



HOUSEHOLD CODE						
	OBLAST		CLUSTER		HOUSEHOLD	

**If this household has already been selected in 2nd wave, write down its ID CODE from the ADDRESS LIST**  
**If the household is selected for the first time, put an ID CODE with first number 6, i.e. 61, 62, etc.**

Date of the Interview (DD MM 2010):

		2010
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Beginning of Interview Time:

End of Interview Time:

Name of Interviewer:

Signature

Name of Coordinator:

Signature

**Commentary of Interviewer**

*To fill at the end of the Interview*

**Type for the household**

A= Household from the first or second wave of the survey

Б= New household (interview from third wave only)



**MODULE 1B - EDUCATION**

11		12		13	13A	14	
<b>PERSON CODE</b>	Are you/ [NAME] currently enrolled in kindergarden, pre-school, school or university?	Which type of school are you/ [NAME] currently enrolled in? 1 = NURSERY SCHOOL ► <b>NEXT PERSON</b> 2= PRESCHOOL ► <b>NEXT PERSON</b> 3= INITIAL 4= PRIMARY 5= JUNIOR SECONDARY 6= GYMNASIUM 7=SECONDARY 8= VOCATIONAL SECONDARY 9=SPECIALIZED SECONDARY(arts, language, maths etc.) 10=SPECIAL SCHOOL (children with mental or physical disabilities) 11= VOCATIONAL COLLEGE 12= UNIVERSITY (BACHELOR, MASTER, PHD)		Which class or university year are you/ [NAME] in?	INTERVIEWER: IS THIS PERSON 15 YEARS OR OLDER?	What is the highest educational level you/ [NAME] have completed?	
	DO NOT INCLUDE PUBLIC EMPLOYMENT SERVICE TRAINING					1= NONE ► <b>19</b>	
	1= YES					2= INITIAL ► <b>19</b>	
	2= NO ► <b>13A</b>					3= PRIMARY ► <b>19</b>	
						4= VOCATIONAL - TECHNICAL ► <b>19</b>	
						5= SECONDARY	
						6= SECONDARY VOCATIONAL/ TECHNICAL	
						7= SECONDARY SPECIALIZED	
						8= HIGHER, PROFESSIONAL COLLEGE	
						9= HIGHER, BACHELOR	
						10= HIGHER, MASTER	
						11= HIGHER, Ph.D.	
				CLASS/ YEAR			
	ASWER №	UNIVERSITY LEVEL					
01							
02							
03							
04							
05							
06							
07							
08							
09							
10							

**ASK QUESTIONS 22 AND 23 AFTER FINISHING ROSTER**  
**СЛЕД КАТО ПРИКЛЮЧИТЕ С МОДУЛА ЗА ДОМАКИНСТВОТ**  
**ЗАДАЙТЕ ВЪПРОСИ 22 И 23 ЗА ВСЕКИ ЧЛЕН ОТ ДОМАКИН**

	15	16	17	18	19	20	21
<b>PERSON CODE</b>	Are you presently attending or have you attended a university or higher education institute since 2000?	Is or was this university/ higher education institute a public or a private education institution in Bulgaria, or an institution abroad ?	Did you/ [NAME] pay tuition to attend this higher education ?	During the most recent year of higher education studies, where did you /[NAME] live? 1= AT HOME 2= WITH RELATIVES 3= IN SUBSIDIZED DORMITORY ROOM/ APARTMENT 5= ABROAD 6= OTHER (SPECIFY___)	Have you/ [NAME] participated in any public employment service training in the past 12 months? 1= YES 2= NO ► <b>NEXT PERSON</b>	How many weeks did the training last (or will the training last ) ?	In which month in the past 12 months did you finish training, or will you finish training if presently in training?  WRITE MONTH IN NUMBER (1-12)  ► <b>NEXT PERSON</b>
	1= YES 2= NO ► 19	1= PUBLIC 2= PRIVATE 3= ABROAD	1= YES 2= NO				
						WEEKS	MONTH YEAR

01							
02							
03							
04							
05							
06							
07							
08							
09							
10							

	22	23
<b>PERSON CODE</b>	What is your/ [NAME'S] ethnic group? 1= BULGARIAN 2= TURKISH 3= ROMA( Specify Roma subgroup .. ) 4=MILLET 5= OTHER (Specify___)	What is your/ [NAME'S] RELIGION? 1= CHRISTIAN ORTHODOX 2= MUSLIM SUNNI (MOSQUE) 3= SHIA MUSLIM (TEKKE) 4= CATHOLIC 5= PROTESTANT (SPECIFY___) 6= JEWISH 7= OTHER (Specify___) 8= NO RELIGION

