINUE WITH THE SECOND HIGHEST PRINCIPAL OUTSTANDING (WHERE RELEVANT) AND REPEAT Q.13 TO Q.25**

**TMIEM TA' LOOP, KOMPLI BIT-TIENI L-IKBAR IPOTEKA/SELF LI GĦANDHA R-RESIDENZA PRINĊIPALI BĦALA GARANZIJA (FEJN RELEVANTI) U IRREPETI Q2.13–Q2.25**

**If the number of mortgages/loans is greater than 2 continue with Q2.26, else go to Q2.29**  
**Jekk in-numru ta' ipoteki/self hu iktar minn tnejn kompli Q2.26, inkella kompli Q2.29**

**2.26 HB2100** For the remaining loan(s) on the main residence not considered so far, what is the total outstanding balance on this loan/these loans as at end of last year?

*Kemm kien l-ammont tal-bilanċ pendent i tas-self fuq ir-residenza prinċipali li s'issa għadu ma ġiex ikkunsidrat sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range - *Niżże l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**2.27 HB2200** How much was the payment on the loan(s) in a typical month during last year, excluding any required payments for taxes, insurance or other

*fees?*

*Meta teskludi pagamenti bħal taxxi, assigurazzjoni u spejjeż oħra, kemm kont tħallas fuq dan is-self f'xahar tipiku tul is-sena l-oħra?*

Enter amount in EUR or select a range – *Niżże l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_ → **Q2.29**

**Skip the next question and go to Q2.29**

**Aqbeż il-mistoqsija li jmiss u mur għal Q2.29**

**2.28 HB2300** What was the amount paid as rent in a typical month during last year (please exclude utilities, etc. if possible)?

*Kemm kont tħallas kera f'xahar tipiku tul is-sena l-oħra (jekk hu possibbli tinkludix il-kontijiet tad-dawl u ilma, eċċ.)?*

Enter amount in EUR or select a range - *Niżże l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_





**Properties other than household main residence**  
***Proprietajiet oħra apparti r-residenza prinċipali***

**2.29 HB2400** Apart from your main residence, did your household own any other properties in full or partially, such as houses, apartments, garages, offices, hotels, other commercial buildings, farms, land, etc. as at end of last year?

*Apparti r-residenza prinċipali, xi persuna ta' din id-dar kienet sid ta' proprietà oħra, bħal djar, appartamenti, lukandi, garaxxijiet, ufficċji, bini kummerċjali, għelieqi, art, eċċ. (Kemm jekk sid ta' kollha u kemm jekk sid ta' parti minnha) sa l-aħħar tas-sena l-oħra?*

- 1 – Yes - *Iva* → Q2.30  
 2 – No - *Le* → Q2.54

**2.30 HB2410** How many such properties did your household own in full or partially as at the end of last year?

*Kemm-il proprietà, minn dawk imsemmija hawn fuq, kellha xi persuna ta' din id-dar sa l-aħħar tas-sena l-oħra? (Kemm jekk kollha u kemm jekk parti minnha)*

Enter Number of Properties – *Niżżel in-numru ta' proprietajiet:* \_\_\_\_\_

**BEGINNING OF LOOP, PLEASE START WITH THE “OTHER PROPERTIES” YOU CONSIDER MOST IMPORTANT IN TERMS OF THEIR ECONOMIC VALUE AND FOLLOW WITH THE SECOND ONE (WHERE RELEVANT).**

***BIDU TA’ LOOP, JEKK JOGHĠBOK IBDA BL-AKTAR “PROPRJETÀ OHRA” LI TIKKONSIDRAHA BĦALA L-AKTAR IMPORTANTI F’TERMINI TA’ VALUR EKONOMIKU U WARA KOMPLI BIT-TIENI WAĦDA (FEJN RELEVANTI).***

<p>Highest "other properties" apart from the main residence</p> <p><i>L-ikbar "proprjeta' ohra" apparti r-residenza prinċipali</i></p>	<p><b>2.31 HB250\$ What type of property is it?</b>          INTERVIEWER: IF THE GARAGE WAS ALREADY INCLUDED WITH THE MAIN RESIDENCE, IT SHOULD NOT BE INCLUDED HERE.  <i>X'tip ta' proprjeta' hi?</i>          INTERVIEWER: JEKK IL-GARAXX DIĠA ĠIE INKLUŻ MAR-RESIDENZA PRINCIPALI, M'GHANDUX JERĠA' JIĠI INKLUŻ HAWN.</p> <p>1 - House or flat – <i>Dar jew flat</i></p> <p>2 - Apartment building – <i>Blokk ta' appartamenti</i></p> <p>3 - Industrial building/warehouse – <i>Bini industrijali/maġżen</i></p> <p>4 - Building plot/estate – <i>Biċċa art</i></p> <p>5 - Garage – <i>Garaxx</i></p> <p>6 - Shop – <i>Ħanut</i></p> <p>7 - Office - <i>Uffiċċju</i></p> <p>8 - Hotel - <i>Lukanda</i></p> <p>9 - Other (SPECIFY)  <i>Oħra (SPECIFIKA) _____</i></p>	<p><b>2.32 HB260\$x What is this property used for?</b> Please choose as many options as apply to your household and then indicate the most important one</p> <p><i>Għal xiex tintuża din il-proprjeta'? Aghzel kemm trid mil-lista u wara indika l-iktar raġuni importanti</i></p> <p>1 - Your household's holidays or other private own use  <i>Vaganzi jew użu privat ieħor</i></p> <p>2 - Business activities by someone in your household  <i>Attività ta' negozju minn xi membru ta' din id-dar</i></p> <p>3 - Rented or leased to a business or people outside your household  <i>Mikri għan-negozju jew minn xi nies barra minn din id-dar</i></p> <p>4 - Vacant  <i>Vakanti</i></p> <p>5 - Free use for others  <i>Użu b'xejn għall-oħrajn</i></p> <p>6 - Others (SPECIFY)  <i>Oħrajn (SPECIFIKA) _____</i></p>
(1)		
(2)		

<p>Highest "other properties" apart from the main residence</p> <p><i>L-ikbar "proprjeta' ohra" apparti r-residenza prinċipali</i></p>	<p><b>2.33 HB270\$</b> What percentage of the value of the property belongs to you ?</p> <p><i>X'persentaġġ mill-valur tal-proprjeta' huwa ta' xi persuna ta' din id-dar?</i></p> <p>Enter percentage : Numerical value, 5 digits, 3 decimal places.</p> <p><i>Niżżel l-persentaġġ: Valur numeriku, 5 numri, 3 punti decimali.</i></p>	<p><b>2.34 HB280\$</b> What is the value of this property, i.e. if you could sell it how much do you think would be the price of the property?</p> <p><b>IF IT IS A FARM:</b> What is the value of the farm land and buildings? Please do not include the value of farm implements, crops or livestock.</p> <p><b>IF ONLY PARTLY OWNED:</b> Consider the price of the entire property, not just your household's share.</p> <p><i>X'inhu l-valur ta' din il-proprjeta', jigifieri jekk ikollok tbiegħha kemm taħseb li ddaħħal tagħha?</i></p> <p><b>JEKK IL-PROPRJETÀ HI RAZZETT:</b> <i>X'inhu l-valur tar-razzett u l-bini? Tinkludix il-valur tal-ghodda, ucuħ tar-raba' u l-bhejjem. Dawn jissem mew aktar tard.</i></p> <p><b>JEKK SID TA' PARTI MILL-PROPRJETÀ BISS:</b> <i>Aghti l-prezz tal-proprjeta' kollha, mhux is-sehem tal-membru ta' din id-dar biss.</i></p> <p>Numerical value in EUR, 9 digits</p> <p><i>Valur numeriku f'EUR, 9 numri</i></p>	<p><b>2.35 AD002\$</b> If the property you just referred to is not situated in Malta, in which country is this property situated?</p> <p><i>Jekk il-proprjeta' li semmejt ma tinsabx Malta, f'liema pajjiż tinsab?</i></p> <p>0 – Mention the country <i>Niżżel il-pajjiż</i></p> <p>-5 – Not applicable. The property is situated in Malta <i>Mhux applikabbli. Il-proprjeta' tinsab f'Malta</i></p>
(1)		<p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala</i></p>	
(2)		<p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala</i></p>	

**END OF LOOP, CONTINUE WITH THE SECOND "OTHER PROPERTIES" YOU CONSIDER MOST IMPORTANT IN TERMS OF THEIR ECONOMIC VALUE AND REPEAT Q2.31 to Q2.35 (WHERE RELEVANT). If the number of "other properties" is greater than 2 continue with Q2.36, else go to Q2.37**

**TMIEM TAL-LOOP, KOMPLI BIT-TIENI "PROPRJETA OHRA" LI TIKKONSIDRA BĦALA L-AKTAR IMPORTANTI F'TERMINI TA' VALUR EKONOMIKU IRREPETI Q2.31–Q2.35 (FEJN RELEVANTI). Jekk hemm iktar minn żewġ "proprjetajiet ohra" kompli Q2.36, inkella mur Q2.37**

**2.36 HB2900** If your household decided to sell the remaining property/properties you told me about, how much do you think would be the price for the part your household owns?

*Kieku persuna ta' din id-dar tiddecidi li tbigh il-proprjeta/proprjetajiet li fadal, kemm tahseb li ddaħhal tal-parti li intom sidien tagħha?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

**LOANS USING OTHER PROPERTIES AS COLLATERAL  
SELF LI JUŻA PROPRJETAJIET OĦRA BĦALA GARANZIJA**

**2.37 HB3000** Were there any outstanding mortgages or loans that use any of these properties as collateral as at end of last year?

*Kien hemm xi ipoteki jew self li għalihom intużaw dawn proprjetajiet bħala garanzija sa l-aħħar tas-sena l-oħra?*

- 1 - Yes - *Iva* → **Q2.38**
- 2 - No - *Le* → **Q2.54**

**2.38 HB3010** How many such mortgages or loans were there as at end of last year?

*Kemm kien hemm minn dawn l-ipoteki jew self sa l-aħħar tas-sena l-oħra?*

Enter Number of Loans - *Niżżel in-numru ta' self:* \_\_\_\_\_

**BEGINNING OF A LOOP, PLEASE START WITH THE HIGHEST PRINCIPAL OUTSTANDING AND FOLLOW WITH THE SECOND ONE (WHERE RELEVANT).**

***BIDU TA' LOOP, JEKK JOGHĠBOK IBDA BL-AKBAR IPOTEKA/SELF U WARA KOMPLI BIT-TIENI WAHDA (FEJN RELEVANTI).***

<p>Highest principal outstanding loans/mortgage</p> <p><i>L-ikbar ipoteka/self li ghandha proprjeta' ohra</i></p>	<p><b>2.39 AD003\$</b> If this/these loan/s were not granted from a bank operating in Malta, in which country is the bank that gave your household the facility operating?</p> <p><i>Jekk is-self ma sarx minn bank li jopera f'Malta, jekk joghġbok indika mil-liema pajjiż huwa dan il-bank li minnu xi persuna ta' din id-dar issellfet?</i></p> <p><b>0</b> - Mention the country - <i>Nizzel il-pajjiż:</i></p> <p><b>-5</b> – Not applicable – <i>Mhux applikabbli. Self meħud minn Malta.</i></p>	<p><b>2.40 HB320\$x</b> <i>When someone in your household first took out this mortgage, what was the purpose for which the money was used?</i> Please choose as many options as apply to your household and then indicate the most important purpose.</p> <p><i>Meta xi membru ta' din id-dar ħa din l-ipoteka, għal xiex intużaw il-flus li ġew mislufa?</i> Aghżel kemm trid mil-lista u wara indika l-iktar waħda importanti</p> <p>1 - To purchase the household main residence - <i>Biex tinxtara r-residenza prinċipali</i></p> <p>2 - To purchase another real estate asset – <i>Biex tinxtara proprjeta' oħra</i></p> <p>3 - To refurbish or renovate the residence – <i>Biex tixtri xi għamara jew tirranġa r-residenza</i></p> <p>4 - To buy a vehicle or other means of transport – <i>Biex tixtri karozza jew mezz ta' trasport ieħor</i></p> <p>5 - To finance a business or professional activity – <i>Biex tiffinanzja negozju jew attività professjonali</i></p> <p>6 - To consolidate other consumption debts - <i>Biex tikkonsolida d-dejn</i></p> <p>7 - For education purposes – <i>Għal raġunijiet ta' edukazzjoni</i></p> <p>8 - To cover living expenses or other purchases – <i>Biex tkopri l-ispejjeż għal għejxien jew infiq ieħor</i></p> <p>9 - Other (specify) – <i>Oħrajn (specifika) _____</i></p>	<p><b>2.41 HB310\$</b> Since your household first acquired this property, did this mortgage replace a previous one? Was this loan refinanced?</p> <p><i>Minn meta xi persuna li toqghod ġo din id-dar kisbet din il-proprjeta', dan is-self ġie mibdul ma' self li ttiehed qabel? Dan is-self reġa' ġie ffinanzjat?</i></p> <p>1 – Yes - <i>Iva</i> → <b>Q2.42</b></p> <p>2 – No - <i>Le</i> → <b>Q2.43</b></p>
<p>(1)</p>			

(2)			
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<p><b>Highest principal outstanding loans/mortgage</b></p> <p><i>L-ikbar ipoteka/self li ghandha proprjeta' ohra</i></p>	<p><b>2.42 HB313\$</b> Did you replace the previous loan/mortgage with the current one in order to get better loan terms, to borrow additional money against the property, or some other reason? Please choose as many options as apply to your household and then indicate the most important one</p> <p><i>Int biddilt is-self il-qadim mal-ġdid biex ittejjeb il-kundizzjonijiet tas-self, biex tkun tista' tissellef aktar flus fuq il-proprjeta' jew għal xi raġuni oħra? Agħzel kemm trid mil-lista u wara indika l-iktar raġuni importanti</i></p> <p>1 - To get better loan terms <i>Biex ittejjeb il-kundizzjonijiet tas-self</i></p> <p>2 - To borrow additional money against the property <i>Biex tissellef aktar flus fuq il-proprjeta'</i></p> <p>3 - Some other reason (specify) _____ <i>Raġuni Oħra (Speċifika) _____</i></p> <p>4 - Mortgage did not replace an earlier loan <i>Is-self ma ġiex mibdul</i></p>	<p><b>2.43 HB315\$</b> Since your household first took out your current mortgage, have you ever renegotiated any of the terms of the loan?</p> <p><i>READ ONLY IN CASE OF NEED: Please do not include changes in any loan terms that were already agreed upon when you took out the loan.</i></p> <p><i>Minn meta xi membru ta' din id-dar ha dan is-self, qatt ergajt innegozajt it-termini ta' dan is-self?</i></p> <p><b>AQRA BISS F'KAŻ TA' BŻONN:</b> <i>Tinkludix tibdil fit-termini tas-self li kienu miftiehma mill-bidu meta hadt dan is-self.</i></p> <p>1 – Yes - Iva 2 – No - Le</p>	<p><b>2.44 HB330\$</b> When did your household take out this loan?</p> <p><b>IF THE LOAN WAS REFINANCED:</b> When did your household refinance the current loan?</p> <p><b>IF THE LOAN WAS RENEGOTIATED:</b> When did your household renegotiate the current loan?</p> <p><i>Meta ttiehed is-self għall-ewwel darba minn xi persuna li toqghod go din id-dar?</i> <b>JEKK IS-SELF REĠA' ĠIE FFINANZJAT:</b> <i>Meta sehħ dan?</i></p> <p><b>JEKK IT-TERMINI TAS-SELF REĠGHU ĠEW INNEGOZJATI:</b> <i>Meta sehħ dan?</i></p> <p>Numerical value, 4 digits (for year). <i>Valur numeriku, 4 numri (għal sena)</i></p>
(1)			
(2)			

