

ANNEX II

Non-core output variables

1. National central banks (NCBs) may report non-core output variables on (i) a household-level basis, (ii) an individual-level basis for all household members or (iii) an individual-level basis for household members of 16 years and older.

Part 1 – Non-core output variables

2. Table A sets out the non-core output variables that NCBs may report to the European Central Bank (ECB) in addition to the core output variables set out in Annex I.
3. 'Reference date/period' refers to the date/period to which a particular output variable relates. 'Current' refers to time of data collection, 'Constant' refers to information which remains constant and does not change with time (irrespective of time of data collection), 'Wealth reference date' refers to the date as defined in Article 8(1) and (2), and 'Income reference period' refers to the period as defined in Article 8(3) and (4).
4. Certain non-core output variables are looped which implies that in these cases several non-core output variables are reported. Output variable identifiers of variables which are looped include the sign '\$' (at least 1). This applies to different types of loans, properties and gifts/inheritances where the number of loops is by default 3, but country surveys may also apply 2 loops. For example, in the case of 3 loops, 3 variables (HB2011, HB2012, HB2013) are reported for the variable 'HMR mortgage \$x: change in terms of mortgage' (HB201\$x in Table A). In the case of pension plans up to 7 loops may be applied.
5. For certain non-core output variables several options are available which implies that several non-core output variables must be provided. Output variable identifiers of variables which include options end with the letter 'v'. For example, 4 variables (HD1910a, HD1910b, HD1910c, HD1910d) are reported for the variable 'Type of other assets held' (HD1910v in Table A).
6. For certain non-core output variables there is a combination of loops and options. In these cases, the output variable identifiers end with '\$xv'. For example, 6 variables (HB1131a, HB1131b, HB1132a, HB1132b, HB1133a, HB1133b) are reported for the variable 'HMR mortgage \$x: reason for refinancing/renegotiation with a: first reason for refinancing/renegotiation and b: second reason for refinancing/renegotiation' (HB113\$xv in Table A).
7. The non-core output variable 'Other property \$x mortgage \$y: purpose of the loan' (HB320\$x\$yv) is looped over 2 dimensions (\$x other properties and \$y mortgages) and 4 options (a, b, c, d) are available. In this case 36 variables (HB32011a to HB32011d, HB32012a to HB32012d, HB32013a to HB32013d, HB32021a to HB32021d, HB32022a to HB32022d, HB32023a to

HB32023d, HB32031a to HB32031d, HB32032a to HB32032d, HB32033a to HB32033d) are reported (in the event of 3 loops for 'other properties' and 'mortgages').

Table A: Non-core output variables

Output variable identifier	Output variable name	Coding	Description of coding	Collection unit	To be reported when ¹ :	Reference date/period
TOPIC: REAL ASSETS AND THEIR FINANCING						
HB113\$xv Where v=a,b	HMR mortgage \$x: reason for refinancing/renegotiation a: first reason for refinancing/no refinancing b: second reason for refinancing	1	To get better loan terms	Household	HB1010>\$x-1 and HB110\$x=1	Wealth reference date
		2	To borrow additional money against the property			
		3	Some other reason			
		-1	Don't know			
		-2	No answer			
HB201\$x	Change in terms of mortgage	1	Yes	Household	HB1010>\$x-1	Wealth reference date
		2	No			
		-1	Don't know			
		-2	No answer			
HB202\$xv Where v=a,b	Type of change in mortgage terms a: first change b: second change	1	Change from fixed to variable interest rate	Household	HB1010>\$x-1 and HB201\$x=1	Wealth reference date
		2	Change from variable to fixed interest rate			
		3	Reduction in the interest rate spread or in the fixed interest rate			
		4	Increase in the interest rate spread or in the fixed interest rate			
		5	Decrease in the remaining time to pay on the loan			
		6	Increase in the remaining time to pay on the loan			
		7	Reduction in the amount still owed			
		8	Borrowed additional money			
		9	Change in the grace periods			
		10	Other changes			
		-1	Don't know			
-2	No answer					
HB203\$x	Year of change in mortgage terms	Numerical value of 4 digits	Year of change	Household	HB1010>\$x-1 and HB201\$x=1	Wealth reference date
		-1	Don't know			
		-2	No answer			
HB320\$x\$yv Where v=a,b,c,d	Other property \$x mortgage \$y: purpose of the loan a: first choice purpose of the loan b: secondary choice purpose of the loan c: secondary choice purpose of the loan d: secondary choice purpose of the loan	1	To purchase or construct this property	Household	HB301\$x>\$y-1	Wealth reference date
		2	To purchase other real estate			
		3	To refurbish or renovate the residence			
		4	To buy a vehicle or other means of transport			
		5	To finance a business or professional activity			
		6	To consolidate or refinance debts			
		7	For education purposes			
		8	To cover living expenses or other purchases			
		9	Other			