01		
02		
03		
04		
05		
06		
07		
08		
09		
10		



10	11	12	13
<p>In the past 12 months did you do any seasonal or occasional work, such as agriculture work, or construction work, or work for some days for a person or for a company?</p>	<p>Did you do more work, less work or about the same at the seasonal or occasional work in the last 12 months, compared to the year before that?</p>	<p>Did you do earn more money, less money, or about the same at the seasonal or occasional work in the last 12 months, compared to the year before that?</p>	<p>Why more or less?</p>
1= YES	1= MORE	1= MORE	1= LESS WORK AVAILABLE
2= NO ► NEXT PERSON	2= LESS	2= LESS	2= MORE WORK AVAILABLE
	3= SAME	3= SAME ► NEXT PERSON	3= LOOKED FOR MORE WORK BECAUSE OF ECONOMIC HARDSHIP
	4= DID NOT DO OCCASIONAL/ SEASONAL WORK THE YEAR BEFORE THIS ONE ► NEXT PERSON	3= SAME ► NEXT PERSON	4= OTHER (Specify _____)
			<p style="text-align: center;">► NEXT PERSON</p>

**MODULE 2B - FOR MEMBERS WHO REPORTED WORKING IN PAST 4 WEEKS**

14	15	16	17	18
Please list any job you have had in the past 4 weeks including part-time work (even if temporarily absent). Include occasional work for a few hours or days, seasonal work, unpaid work in a family business or family farm, or work on your own account or business.  LIST UP TO TWO JOBS OR WORK, STARTING WITH MAIN ONE, BEFORE GOING ON FILLING COMPLETE ROW FOR EACH JOB	In what industry/ sector is this job?	In this job, are you...	What type of employer did you have for this job?	Did you work at least an hour at this job in the past 4 weeks?
	1= AGRICULTURE, HUNTING, FORESTRY & FISHING	1= AN EMPLOYEE OF SOMEONE WHO IS NOT A MEMBER OF THE HOUSEHOLD	1= THE GOVERNMENT, PUBLIC SECTOR OR ARMY	
	2= MINING AND STONE QUARRYING	2= CIVIL CONTRACT EMPLOYEE	2= A PRIVATE COMPANY OR ENTERPRISE	
	3= MANUFACTURING	3= A PAID WORKER IN A HOUSEHOLD FARM OR NONFARM BUSINESS ► 18	3= A PUBLIC WORKS PROGRAM	
	4= CONSTRUCTION	4= AN EMPLOYER ► 23	4= A STATE-OWNED ENTERPRISE	
	5= WATER, GAS, ELECTRIC SUPPLY	5= A WORKER ON OWN ACCOUNT (SELF-EMPLOYED) ► 23	5= AN NGO OR NONPROFIT ORGANIZATION	1= YES ► 21
	6= WHOLESALE AND RETAIL TRADE, REPAIR	6= MILITARY ► 18	6= A PRIVATE INDIVIDUAL	2= NO
	7= HOTELS, RESTAURANTS, ENTERTAINMENT	7= UNPAID WORKER IN A FAMILY FARM OR BUSINESS ► 23		
	8= IT & COMMUNICATION	8= OTHER (Specify) _____		
	9= TRANSPORT, STORAGE			
	10= FINANCIAL INTERMEDIATION			
	11= REAL ESTATE AND RENTAL ACTIVITIES			
	12= PUBLIC ADMINISTRATION			
	13= EDUCATION			
	14= HEALTH OR SOCIAL WORK			
	15= CRAFTS, ARTS AND SERVICES			
16= OTHER (SPECIFY) _____				
CODE	DESCRIPTION			
I				
II				
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## MODUL 2C MIGRATION - FOR EVERYONE IN HOUSEHOLD 15 YEARS AND OVER

1. We are interested in HH members that have gone abroad in the past 12 months, that are there now and intend to stay there for more than 3 months. Is there anyone in YOUR HOUSEHOLD who has gone abroad and is there in this moment (nevertheless she/he is a member of the household or not) (ONE answer)

1 = YES ► 2	
2 = NO ► 7	

The following table is separated into 3 parts & for the head, for other HH members, and for other NON members (because of the fact they have been living abroad for more than 3 months)

Put down the ID CODE for the head and other HH members  For HH ex-members there are fictitious codes 66, 77, 88, 99	2	3	4	5		6	
	CODES for each HH member that is abroad now	Name	In which country is [NAME] at the moment?	What is the MAIN target of his/her stay abroad? (ONE answer)		When did [NAME] go? (Specify MONTH and YEAR)	
				1= Education / Specialization 2= Студентска бригада 3= Seasonal work in agriculture 4= Other work (Specify) 5= Take care for a relative WITHOUT payment 6= To join my family without intention to work 7= Temporarily receive social assistance 8= Marriage / partnership 9= Other (Specify)		If [NAME] doesn't remember write down 55 in the "MONTH" column and fill only the year	
						► NEXT PERSON	
	CODE	Name	Country	ANSWER	SPECIFY THE WORK	MONTHS	YEAR
HEAD							
OTHER HH MEMBER							
OTHER HH MEMBER							
OTHER HH MEMBER							
OTHER HH MEMBER							
EX-MEMBER	66						
EX-MEMBER	77						
EX-MEMBER	88						
EX-MEMBER	99						