<p>Highest principal outstanding loans/mortgage</p> <p><i>L-ikbar ipoteka/self li ghandha proprjeta' ohra</i></p>	<p><b>2.45 HB340\$</b> What was the initial amount borrowed at the time the loan was granted?</p> <p>IF THE LOAN WAS REFINANCED: What was the initial amount borrowed at the time the loan was most recently refinanced?</p> <p><i>Kemm kien l-ammont inizjali li ssellift?</i></p> <p><b>JEKK IS-SELF REĠA' ĠIE FFINANZJAT: Kemm kien dan l-ammont?</b></p> <p>Numerical value in EUR, 9 digits <i>Valur numeriku f'EUR, 9 numri</i></p>	<p><b>2.46 HB350\$</b> Besides the amount initially borrowed, have you ever borrowed any additional money on this loan?</p> <p>IF THE LOAN WAS REFINANCED: When you refinanced the earlier loan, did you borrow any additional money?</p> <p><i>Barra l-ammont li ssellift inizjalment, issellift aktar flus fuq l-ammont oriġinali li għadek kemm semmejt hawn fuq?</i></p> <p><b>JEKK IS-SELF REĠA' ĠIE FFINANZJAT: Issellift aktar flus mill-ammont oriġinali?</b></p> <p>1 – Yes - Iva 2 – No - Le</p>	<p><b>2.47 HB360\$</b> At the time the loan was granted, how many years were agreed for the length of the loan?</p> <p>IF THE LOAN WAS REFINANCED: At the time the loan was most recently refinanced, how many years were agreed for the length of the loan?</p> <p>IF THE LOAN WAS RENEGOTIATED: At the time the loan was most recently renegotiated, how many years were agreed for the length of the loan?</p> <p><i>Meta nġhata s-self oriġinarjament, fuq kemm-il sena kien il-ftehim rigward it-tul tas-self?</i></p> <p><b>JEKK IS-SELF REĠA' ĠIE IFFINANZJAT: Meta s-self kien iffinanzjat, fuq kemm-il sena kien il-ftehim rigward it-tul tas-self?</b></p> <p><b>JEKK IT-TERMINI TAS-SELF REĠGHU ĠEW INNEGOZJATI: Meta nbidlu l-aħħar termini tas-self, fuq kemm-il sena kien il-ftehim rigward it-tul tas-self?</b></p> <p>Numerical value, 2 digits (for duration in years) <i>Valur numeriku, 2 numri (għal tul ta' snin)</i></p> <p>-4 - Loan has no set term – <i>Is-self m'għandux tul ta' żmien stabbilit</i></p>	<p><b>2.48 HB370\$</b> What was the outstanding balance on the loan as at end of last year?</p> <p><b>INTERVIEWER: THE AMOUNT WE WANT IS THE OUTSTANDING PRINCIPAL EXCLUDING INTEREST, FEES, ETC., NOT THE SUM OF FUTURE PAYMENTS.</b></p> <p><i>Kemm kien l-bilanċ pendenti ta' dan is-self sa l-aħħar tas-sena l-oħra?</i></p> <p><b>INTERVIEWER: L-AMMONT LI TRID TIRRAPPORTA HU L-PRINĊIPAL (IL-KAPITAL) LI FADAL, ESKLUDI L-INTERESSI, INFIEQ, U L-BQIJA. U MHUX IS-SOMMA TAL-PAGAMENTI FUTURI.</b></p> <p>Numerical value in EUR, 9 digits <i>Valur numeriku f'EUR, 9 numri</i></p>
<p>(1)</p>	<p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p>			<p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p>
<p>(2)</p>	<p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p>			<p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p>

<p>Highest principal outstanding loans/mortgage</p> <p><i>L-ikbar ipoteka/self li għandha proprjeta' ohra</i></p>	<p><b>2.49 HB380\$</b> Does the loan have an adjustable interest rate; that is, does the loan agreement allow the interest rate to vary from time to time during the life of the contract?</p> <p><i>Ir-rata tal-interessi fuq dan is-self hija wahda flessibbli - il-ftehim fuq is-self jippermetti li r-rata tal-interessi tvarja minn żmien għal żmien tul iż-żmien tal-kuntratt?</i></p> <p>1 – Yes - Iva 2 – No - Le</p>	<p><b>2.50 HB390\$</b> What is the current annual rate of interest charged on the loan?</p> <p><b>IF THE INTEREST RATE IS ADJUSTABLE:</b> What was the annual rate of interest as at end of last year?</p> <p><i>X'inhi r-rata tal-interessi fuq dan is-self?</i></p> <p><b>JEKK IR-RATA HIJA WAHDA FLESSIBBLI:</b> <i>Kemm kienet r-rata annwali tal-interess fl-aħħar tas-sena l-ohra?</i></p> <p>Numerical value, 5 digits, 3 decimal places <i>Valur numeriku, 5 numri, 3 punti decimali</i></p>	<p><b>2.51 HB400\$</b> How much was the payment on the loan including both interest and repayment in a typical month during last year and excluding any required payments for taxes, insurance or other fees?</p> <p><i>Kemm kien l-flus f'xahar tipiku is-sena l-ohra fuq dan is-self bl-interessi b'kollox, teskludi pagamenti meħtieġa ohra għal taxxi, assigurazzjoni u spejjeż ohra?</i></p> <p>Numerical value in EUR, 6 digits <i>Valur numeriku f'EUR, 6 numri:</i></p>
(1)			<p>Enter amount in EUR or select a range <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p>
(2)			<p>Enter amount in EUR, or select a range <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p>

**END OF LOOP, CONTINUE WITH THE SECOND HIGHEST PRINCIPAL OUTSTANDING (WHERE RELEVANT)**  
**TMIEM TA' LOOP, KOMPLI BIT-TIENI L-IKBAR IPOTEKA/SELF LI GĦANDHA PROPRJETÀ OHRA WARA R-RESIDENZA PRINĊIPALI BĦALA GARANZIJA (FEJN RELEVANTI)**

**If the number of mortgages/loans is greater than 2 continue with Q2.52, else go to Q2.54**  
**Jekk in-numru ta' ipoteki/self hu iktar minn tnejn kompli Q2.52, inkella kompli Q2.54**



**2.52 HB4100** For the remaining loan(s) on the other properties, what was the total outstanding balance on this loan/these loans as at end of last year?

*Għas-self li baqa' fuq proprjetajiet oħrajn (teskludi r-residenza prinċipali), x'kien l-ammont tal-bilanċ pendent i sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

**2.53 HB4200** How much was the payment on the loan/these loans in a typical month during last year, excluding any required payments for taxes, insurance or other fees?

*Kemm kont tħallas fuq dan is-self f'xahar tipiku tul is-sena l- oħra, bl-interessi b'kollox, mingħajr pagamenti oħra bħal taxxi u assigurazzjoni?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

Now I would like to ask you some questions about vehicles.

*Issa nixtieq insaqsik xi mistoqsijiet fuq il-vetturi.*

**2.54 HB4300** Did anyone in your household own any cars as at end of last year?

*Xi persuna ta' din id-dar kellha karozza sa l-aħħar tas-sena l-oħra?*

1 – Yes - *Iva* → **Q2.55**

2 – No - *Le* → **Q2.57**

**2.55 HB4310** How many cars does your household own?

*Kemm-il karozza għandhom il-persuni ta' din id-dar?*

Enter Number of Cars - *Niżżel in-numru ta' karozzi:* \_\_\_\_\_

**2.56 HB4400** For the cars that your household owns, if you had to sell them, what amount do you think you would obtain?

*Kieku kellek tbigħ din/dawn il-karozza/i kemm taħseb li ddaħħal fi flus tagħha/hom?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**2.57 HB4500** Does anyone in your household own any other type of vehicle, such as motorbikes, trucks, vans, planes, boats or yachts or any other vehicle such as trailers, caravans, etc.?

*Xi persuna ta' din id-dar kellha xi tip ta' vettura oħra bħal muturi, trakkijiet, vannijiet, ajruplani, dgħajjes, jottijiet, jew xi vettura oħra bħal trailers, karavans, eċċ.?*

1 – Yes - *Iva* → **Q2.58**

2 – No - *Le* → **Q2.60**

**2.58 HB4510x** How many such vehicles does your household own?

*Kemm minn dawn il-vetturi għandhom il-persuni ta' din id-dar?*

a – Motorbike – *Muturi*: \_\_\_\_\_

b – Trucks – *Trakkijiet*: \_\_\_\_\_

c – Vans – *Vannijiet*: \_\_\_\_\_

d – Planes – *Ajruplani*: \_\_\_\_\_

e – Boats/yachts – *Dgħajjes/Jottijiet*: \_\_\_\_\_

f – Other vehicles (specify) - *Oħrajn (speċifika)*: \_\_\_\_\_

**2.59 HB4600** If your household decided to sell this vehicle/these vehicles now, how much do you think you would get?

*Kieku kellek tbigħ din/dawn il-vettura/i kemm taħseb li ddaħħal flus tagħha/hom?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala*: \_\_\_\_\_

**2.60 HB4700** Did your household own any valuables such as jewellery, works of art, antiques, etc. as at end of last year?

*Xi persuna ta' din id-dar kellha xi affarjiet prezzjużi bħal ġojjelli, pitturi, affarjiet antiki, eċċ. sa l-aħħar tas-sena l-oħra?*

1 - Yes- *Iva* → **Q2.61**

2 – No - *Le* → **Q2.62**

**2.61 HB4710** In total, approximately what amount do you think you would obtain if you sold all these valuables?

*IF THE RESPONDENT CANNOT PROVIDE AN ANSWER, PROBE: If they are insured, what is the value insured?*

**Kieku xi persuna ta' din id-dar tbigh l-affarijiet prezzjuži kemm taħseb li ddaħħal?**

**F'KAŻ MIN QED JIRRISPONDI MA JKUNX JISTA' JWIEĠEB, STAQSIH: JEKK L-AFFARIJIET PREZZJUŽI HUMA ASSIGURATI, KEMM HU L-VALUR ASSIGURAT?**

Enter amount in EUR or select a range – *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

**2.62 HB4800** During the 12 months of last year, did any member of the household buy any cars, trucks or motorcycles?

**Tul it-12-il xahar tas-sena l-oħra, xi persuna minn din id-dar xtrat xi karozza, trakk jew mutur?**

1 – Yes - *Iva* → **Q2.63**

2 – No - *Le* → **Q3.01** (next section – *sezzjoni li jmiss*)

**2.63 HB4810** What was the total amount that your household paid for these vehicles, net of anything you received for trading in or selling an earlier vehicle?

*INTERVIEWER: WE WANT THE PRICE OF THE VEHICLES PURCHASED MINUS WHAT THE HOUSEHOLD RECEIVED FROM SELLING OR TRADING IN ANY VEHICLES.*

**X'kien l-ammont totali li xi persuna minn ġo din id-dar ħallas għal dawn il-vetturi, nett minn dak kollu li rċevejt għan-negozjar jew bejgħ mill-karozza ta' qabel?**

*INTERVIEWER: IRRIDU L-PREZZ TAL-VETTURI META TNAQQSU MINN DAK KOLLU LI RĊEVEJT MINN BEJGĦ JEW NEGOZJAR TA' XI VETTUR*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

### SECTION 3: OTHER LIABILITIES/CREDIT CONSTRAINTS - OBBLIGAZZJONIJIET FINANZJARJI OĦRA/RISTREZZJONIJIET TA' KREDITU

**3.01 HC0100** *Did any member of your household have any leasing contract (e.g. on a car, etc.) as at end of last year?*

*Xi persuna ta' din id-dar kellha xi kuntratt ta' kiri fit-tul (eż. fuq karozza, eċċ.) fl-aħħar tas-sena l-oħra?*

1 – Yes - Iva → Q3.02

2 – No - Le → Q3.03

**3.02 HC0110** *What was the total amount of the lease payments per month?*

*Kemm kien l-ammont totali tal-kera li ħallast fix-xahar?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**3.03 HC0200** *Did any member of the household have a credit line or an account with an overdraft facility with a financial institution as at end of last year?*

*Xi membru ta' din id-dar kellu faċilità ta' kreditu mingħand bank għall-perjodu stipulat minn qabel bħal credit line jew overdraft sa l-aħħar tas-sena l-oħra?*

1 – Yes – Iva → Q3.04

2 – No – Le → Q3.06

**3.04 HC0210** *As at end of last year, was there any balance outstanding on any of your household's accounts of these types?*

*Sa l-aħħar tas-sena l-oħra, kien hemm xi membru ta' din id-dar li kellu bilanċ pendenti fuq dawn il-kontijiet?*

1 – Yes – Iva → Q3.05

2 – No – Le → Q3.06

**3.05 HC0220** *How much was the balance outstanding as at end of last year?*

*Kemm kien l-bilanċ pendenti sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**3.06 HC0300** Did any member of the household have credit cards other than ones paid by employers as at end of last year? (Do not consider here debit cards, i.e. cards where the money spent is immediately deducted from your bank account).