		-1	Don't know			
		-2	No answer			
TOPIC: OTHER LIABILITIES / CREDIT CONSTRAINTS						
HC035\$ Where v=a,b,c,d	Private loan \$x: purpose of the loan a: first choice purpose of the loan b: secondary choice purpose of the loan c: secondary choice purpose of the loan d: secondary choice purpose of the loan	1	To purchase or construct the household main residence (HMR)	Household	HC0340>\$ x-1	Wealth reference date
		2	To purchase other real estate			
		3	To refurbish or renovate the residence			
		4	To buy a vehicle or other means of transport			
		5	To finance a business or professional activity			
		6	To consolidate debts			
		7	For education purposes			
		8	To cover living expenses or other purchases			
		9	Other			
		-1	Don't know			
		-2	No answer			
HC050\$x	Non-collateralised loan \$x: purpose of the loan a: first choice purpose of the loan b: secondary choice purpose of the loan c: secondary choice purpose of the loan d: secondary choice purpose of the loan	1	To purchase or construct the HMR	Household	HC0410>\$ x-1	Wealth reference date
		2	To purchase other real estate			
		3	To refurbish or renovate the residence			
		4	To buy a vehicle or other means of transport			
		5	To finance a business or professional activity			
		6	To consolidate debts			
		7	For education purposes			
		8	To cover living expenses or other purchases			
		9	Other			
		10	To support relatives and friends			
		-1	Don't know			
-2	No answer					
TOPIC: PRIVATE BUSINESSES AND FINANCIAL ASSETS						
HD1410v Where v=a,b,c,d	Type of bonds held a: state or other general government b: banks/other financial intermediaries c: non-financial corporations d: other	1	Yes	Household	HD1400=1	Wealth reference date
		2	No			
		-1	Don't know			
		-2	No answer			
HD1910v Where v=a,b,c,d	Type of other assets held a: cryptocurrency b: precious metals c: derivatives d: other	1	Yes	Household	HD1900=1	Wealth reference date
		2	No			
		-1	Don't know			
		-2	No answer			
TOPIC: EMPLOYMENT						
PE0810	Type of other work	1	Also has one or more contracts with (an) employer(s)	All household members aged 16 and over	PE0800=1	Current
		2	Also has one or more self- employed activities			

		3	Also has both contract(s) with (an) employer(s) and self-employed activities			
		-1	Don't know			
		-2	No answer			
PE0250	Status in previous job for unemployed	1	Employee	All household members aged 16 and over	PE0900=1 and (PE0100a =3 or PE0100b=3 or PE0100c=3 or PE0100d=3) and not (PE0100a =5 or PE0100b=5 or PE0100c=5 or PE0100d=5)	Current
		2	Self-employed – with employees			
		3	Self-employed – without employees			
		4	Unpaid family worker			
		-1	Don't know			
		-2	No answer			
PE0350	Previous job description / ISCO for unemployed	10	Managers	All household members aged 16 and over	PE0900=1 and (PE0100a =3 or PE0100b=3 or PE0100c=3 or PE0100d=3) and not (PE0100a =5 or PE0100b=5 or PE0100c=5 or PE0100d=5)	Current
		20	Professionals			
		30	Technicians and associate professionals			
		40	Clerical support workers			
		50	Service and sales workers			
		60	Skilled agricultural, forestry and fishery workers			
		70	Craft and related trades workers			
		80	Plant and machine operators, and assemblers			
		90	Elementary occupations			
		00	Armed forces occupations			
		-1	Don't know			
		-2	No answer			
PE0450	Previous employment – NACE for unemployed	A	Agriculture, forestry and fishing	All household members aged 16 and over	PE0250=1	Current
		B	Mining and quarrying			
		C	Manufacturing			
		D	Electricity, gas, steam and air conditioning supply			
		E	Water supply; sewerage, waste management and remediation activities			
		F	Construction			
		G	Wholesale and retail trade; repair of motor vehicles and motorcycles			
		H	Transportation and storage			
		I	Accommodation and food service activities			
		J	Information and communication			
		K	Financial and insurance activities			
		L	Real estate activities			
		M	Professional, scientific and technical activities			
		N	Administrative and support service activities			
		O	Public administration and defence; compulsory social security			
		P	Education			
		Q	Human health and social work activities			