## MODULE 3 - HOUSING

### 1. Type of dwelling

1= HOUSE  
 2= PART OF A HOUSE  
 3= APARTMENT IN A BUILDING WITH LESS THAN 10 DWELLINGS

4= APARTMENT IN A BUILDING WITH 10 OR MORE DWELLINGS  
 5= DWELLING IN STUDENT OR WORKER DORM  
 6= PRIMITIVE/MOBILE DWELLING

### 2. Major construction material of external building walls

1= PANELS  
 2= CONCRETE  
 3= BRICKS

4= STONE  
 5= SUN-DRIED BRICKS  
 6= WOOD  
 7= OTHER (SPECIFY \_\_\_\_\_)

### 3. Number of rooms used by your household (not counting kitchen, W/C, bathrooms and rooms used for offices/business)

NUMBER OF ROOMS

### 4. Total area of dwelling

SQUARE METERS

### 5. Availability (in the dwelling) of:

1= YES	2= NO	Water supply system	(5.1)
1= YES	2= NO	Hot running water	(5.2)
1= YES	2= NO	Electricity	(5.3)
1= YES	2= NO	Gas (piped in)	(5.4)
1= YES, connected to the public sewer system	2= YES, with cesspit	3=NO	Sewerage (5.5)
1= YES	2= NO	Flush toilet	(5.6)
1= YES	2= NO	Bathroom	(5.7)
1= YES	2= NO	Central heating	(5.8)
1= YES	2= NO	Cable TV connection	(5.9)
1= YES	2= NO	Internet connection	(5.10)

### 6. Does your household own the dwelling or do you rent it?

1= OWNER  
 2= RENTED FROM THE STATE OR MUNICIPALITY  
 3= RENTED FROM A PRIVATE PERSON OR COMPANY  
 4= PROVIDED RENT-FREE

	7	8	9
UTILITY	Does your household have any unpaid bills for?	How old are these arrears?	Is this utility presently cut for non-payment?
	1= YES	1= LESS THAN 2 MONTHS	1= YES
	2= NO ► NEXT UTILITY	2= 2-5 MONTHS	2= NO
		3= 6-12 MONTHS	
		4= OVER 12 MONTHS	
1. CENTRAL HEATING			
2. ELECTRICITY			
3. WATER			
4. TELEPHONE (Fixed or Mobile)			

**MODULE 4 - HOUSEHOLD ASSETS**

1		2	3	4
For each item listed below, please indicate whether or not your household owns it?  FIRST GO THROUGH THE ENTIRE LIST OF ITEMS WITH QUESTION 2, THEN GO TO Q3-Q4 FOR ANY ITEMS OWNED		Does the household own [ITEM] (in working condition)?  1 = YES 2 = NO ► <b>NEXT ITEM</b>	How many of [ITEM] does the household own (in working condition)?	How many years ago did you acquire this item? IF THERE IS MORE THAN ONE [ ITEM], ASK FOR THE ONE MOST RECENTLY ACQUIRED.
				1= LESS THAN ONE YEAR 2= 1- 2 YEARS 3= 3- 5 YEARS 4= 6- 10 YEARS 5= MORE THAN 10 YEARS
ITEM	CODE		NUMBER	
TV	101			
Video player, DVD	102			
Video camera, camera	103			
Satellite antenna	104			
Audio system	105			
Electric or gas stove	106			
Microwave oven	107			
Refrigerator	108			
Freezer	109			
Washing machine	110			
Dishwasher	111			
Computer	112			
Telephone	113			
Mobile phone	114			
Motorcycle/scooter	115			
Car, minibus, jeep	116			
Truck	117			
Boat	118			
Caravan	119			
Second dwelling, or holiday or vacation home	120			