*Kien hemm xi membru ta' din id-dar li kellu credit cards barra dawk imħallsa minn min iħaddmu sa l-aħħar tas-sena l-oħra? (Tqisx id-debit cards – fejn il-flus li tonfoq jitnaqqsu mal-ewwel mill-kont tal-bank).*

- 1 – Yes – *Iva* → **Q3.07**  
 2 – No – *Le* → **Q3. 09**

**3.07 HC0310** After paying the most recent (monthly) bill or bills, was there any balance outstanding on your household's credit card(s) for which you are charged interest as at end of last year?

*Sa l-aħħar tas-sena l-oħra, kien hemm xi bilanċ pendentu fuq il-credit card li fuqu kellhom jiħħallsu l-interessi?*

- 1 – Yes – *Iva* → **Q3.08**  
 2 – No – *Le* → **Q3. 09**

**3.08 HC0320** How much was the outstanding balance as at end of last year?  
*Kemm kien il-bilanċ pendentu sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**3.09 HC0330** Other than loans I have already recorded, did any member of the household have loans from relatives or friends that was still pending as at end of last year?

*Apparti s-self li diġà semmejna, xi membru ta' din id-dar kellu xi self minn xi qraba jew ħbieb li kien għadu ma tħallasx sa l-aħħar tas-sena l-oħra?*

- 1 – Yes – *Iva* → **Q3.10**  
 2 – No – *Le* → **Q3. 14**

**3.10 HC0340** How many?  
*Kemm hemm?*

Enter the Number of Loans - *Niżżel in-numru ta' self.* \_\_\_\_\_

**BEGINNING OF LOOP, PLEASE START WITH THE ONE WITH THE HIGHEST PRINCIPAL OUTSTANDING AND FOLLOW WITH THE SECOND ONE (WHERE RELEVANT).**

**BIDU TA' LOOP, JEKK JOGĦBOK IBDA MIS-SELF BL-OGĦLA BILANĊ PENDENTI U WARA KOMPLI BIT-TIENI WIEĦED (FEJN RELEVANTI)**

<p>Loan with the highest principal outstanding</p> <p>Is-self bl-ogħla bilanċ pendenti</p>	<p><b>3.11 HC035\$</b> Why did you take on this loan? Please choose as many options as apply to your household and then indicate the most important purpose.</p> <p><b>Għal xiex issellift?</b> Agħżel kemm trid mil-lista u wara indika l-iktar waħda importanti.</p> <p>1 - To purchase the household main residence - <i>Biex tinxtara r-residenza prinċipali</i></p> <p>2 - To purchase another real estate asset – <i>Biex tinxtara proprjetà oħra</i></p> <p>3 - To refurbish or renovate the residence – <i>Biex tixtri xi għamara jew tirranġa r-residenza</i></p> <p>4 - To buy a vehicle or other means of transport – <i>Biex tixtri karozza jew mezz ta' trasport ieħor</i></p> <p>5 - To finance a business or professional activity – <i>Biex tiffinanzja negozju jew attività professjonali</i></p> <p>6 - To consolidate other consumption debts - <i>Biex tikkonsolida d-dejn</i></p> <p>7 - For education purposes – <i>Għal raġunijiet ta' edukazzjoni</i></p> <p>8 - To cover living expenses or other purchases – <i>Biex tkopri l-ispejjeż għal ghejxien jew infiq ieħor</i></p> <p>9 - Other (specify) – <i>Oħrajn (speċifika)</i> _____</p>	<p><b>3.12 HC036\$</b> What was the total outstanding balance as at end of last year?</p> <p>INTERVIEWER: IF RESPONDENT MENTIONS (S)HE IS NOT EXPECTED TO REPAY THE LOAN, PLEASE MAKE A NOTE.</p> <p><b>Kemm kien il-bilanċ pendenti sa l-aħħar tas-sena l-oħra?</b></p> <p>INTERVIEWER: JEKK MIN QED JIRRISPONDI MHUX MISTENNI LI JĦALLAS LURA S-SELF, NIŻŻEL NOTA.</p> <p>Numerical value in EUR, 9 digits - <i>Valur numeriku f'EUR, 9 numri</i></p>
<p>(1)</p>		<p>Enter amount in EUR or select a range</p> <p>_____</p>
<p>(2)</p>		<p>Enter amount in EUR or select a range</p> <p>_____</p>

**END OF LOOP, CONTINUE WITH THE SECOND HIGHEST PRINCIPAL OUTSTANDING (WHERE RELEVANT) TMIEM TA LOOP, KOMPLI BIS-SELF LI GĦANDU T-TIENI L-OGĦLA BILANĊ PENDENTI (FEJN RELEVANTI) If the number of mortgages/loans is greater than 2 continue with Q3.13, else go to Q3.14 *Jekk in-numru ta' self hu iktar minn tnejn, kompli Q3.13, inkella mur Q3.14***

**3.13 HC0370** For the remaining loan(s), what was the total outstanding balance as at end of last year?  
*Kemm kien l-ammont tal-bilanci pendent li fadal fuq dan it-tip ta' self sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range: - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**3.14 HC0400** Other than loans I have already recorded, did any member of the household have any (other) pending loans or owe any (other) money (e.g. car loans, consumer loans, installment loans, etc.) as at end of last year?  
*INTERVIEWER: OTHER LOANS TAKEN TO FINANCE A BUSINESS SHOULD ALSO BE INCLUDED HERE. BILLS THAT ARE LESS THAN 30 DAYS OVERDUE SHOULD NOT BE INCLUDED AS LOANS.*

*Barra s-self li diġà semmejna, xi membru ta' din id-dar kellu xi self ieħor jew kellu jrodd xi flus li kienu għadhom pendent sa l-aħħar tas-sena l-oħra? (eż. self għall-karozza, consumer loans, installment loans, eċċ?)*

*INTERVIEWER: SELF IEHOR MEHUD BIEX TIFFINANZJA N-NEGOZJU GĦANDU JIĠI INKLUŻ HAWN. KONTIJIET LI ILHOM ANQAS MINN 30 GURNATA LI SUPPOST THALLSU, M'GĦANDHOMX JIĠU INKLUŻI.*

- 1 – Yes – *Iva* → **Q3.15**
- 2 – No – *Le* → **Q3.25**

**3.15 HC0410** How many?  
*Kemm għandek?*

Enter the Number of Loans - *Niżżel in-numru ta' self:* \_\_\_\_\_



**BEGINNING OF LOOP, PLEASE START WITH THE ONE WITH THE HIGHEST PRINCIPAL OUTSTANDING AND FOLLOW WITH THE SECOND ONE (WHERE RELEVANT) -BIDU TA' LOOP, JEKK JOGHĠBOK IBDA MIS-SELF BL-OGĦLA BILANĊ PENDENTI U WARA KOMPLI BIT-TIENI WIEĦED (FEJN RELEVANTI)**

<p>Loan with the highest principal outstanding Is-self bl-ogħla bilanċ pendenti</p>	<p><b>3.16 HC050\$</b> Why did you take on this loan? Please choose as many options as apply to your household and then indicate the most important purpose</p> <p><b>Għaliex issellift?</b> Aghżel kemm trid mil-lista u wara indika l-iktar waħda importanti.</p> <p>1 - To purchase the household main residence - <i>Biex tinxtara r-residenza prinċipali</i></p> <p>2 - To purchase another real estate asset – <i>Biex tinxtara propjetà oħra</i></p> <p>3 - To refurbish or renovate the residence – <i>Biex tixtri xi għamara jew tirranġa r-residenza</i></p> <p>4 - To buy a vehicle or other means of transport – <i>Biex tixtri karozza jew mezz ta' trasport ieħor</i></p> <p>5 - To finance a business or professional activity – <i>Biex tiffinanzja negozju jew attività professjonali</i></p> <p>6 - To consolidate other consumption debts - <i>Biex tikkonsolida d-dejn</i></p> <p>7 - For education purposes – <i>Għal raġunijiet ta' edukazzjoni</i></p> <p>8 - To cover living expenses or other purchases – <i>Biex tkopri l-ispejjeż għal għejxien jew infiq ieħor</i></p> <p>9 - Other (specify) – _____ <i>Oħrajn (speċifika) _____</i></p>	<p><b>3.17 HC060\$</b> What was the initial amount borrowed at the time the loan was granted or most recently refinanced?</p> <p><b>X'kien l-ammont originali meta sar is-self jew meta reġa' ġie ffinanzjat?</b></p> <p>Numerical value in EUR, 9 digits. <i>Valur numeriku f'EUR, 9 numri.</i></p>	<p><b>3.18 HC070\$</b> And at the time the loan was granted/most recently refinanced, how many years were agreed for repayment?</p> <p><b>Meta s-self inghata/reġa' ġie iffinanzjat, għal kemm-il sena kien il-ftehim biex jithallas lura?</b></p> <p>Numerical value, 2 digits (for years). <i>Valur numeriku, 2 numri (għal snin).</i></p> <p>-4 - Loan has no set term - <i>Is-self m'għandux tul ta' zmien stabbilt</i></p>
(1)		<p>Enter amount in EUR or select a range</p> <p>_____</p>	<p>Enter number of years</p> <p>_____</p> <p><input type="checkbox"/> -4 - Loan has no set term</p>
(2)		<p>Enter amount in EUR or select a range</p> <p>_____</p>	<p>Enter number of years</p> <p>_____</p> <p><input type="checkbox"/> -4 - Loan has no set term</p>

<p>Loan with the highest principal outstanding</p> <p>Is-self bl-ogħla bilanċ pendent</p>	<p><b>3.19 HC080\$</b> What was the outstanding balance on the loan as at end of last year?</p> <p><i>Kemm kien il-bilanċ pendent fuq is-self sa l-aħħar tas-sena l-oħra?</i></p> <p>Numerical value in EUR, 9 digits <i>Valur numeriku f'EUR, 9 numri</i></p>	<p><b>3.20 AD004\$</b> If this loan was not granted from a bank operating in Malta, in which country is the bank that gave your household the facility operating?</p> <p><i>Jekk ma ssewiftx minn bank lokali, mil-liema pajjiż huwa dan il-bank?</i></p> <p>Mention the country – <i>Niżże! il-pajjiż:</i> -5 - Not applicable. Loan taken from a bank in Malta</p>	<p><b>3.21 HC090\$</b> What was the annual rate of interest charged on the loan?</p> <p><i>X'kienet r-rata annwali tal-interess fuq is-self?</i></p> <p>Numerical value, 4 digits, 2 decimal places. <i>Valur numeriku, 4 numri, 2 punti decimali.</i></p>	<p><b>3.22 HC100\$</b> How much was the payment on the loan including both interest and repayment, but excluding any required payments for taxes, insurance or other fees in a typical month during last year?</p> <p><i>Kemm kien il-hlas fuq dan is-self bl-interessi b'kollox minghajr pagamenti oħra bħal taxxi u assigurazzjoni f'xahar tipiku is-sena l-oħra?</i></p> <p>Numerical value in EUR, 6 digits <i>Valur numeriku f'EUR, 6 numri</i></p>
(1)	<p>Enter amount in EUR or select a range</p> <p>_____</p>	<p>Mention the country – <i>Niżże! il-pajjiż:</i></p> <p>_____</p> <p><input type="checkbox"/> -5 - Not applicable. Loan taken from a bank in Malta</p>	<p>Enter a numerical value 4 digits, 2 decimal places</p> <p>_____</p>	<p>Enter amount in EUR or select a range</p> <p>_____</p>
(2)	<p>Enter amount in EUR or select a range</p> <p>_____</p>	<p>Mention the country – <i>Niżże! il-pajjiż:</i></p> <p>_____</p>	<p>Enter a numerical value 4 digits, 2 decimal places</p> <p>_____</p>	<p>Enter amount in EUR or select a range</p> <p>_____</p>

**END OF LOOP, CONTINUE WITH THE SECOND HIGHEST PRINCIPAL OUTSTANDING, REPEAT Q3.16 TILL Q3.22 (WHERE RELEVANT)**

**TMIEM TA LOOP, KOMPLI MIS-SELF LI GĦANDU L-OGĦLA BILANĊ PENDENTI, IRREPETI Q3.16 SA Q3.22 (FEJN RELEVANTI)**

**If the number of mortgages/loans is greater than 2 continue with Q3.23, else go to Q3.25**

**Jekk in-numru ta' self hu iktar minn tnejn, kompli Q3.23, inkella mur Q3.25**

**3.23 HC1100** For the remaining loan(s), what was the total outstanding balance as at end of last year?  
*Kemm kien l-ammont tal-bilanċi pendenti li fadal fuq dan it-tip ta' self sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**3.24 HC1200** How much was the payment on this loan/these loans including both interest and repayment, but excluding any required payments for taxes, insurance or other fees on a typical month during last year?  
*Meta teskludi pagamenti bħal taxxi u assigurazzjoni, kemm kont tħallas fuq is-self meta tinkludi l-imghax u r-rimborz f'xahar tipiku tul is-sena l-oħra?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**3.25 AD0100** Do you consider your household to be over-indebted?  
*Xi membru ta din id-dar għandu dejn li mhux qed jirnexxillu iħallas?*

- 1 – Yes – *Iva* → **Q3.26**
- 2 – No – *Le* → **Q3. 27**

**3.26 AD020x** What commitments are you having difficulty meeting (or are falling behind with)? Please choose as many options as apply to your household and then indicate the most important purpose  
*X'inhuma daww l-impenji finanzjarji li qed ikollok diffikultà biex tlaħħaq magħhom (jew qed taqa' lura fihom)? Agħżel kemm trid mil-lista u wara indika l-iktar waħda importanti.*

- 1 – House loan – *Self tad-dar*
- 2 – House rent – *Kera tad-dar*
- 3 – Unsecured loan – *Self mhux assigurat*
- 4 – Utility bills – *Kontijiet tad-dawl u ilma*
- 5 – Credit cards – *Karti ta' kreditu*
- 6 – Others (specify) – *Oħrajn (Speċifika)* \_\_\_\_\_

**3.27 HC1300** In the last three years, has any member of your household applied for a loan or other credit?  
*F'dawn l-aħħar tliet snin kien hemm xi membru ta' din id-dar li applika għal self jew kreditu?*

- 1 – Yes – *Iva* → **Q3.28**
- 2 – No – *Le* → **Q3. 30**

**3.28 HC1310x** In the last three years, has any lender or creditor turned down any request any member in your household made for credit, or not given you as much credit as you applied for? Please choose as many options as apply to your household and then indicate the most important purpose.