		R	Arts, entertainment and recreation			
		S	Other service activities			
		T	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use			
		U	Activities of extraterritorial organisations and bodies			
		-1	Don't know			
		-2	No answer			
PE0370	Main job description / ISCO for retired or other inactive	10	Managers	All household members aged 16 and over	Not (PE0100a in (1,2,3) or PE0100b in (1,2,3) or PE0100c in (1,2,3) or PE0100d in (1,2,3)	Current
		20	Professionals			
		30	Technicians and associate professionals			
		40	Clerical support workers			
		50	Service and sales workers			
		60	Skilled agricultural, forestry and fishery workers			
		70	Craft and related trades workers			
		80	Plant and machine operators, and assemblers			
		90	Elementary occupations			
		00	Armed forces occupations			
		-1	Don't know			
		-2	No answer			
PE0470	Main employment – NACE for retired or other inactive	A	Agriculture, forestry and fishing	All household members aged 16 and over	PE0270=1	Current
		B	Mining and quarrying			
		C	Manufacturing			
		D	Electricity, gas, steam and air conditioning supply			
		E	Water supply; sewerage, waste management and remediation activities			
		F	Construction			
		G	Wholesale and retail trade; repair of motor vehicles and motorcycles			
		H	Transportation and storage			
		I	Accommodation and food service activities			
		J	Information and communication			
		K	Financial and insurance activities			
		L	Real estate activities			
		M	Professional, scientific and technical activities			
		N	Administrative and support service activities			
		O	Public administration and defence; compulsory social security			
		P	Education			
		Q	Human health and social work activities			
		R	Arts, entertainment and recreation			
		S	Other service activities			
		T	Activities of households as employers; undifferentiated goods- and services-producing			

			activities of households for own use			
		U	Activities of extraterritorial organisations and bodies			
		-1	Don't know			
		-2	No answer			
PE9020	Respondent of the employment section	Numerical value of up to 2 digits	Personal ID, RA0010	All household members aged 16 and over	Always	Current
		99	Person outside household			
TOPIC: PENSIONS AND INSURANCE POLICIES						
PFA070\$x	Mandatory or voluntary pension plan \$x	1	Mandatory	All household members aged 16 and over	PFA0100>\$x-1	Wealth reference date
		2	Voluntary			
		-1	Don't know			
		-2	No answer			
PFA1300v	Expected percentage of final labour income to be received upon retirement, all public and occupational plans taken together	Numerical value	Percentage	All household members aged 16 and over	PFA0100>0 and PFA100\$x <> -8 and PFA020\$x =1,2	Wealth reference date
Where v=a,b		-1	Don't know			
	a: lower range of the expected percentage	-2	No answer			
	b: upper range of the expected percentage	-4	Not collected; proxy respondent			
PF9020	Respondent of the pensions section	Numerical value of up to 2 digits	Personal ID, RA0010	All household members aged 16 and over	Always	Wealth reference date
		99	Person outside household			
TOPIC: INCOME						
PG9020	Respondent of the personal income section	Numerical value of up to 2 digits	Personal ID, RA0010	All household members aged 16 and over	Always	Income reference period
		99	Person outside household			
TOPIC: GIFTS/INHERITANCES						
HH050\$x	Substantial gift/inheritance \$x: type of transfer	1	Gift	Household	HH0110>\$x-1	Current
		2	Inheritance			
		-1	Don't know			
		-2	No answer			
HH060\$x	Substantial gift/inheritance \$x: from whom received	1	Maternal grandparents	Household	HH0110>\$x-1	Current
		2	Paternal grandparents			
		3	Parents			
		4	Children			
		5	Other relatives			
		6	Other			
		-1	Don't know			
		-2	No answer			
HH080\$x	Substantial gift/inheritance \$x: total inheritance tax	Numerical value	Amount in EUR	Household	HH0100=1	Constant
		-1	Don't know			

