

NATIONAL STATISTICAL SERVICE  
OF GREECE

QUEST.5

CONFIDENTIAL

GENERAL DIVISION OF STATISTICS  
DIVISION OF POPULATION AND  
LABOUR MARKET STATISTICS

HOUSEHOLD ID :

UNIT OF HOUSEHOLD SURVEYS

S/N MEMBER: .....

Telephone: 210 4852897, 210 4852174  
Fax: 210 4852906

NAME/SURNAME

INTERVIEWER

**EUROPEAN UNION STATISTICS ON INCOME  
AND LIVING CONDITIONS  
2008**

*(To be filled only one for each household)*

Ad hoc Module

**OVER INDEBTEDNESS AND  
FINANCIAL EXCLUSION OF THE  
HOUSEHOLDS**

The survey is being conducted in a sample of households having been randomly designed by the NSSG. The supply of data is OBLIGATORY and the answers in the questions are CONFIDENTIAL (L.3627/56 and L.2392/96 and 3470/2006 art.14).

**Piraeus, 2008**

The following questions are answered from the household head and concern all household members

The questions relate to the following reference periods:

<i>Questions</i>	<i>Relate to:</i>	<i>Reference period</i>
Questions 11-19	Overdue debts	last 12 months
Questions 20 and 21	Drop in gross income of the household	last 12 months
Questions 22	Future expectation	next 12 months
Questions 7 and 8	Credit/store cards	last 3 months
Other questions		Day of interview (current)

### **Bank accounts and overdraft**

The bank current account is defined as a deposit account offering day-to-day money management facilities such as various flexible payment methods to allow customers to distribute money directly to others.

Standard services offered by current accounts include a cheque book, the facility to arrange standing orders, direct debits and payment via a debit card.

A savings account is not a current account where no such facilities are available.

Bank account overdraft: The household is currently maintaining a negative balance on one of its bank accounts because of financial difficulties (urgent need of money, output higher than input, etc.). Interest is charged on the amount owed. The bank account does not need to be a current account.

#### **1. Do you or anyone else in your household currently have a bank current account that is used for day-to-day management of money?**

- Yes..... ☐ 1→ 2
- No ..... ☐ 2→ 5

#### **2. Is any member of your household currently overdrawn on any of the household bank accounts because of financial difficulties?**

*(The bank account isn't necessarily a current account)*

- Yes ..... ☐ 1→3
- No ..... ☐ 2→5

#### **3. What is the total amount outstanding on overdrawn bank accounts?**

- Total amount..... € |\_\_\_\_\_| → 5
- Don't know the amount..... ☐ → 4

**4. If you do not know the exact amount could you please provide the approximate range of your total amount outstanding?**

- 0 – 72 € ..... ☐ 1
- 73 – 145 € ..... ☐ 2
- 146 – 290 € ..... ☐ 3
- 291 – 435 € ..... ☐ 4
- 436 – 725 € ..... ☐ 5
- 726 – 1.450 € ..... ☐ 6
- 1.451 – 2.900 € ..... ☐ 7
- 2.901 – 4.350 € ..... ☐ 8
- 4.351 € and over ..... ☐ 9

**Credit/debit cards and store cards**

**Credit cards** (Visa, Amex, Master Card, Diners, etc.) provide a specific credit facility: money is lent to people between the time they purchase goods and the time of full repayment of the amount; interest is to be paid on any balance that is not cleared at the end of the month. There are monthly statements for the money spent specifying the minimum amount to be paid. Credit cards are not bank debit cards, where the money spent on the card is immediately deducted from a linked bank account.

**Debit cards** are not credit cards. By using debit cards the debts are paid/deducted, immediately (namely, the time of purchase), from the linked bank account.

**Store cards** are credit cards issued by a single company/store and can only be used for payments to that company/store.

**Un-cleared balance:** the household has not paid in full at the "end of the month" the amount spent or owed with credit/store cards for at least the last 3 months because of financial difficulties.

**5. Do you or anyone else in your household have a credit card or store card which allow for credit facilities?**

- Noi ..... ☐ 1 → 6
- Oxi ..... ☐ 2 → 9

**6. During the past three months did the household have credit or store cards where there was continuously an outstanding balance and the full amount owed had not been paid off at the end of the month at any time during the past three months?**

**FOR THE INTERVIEWER:** The question relate to the total monthly debt and **NOT** to the minimum monthly debt. If the household hasn't paid the total monthly amount of its credit card for two months and paid the total amount the third month then the answer will be NO.