*F'dawn l-aħħar tliet snin kien hemm xi membru ta' din id-dar li ġie rrifjutat self meta applika għalih jew ingħata anqas milli talab? Agħżel kemm trid mil-lista u wara indika l-iktar waħda importanti.*

- 1 - Yes, turned down – Iva, irrifjutawli l-applikazzjoni → **Q3.29**
- 2 - Yes, not given as much credit – Iva, ingħatajt anqas milli tlabt → **Q3.30**
- 3 - No → **Q3.30**

**3.29 HC1320** Was your household later able to obtain the amount requested, by reapplying to the same institution or somewhere else?  
*Irnexxielu dan il-membri ta' din id-dar jakkwista l-ammont mitlub billi reġa' applika għand l-istess istituzzjoni jew minn xi mkien ieħor?*

- 1 – Yes – Iva
- 2 – No – Le

**3.30 HC1400** In the last three years, did any member of your household consider applying for a loan or credit but then decided not to, thinking that the application would be rejected?

*F'dawn l-aħħar tliet snin xi membru ta' din id-dar ikkunsidra japplika għal self jew kreditu imma ma applikax għax haseb li l-applikazzjoni tiegħu tiġi irrifjutata?*

- 1 – Yes – Iva
- 2 – No – Le

## SECTION 4: PRIVATE BUSINESSES AND FINANCIAL ASSETS – NEGOZJU PRIVAT U ASSI FINANZJARJI

**4.01 HD0100** Does anyone in your household own all or part of any business that is not publicly traded?

*Xi membru ta' go din id-dar hu sid ta' negozju, kollu jew bi sħab, li mhux ikkwotat fuq il-borża?*

1 – Yes - *Iva* → Q4.02

2 – No - *Le* → Q4.15

**4.02 HD0200** (Is this business/Are any of these businesses), one in which someone in your household is either self-employed or has an active role in running the business?

*Xi membru ta' go din id-dar jaħdem għal rasu jew għandu rwol attiv fit-tmexxija ta' dan in-negozju?*

1 – Yes - *Iva* → Q4.03

2 - No - *Le* → Q4.13

**4.03 HD0210** How many such businesses does someone in your household own entirely or in part?

*Ta' kemm minn dawn in-negozji xi membru ta' go din id-dar huwa sid ta' kollu jew bi sħab?*

Enter Number of Businesses - *Niżżel l-ammont ta' negozji:* \_\_\_\_\_

**BEGINNING OF LOOP, PLEASE START WITH THE ONE WITH THE HIGHEST VALUE AND FOLLOW WITH THE SECOND ONE (WHERE RELEVANT)  
 BIDU TA LOOP, JEKK JOGHĠBOK IBDA MIN-NEGOZJU LI JISWA L-IKTAR U WARA KOMPLI BIT-TIENI LI JISWA L-IKTAR.**

<p>Business with the highest value            Negożju li jiswa l-iktar</p>	<p><b>4.04 HD030\$</b> What is the main activity of this business? Please describe  <i>X'inhi l-attività prinċipali tan-negożju? Iddiskrivieh</i></p>	<p><b>4.05 HD040\$</b> What is the legal form of this business?  <i>X'inhi l-forma legali tan-negożju?</i></p> <p>1 - Sole proprietorship / independent professional -  <i>Sid uniku/ professjonali indipendenti</i></p> <p>2 - Partnership – <i>Sieħeb</i></p> <p>3 - Limited liability companies</p> <p>5 - Non-profit making bodies - <i>Kumpanija mingħajr skop ta' qliegħ</i></p>
(1)	Description:	
(2)	Description:	

<p>Business with the highest value</p> <p><i>Negozju li jiswa l-iktar</i></p>	<p><b>4.06 HD050\$ Including your household member(s), how many people worked in this business as at end of last year?</b></p> <p>IF THE NUMBER VARIES SEASONALLY OR OTHERWISE, PROBE: Please tell me the maximum number over the last year [INTERVIEWER: MAKE A NOTE]</p> <p><b><i>Kemm kien hemm nies jaħdmu fin-negozju inkluż membri ta' ġo din id-dar sa l-aħħar tas-sena l-oħra?</i></b></p> <p><i>JEKK IN-NUMRU JVARJA SKOND L-ISTAGUN, INDAGA: X'kien in-numru massimu f'din l-aħħar sena [AGHMEL NOTA]</i></p> <p>Numerical value, 5 digits.</p>	<p><b>4.07 HD060\$x Who in your household works in this business?</b></p> <p><b><i>Min mill-persuni ta' ġo din id-dar jaħdem f' dan in-negozju?</i></b></p> <p>Enter Name of the household member:</p> <p>a - person b - person c - person d - person e - person f - person</p>	<p><b>4.08 HD070\$ What percentage of this business does your household own?</b></p> <p><b><i>X'persentaġġ min-negozju huwa tiegħek jew ta' xi membru minn ġo din id-dar?</i></b></p> <p>Numerical value, 5 digits, 2 decimal places.</p>
<p>(1)</p>	<p>Enter Number of Persons:</p> <p>_____</p>	<p>a – person _____</p> <p>b - person _____</p> <p>c - person _____</p> <p>d - person _____</p> <p>e - person _____</p> <p>f - person _____</p>	<p>Enter the Percentage:</p> <p>_____</p>
<p>(2)</p>	<p>Enter Number of Persons:</p> <p>_____</p>	<p>a - person _____</p> <p>b - person _____</p> <p>c - person _____</p> <p>d - person _____</p> <p>e - person _____</p> <p>f - person _____</p>	<p>Enter the Percentage:</p> <p>_____</p>

<p>Business with the highest value</p> <p><i>Negozju li jiswa l-iktar</i></p>	<p><b>4.09 HD080\$</b> Aside from any assets and debts connected with this business that I may have already recorded, what was the net value of your household's share of the business? That is, what could you sell it for, taking into account all (remaining) assets associated with the business and deducting the (remaining) liabilities as at end of last year?</p> <p><b>IF BUSINESS IS A FARM:</b> Please include the value of farm implements, crops or livestock.</p> <p><i>Barra l-assi u d-dejn li hemm konessi man-negozju li diġa' ktibthom, kemm kien il-valur nett tan-negozju tal-persuni ta' ġo din id-dar? Kemm kont iddaħħal tiegħu, jekk tqis l-assi kollha assoċjati man-negozju u tnaqqas l-obligazzjonijiet sa l-aħħar tas-sena l-oħra?</i></p> <p><b>JEKK IN-NEGOZJU HUWA RAZZETT, ŻID:</b> <i>Jekk jogħġbok inkludi l-valur ta' l-ghodda, uçuħ tar-raba u l-bhejjem.</i></p> <p>Numerical value in EUR, max. 9 digits</p>	<p><b>4.10 AD030\$</b> <i>If the value you just quoted included the value of any real estate property, what was the net value of the business excluding the value of this real estate property as at end of last year?</i></p> <p><i>Jekk il-valur li għadek kif ikkwotajt jinkludi xi tip ta' propjeta', kemm kien il-valur nett tan-negozju jekk tnaqqas din il-proprijeta' sa l-aħħar tas-sena l-oħra?</i></p> <p>Numerical value in EUR, max 9 digits</p> <p>-5 - Not applicable - <i>Ma tapplikax</i></p>
<p>(1)</p>	<p>Enter amount in EUR or select a range:</p> <p>_____</p>	<p>Enter amount in EUR or select a range:</p> <p>_____</p> <p><input type="checkbox"/> -5 - Not applicable - <i>Ma tapplikax</i></p>
<p>(2)</p>	<p>Enter amount in EUR or select a range:</p> <p>_____</p>	<p>Enter amount in EUR or select a range:</p> <p>_____</p> <p><input type="checkbox"/> -5 - Not applicable - <i>Ma tapplikax</i></p>

**END OF LOOP, CONTINUE WITH THE SECOND HIGHEST VALUE, REPEAT Q4.04-Q4.10 (WHERE RELEVANT) TMIEM TAL-LOOP, KOMPLI BIT-TIENI NEGOZJU LI JISWA L-IKTAR, IRREPETI Q4.04-Q4.10 (FEJN RELEVANTI).**  
**If the number of self-employment businesses is greater than 2 continue with Q4.11, else go to Q4.13**  
***Jekk hemm iktar minn żewġ negozji kompli Q4.11, inkella mur Q4.13***



**4.11 HD0900** Aside from any assets and liabilities I have already recorded, what was the net value of your household's share of the remaining business(es)? That is, what could you sell it/them for, taking into account all assets associated with the business and deducting the liabilities as at end of last year?

*Barra l-assi u l-obbligazzjonijiet li diġa' semmejna, kemm kien il-valur nett tas-sehem fin-negozji li fadal ta' xi membru ta' ġo din id-dar? Kemm kont iddaħħal, jekk tqis l-assi kollha assoċjati man-negozju u tnaqqas l-obbligazzjonijiet sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

**4.12 AD0400** If the value you just quoted included the value of any real estate property, what was the net value of the household's share excluding the value of this real estate property as end of last year?

*Jekk il-valur li għadek kif ikkwotajt jinkludi xi tip ta' proprjetà, kemm kien il-valur nett tas-sehem ta' xi persuna ta' ġo din id-dar jekk tnaqqas din il-proprjetà sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

-4 - Not applicable - *Ma tapplikax*

**Investor / silent partner businesses**

*Investitur / silent partner f'negozju*

**4.13 HD1000** Are there (other) businesses that are not publicly traded where anyone in your household owns or shares ownership only as an investor or silent partner?

*Xi membru ta' ġo din id-dar għandu sehem bħala investitur jew silent partner f'negozji li m'humiex ikkwotati fuq il-borża?*

1 – Yes - *Iva* → **Q4.14**

2 - No - *Le* → **Q4.15**

**4.14 HD1010** What was the value of your household's share of this business/these businesses as at end of last year?

*Kemm kien il-valur tas-sehem li xi membru ta' ġo din id-dar għandu f'dan in-negozju sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

Let's now talk about financial investments:

***Ħa nsaqsik fuq l-investimenti finanzjarji:***

**4.15 HD1100** Did anyone in your household have a current account as at end of last year? Such accounts may also be called sight accounts, draft accounts, or checking accounts.

*Persuna ta' ġo din id-dar kellha kont kurrenti sa l-aħħar tas-sena l-oħra?*

- 1 - Yes - *Iva* → **Q4.16**  
 2 - No - *Le* → **Q4.17**

**4.16 HD1110** In total, about how much was in all such accounts as at end of last year?

*INTERVIEWER: NEGATIVE BALANCES (OVERDRAFTS) SHOULD ONLY BE CONSIDERED IN THE TOTAL BALANCE OF SIGHT ACCOUNTS IF THEY WERE NOT PREVIOUSLY REPORTED IN SECTION 3*

*Kemm kien il-bilanċ totali f'dawn il-kontijiet kurrenti sa l-aħħar tas-sena l-oħra?*

*INTERVIEWER: IKKUNSIDRA BILANĊI NEGATTIVI BISS FIT-TOTALI TA' KONTIJIET KURRENTI U SAVINGS, JEKK MHUX ĠA IRRAPURTAJTHOM F'SEZZJONI 3*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**4.17 HD1200** Aside from mutual funds, did anyone in your household have any saving accounts, time deposits, certificates of deposit or other such deposits as at end of last year?

*Barra mutual funds, xi membru ta' ġo din id-dar kellu xi savings account, time deposits, fixed deposits, jew depożiti oħra minn dawn sa l-aħħar tas-sena l-oħra?*

- 1 - Yes - *Iva* → **Q4.18**  
 2 - No - *Le* → **Q4.20**

**4.18 HD1210** In total, what was the balance in this/all these accounts as at end of last year?

*Kemm kien il-bilanċ totali f'dawn il-kontijiet sa l-aħħar tas-sena?*

Enter amount in EUR or select a range: - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**4.19 AD0500** If the balance (in total) of these accounts is not entirely held with banks operating in Malta, what was the balance of deposits held abroad as at end of last year?

*Jekk il-bilanċ totali f'dawn il-kontijiet ma jinsabux kollha f'banek li joperaw Malta, kemm kien il-bilanċ tad-depożiti li jinsabu barra minn Malta sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range: - *Niżżeġl l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

-5 - Not applicable

**4.20 AD0510** Aside from savings accounts, time deposits and certificate of deposits, did anyone in your household have any cash in hand as at end of last year?

*Barra savings account, time deposits u fixed deposits, xi membru ta' ġo din id-dar kellu flus fl-idejn sa l-aħħar tas-sena l-oħra?*

1 - Yes- *Iva* → Q4.21

2 - No - *Le* → Q4.22

**4.21 AD0520** What was the amount of cash in hand that any member of your household had as at end of last year?

*Kemm kien l-ammont ta' flus fl-idejn li kellu xi membru ta' ġo din id-dar sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range: - *Niżżeġl l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**4.22 HD1300** Did anyone in your household have any investments in mutual funds / collective investment schemes, money market mutual funds or hedge funds as at end of last year?

*IF NECESSARY SAY: THESE ARE TYPES OF INVESTMENTS THAT POOL MONEY FROM MANY INVESTORS AND INVESTS THIS MONEY IN STOCKS, BONDS, AND/OR OTHER SECURITIES.*

*Xi membru ta' ġo din id-dar kellu investimenti f'mutual fund, collective investment schemes, money market mutual funds jew hedge funds sa l-aħħar tas-sena l-oħra?*

*JEKK NEĊESSARJU GHID: DAWN HUMA TIPI TA' INVESTIMENTI LI JGĦAQQDU L-FLUS MINN HAFNA INVESTITURI U JINVESTU DAWN IL-FLUS FI STOCKS, BONDS, U/JEW OHRAJN.*

1 - Yes- *Iva* → Q4.23

2 - No - *Le* → Q4.25

**4.23 HD1310x** What types of such funds does your household have: funds predominantly investing in equity, in bonds, in short-term debt and other money market instruments (e.g. money market funds), in real estate, hedge funds or other types of funds?