**MODULE 5A - SOCIAL ASSISTANCE**

RESPONDENT: HEAD OF HOUSEHOLD OR MOST INFORMED MEMBER

**1. Has this household any children under 20 years old?**

1= YES ► LINE 1 OF TYPE OF ASSISTANCE

2= NO ► LINE 3 OF TYPE OF ASSISTANCE

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LINE NUMBER	TYPE OF ASSISTANCE	2	3	4	5	6	7
		Are you aware of the [TYPE] assistance program?	Are you or anyone in the household presently receiving [TYPE] assistance?	Have you or another member of your household ever received this [TYPE] assistance?	Why are you not still receiving this [TYPE] assistance? 1= CHILD(REN) ABOVE AGE REQUIREMENT 2= INCOME TOO HIGH 3= WAS TOLD THAT THERE WAS NO BUDGET NOW 4= WE HAVE TOO MUCH PROPERTY (HOUSE, LAND, CAR(S)) 5= CHILD/REN NOT IN SCHOOL OR MISSED SOME SCHOOL 6= THE OFFICE FELT THAT WE HAD SUBMITTED WRONG INFORMATION 7= DO NOT KNOW WHY STOPPED 8= OTHER (SPECIFY _____)	Have you or another member of your household applied (or reapplied) for this [TYPE] assistance in the past 12 months? 1= YES ► 8 2= NO	Why have you not applied for this [TYPE] assistance? 1= NO NEED 2= INCOME TOO HIGH 3=CHILD(REN) ABOVE AGE REQUIREMENT 4=TOLD NO BUDGET FOR NEW BENEFICIARIES 5= WE HAVE TOO MUCH PROPERTY (HOUSE, LAND, CAR(S)) 6= PAYMENTS ARE TOO LOW 7= WE HAVE TO FILL IN/ PROVIDE TOO MANY DOCUMENTS 8= OUR RELATIVES ARE HELPING US 9= WE WERE ASHAMED 10= DID NOT KNOW HOW TO APPLY 11= WE RENT DWELLING FROM A PRIVATE OWNER 12= OTHER (SPECIFY _____)
		1= YES 2= NO ► NEXT TYPE	1= YES ► 11 2= NO	1= YES 2= NO ► 6			► NEXT TYPE
1	Monthly child benefits (for children under 18 years, or 20 if in school)						
2	Infant benefits (for children under 1 year, or 2 years if disabled)						
3	MONTHLY SOCIAL ASSISTANCE FOR LOW INCOME HOUSEHOLDS						
4	HEATING ALLOWANCE						

**MODULE 5A - SOCIAL ASSISTANCE (Continued)**

LINE NUMBER	TYPE OF ASSISTANCE	8		9	10	11	12	13
		MO	YR	What was the result of the application?	Why was your application rejected? 1= TOTAL FAMILY INCOME APPEARED HIGHER THAN PROGRAM MAXIMUM 2= WE COULD NOT SUBMIT THE REQUIRED DOCUMENTS 3= WE SUBMITTED WRONG INFORMATION AND THE OFFICE REALIZED IT 4= HAVE TOO MUCH PROPERTY 5= THEY REFUSED TO ACCEPT OUR APPLICATION 6 = OTHER REASON (Specify_) 7= I DO NOT UNDERSTAND WHY I WAS TURNED DOWN 8= I DO NOT KNOW	What is the monthly value of this allowance for all household members OR for the heating allowance, how much did you receive for the most recent heating season?	Are you owed any back payments on this assistance? 1= YES 2= NO ► NEXT TYPE	How many months of back payment are you owed on this [TYPE] assistance? 1= 1 MONTH 2= 2 MONTHS 3= 3 OR MORE MONTHS ► NEXT TYPE
		When was your most recent application?  IF DON'T KNOW MONTH, WRITE '55' FOR MONTH AND RECORD YEAR		1= APPLICATION REJECTED 2= APPLICATION BEING PROCESSED ► NEXT TYPE 3= APPLICATION ACCEPTED TO GIVE US THE ASSISTANCE AND WE ARE WAITING FOR PAYMENTS ► 11				
1	Monthly child benefits (for children under 18 years, or 20 if in school)							
2	Infant benefits (for children under 1 year, or 2 years if disabled)							
3	MONTHLY SOCIAL ASSISTANCE FOR LOW INCOME HOUSEHOLDS							
4	HEATING ALLOWANCE							







**MODULE 6 - INFORMAL TRANSFERS AND SUPPORT**

1. In the past 24 months have you or anyone in the household received transfers or taken loans from friends or relatives inside or outside Bulgaria?

1= YES ► 3 LINE 1	
2= NO	

2. Because of economic hardship during the past 12 months, did you ask for support from anyone for your household, even though you didn't receive any?