- Yes ..... ☐ 1 → 7
- No. .... ☐ 2 → 9

**7. What was the amount of the total outstanding balance on the last month's statement for all the household credit cards?**

- Total amount ..... € | \_\_\_\_\_ | → 9
- Don't know the amount ..... ☐ → 8

**8. If you do not know the exact amount could you please provide the approximate range of your total amount outstanding?**

- 0 – 72 € ..... ☐ 1
- 73 – 145 € ..... ☐ 2
- 146 – 290 € ..... ☐ 3
- 291 – 435 € ..... ☐ 4
- 436 – 725 € ..... ☐ 5
- 726 – 1.450 € ..... ☐ 6
- 1.451 – 2.900 € ..... ☐ 7
- 2.901 – 4.350 € ..... ☐ 8
- 4.351 € and over ..... ☐ 9

**Credits and loans**

Credit and loans encompasses any commercial credit or loans with planned and scheduled repayments, except mortgage loans for the main dwelling. Overdraft facilities, credit or store cards for which repayments are not planned are not included. Borrowing from friends and relatives (informal credit) is not included either.

**9 Does your household currently have credits and/ or loans from commercial agents (including banks)?**

- Yes ..... ☐ 1 →10
- No ..... ☐ 2 →11

**10. For which of the following reasons have you currently borrowed money from commercial agents (including banks)?**

*(If more than one, please indicate all)*

- |   | YES                        | NO                         |
|---|----------------------------|----------------------------|
| - For buying or major renovation of secondary dwelling.....   | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - For buying cars or other equipment (hire purchase) .....  | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - For home related reasons (minor repairs, inventory, domestic appliances).....                             | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - For holidays/leisure.....   | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - For paying for education and childcare .....  | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - For paying for health bills.....  | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - For investing money or starting up of a business .....  | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - For other reasons (Balance transfer, <u>debt conversion</u> , covering an overdraft, repaying bills)..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |

**Arrears**

**Arrears**

Household has arrears if an amount owed (bills, rent, credit/mortgage repayment, etc.) was not paid on schedule any time during the last 12 months for financial reasons.

Total amount currently in arrears: the sum of the amounts the household currently owes that could not be paid on schedule.

Other loans and credit repayment: cash loans (other than mortgage repayment for the main dwelling) or hire purchase and the like (e.g. mail order catalogues, car finance, etc.). Minimum credit/store card repayments are also included.

### **Housing-related bills/payments**

Housing-related bills/payments refer to rent and mortgage repayment for the main dwelling and utility bills (water, electricity, gas, heating, etc.).

### **Other non-housing households bills**

Other non-housing household bills include bills related to education, health and any other bills not covered by housing-related bills.

- 11. In the last twelve months, has your household been in arrears (unable to pay what has to be paid on time) due to financial difficulties for mortgage/ credit repayments, utility bills (heating, electricity, gas, water, etc.) for the main dwelling?**

- Yes, once..... ☐ 1 → 12  
-Yes, twice or more..... ☐ 2 → 12  
-No..... ☐ 3 → 14  
- It doesn't concern me..... ☐ 4 → 14

- 12. What is the approximate total amount that you currently owe related to all the payments for your main dwelling (mortgage/rent repayment and utility bills)?**

*(If there is no debt the amount is 0)*

- Total amount..... € | \_\_\_\_\_ | → 14  
- Don't know the amount..... ☐ → 13

- 13. If you do not know the exact amount could you please provide the approximate range of your total amount outstanding?**

- 0 – 72 € ..... ☐ 1  
- 73 – 145 € ..... ☐ 2  
- 146 – 290 €..... ☐ 3  
- 291 – 435 €..... ☐ 4  
- 436 – 725 €..... ☐ 5  
- 726 – 1.450 €..... ☐ 6  
- 1.451 – 2.900 €..... ☐ 7  
- 2.901 – 4.350 €..... ☐ 8  
- 4.351 € and over..... ☐ 9

- 14 In the last twelve months, have you been in arrears (unable to pay what has to be paid on time) due to financial difficulties for any other bills (education, health etc.)?**

- Yes, once..... ☐ 1 → 15  
-Yes, twice or more..... ☐ 2 → 15  
-No..... ☐ 3 → 17  
- It doesn't concern me..... ☐ 4 → 17

- 15. What is the approximate total amount that you currently owe related to these bills (amount your household has been required to pay and has not been able to pay off at the moment time of interview)**

*(If there is not debt today, then the amount must be 0)*

- Total amount.....€ | \_\_\_\_\_ | → 17  
 - Don't know the amount ..... ☐ → 16

**16. If you do not know the exact amount could you please provide the approximate range of your total amount outstanding?**