*X'tip ta' fondi għandhom il-membri ta' din id-dar?*

- |   |   |  |
|---|---|--|
| <b>a</b> - Funds predominantly investing in equity –<br><i>Fondi li jinvestu l-aktar f'ishma</i>                            | <input type="checkbox"/> <b>1</b> – Yes | <input type="checkbox"/> <b>2</b> – No |
| <b>b</b> - Funds predominantly investing in bonds<br><i>Fondi li jinvestu l-aktar f'bonds</i>                               | <input type="checkbox"/> <b>1</b> – Yes | <input type="checkbox"/> <b>2</b> – No |
| <b>c</b> - Funds predominantly investing in money market instruments<br><i>Fondi li jinvestu f'money market instruments</i> | <input type="checkbox"/> <b>1</b> – Yes | <input type="checkbox"/> <b>2</b> – No |
| <b>d</b> - Funds predominantly investing in real estate<br><i>Fondi li jinvestu l-aktar fi propjeta</i>                     | <input type="checkbox"/> <b>1</b> – Yes | <input type="checkbox"/> <b>2</b> – No |
| <b>e</b> - Hedge funds  | <input type="checkbox"/> <b>1</b> – Yes | <input type="checkbox"/> <b>2</b> – No |
| <b>f</b> - Other fund types (specify) -<br><i>Tipi ta' fondi oħra (speċifika)</i> _____                                     | <input type="checkbox"/> <b>1</b> – Yes | <input type="checkbox"/> <b>2</b> – No |
| <b>g</b> - Don't know type –<br><i>Ma nafx x'tip huma</i>   | <input type="checkbox"/> <b>1</b> – Yes | <input type="checkbox"/> <b>2</b> – No |

**4.24 HD1320x What was the market value of your households` investments in each type of fund as at end of last year?**

INTERVIEWER: IF RESPONDENT UNABLE TO PROVIDE DETAILED INFORMATION, TRY TO COLLECT AGGREGATE INFORMATION FOR ALL TYPES OF FUNDS ALTOGETHER

***Kemm kien il-valur fis-suq ta' l-investimenti li għadna kemm semmejna sa l-aħħar tas-sena l-oħra?***

INTERVIEWER: JEKK MIN QED JIRRISPONDI MA JISTGHAX JIPPROVDI INFORMAZZJONI DETTALJATA, PROVA IĠBOR TOTALI TAT-TIPI DIFFERENTI TA' FONDI KOLLHA F'DAQQA

<p><b>a</b> - Funds predominantly investing in equity <i>Fondi li jinvestu l-aktar f'ishma</i></p>	<p>Enter amount in EUR or select a range: _____</p>
<p><b>b</b> - Funds predominantly investing in bonds <i>Fondi li jinvestu l-aktar f'bonds</i></p>	<p>Enter amount in EUR or select a range _____</p>
<p><b>c</b> - Funds predominantly investing in money market instruments <i>Fondi li jinvestu f'money market instruments</i></p>	<p>Enter amount in EUR or select a range _____</p>
<p><b>d</b> -Funds predominantly investing in real estate <i>Fondi li jinvestu l-aktar fi propjeta`</i></p>	<p>Enter amount in EUR or select a range _____</p>
<p><b>e</b> - Hedge funds</p>	<p>Enter amount in EUR or select a range _____</p>
<p><b>f</b> - Other fund types <i>Tipi ta' fondi oħra</i></p>	<p>Enter amount in EUR or select a range _____</p>
<p><b>g</b> - AGGREGATE AMOUNT ALL FUND TYPES TOGETHER. Il-Fondi kollha f'daqqa</p>	<p>Enter amount in EUR or select a range _____</p>

**4.25 HD1400** Other than what you have already told me, did anyone in your household own any type of corporate or government bonds, bills or notes as at end of last year? Please exclude any bonds, bills or notes corresponding to your investment in funds already reported under the previous question

*Barra dawk li diġa` semmejna, xi membru ta' ġo din id-dar kellu bonds, stocks jew treasury bills sa l-aħħar tas-sena l-oħra? Eskludi dawk il-bonds, bills jew notes li jagħmlu parti mill-investimenti ta' funds li ġa semmejna fid-domanda ta' qabel.*

1 - Yes- *Iva* → Q4.26

2 - No - *Le* → Q4.29

**4.26 HD1410x** What kind are these - are they ones issued by a foreign or domestic government, by a bank or other type of financial institution, by a non-financial corporation, or by another organization?

*Min ħareġ dawn il-bonds, stocks jew treasury bills?*

a - State or other general government –  1 – Yes  2 – No  
*Gvern*

b - Banks / Other financial intermediaries –  1 – Yes  2 – No  
*Banek jew intermedjajru finanzjarju ieħor*

c - Non-financial corporation –  1 – Yes  2 – No  
*Korporazzjoni mhux finanzjarja*

d -Other (specify) –  1 – Yes  2 – No  
*Oħrajn (speċifika) \_\_\_\_\_*

**4.27 HD1420** In total, what was the market value of all these securities as at end of last year?

*Kemm kien il-valur totali fis-suq ta' dawn l-istocks, bonds, treasury bills f'daqqa sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**4.28 AD0600** From the above mentioned market value, how much of it was issued by foreign governments and/or foreign companies?

*Minn dan il-valur imsemmi hawn fuq, kemm minnu hu maħruġ minn gvernijiet barranin jew kumpaniji barranin?*

Enter amount in EUR or select a range: - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

-5 – Not applicable – *Mux applikabbli*

**4.29 HD1500** Next, did anyone in your household own stock shares in any publicly traded companies as at end of last year?  
*Xi membru ta' ġo din id-dar kellu ishma f'xi kumpaniji ikkwotati fuq il-borża sa l-aħħar tas-sena l-oħra?*

1 - Yes- *Iva* → **Q4.30**

2 - No - *Le* → **Q4.33**

**4.30 HD1510** In total, what was the market value of these shares as end of last year?  
*Kemm kien il-valur totali fis-suq fuq dawn l-ishma sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range: - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**4.31 HD1520** Are any of these shares issued by a foreign company  
*Dawn l-ishma ħarġu minn kumpanija barranija?*

1 - Yes- *Iva* → **Q4.32**

2 - No - *Le* → **Q4.33**

**4.32 AD0700** From the value of all shares just quoted, what was the market value of share holdings issued by these foreign companies as end of last year?

*X'kien il-valur totali attwali fis-suq ta' l-ishma li ħarġu minn dawn il-kumpaniji barranin sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range: - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**4.33 HD1600** Some people deposit money at a bank or investment company for a person specialised in investment to manage for them. The manager may make most of the day-to-day decisions or consult more closely with the account owner. Such accounts may also be trust accounts.

Did anyone in your household have any such managed accounts as end of last year?

*Xi nies jiddepożitaw flus f'bank jew kumpanija ta' investimenti biex persuna speċjalizzata fl-investimenti toħdilhom hsiebhom. Il-manager jieħu d-deċiżjonijiet ta' kuljum jew jikkonsulta ma' sid il-kont. Dawn jistgħu ikunu trust funds.*

*Xi membru ta' ġo din id-dar kellu xi tip ta' trust funds sa l-aħħar tas-sena l-oħra?*

1 - Yes- *Iva* → Q4.34

2 - No - *Le* → Q4.36

**4.34 HD1610** Does this include any assets I have not recorded yet?

*Dawn jinkludu assi li għadni ma ktibthomx?*

1 - Yes- *Iva* → Q4.35

2 - No - *Le* → Q4.36

**4.35 HD1620** In total, what was the value of all these (additional) assets as at end of last year?

*Kemm kien il-valur totali ta' dawn l-assi sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range: - *Niżżeġl l-ammont f'EUR jew aġġżel skala:* \_\_\_\_\_

**4.36 HD1700** Next, did anyone (outside of the household) owe money to any member of your household, for instance loans to friends or relatives, other private loans, rent deposits or any other such loan I have not already recorded as at end of last year?

*Xi membru ta' ġo din id-dar kellu flus dovuti lil minn xi nies barra mill-membri ta' ġo din id-dar, per eżempju self lill-ħbieb jew qraba, self privat ieħor, kera jew xi self ieħor li għadni ma ktibtix sa l-aħħar tas-sena l-oħra?*

1 - Yes- *Iva* → Q4.37

2 - No - *Le* → Q4.38



**4.37 HD1710** In total, how much was owed to your household as at end of last year?  
*Kemm kienet is-somma dovuta lil dawn il-membri ta' ġo din id-dar sa l-aħħar tas-sena l-oħra?*

Enter amount in EUR or select a range: - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**4.38 HD1800** Which of the following statements comes closest to describing the amount of financial risk that you (and your husband/wife/partner) are willing to take when you save or make investments?

*INTERVIEWER: CODE ONLY ONE RESPONSE, THE ONE DEEMED MOST APPLICABLE BY THE RESPONDENT*

*Liema minn dawn jiddiskrivi l-aħjar, il-livell ta' riskju finanzjarju li l-persuni ta' ġo din id-dar lesti li jiehdu meta iġemmghu jew jagħmlu xi investment?*

*INTERVIEWER: IMMARKA RISPOSTA WAĦDA, L-AKTAR WAĦDA LI TAPPLIKA SKOND MIN QED JIRRISPONDI*

- 1** - Take substantial financial risks expecting to earn substantial returns – *Riskju finanzjarju kbir bit-tama ta' qliegħ sostanzjali*
- 2** - Take above average financial risks expecting to earn above average returns – *Riskju aktar minn normal bit-tama ta' qliegħ 'il fuq minn normal*
- 3** - Take average financial risks expecting to earn average returns – *Riskju medju bit-tama ta' qliegħ medju*
- 4** - Not willing to take any financial risk – *Mhux lest nieħu riskju finanzjarju*

**4.39 HD1900** Other than any pension rights and insurance contracts, did anyone in your household have any other substantial assets that I have not already recorded, such as options, futures, precious metals, oil and gas leases, future proceeds from a lawsuit or estate that is being settled, royalties, or something else as at end of last year?

*Barra pensjonijiet u assigurazzjoni, xi membru ta' ġo din id-dar kellu xi assi li ma ssemmewx s'issa, bħal options, futures, metal prezzjuż, żejt, qliegħ minn kawża jew beni li qed jiġu negozjati, royalties, jew xi haġa oħra sa l-aħħar tas-sena l-oħra*

- 1** - Yes- *Iva* → **Q4.40**
- 2** - No - *Le* → **Q5.01 (next section)**

**4.40 HD1910** What are these assets (allow up to three)?  
*X'inhuma dawn l-assi ? (niżżel sa tlieta)*

Verbatim text answer, 255 characters

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**4.41 HD1920** What was the total value of these other assets as at end of last year?  
*Kemm kien il-valur totali ta' dawn l-assi sa l-añhar tas-sena l-oħra ?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**SECTION 5: EMPLOYMENT - L-IMPJIEG**

**5.01 PE0100** What is your current employment status. Which categories best describe your situation? Please choose as many options as apply to you and then indicate the most important employment status.  
 IF ONLY ONE ANSWER PROVIDED, PROBE: is there any other employment status that may apply to you?

*X'inhu l-istat tal-impjieg tiegħek? Liema kategorija tiddiskrivi l-aħjar is-sitwazzjoni li tinsab fiha?* Agħzel dawk kollha li japplikaw u mbagħad indika l-iktar importanti.

*JEKK MOGHTI TWEĠIBA WAHDA, INDAGA: Hemm xi stat ta' impjieg ieħor li jista' japplika għalik?*

- 1 - Doing regular work for pay / self-employed/working in family business – *Nagħmel xogħol regolari bi flas / naħdem għal rasi / naħdem fin-negozju tal-familja*
- 2 - On sick/maternity/other leave (except holidays), planning to return to work – *Bis-sick/maternity leave jew leave ieħor (barra vaganzi), bil-ħsieb li nerġa' nidhol xogħol*
- 3 - Unemployed – *Qiegħed/ Qiegħda*
- 4 - Student/pupil/unpaid intern – *Student mingħajr flas*
- 5 - Retiree or early retiree - *Irtirat/a*
- 6 - Permanently disabled - *B'diżabilità permanenti*
- 8 - Fulfilling domestic tasks - *Nieħu ħsieb id-dar*
- 9 - Other not working for pay (specify) - *Xogħol ieħor mingħajr flas (specifika) \_\_\_\_\_*

**If either first or secondary choice status =1,2→ Q5.02, else → Q5.10**


<p><b>5.02 PE0200</b> In your current main job, are you working for someone else, self-employed with or without employees or an unpaid worker in a family business?</p> <p>IF THE PERSON HAS MORE THAN ONE JOB, PROBE: Please select the main one based on the hours worked.</p> <p><i>Fix-xogħol prinċipali tiegħek, int qed taħdem għal xi haddiehor, għal rasek bl-impjegati jew mingħajr impjegati, jew haddiem mingħajr hlas fin-negozju tal-familja?</i></p> <p><i>JEKK IL-PERSUNA GHANDHA AKTAR MINN XOGĦOL WIEHED, INDAGA: Għażel ix-xogħol prinċipali skont is-sigħat li taħdem.</i></p> <p>1 - Employee – <i>Impjegat</i>  2 - Self-employed - with employees - <i>Impjieg għal rasek – bl-impjegati</i>  3 - Self-employed - without employees - <i>Impjieg għal rasek – mingħajr impjegati</i>  4 - Unpaid family worker - <i>Taħdem fin-negozju tal-familja bla hlas</i></p> <p>If 1 → Q5.03, else → Q5.05      Jekk 1 → Q5.03, inkella → Q5.05</p>	<p><b>5.03 PE0400</b> What does the firm/organisation you work for, mainly make or do?</p> <p>INTERVIEWER: IF THE COMPANY IS A DIVERSIFIED COMPANY, WE WANT TO KNOW ABOUT THE SUBSIDIARY IN WHICH THE PERSON WORKS.</p> <p>INTERVIEWER: WRITE DOWN THE DESCRIPTION OF ECONOMIC ACTIVITY OF LOCAL UNIT WHERE RESPONDENT WORKS.</p> <p><i>X'tagħmel il-kumpanija/organizzazzjoni li taħdem magħha?</i></p> <p>INTERVIEWER: JEKK IL-KUMPANIJA HIJA WAHDA DIVERSIFIKATA, IRRIDU NKUNU NAFU S-SUSSIDJARJU FEJN TAĦDEM IL-PERSUNA.</p> <p>INTERVIEWER: NIŻŻEL DESKRIZZJONI TA' ATTIVITÀ EKONOMIKA LOKALI FEJN JAĦDEM MIN QED JIRRIISPONDI.</p> <p>Description - <i>Deskrizzjoni:</i></p>

<p><b>5.04 PE0500</b> Is this a permanent position or a temporary contract?</p> <p><i>Dan ix-xoghol qiegħed fuq bażi permanenti jew temporanju?</i></p> <p>1 - Permanent position - <i>Permanenti</i></p> <p>2 - Temporary contract - <i>Temporanju</i></p>	<p><b>5.05 PE0300x</b> What is your job title? What do you do in that job? (Tell me more about that.)</p> <p>INTERVIEWER: WRITE DOWN BOTH THE JOB TITLE AND DESCRIPTION OF TASKS RESPONDENT DOES IN HIS/HER JOB</p> <p><i>X'inhū t-titlu tax-xogħol tiegħek? X'taġhmel f'dan ix-xogħol?</i></p> <p>INTERVIEWER: NIŻŻEL KEMM IT-TITLU KIF UKOLL ID-DESKRIZZJONI TAX-XOGħOL LI TAGħMEL</p> <p>a - Job title:</p> <p>b - Job description:</p>	
	a) Job title:	b) Job description:
	a) Job title:	b) Job description:
	a) Job title:	b) Job description:
	a) Job title:	b) Job description:
	a) Job title:	b) Job description:
	a) Job title:	b) Job description:
	a) Job title:	b) Job description:

<p><b>5.06 PE0600</b> On average over a year, how many hours a week do you usually work on this job?</p> <p>INTERVIEWER: IF THE PERSON IS A SEASONAL WORKER, PROBE: Please tell me how many hours a week this household member works when s/he is working and how many weeks you work per year in that job. MAKE A NOTE OF THE NUMBER OF WEEKS.</p> <p><i>X'inhi l-medja ta' sigħat li taħdem fil-ġimgħa f'dan ix-xogħol?</i></p> <p>INTERVIEWER: JEKK IL-PERSUNA TAĦDEM SKONT L-ISTAGŪN, INDAGA: Kemm-il siegħa taħdem fil-ġimgħa, u kemm taħdem ġimgħat f'sena. AGHMEL NOTA TAN-NUMRU TA' ĠIMGĦAT.</p> <p>Enter Number of Hours – <i>Niżżel in-numru ta' sigħat.</i></p>	<p><b>5.07 PE0700</b> How long have you worked for that company/organisation/self-employment activity?</p> <p><i>Kemm ilek taħdem ma' din il-kumpanija jew għal rasek?</i></p> <p>Enter Number of Years – <i>Niżżel in-numru ta' snin.</i></p>	<p><b>5.08 PE0800</b> Besides your main job, do you currently have any other job?</p> <p><i>Barra x-xogħol prinċipali tiegħek, għandek xogħol ieħor bhalissa?</i></p> <p>1 – Yes - <i>Iva</i> 2 – No - <i>Le</i></p> <p>If 1 → Q5.09; else → Q 5.11 Jekk 1 → Q5.09; inkella → Q5.11</p>

<p><b>5.09 PE0810</b> In this other work, are you working for someone else, are you self-employed, or a combination of both kinds of work?</p> <p><i>F'dan ix-xoghol int taħdem għal xi hadd, għal rasek jew taħlita tat-tnejn?</i></p> <p>1 - I also have one or more contracts with (an) employer(s) – <i>Għandi wkoll kuntratt/i ma' xi hadd iħaddimni</i></p> <p>2 - I also have one or more self-employment activities – <i>Għandi wkoll attivitá jew aktar fejn naħdem għal rasi</i></p> <p>3 - I also have both contract(s) with (an) employer(s) and self-employment activity/activities. – <i>Għandi wkoll kuntratt(i) u attivitá(jiet) fejn naħdem għal rasi</i></p> <p><b>Skip next question and go to Q5.11</b> <i>Aqbeż il-mistoqsija li jmiss u għaddi għal Q5.11</i></p>	<p><b>5.10 PE0900</b> Have you ever worked (full time/part-time) for all or most of the year?</p> <p><i>Int qatt hdimt (full-time/part-time) għal sena shiħa jew għall-parti l-kbira tas-sena?</i></p> <p>1 – Yes - <i>Iva</i> 2 – No - <i>Le</i></p> <p>If 1 → Q5.11; else → Q5.12</p> <p>Jekk 1 → Q5.11; inkella → Q5.12</p>	<p><b>5.11 PE1000</b> Since you were 16, how many years have you worked for all or most of the year?</p> <p><i>Minn meta għalaqt is-16-il sena, għal kemm-il sena shiħa (jew għall-parti l-kbira tagħha) hdimt?</i></p> <p>Numerical value in years, 2 digits <i>Valur numeriku fi snin, 2 numri</i></p>

<p><b>5.12 PE1100</b> At what age do you plan to retire? <i>Ta' kemm età bi hsiebek tirtira?</i></p> <p>Numerical value in years, 2 digits <i>Valur numeriku fi snin, 2 numri</i></p> <p><b>-8</b> - Retiree, early retiree, permanently disabled or housewife/husband – <i>Irtirat, Irtirat kmieni, b'dizabilità permanenti jew mara tad-dar/raġel tad-dar</i>  <b>-9</b> - Never/will continue working while possible – <i>Qatt/ nibqa' naħdem sakemm hu possibbli</i></p>	<p><b>5.13 PE9020</b> The questions in this section were answered by: <i>Din is-sezzjoni ġiet imwieġba minn:</i></p> <p>Identification of person (numerical value, 2 digits). <i>Identifikazzjoni tal-persuna (valur numeriku, 2 numri).</i></p>





**BEGINNING OF A LOOP, PLEASE START WITH THE ONE WITH THE HIGHEST EXPECTED PENSION AND FOLLOW WITH THE SECOND ONE (WHERE RELEVANT) - BIDU TA' LOOP, JEKK JOGHĠBOK IBDA BL-OGĦLA PENSJONI LI QED TISTENNA U WARA KOMPLI BIT-TIENI L-IKTAR WAĦDA (FEJN RELEVANTI).**

<p>Highest expected pension</p> <p><i>L-ogħla pensjoni li qed tistenna.(1)</i></p> <p><i>It-tieni l-ogħla pensjoni li qed tistenna.(2)</i></p>	<p><b>6.03 PF020\$</b> In total, what percentage of your current gross earnings from your current job goes towards this pension/social security contribution?</p> <p><i>X'inhu l-persentaġġ totali tal-qliġh gross mix-xogħol attwali li jmur għal din il-pensjoni/kontribuzzjoni tas-sigurtà soċjali?</i></p> <p>Numerical value, 4 digits, 2 decimal places <i>Valur numeriku, 4 numri, 2 punti decimali</i></p>	<p><b>6.04 PF030\$</b> In total, for how many years have you been contributing to this pension scheme?</p> <p><i>Kemm-il sena ilek tikkontribwixxi għal din il-pensjoni?</i></p> <p>Numerical value, 2 digits - <i>Valur numeriku, 2 numri.</i></p>
(1) (2)	(1) (2)	(1) (2)
(1) (2)	(1) (2)	(1) (2)
(1) (2)	(1) (2)	(1) (2)
(1) (2)	(1) (2)	(1) (2)
(1) (2)	(1) (2)	(1) (2)
(1) (2)	(1) (2)	(1) (2)
(1) (2)	(1) (2)	(1) (2)

**If the number of public/social pension is greater than 2 continue with Q6.05, else go to Q6.06**  
***Jejj in-numru ta' pensjonijiet tal-istat hu iktar minn tnejn kompli Q6.05, inkella kompli Q6.06***

**6.05 PF0400** For the remaining pensions you mentioned, what percentage of your current gross earnings from your current job goes towards these pensions (excluding employer's contribution)?

*Għall-bqija tal-pensjonijiet li semmejt, x'persentaġġ tal-qligħ gross mix-xogħol attwali jmur għal din il-pensjoni (eskludi l-kontribuzzjoni ta' min jimpjegak)?*

Numerical value, 4 digits, 2 decimal places

*Valur numeriku, 4 numri, 2 punti deċimali*


## Voluntary non-occupational pension schemes - Skemi ta' pensjonijiet volontarji

<p><b>6.06 PF0900</b> Some people have formal retirement plans they set up on their own, such as voluntary pension schemes or whole life insurance contracts. Did you have any such plan as at end of last year?</p> <p style="text-align: center;"><i>Xi nies jifthu skemi formali tal-irtirar ghal rashom, bhal skemi ta' pensjoni volontarji jew kuntratt ta' assigurazzjoni fuq il-ħajja. Int kellek dan it-tip ta' pjan sa l-aħħar tas-sena l-oħra?</i></p> <p>1 - Yes – Iva 2 - No- Le</p> <p>If 1 →Q6.07; else → Q6.10 Jekk 1 →Q6.07; inkella →Q6.10</p>	<p><b>6.07 PF0910x</b> Is this / are these voluntary pension scheme(s) or whole life insurance contracts?</p> <p style="text-align: center;"><i>Dawn huma skemi volontarji ta' pensjoni jew kuntratt ta' assigurazzjoni fuq il-ħajja?</i></p> <p>a) - Voluntary pension schemes – <i>Skemi volontarji ta' pensjoni</i> b) - Whole life insurance contracts – <i>Kuntratt ta' assigurazzjoni fuq il-ħajja</i></p> <p>1 - Yes - Iva 2 – No - Le</p>	<p><b>6.08 PF0920</b> Considering all plans together, how much were they worth as at end of last year?</p> <p style="text-align: center;"><i>Kemm kien il-valur tal-iskemi kollha ta' pensjoni volontarja sa l-aħħar tas-sena l-oħra?</i></p> <p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p> <p style="text-align: center;">_____</p>
	a) b)	
	a) b)	
	a) b)	
	a) b)	
	a) b)	
	a) b)	
	a) b)	

<p><b>6.09 PF0930</b> How much do your household contribute monthly to all these plans?  <i>Int kemm thallas fix-xahar għal dawn l-iskemi?</i></p> <p>Enter amount in EUR or select a range -  <i>Niżżel l-ammont f'EUR jew agħżel skala:</i></p> <p>_____</p>	<p><b>6.10 PF9020</b> The questions in this section were answered by:  <i>Il-mistoqsijiet f'din is-sezzjoni weġibhom:</i></p> <p><i>Identification of person (numerical value, 2 digits).</i>  <i>Identifikazzjoni tal-persuna (valur numeriku, 2 numri).</i></p>

**SECTION 7a: INCOME – ID-DHUL**  
**Employee income: Dħul minn x'impjieg**

<p><b>7a.01 PG0100</b> Did you receive any sort of employee income during the 12 months of last year?  <i>Ircivejt xi dħul minn x'impjieg tul it-12-il xahar tas-sena l-oħra?</i></p> <p>1 – Yes - <i>Iva</i>  2 – No - <i>Le</i></p> <p>If 1 →Q7a.02; else → Q7a.05  Jekk 1 →Q7a.02; inkella →Q7a.05</p>	<p><b>7a.02 PG0110</b> What was the total gross amount during the 12 months of last year? Please include income from regular wages or salaries, as well as any overtime pay, tips, bonuses, profit sharing benefits (unless part of the pension arrangements).  <i>X'kien l-ammont gross totali tul it-12-il xahar tas-sena l-oħra minn dan l-impjieg? Inkludi d-dħul minn paga regolari jew salarji, kif ukoll pagamenti tal-overtime, tips, profitti, beneficiċċji tal-profit sharing (sakemm mhumiex parti minn arrangamenti tal-pensjoni).</i></p> <p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p> <p>_____</p>

<p><b>7a.03 AD0800</b> What was the total net amount received in a particular MONTH during last year?  <i>X'kien l-ammont nett li qlajt f'XAHAR is-sena l-oħra minn dan l-impjeg?</i></p> <p>Enter amount in EUR or select a range -  <i>Niżżel l-ammont f'EUR jew agħżel skala:</i></p> <p>_____</p>	<p><b>7a.04 AD0900</b> What was the total number of payments you received during the 12 months of last year?  <i>Kemm-il pagament irċevejt tul it-12-il xahar tas-sena l-oħra?</i></p> <p>Enter Number of payments - <i>Niżżel in-numru ta' pagamenti:</i></p> <p>_____</p>

## Self-employment income: Dħul minn impjeg għal rasek

<p><b>7a.05 PG0200</b> Did you earn any income from working as self-employed during the 12 months of last year?</p> <p><i>Kellek xi dħul minn xogħol għal rasek tul it-12-il xahar tas-sena l-oħra?</i></p> <p>1 – Yes - <i>Iva</i> 2 – No - <i>Le</i></p> <p>If 1 → Q7a.06; else → Q7a.09 Jekk 1 → Q7a.06; inkella → Q7a.09</p>	<p><b>7a.06 PG0210</b> What was the total gross amount during the 12 months of last year?</p> <p><i>X'kien l-ammont gross totali tul it-12-il xahar tas-sena l-oħra minn dan ix-xogħol għal rasek?</i></p> <p>Enter amount in EUR or select a range - <i>Nizzel l-ammont f'EUR jew agħzel skala:</i></p> <p>_____</p>



<p><b>7a.07 AD1000</b> In the amount which you have just provided, have you deducted the sum of money withdrawn for personal or family use (not for business)?</p> <p><i>Fl-ammont li għadek kif tajt qabel, naqqast il-flus li ġbidt kull xahar għal skopijiet personali jew għall-familja (mhux għan-negozju)?</i></p> <p>1 – Yes - <i>Iva</i> 2 – No - <i>Le</i></p> <p>If 1 → Q7a.08; else → Q7a.09 Jekk 1 → Q7a.08; inkella → Q7a.09</p>	<p><b>7a.08 AD1100</b> Indicate the approximate amount of money that you have withdrawn per MONTH from your business bank account for family use and other personal purposes (non-business purposes). Include (1) personal payments and spending (2) payments of domestic bills and (3) transfers from business bank account to private bank accounts</p> <p><i>Indika bejn wiehed u ieħor kemm ġbidt flus FIX-XAHAR għal skopijiet personali jew għall-familja (mhux għan-negozju). Inkludi (1) pagamenti u nfiq personali, (2) hlas ta' kontijiet personali u (3) trasferimenti mill-kont tan-negozju għal kontijiet bankjari privati</i></p> <p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew agħżel skala:</i></p> <p>_____</p>

## Income from public pensions: Dħul minn pensjoni tal-gvern

<p><b>7a.09 PG0300</b> Did you receive any income from public pensions during the 12 months of last year?</p> <p><i>Irċivejt dħul minn pensjoni tal-gvern tul it-12-il xahar tas-sena l-oħra?</i></p> <p>1 – Yes - <i>Iva</i> 2 – No - <i>Le</i></p> <p>If 1 → Q7a.10; else → Q7a.11 Jekk 1 → Q7a.10; inkella → Q7a.11</p>	<p><b>7a.10 PG0310</b> What was the total gross amount during the 12 months of last year?</p> <p><i>X'kien l-ammont gross totali tul it-12-il xahar tas-sena l-oħra?</i></p> <p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew agħżel skala:</i></p> <p>_____</p>