1= YES ► MODULE 7	
2= NO ► MODULE 7	

	3	4	5	6	7	8	9	10	
<b>TYPE OF SUPPORT</b>	Have you or anyone in your household received support from [TYPE] in the past 12 months?	Ws the [TYPE] support received in the last 12 months ago regular, occasional, or a one-time payment?  1= REGULAR - MORE THAN 6 IN THE YEAR 2= REGULAR - LESS THAN 6 IN THE YEAR 3= OCCASIONAL 4= ONE TIME 5= A MIX OF TYPES	What was the total amount given to this household <u>in the past 12 months</u> from this [TYPE]. If the support or some of the support was "in kind", please estimate the value of the "in-kind" support.  LEVA    EURO    US \$	Think back to the previous year ending 12 months ago: Was your household or anyone in your household receiving this [TYPE] of support ?  1= YES 2= NO ► 9	Has this [TYPE] support increased or decreased in the past 12 months compared to the previous 12 month period?  1= INCREASED 2= DECREASED 3= STAYED THE SAME ► 9	Why did the support increase or decrease? 1= WE NEEDED MORE/ ASKED FOR MORE 2= DONOR(S) KNEW WE NEEDED MORE 3= DONOR(S) HAS ECONOMIC PROBLEMS AND CAN'T SEND AS MUCH/ANY 4 = WE ASKED SOMEONE WHO HASN'T SENT MONEY THE YEAR BEFORE 5 = OTHER (SPECIFY _____)	Because of economic hardship during the past 12 months, did you ask for support of this kind from anyone else who was not previously giving this support to your household?  1= YES 2= NO ► NEXT TYPE	Did you receive additional support of this kind when you requested it from someone who was not previously giving your household support?  1= YES 2= NO	
	1= YES	4= ONE TIME							
	2= NO ► 6	5= A MIX OF TYPES							

1	Transfers from relatives/ friends In Bulgaria							
2	Transfers from relatives/ friends living abroad							
3	Informal loans from relatives friends (without interest)							

**Section 7: OTHER INCOME (For the whole household in the last 12 months)**

[ASK HOUSEHOLD HEAD OR MOST KNOWLEDGEABLE MEMBER]

		1,	2,
		During the past 12 months did anyone in this household receive income from the following sources?	How much income did your household receive in total from [SOURCE] during the past 12 months? PLEASE REPORT NET AMOUNTS AFTER DEDUCTING PRODUCTION COSTS, AND DEDUCTING TAXES
		1= YES	
		2= NO ► NEXT LINE	
	INCOME SOURCE		LEVA
<b>RENTAL INCOME</b>			
7.01	Land other than agricultural land		
7.02	Apartment, house		
7.03	Shops, store, etc.		
7.04	Car, truck, other vehicles		
<b>AGRICULTURE INCOME</b>			
7.23	Production of agricultural and animal goods/products for personal consumption (total production for the last 12 months)		
7.05	Sold crops		
7.06	Sold agricultural products (rakia, honey, processed food...		
7.07	Sold livestock		
7.08	Sold livestock by-products (eggs, milk, cheese, wool, hides, etc.)		
7.09	Income in cash or in kind from agriculture cooperatives or associations		
7.10	Income in kind from renting agricultural land (share-cropping)		
<b>REVENUE FROM SALE OF ASSETS</b>			
7.11	Sale of real estate (house, land, etc.)		
7.12	Sale of durable goods of the household		
7.13	Other sale of assets		
<b>OTHER INCOME</b>			
7.14	Dividends and company profits		
7.15	Interest income		
7.16	Inheritance		
7.17	Lottery or gambling winnings		
7.18	Loans repaid to your household		
7.19	Gift/ aid from municipalities, churches, NGO's.		
7.20	Other income (specify)		
7.21	Other income (specify)		

**MODULE 8 : CREDIT**

1	Does your household or a member of your household own your primary residence?	1= YES 2= NO ► 10	<input type="checkbox"/>
2	Does your household have a mortgage?	1= YES 2= NO ► 10	<input type="checkbox"/>
3	What year did you take out that mortgage?	YEAR	<input type="text"/>
4	Is it a fixed or variable interest rate?	1= FIXED 2= VARIABLE	<input type="checkbox"/>
5	Are your monthly mortgage payments in Leva more or less than they were twelve months ago?	1= MORE 2= LESS 3= THE SAME 4= MORTGAGE LESS THAN 12 MONTHS OLD	<input type="checkbox"/>
6	What is your current monthly payment? (WRITE AMOUNT BESIDE ONE CURRENCY)	LEVA EUROS OTHER	<input type="text"/> <input type="text"/> <input type="text"/>
7	Have you delayed any mortgage payments in the past year?	1= YES 2= NO ► 10	<input type="checkbox"/>
8	Are you currently more than 2 months in arrears?	1= YES 2= NO	<input type="checkbox"/>
9	Did you have to default on a mortgage in the past 12 months?	1= YES 2= NO	<input type="checkbox"/>
10	Do you or any household member have any loans? (not including mortgages)	1= YES 2= NO ► 14	<input type="checkbox"/>
11	From what source are these loans? WRITE UP TO TWO SOURCES WITH THE FIRST THE HIGHEST LOAN	1= BANK 2= CREDIT BUREAU (Easy Credit, Jet Credit, etc.) 3= MUTUAL BENEFIT SOCIETY (employee group) 4= STATE/ MUNICIPAL MICRO-CREDIT 5= PRIVATE MICRO-CREDIT INSTITUTION 6= MONEY LENDER 7=FRIEND/ ACQUAINTANCE 8= OTHER (Specify _____)	<input type="checkbox"/> 1ST <input type="checkbox"/> 2ND
12	What are the primary purposes of those loans? WRITE UP TO THREE PURPOSES	1= SCHOOL EXPENSES 2= SMALL BUSINESS 3= CONSUMER DURABLE(S) (furniture, TV, etc.) 4=CAR 5= BASIC PERSONAL EXPENSES 6= EMERGENCY EXPENSES 7= HOUSE PURCHASE 8= HOUSE REPAIRS 9= HEALTH EXPENSES 10= FUNERAL OR CEREMONY EXPENSES 11= OTHER (Specify _____)	<input type="checkbox"/> 1ST <input type="checkbox"/> 2ND <input type="checkbox"/> 3RD