- 0 – 72 € ..... ☐ 1  
 - 73 – 145 € ..... ☐ 2  
 - 146 – 290 €..... ☐ 3  
 - 291 – 435 €..... ☐ 4  
 - 436 – 725 €..... ☐ 5  
 - 726 – 1.450 €..... ☐ 6  
 - 1.451 – 2.900 €..... ☐ 7  
 - 2.901 – 4.350 €..... ☐ 8  
 - 4.351 € and over..... ☐ 9

**17. In the last twelve months have you been in arrears (unable to pay what has to be paid on time) due to financial difficulties for any credit/loan repayment other than for main dwelling?**

- Yes, once..... ☐ 1 → 18  
 -Yes, twice or more..... ☐ 2 → 18  
 -No..... ☐ 3 → 20  
 - It doesn't concern me..... ☐ 4 → 20

**18. What is the approximate total amount that you currently owe related to these bills (amount your household has been required to pay and has not been able to pay off at the moment time of interview)?**

*(If there is not debt today, then the amount must be 0)*

- Total amount.....€ | \_\_\_\_\_ | → 20  
 - Don't know the amount..... ☐ → 19

**19. If you do not know the exact amount could you please provide the approximate range of your total amount outstanding?**

- 0 – 72 € ..... ☐ 1  
 - 73 – 145 € ..... ☐ 2  
 - 146 – 290 €..... ☐ 3  
 - 291 – 435 €..... ☐ 4  
 - 436 – 725 €..... ☐ 5  
 - 726 – 1.450 €..... ☐ 6  
 - 1.451 – 2.900 €..... ☐ 7  
 - 2.901 – 4.350 €..... ☐ 8  
 - 4.351 € and over..... ☐ 9

### **Major drop in gross total income of the household**

**As gross income is** the total amount of money of all members of the household which comes from occupation, and other sources (such as salaries, pensions, profit from agriculture, trade, rental income, property income etc.) before deducting all the taxes and obligatory social insurance contributions.

#### **20. In the past 12 months, has your household experienced a major drop in income?**

- Yes..... ☐ 1→21  
-No..... ☐ 2→22

#### **21. For which of the following reason has your household experienced a major drop of income?** (Only one answer)

- Job loss/redundancy..... ☐ 1  
- Drop in hours worked and/or in wages..... ☐ 2  
- Inability to work through sickness or disability..... ☐ 3  
- Maternity/parental leave/childcare..... ☐ 4  
- Retirement..... ☐ 5  
- Marriage/relationship breakdown..... ☐ 6  
- Other change in household composition..... ☐ 7  
- Other reason..... ☐ 8

### **Future expectation**

#### **22. Thinking now of the next 12 months, do you expect your financial situation:** (Subjective opinion)

- To be improved?..... ☐ 1  
- To stay about the same?..... ☐ 2  
- To get worse?..... ☐ 3  
- Don't know..... ☐ 4

**FOR THE INTERVIEWER:** (If Q1= Yes and Q5=Yes and Q9=Yes →End of the survey)

### **Financial exclusion**

The following questions are answered only in case that the household hasn't got a current bank account. (Q1=No).

**23. The reason for which your household hasn't got a bank account used for day-to-day money management is that you don't need it and you prefer to deal with cash?**

- Yes..... ☐ 1 →25  
- No..... ☐ 2 →24

**24. If No, which of the following reasons explain why none of the members of your household has a bank account used for day-to-day money management?**

- 24.1 The charges are too high..... ☐ 1 ☐ 2  
- 24.2 There is no bank branch close to where we live or work..... ☐ 1 ☐ 2  
- 24.3 Some of us have applied for an account and been turned down..... ☐ 1 ☐ 2  
- 24.4 Banks would refuse people like us to open a bank account..... ☐ 1 ☐ 2

**Reasons for which your household hasn't got credit/ store cards**

The following questions are answered only in case that the household hasn't got a credit/ store card and hasn't received credit or loan.(Q5=No and Q9=No)  
Borrowing from friends and relatives is included.

Commercial credit refers to overdraft facilities, credit or store cards, mortgages and other loans or credit linked to purchases.

**25. The reason for which your household hasn't got credit/ store card or hasn't received credit/ loan is that you don't need it at all?**

- Yes..... ☐ 1 → End of the survey  
-No..... ☐ 2 → 26

**26. If No, which of the following reasons explain why none of the members of your household has a bank account used for day-to-day money management?**

- 26.1 We can borrow from friends or family..... ☐ 1 ☐ 2  
- 26.2 We would not be able to repay the debts..... ☐ 1 ☐ 2  
- 26.3 We have applied for loans and been turned out..... ☐ 1 ☐ 2  
- 26.4 We used to have loans but the facility was withdrawn..... ☐ 1 ☐ 2  
- 26.5 Banks would refuse to give loans to people like us..... ☐ 1 ☐ 2