## Income from private pension plans: Dħul minn pensjoni privata

<p><b>7a.11 PG0400</b> Did you receive any income from private and occupational pension plans/insurance contract during the 12 months of last year?</p> <p><i>Ircivejt dħul minn xi pensjoni privata, tul it-12-il xahar tas-sena l-oħra?</i></p> <p>1 – Yes - <i>Iva</i> 2 – No - <i>Le</i></p> <p>If 1 → Q7a.12; else → Q7a.13 Jekk 1 → Q7a.12; inkella → Q7a.13</p>	<p><b>7a.12 PG0410</b> What was the total gross amount during the 12 months of last year?</p> <p><i>X'kien l-ammont gross totali tul it-12-il xahar tas-sena l-oħra?</i></p> <p>Enter amount in EUR or select a range - <i>Niżżel l-ammont f'EUR jew agħżel skala:</i></p> <p>_____</p>

## Income from unemployment benefits: Dhul minn benefiċċji tal-qgħad

<p><b>7a.13 PG0500</b> Did you receive any income from unemployment benefits during the 12 months of last year?</p> <p style="text-align: center;"><i>Irċivejt xi dhul minn benefiċċji tal-qgħad tul it-12-il xahar tas-sena l-oħra?</i></p> <p>1 – Yes - <i>Iva</i> 2 – No - <i>Le</i></p> <p>If 1 → Q7a.14; else → Q7a.15 Jekk 1 → Q7a.14; inkella → Q7a.15</p>	<p><b>7a.14 PG0510</b> What was the total gross amount over during the 12 months of last year?</p> <p style="text-align: center;"><i>X'kien l-ammont gross totali tul it-12-il xahar tas-sena l-oħra?</i></p> <p>Enter amount in EUR or select a range <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p> <p>_____</p>	<p><b>7a.15 AD1200</b> What was the total tax relative to employment income and social security contribution (or NI contribution) paid during the 12 months of last year?</p> <p style="text-align: center;"><i>X'kien l-ammont totali ta' taxa relatata mal-qligh mill-impjieg u kontribuzzjoni ta' sigurtà soċjali li hallast tul it-12-il xahar tas-sena l-oħra?</i></p> <p>Enter amount in EUR or select a range <i>Niżżel l-ammont f'EUR jew aghżel skala:</i></p> <p>_____</p>	<p><b>7a.16 PG9020</b> The questions in this section were answered by</p> <p style="text-align: center;"><i>Din is-sezzjoni giet imwiegħba minn:</i></p> <p>Identification of person (numerical value, 2 digits). <i>Identifikazzjoni tal-persuna (valur numeriku, 2 numri).</i></p>

**SECTION 7b: INCOME – ID-DHUL**

**Income from public assistance or welfare payments (other than unemployment benefits or public pensions):**

**Dhul minn assistenza pubblika jew ħlas tal-welfare (barra l-benefiċċji tal-qgħad jew pensjoni pubblika):**

**7b.01 HG0100** Did your household receive any government scholarships or income from public assistance or other welfare payments during the 12 months of last year? Please do not include unemployment benefits, public pensions or special one-time payments.

INTERVIEWING: LISTING OF THE MAIN SOCIAL BENEFITS OF THE NATIONAL SOCIAL SECURITY / ASSISTANCE SYSTEM IS RECOMMENDED such as Children's Allowance, Invalidity Pensions, Student's Grants, Widow's Pensions, etc

***Xi persuna ta' din id-dar irċiviet xi boroż ta' studju mill-gvern jew dhul minn assistenza pubblika jew ħlas ta' welfare ieħor tul it-12-il xahar tas-sena l-oħra? Jekk jogħġbok tinkludix benefiċċji tal-qgħad, pensjoni pubblika jew ħlas ta' darba.***

INTERVIEWING: HU RAKKOMANDAT LI JITNIŻŻLU L-BENEFIĊĊJI SOĊJALI EWLENIN TAS-SIGURTÀ SOĊJALI NAZZJONALI / ASSISTANCE SYSTEM bħalma huma ċ-Children's Allowance, Invalidity Pensions, Student's Grants, Widow's Pensions, eċċ.

**1** – Yes - *Iva* → **Q7b.02**

**2** – No - *Le* → **Q7b.03**

**7b.02 HG0110** What was the total gross amount during the 12 months of last year?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET.

***X'kien l-ammont gross totali tul it-12-il xahar tas-sena l-oħra?***

INTERVIEWER: AGĦMEL NOTA JEKK L-INFORMAZZJONI ĠIET PROVIDUTA NETTA.

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

Income from regular private transfers:

*Dħul minn trasferiment regolari privat:*

**7b.03 HG0200** Did your household receive any regular payments of alimony, child support, subsidies, private scholarships, or regular cash transfers from persons outside the household or organizations during the 12 months of last year? Please do not include gifts or one-time payments.

*Xi persuna ta' din id-dar irċiviet xi pagamenti regolari tal-manteniment, child support, sussidju, boroż ta' studju privati, jew trasferimenti regolari ta' flus minn persuni barra l-familja jew organizzazzjoni tul it-12-il xahar tas-sena l-oħra? Jekk jogħġbok tinkludix għotjiet jew pagamenti ta' darba.*

1 – Yes - *Iva* → **Q7b.04**

2 – No - *Le* → **Q7b.05**

**7b.04 HG0210** What was the total gross amount during the 12 months of last year?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET.

*X'kien l-ammont gross totali tul it-12-il xahar tas-sena l-oħra?*

INTERVIEWER: AGĦMEL NOTA JEKK L-INFORMAZZJONI KIENET PROVDUTA NETTA.

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

Rental income from real estate property:

*Dħul minn kiri ta' proprjetà:*

**7b.05 HG0300** Did your household receive any income from renting real estate during the 12 months of last year?

*Xi persuna ta' din id-dar irċiviet xi dħul minn kiri ta' proprjetà tul it-12-il xahar tas-sena l-oħra?*

**1** - Yes - *Iva* → **Q7b.06**

**2** - No - *Le* → **Q7b.07**

**7b.06 HG0310** What was the total gross amount during the 12 months of last year?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET.

*X'kien l-ammont gross totali tul it-12-il xahar tas-sena l-oħra?*

INTERVIEWER: AGĦMEL NOTA JEKK L-INFORMAZZJONI KIENET PROVDUTA NETTA.

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

**Income from financial investments:**

***Dħul minn investimenti finanzjarji:***

**7b.07 HG0400** Did your household receive any income in the form of interest or dividends on sight deposits, time and saving deposits, certificates of deposit, managed accounts, bonds, publicly traded stock shares or mutual funds during the 12 months of last year?

***Xi persuna ta' din id-dar irċiviet xi dħul f'forma ta' interessi jew dividendi minn kontijiet kurrenti, time deposits u saving deposits, fixed deposits, trust funds, bonds u ishma kkwotati fuq il-borża, jew mutual funds tul it-12-il xahar tas-sena l-oħra?***

- 1 - Yes - Iva → Q7b.08  
 2 - No - Le → Q7b.10

**7b.08 HG0410** What was the total gross amount during the 12 months of last year?

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET.

***X'kien l-ammont gross totali tul it-12-il xahar tas-sena l-oħra?***

INTERVIEWER: AGĦMEL NOTA JEKK L-INFORMAZZJONI KIENET PROVDUTA NETTA.

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

**7b.09 AD1300** From the above amount, how much was received from abroad during the 12 months of last year?

***Mill-ammont imsemmi hawn fuq, kemm minnu ġie minn investiment barra minn Malta tul it-12-il xahar tas-sena l-oħra?***

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

- 5 – Not applicable – *Mhux applikabbli*



**Income from private business or partnership:**

***Dħul minn negozju privat:***

**7b.10 HG0500 Did your household receive any income from a private business or partnership during the 12 months of last year?**

INTERVIEWER: INCOME FROM SELF-EMPLOYMENT ACTIVITIES SHOULD BE REPORTED IN QN 6 IN SECTION 7a AND SHOULD NOT BE DOUBLE COUNTED HERE.

***Minbarra dħul minn xogħol għal rasu, xi membru ta' din id-dar irċieva xi dħul minn xi negozju privat tul it-12-il xahar tas-sena l-oħra?***

INTERVIEWER: DħUL MINN ATTIVITÀ TA' XOGħOL GħAL RASEK GħANDHA TIĠI RRAPPURTATA FI QN 6 SEZZJONI 7a U M'GħANDHIEX TIĠI INKLUŻA DOPPJA HAWNHEKK.

- 1** - Yes - *Iva* → **Q7b.11**  
 **2** - No - *Le* → **Q7b.12**

**7b.11 HG0510 What was the total gross amount during the 12 months of last year?**

INTERVIEWER: MAKE A NOTE IF INFORMATION IS PROVIDED NET.

***X'kien l-ammont gross totali tul it-12-il xahar tas-sena l-oħra?***

INTERVIEWER: AĠMEL NOTA JEKK L-INFORMAZZJONI KIENET PROVDUTA NETTA.

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

Other income source:

*Sors ieħor ta' dħul:*

**7b.12 HG0600** Did your household receive any other regular or irregular income from sources other than those I have already recorded, such as capital gains from the sale of assets, prize winnings, insurance settlements, severance payments, lump sum payments upon retirement, premature withdrawal from private insurance schemes or any other sources *during the 12 months of last year?*

INTERVIEWER NOTE: TAX REFUNDS SHOULD NOT BE CONSIDERED HERE, NOR ANYWHERE ELSE.

*Hemm xi membru ta' din id-dar li rċieva xi dħul regolari jew irregolari ieħor minn sorsi oħra barra dawk li diġà semmejna, bħall-qliġ kapitali mill-bejgħ ta' assi, rebħa monetarja, ħlas tal-assigurazzjoni, kumpens minħabba tkeċċija, somma waħda f'daqqa tal-irtirar, ħruġ prematur minn skemi ta' assigurazzjoni privata jew sorsi oħra tul it-12-il xahar tas-sena l-oħra?*

INTERVIEWER NOTE: TAX REFUNDS M'GHANDHOM JIĠU INKLUŽI MKIEN.

1 - Yes - *Iva* → **Q7b.13**

2 - No - *Le* → **Q7b.15**

**7b.13 HG0620** *What was the source of this income during the 12 months of last year?*

INTERVIEWER: IT IS FUNDAMENTAL TO DISTINGUISH BETWEEN REGULAR AND IRREGULAR SOURCES OF INCOME.

*X'kien dan is-sors ta' dħul ieħor tul it-12-il xahar tas-sena l-oħra?*

INTERVIEWER: *HUWA FUNDAMENTALI LI TIDDISTINGWI BEJN DHUL REGOLARI U IRREGOLARI.*

Verbatim text, 255 characters

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**7b.14 HG0610** What was the total gross amount received during the 12 months of last year?  
*X'kien l-ammont gross totali tul it-12-il xahar tas-sena l-oħra?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

**7b.15 HG0700** Now considering the sum of all sources of income, would you say that your household's income during the 12 months of last year was unusually high or low compared to what you would expect in a "normal" year, or was it about normal?

*Meta tqis id-dħul totali mis-sorsi kollha, taħseb li d-dħul tul it-12-il xahar tas-sena l-oħra kien għoli, baxx jew l-istess meta mqabbel ma' dak li tistenna f'sena "normali"?*

- 1 - High - *Għoli*
- 2 - Normal - *L-istess*
- 3 - Low - *Baxx*

**7b.16 HG0800** This year, do you expect your household's total income to go up more than prices, less than prices, or about the same as prices?

*Din is-sena tistenna li d-dħul totali tal-membri ta' din id-dar se jogħla aktar mill-prezzijiet, jonqos aktar mill-prezzijiet jew jibqa' fl-istess livell meta kkomparat mal-prezzijiet?*

- 1 - More than prices - *Aktar mill-prezzijiet*
- 2 - Less than prices - *Anqas mill-prezzijiet*
- 3 - About the same as prices - *Madwar l-istess ammont tal-prezzijiet*

## SECTION 8: INTERGENERATION TRANSFERS AS GIFTS – GĦOTJIET U WIRT

**8.01 HH0100** Has any member of the household ever received an inheritance or a substantial gift, including money or any other assets (from someone who is not part of your current household)? Do not include the main residence.

*Xi membru ta' din id-dar qatt irċieva wirt jew għotja sostanzjali li tinvolvi flus jew assi oħra minn xi ħadd li preżentament mhux membru ta' din id-dar? Tinkludix ir-residenza prinċipali.*

1 - Yes - Iva → Q8.02

2 - No - Le → Q8.08

**8.02 HH0110** How many did you receive?

INTERVIEWER: IF MULTIPLE HOUSEHOLD MEMBERS RECEIVED A GIFT OR INHERITANCE AT THE SAME TIME FROM THE SAME PERSON, TREAT ALL AS ONE.

*Kemm irċivejt/ u minn dawn?*

INTERVIEWER: JEKK AKTAR MINN MEMBRU WIEHED IRĊIEVA GĦOTJA JEW WIRT FL-ISTESS HIN MINGĦAND L-ISTESS PERSUNA, IKKUNSIDRAHOM BĦALA WAĦDA.