13	Around how much are your total loan payments (on all loans) per month? (WRITE AMOUNT BESIDE ONE CURRENCY)	LEVA EUROS OTHER	<input type="text"/> <input type="text"/> <input type="text"/>
14	In the past 12 months, have you made an application for a loan to a bank or credit bureau and it was refused?	1= YES 2= NO ► 16	<input type="text"/>
15	Was this loan that was refused for business or personal reasons?	1= BUSINESS 2= PERSONAL	<input type="text"/>
16	Do you have any credit card(s)? (Not debit cards)	1= YES 2= NO ► 18	<input type="text"/>
17	How much was your total remaining credit card balance after you made your last payment(s)?	LEVA	<input type="text"/>
18	INTERVIEWER: DID RESPONDENT ANSWER YES TO Q10 OR Q16?	1= YES 2= NO ► 22	<input type="text"/>
19	Have you delayed any consumer loan or credit cards payment in the last six months?	1= YES 2= NO ► 22	<input type="text"/>
20	Are you currently more than 2 months in arrears on any of those loans or credit cards?	1= YES 2= NO	<input type="text"/>
21	Have you defaulted on a loan or credit card in the past year?	1= YES 2= NO	<input type="text"/>
22	Does your household have any savings?	1= YES 2= NO ► <b>MODULE 9</b>	<input type="text"/>
23	How does the amount your household has saved today compare to the amount your household had as savings 6 months ago?	1= MUCH LESS 2= LESS 3=ROUGHLY THE SAME 4= MORE 5= MUCH MORE	<input type="text"/>
24	For around how many months could you live on your savings as your sole source of income?	1= LESS THAN A MONTH 2= 1-2 MONTHS 3= 3-4 MONTHS 4= 5-12 MONTHS 5= MORE THAN A YEAR	<input type="text"/>

**MODULE 9 - AFFECTED BY CRISIS AND COPING MECHANISMS**

1		2	
	In the past 12 months, have you or anyone else in your household sought or taken on additional work in any of the following ways?		What was the MAIN reason for searching for this additional work ?
		1= YES	1= COPE WITH ECONOMIC DIFFICULTY
		2= NO ► NEXT LINE	2= PERSONAL OR OTHER REASONS
			► NEXT LINE
1.01	SOMEONE WHO WAS WORKING TOOK A SECOND JOB OR ADDITIONAL WORK		
1.02	SOMEONE WHO WAS WORKING LOOKED FOR A SECOND JOB OR ADDITIONAL WORK BUT COULD NOT FIND ONE		
1.03	SOMEONE WHO WAS NOT WORKING BEFORE FOUND A FULL-TIME JOB		
1.04	SOMEONE WHO WAS NOT WORKING BEFORE FOUND PART-TIME, SEASONAL, OR OCCASIONAL WORK		
1.05	SOMEONE WHO WAS NOT WORKING BEFORE LOOKED FOR WORK BUT COULD NOT FIND WORK OR COULD NOT WORK AS MANY HOURS AS THEY WANTED		
1.06	MEMBER OF THE FAMILY WHO WAS NOT WORKING IN FAMILY BUSINESS OR FARM BEGAN WORKING ON IT .		

3		4	
	In the past 12 months, have you or anyone in your household experienced any of the following changes?		When did this happen (to the first person affected) in the last 12 months?
		1= YES	1= OCT-DEC '09
		2= NO ► NEXT LINE	2= JAN-MAR '10
			3= APR-JUNE '10
			4= JULY-SEPT '10
	CHANGE		
3.01	LOST A JOB		
3.02	SALARY OR WAGE PAYMENTS WERE LATE OR SUSPENDED		
3.03	SALARY OR WAGES WERE REDUCED		
3.04	HAD A TEMPORARY CONTRACT THAT WAS NOT RENEWED OR HONORED		
3.05	SWITCHED FROM FULL-TIME TO PART-TIME WORK		
3.06	FORCED TO TAKE UNPAID LEAVE AT JOB		
3.07	HAD TO WORK O/T WITHOUT COMPENSATION		
3.08	SOCIAL BENEFITS OR PENSION DISCONTINUED		
3.09	LESS DEMAND FOR OUR PRODUCTS OR SERVICES IN FAMILY BUSINESS OR		
3.10	LATE PAYMENTS OR NON-PAYMENTS TO FAMILY BUSINESS OR SELF-EMPLOYMENT		
3.11	HAD A FAMILY BUSINESS THAT CLOSED/ WAS BANKRUPTED		
3.12	LESS MONEY FROM RENTAL INCOME/INVESTMENTS		
3.13	OTHER (Specify)		

**MODULE 9 - AFFECTED BY CRISIS AND COPING MECHANISMS: these questions refer to you or anyone in your household over the past 12 months**

<b>5</b>		
	<b>Have you had to take any of the following measures as the result of a decline in income or other economic difficulty?</b>	MARK WITH A "1" ALL THAT APPLY

5.01	REDUCED CONSUMPTION OF STAPLE FOODS SUCH AS MILK/ FRUITS/ VEGETABLES/ BREAD	
5.02	NEEDED TO SKIP MEALS AS THE RESULT OF REDUCING FOOD CONSUMPTION	
5.03	REDUCED CONSUMPTION OF LIGHTING, HEAT AND WATER	
5.04	REDUCED OR POSTPONED BUYING REGULAR MEDICINES	
5.05	STOPPED/POSTPONED BUYING NECESSARY CLOTHING	
5.06	POSTPONED/ WITHDREW A CHILD FROM PRESCHOOL OR KINDERGARTEN	
5.07	WITHDREW FROM PRIMARY OR SECONDARY SCHOOL	
5.08	POSTPONED/ WITHDREW FROM UNIVERSITY	
5.09	POSTPONED/ WITHDREW FROM TRAINING COURSE (i.e. language, computer, vocational, etc)	
5.10	REDUCED OTHER TYPES OF EDUCATIONAL EXPENDITURES ( SUPPLIES/ TRANSPORTATION)	
5.11	POSTPONED OR SKIPPED VISITING THE DOCTOR FOR PREVENTATIVE CARE	
5.12	POSTPONED OR SKIPPED VISITS TO THE DOCTOR AFTER FALLING ILL	
5.13	CANCELLED HEALTH INSURANCE (FOR SELF-EMPLOYMENT ACTIVITY)	
5.14	STOPPED PAYING INTO PENSION OR SOCIAL SECURITY CONTRIBUTIONS	
5.15	POSTPONED INVESTMENTS IN HOUSEHOLD'S BUSINESS OR FARM	
5.16	STOPPED/REDUCED HELP TO FRIENDS OR RELATIVES WHO YOU HELPED BEFORE	

<b>6</b>		
	<b>Have you coped with a decline in income or other economic difficulty through any of the following means?</b>	MARK WITH A "1" ALL THAT APPLY

6.01	SOLD A HOUSE	
6.02	SOLD A CAR	
6.03	TOOK LOAN OR USED CREDIT CARD TO COVER BASIC NEEDS	
6.04	BOUGHT FOOD AND BASIC SUPPLIES ON CREDIT	
6.05	PUT ITEMS IN PAWNSHOP	
6.06	INCREASED AGRICULTURAL PRODUCTION FOR HOUSEHOLD'S OWN CONSUMPTION	
6.07	INCREASED AGRICULTURAL PRODUCTION FOR SALE	
6.08	MOVED IN WITH RELATIVES OR FRIENDS TO SAVE MONEY	
6.09	OTHER (SPECIFY: _____)	

**MODULE 10: SUBJECTIVE**

Respondent: household head or spouse or most informed member

**PERSON NUMBER OF RESPONDENT:**

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**1. How would you describe the situation in the country at the moment? (single answer)**

- 1= NORMALLY, GOOD
- 2= TOLERABLE
- 3= INTOLERABLE
- 4= I CAN'T ESTIMATE (I DON'T KNOW)

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**2. How do you think the economic situation for the common person in Bulgaria has changed during the last 12 months? (ONE ANSWER)**

- 1= VERY MUCH IMPROVED
- 2= IMPROVED A BIT
- 3= NO CHANGE
- 4= WORSENER A BIT
- 5= VERY MUCH WORSE
- 6= I CAN'T ESTIMATE (I DON'T KNOW)