Enter the Number of Inheritances/gifts - *Niżżel in-numru ta' għotjiet/wirt:* \_\_\_\_\_

**BEGINNING OF A LOOP, PLEASE START WITH THE HIGHEST INHERITENCE OR GIFT RECEIVED. (WHERE RELEVANT)  
 BIDU TA' LOOP, JEKK JOGHĠBOK IBDA BL-AKBAR WIRT JEW GĦOTJA (FEJN RELEVANTI)**

<p>The household inheritance or substantial gift</p> <p><i>Wirt jew għotja sostanzjali lin-nies ta' din id-dar</i></p>	<p><b>8.03 HH020\$</b> In what year did your household receive it?</p> <p><i>F'liema sena xi membru ta' din id-dar irċieva din l-għotja jew wirt?</i></p> <p>Numerical value, 4 digits. <i>Valur numeriku, 4 numri.</i></p>	<p><b>8.04 HH030\$x</b> What kinds of assets were received? <i>X'tip ta' assi rċieva dan il-membru?</i></p> <p>a - Money – <i>Flus</i>                      b - Dwelling – <i>Proprietà</i>                      c - Use of a dwelling (under reserve or usufruct) – <i>Użu ta' proprietà (użufrutt)</i>                      d - Land – <i>Art</i>                      e - Business – <i>Negozju</i>                      f - Securities, shares – <i>Titoli, ishma</i>                      g - Jewellery, furniture, artwork – <i>Ġojjelli, għamara, pitturi</i>                      h - Life insurance – <i>Assigurazzjoni tal-ħajja</i>                      i - Other assets (specify) – <i>Oħrajn (speċifika)</i></p> <p>1 - Yes, such assets received – [<i>Iva, irċievejna dawn it-tip ta' assi</i>]                      2 - No, no such assets received – [<i>Le, ma rċievejniex dawn it-tip ta' assi</i>]</p>	<p><b>8.05 HH040\$</b> At the time your household received it, how much was it worth? <i>Kemm kienu jiswew meta rċevihom?</i></p> <p>Numerical value in EUR, 9 digits. <i>Valur numeriku f'EUR, 9 numri.</i></p>
(1)		a – Money – <i>Flus</i> _____ b – Dwelling – <i>Proprietà</i> _____ c - Use of a dwelling – <i>Użu ta' proprietà (użufrutt)</i> _____ d – Land – <i>Art</i> _____ e – Busines – <i>Negozju</i> _____ f - Securities, shares – <i>Titoli, ishma</i> _____ g - Jewellery, furniture, artwork – <i>Ġojjelli, għamara, pitturi</i> _____ h - Life insurance – <i>Assigurazzjoni tal-ħajja</i> _____ i - Other assets (specify) – <i>Oħrajn (speċifika)</i> _____	Enter amount in EUR or select a range <i>Niżżel l-ammont f'EUR jew agħżel skala</i> _____
(2)		a – Money – <i>Flus</i> _____ b – Dwelling – <i>Proprietà</i> _____ c - Use of a dwelling – <i>Użu ta' proprietà (użufrutt)</i> _____ d – Land – <i>Art</i> _____ e – Busines – <i>Negozju</i> _____ f - Securities, shares – <i>Titoli, ishma</i> _____ g - Jewellery, furniture, artwork – <i>Ġojjelli, għamara, pitturi</i> _____ h - Life insurance – <i>Assigurazzjoni tal-ħajja</i> _____ i - Other assets (specify) – <i>Oħrajn (speċifika)</i> _____	Enter amount in EUR or select a range <i>Niżżel l-ammont f'EUR jew agħżel skala</i> _____

<p>The household inheritance or substantial gift</p> <p><i>Wirt jew ghotja sostanzjali lin-nies ta' din id-dar</i></p>	<p><b>8.06 HH050\$ Was that a gift or an inheritance?</b> <i>Din kienet ghotja jew wirt?</i></p> <p>1 – Gift – <i>Ghotja</i> 2 – Inheritance – <i>Wirt</i></p>	<p><b>8.07 HH060\$ From whom was it received?</b> <i>Minghand min ircevejthom?</i></p> <p>1 - Maternal grandparents – <i>Nanniet materni</i> 2 - Paternal grandparents – <i>Nanniet paterni</i> 3 – Parents – <i>Genituri</i> 4 – Children – <i>Tfal</i> 5 - Other relatives – <i>Qraba oħra</i> 6 - Other (specify) – <i>Oħrajn (specifika)</i></p>
(1)		
(2)		

**END OF LOOP, CONTINUE WITH THE SECOND HIGHEST INHERITENCE OR GIFT RECEIVED, REPEAT Q8.03-Q8.07 (WHERE RELEVANT).  
TMIEM TA' LOOP, KOMPLI BIT-TIENI L-IKBAR GĦOTJA JEW WIRT, IRREPETI Q8.03-Q8.07 (FEJN RELEVANTI).**

**8.08 HH0700**  
**household?**

**And in the future, does anyone in your household expect to receive a substantial gift or inheritance from someone outside the**

***Fil-futur, xi membru ta' din id-dar qed jistenna li jirċievi xi għotja jew wirt sostanzjali minn xi hadd li mhux membru ta' din id-dar?***

- 1 - Yes - Iva**
- 2 – No - Le**

## SECTION 9: Consumption - Konsum

Let's now talk about household consumption

*Issa ha nistaqsik dwar il-konsum tal-membri ta' din id-dar*

**9.01 HI0100** About how much did your household spend in a typical month during last year on food and beverages at home?

*F'xahar tipiku tul is-sena l-oħra, kemm kienet in-nefqa tal-persuni ta' din id-dar fuq ikel u xorb ġewwa d-dar?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

**9.02 HI0200** About how much did your household spend in a typical month during last year on food and beverages outside the home? I mean expenses at restaurants, lunches, canteens, coffee shops and the like. Please, include only the amounts your household paid out i.e. net of any employer subsidy/discount/promotion etc.

*F'xahar tipiku tul is-sena l-oħra,, kemm kienet in-nefqa tal-persuni ta' din id-dar fuq ikel u xorb barra d-dar? Infiq f'ristoranti, canteens, coffee shops, eċċ. Jekk jogħġbok niżżel biss l-ammont li ġie mħallas mill-membri ta' din id-dar, jiġifieri l-ammont nett ta' kwalunkwe sussidju/skont/promozzjoni minn min iħaddmek, eċċ.*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

**9.03 HI0201** About how much was your household's expenditure in utilities (e.g. electricity, water, gas, telephone) in a typical month during last year?

*F'xahar tipiku tul is-sena l-oħra, bejn wieħed u ieħor kemm kienet in-nefqa tal-persuni ta' din id-dar f'kontijiet (eż. elettriku, ilma, gass, telefon)?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_

**9.04 HI0220** So overall about how much did your household spend in a typical month during last year on all consumer goods and services? Consider all household expenses including food, utilities, etc. but exclude consumer durable (e.g. cars, household appliances, etc.), rent, loan repayments, insurance policies, renovations, etc

*Kemm nefqu l-membri ta' din id-dar f'xahar tipiku tul is-sena l-oħra fuq affarijiet u servizzi tal-konsum? Ikkunsidra kull spiża, inkludi l-ikel, kontijiet, eċċ, imma eskcludi spejjeż bħal xiri ta' karozzi, household appliances, renti, pagamenti tad-djun, polza tal-assigurazzjoni, rinovazzjonijiet, eċċ.*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħzel skala:* \_\_\_\_\_



**9.05 HI0300** Did your household make payments on a regular basis to persons outside your household (such as alimony, aid to relatives or other persons who are not part of the household, etc.) during the 12 months of last year? Do not consider here one-off payments.

*Xi membru ta' din id-dar għamel pagamenti fuq bażi regolari lil persuni li mhumiex membri ta' din id-dar (bħal ħlas tal-manteniment, għajjnuna lill-qraba jew persuni oħra li mhumiex membri ta' din id-dar, eċċ.) tul it-12-il xahar tas-sena l-oħra? Tinkludix pagamenti ta' darba.*

1 – Yes - *Iva* → **Q9.06**

2 – No – *Le* → **Q9.07**

**9.06 HI0310** About how much money do your household give per month?

*X'inhum l-ammont ta' flus li l-membri ta' din id-dar jagħtu fix-xahar?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**9.07 HI0400x** Now I'd like to ask you some questions about your attitudes about savings. People have different reasons for saving, even though they may not be saving all the time. What are your (household's) most important reasons for saving?

*Ħa nistaqsik ftit mistoqsijiet dwar l-attitudni tiegħek lejn it-tfaddil. In-nies għandhom raġunijiet differenti għaliex ifaddlu, anke jekk mhux dejjem ifaddlu. X'inhuma l-aktar raġunijiet importanti għall-persuni ta' din id-dar meta jiġu biex ifaddlu?*

CODE ALL THAT APPLY

INTERVIEWER: DO NOT SHOW ANSWER CATEGORIES

- |   |                                  |                                 |  |   |
|---|----------------------------------|---------------------------------|--|---|
| a - Purchase own home –<br><i>Nixtri dar</i>  | <input type="checkbox"/> 1 – Yes | <input type="checkbox"/> 2 – No | <input type="checkbox"/> -1 - Don't know | <input type="checkbox"/> -2 - No answer |
| b - Other major purchases (other residences, vehicles, furniture, etc.) –<br><i>Nefqa kbira oħra (residenza oħra, vetturi, għamara, eċċ.)</i>                 | <input type="checkbox"/> 1 – Yes | <input type="checkbox"/> 2 – No | <input type="checkbox"/> -1 - Don't know | <input type="checkbox"/> -2 - No answer |
| c - Set up a private business or finance investments in an existing business –<br><i>Nibda negozju privat jew investiment finanzjarju f'negozju eżistenti</i> | <input type="checkbox"/> 1 – Yes | <input type="checkbox"/> 2 – No | <input type="checkbox"/> -1 - Don't know | <input type="checkbox"/> -2 - No answer |
| d - Invest in financial assets –<br><i>Ninvesti f'assi finanzjarji</i>  | <input type="checkbox"/> 1 – Yes | <input type="checkbox"/> 2 – No | <input type="checkbox"/> -1 - Don't know | <input type="checkbox"/> -2 - No answer |
| e - Provision for unexpected events –<br><i>Proviżjoni għal li jista' jinqala'</i>  | <input type="checkbox"/> 1 – Yes | <input type="checkbox"/> 2 – No | <input type="checkbox"/> -1 - Don't know | <input type="checkbox"/> -2 - No answer |
| f - Paying off debts –<br><i>Inħallas dejn</i>  | <input type="checkbox"/> 1 – Yes | <input type="checkbox"/> 2 – No | <input type="checkbox"/> -1 - Don't know | <input type="checkbox"/> -2 - No answer |
| g - Old-age provision –<br><i>Proviżjoni għal meta nirtira</i>  | <input type="checkbox"/> 1 – Yes | <input type="checkbox"/> 2 – No | <input type="checkbox"/> -1 - Don't know | <input type="checkbox"/> -2 - No answer |
| h - Travels/holidays –<br><i>Safar / vaganzi</i>  | <input type="checkbox"/> 1 – Yes | <input type="checkbox"/> 2 – No | <input type="checkbox"/> -1 - Don't know | <input type="checkbox"/> -2 - No answer |
| i - Education/support of children or grandchildren –<br><i>Edukazzjoni /appoġġ lit-tfal /neputijiet</i>   | <input type="checkbox"/> 1 – Yes | <input type="checkbox"/> 2 – No | <input type="checkbox"/> -1 - Don't know | <input type="checkbox"/> -2 - No answer |
| j – Bequests –<br><i>Wirt</i>   | <input type="checkbox"/> 1 – Yes | <input type="checkbox"/> 2 – No | <input type="checkbox"/> -1 - Don't know | <input type="checkbox"/> -2 - No answer |
| l - Other (SPECIFY) –<br><i>Oħra (SPECIFIKA).</i>   | <input type="checkbox"/> 1 – Yes | <input type="checkbox"/> 2 – No | <input type="checkbox"/> -1 - Don't know | <input type="checkbox"/> -2 - No answer |



**9.08 HI0500** Aside from any purchases of assets, would you say that your (household's) overall expenses during the 12 months of last year were unusually high or low compared to what you would expect in a "normal" year, or were they about normal?

*Barra minn xiri ta' assi, taħseb li l-infiq totali tal-persuni ta' din id-dar tul it-12-il xahar tas-sena l-oħra kien bħas-soltu, oġhla jew aktar baxx meta mqabbel ma' dak li tistenna f'sena "normali"?*

- 1 - Higher than average – *Oġhla mis-soltu*
- 2 - Lower than average – *Aktar baxx mis-soltu*
- 3 - Just about average – *Bħas-soltu*

**9.09 HI0600** Again aside from any purchases of assets, during the 12 months of last year would you say that your household's regular expenses were higher than your household's income, just about the same as your household's income or that your household spent less than its income?

*Barra minn kwalunkwe xiri ta' assi, taħseb li l-infiq regolari tal-membri ta' din id-dar tul it-12-il xahar tas-sena l-oħra kien aktar għoli mid-dħul, daqs id-dħul jew aktar baxx mid-dħul?*

- 1 - Expenses exceeded income - *L-infiq aktar għoli mid-dħul* → **Q9.10**
- 2 - Expenses about the same as income – *L-infiq kważi daqs id-dħul*→ **Q9.11**
- 3 - Expenses less than income - *L-infiq anqas mid-dħul*→ **Q9.11**

**Ask if expenses were higher than income:**

**Staqsi jekk l-infiq kien aktar għoli mid-dħul:**

**9.10 HI0700x** You have told me that your expenses during the 12 months of last year have been above your income. What did you do to meet expenses?

*Int għedtli li l-infiq tul it-12-il xahar tas-sena l-oħra qabeż id-dħul tiegħek. X'għamilt biex tlaħħaq mal-infiq?*

CODE ALL THAT APPLY

INTERVIEWER: DO NOT SHOW ANSWER CATEGORIES

- 1** - Sold assets – *Begħt assi*
- 2** - Got a credit card / overdraft facility – *Ġibt il-faċilità ta' credit card / overdraft*
- 3** - Got some other loan – *Issellift aktar*
- 4** - Spent out of savings – *Infaqt mill-flus imfaddla*
- 5** - Asked for help from relatives or friends – *Staqsejt lill-qraba jew ħbieb għall-għajnuna*
- 6** - Left some bills unpaid – *Ma ħallastx il-kontijiet kollha*
- 7** - Other(SPECIFY) – *Oħrajn (SPECIFIKA)*\_\_\_\_\_

**GO TO Q9.12**

**GĦADDI GĦAL Q9.12**

Ask if expenses were lower than income:

**Staqsì jekk l-infiq kien anqas mid-dhul:**

**9.11 HI0701** You have told me that your expenses during the 12 months of last year have been less than or the same as your income. About how much money did your household save during the 12 months of last year ?

*Int għedtli li l-infiq tul it-12-il xahar tas-sena l-oħra kien anqas jew daqs mid-dhul tiegħek. Xi kemm ġemmghu l-persuni ta' din id-dar tul it-12-il xahar tas-sena l-oħra ?*

Enter amount in EUR or select a range - *Niżżel l-ammont f'EUR jew agħżel skala:* \_\_\_\_\_

**9.12 HI0800** In an emergency, could your household get financial assistance of say EUR 5,000 from friends or relatives who do not live with you?

*F'emergenza, il-persuni ta' din id-dar jirnexxilhom jiehdu għajnuna finanzjarja ta' EUR 5,000 mingħand hbieb jew qraba li ma jgħixux magħkom?*

1 – Yes - *Iva*

2 – No - *Le*

**INTERVIEW CLOSURE**

**GĦELUQ L-INTERVISTA**

**10.01 HP0200** Do you think we may have missed anything you deem important for the assessment of your household's wealth, finances, income, etc.?  
*Taħseb li qbiżna xi haġa li taħseb li hi importanti għall-evalwazzjoni tal-ġid, finanzi, dħul, eċċ. tal-persuni ta' din id-dar?*

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Finishing Time: \_\_\_\_\_