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**3. How do you think the economic situation for the common person in Bulgaria will change during the next 12 months? (ONE ANSWER)**

- 1= MUCH BETTER
- 2= A LITTLE BETTER
- 3= THE SAME
- 4= A LITTLE WORSE
- 5= MUCH WORSE
- 6= I CAN'T ESTIMATE (I DON'T KNOW)

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**4. How do you think the level of unemployment will change during the next 12 months? (ONE ANSWER)**

- 1= SHARPLY INCREASE
- 2= A LITTLE INCREASE
- 3= THE SAME
- 4= A LITTLE DECREASE
- 5= SHARPLY DECREASE
- 6= I CAN'T ESTIMATE (I DON'T KNOW)

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**5. Which of the following statements best describes the financial state of your household? (ONE ANSWER)**

- 1= WE SAVE UP A LOT
- 2= WE SAVE UP A LITTLE
- 3= WE ARE DOING OK
- 4= "WE MAKE ENDS MEET"
- 5= WE HAVE TO DRAW ON OUR SAVINGS
- 6= WE RUN INTO DEBTS
- 7= I CAN'T ESTIMATE (I DON'T KNOW)

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**6. If you compare your household's present monthly income to your household's income one year ago, has your income increased, decreased or stayed the same?**

- 1= INCREASED
- 2= DECREASED
- 3= STAYED THE SAME

--

**7. Can you afford the following more, less or the same TODAY compared to 1 year ago? (ONE ANSWER PER ROW)**

- 1= MORE
- 2= THE SAME
- 3= LESS

MATERIAL COMFORTS		(7.1)
SPARE TIME		(7.2)
FOOD		(7.3)
GOOD QUALITY HEALTH SERVICES		(7.4)
TRAVELS IN THE COUNTRY		(7.5)
TRAVELS ABROAD		(7.6)
ENTERTAINMENT		(7.7)
TIME SPENT WITH FAMILY		(7.8)



8. What are your expectations for the next 12 months? (one answer per row)

1= YES	MY INCOME WILL INCREASE	<input type="text"/>	(8.1)
2= NO	I DON'T EXPECT ANYTHING GOOD	<input type="text"/>	(8.2)
	BULGARIA WILL BECOME A BETTER PLACE FOR LIVING	<input type="text"/>	(8.3)

9. Can you afford if you wish, paying for a week's annual holiday away from home?

YES= 1 NO= 2

10. Can you afford eating meat, chicken or fish every second day (or their vegetarian equivalent)?

YES= 1 NO= 2

11. In your opinion what is the minimum monthly income necessary for your household to make ends meet?

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12. In your opinion, what is the monthly income a household in Bulgaria like yours would have to have in order to live...?

VERY WELL	<input type="text"/>	LEVA
ADEQUATELY	<input type="text"/>	LEVA

13. Imagine a 9-step ladder where on the bottom, the first step, stand the poorest people, and on the highest step, the NINTH, stand the rich. On which step is your household today? SHOW THE SCALE BELOW

1	2	3	4	5	6	7	8	9	<input type="text"/>
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14. Compared to 12 months ago, do you feel the chance of you or a member of your household becoming a victim of crime is lower, the same, or higher?

1= LOWER, 2= THE SAME, 3= HIGHER

15. Do you believe that your economic circumstances will require you or another household member to apply for any of the following in the next 12 months?

1=YES	MONTHLY SOCIAL ASSISTANCE	<input type="text"/>	(15.1)
2= NO	CHILD ALLOWANCE	<input type="text"/>	(15.2)
	HEATING ALLOWANCE	<input type="text"/>	(15.3)
	UNEMPLOYMENT INSURANCE	<input type="text"/>	(15.4)

16. Does any person in the household work in a company that employs at least 10 persons? 1=YES 2= NO ► 19

17. In the past 12 months has the company laid off employees, made them take unpaid leave, or significantly reduced working hours? IF HOUSEHOLD MEMBERS WORK IN MORE THAN ONE COMPANY SPEAK OF THE ONE WITH THE MOST EMPLOYEES

1=YES	LAI D OFF EMPLOYEES	<input type="text"/>	(17.1)
2= NO	MADE EMPLOYEES TAKE UNPAID LEAVE	<input type="text"/>	(17.2)
	SIGNIFICANTLY REDUCED WORKING HOURS	<input type="text"/>	(17.3)

18. Do you expect people in the company to be laid off in the next 12 months? 1=YES 2= NO

19. WHAT IS THE TOTAL NET MONTHLY HOUSEHOLD INCOME AT THE MOMENT (total sum of the household members income from salaries/wages, pensions, social and family assistance, regular transfers from persons outside the household, and from other sources)?

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