		-2	No answer			
TOPIC: CONSUMPTION						
HIZ050	Impatience	Numerical value	Percentage	Household	Always	Current
		-1	Don't know			
		-2	No answer			
TOPIC: SAMPLE REGISTER FILE						
SC0111	Address change	11	Household at the same address as in previous wave	Panel households	Country has a panel component	Current
		12	Household at a different address from the one in previous wave			
		13	Address information missing for this household			
		14	Household new to this wave			
SC0310	Degree of urbanisation	1	Densely populated area (cities)	All sampled households	SB0100<>63	Current
		2	Intermediate density area (towns and semi-dense areas)			
		3	Thinly populated area (rural areas)			

¹ Notes:

"\$x" refers to the number in the loop. For example, HB201\$x is to be reported when HB1010>\$x-1. This means that variable HB2011 is to be reported when HB1010>0, HB2012 is to be reported when HB1010>1 and HB2013 is to be reported when HB1010>2;

Part 2 – Description of the content of non-core output variables

8. Table B provides a detailed description of the non-core output variables set out in Part 1.

Table B: Description of the content of non-core output variables

Output variable identifier	Output variable name	Description of output variable content
TOPIC: REAL ASSETS AND THEIR FINANCING		
HB113\$xv Where v=a,b	HMR mortgage \$x: reason for refinancing/renegotiation a: first reason for refinancing/no refinancing b: second reason for refinancing	\$x: Loop for 2 or 3 loans using the HMR as collateral. Indicates the reason for the household refinancing or renegotiating a loan. See the description of output variable HB110\$x (HMR mortgage \$x: mortgage refinancing / renegotiation) in Annex I.
HB201\$x	Change in terms of mortgage	\$x: Loop for 2 or 3 loans using the HMR as collateral. Indicates (Yes/No) if any of the terms of the loan (interest rate, spread, maturity or balance of loan) have changed since the loan was first taken out. This includes changes associated with renegotiations or refinancing of a previous loan. See the description of output variable HB110\$x in Annex I. It does not cover changes which were already anticipated in the initial contract.
HB202\$xv Where v=a,b	Type of change in mortgage terms a: first change b: second change	\$x: Loop for 2 or 3 loans using the HMR as collateral. Indicates the changes that have applied to the loan that were not anticipated in the initial contract.
HB203\$x	Year of change in mortgage terms	\$x: Loop for 2 or 3 loans using the HMR as collateral. Indicates the year when the most recent changes in the mortgage terms occurred, i.e. if conditions were changed several times, it indicates the year of the most recent changes.
HB320\$x\$yv where v=a,b,c,d	Other property \$x mortgage \$y: purpose of the loan a: first choice purpose of the loan b: secondary choice purpose of the loan c: secondary choice purpose of the loan d: secondary choice purpose of the loan	Loop on \$y for loans using property \$x as collateral. \$x: Loop for 2 or 3 properties other than the HMR. \$y: Loop for 2 or 3 mortgages Purpose for which the money was used when the household first took out the loan, followed by secondary purposes (b to d) in decreasing order of importance. See the description of output variable HB120\$xv (HMR mortgage \$x: purpose of the loan) in Annex I.
TOPIC: OTHER LIABILITIES / CREDIT CONSTRAINTS		
HC035\$xv where v=a,b,c,d	Private loan \$x: purpose of the loan a: first choice purpose of the loan b: secondary choice purpose of the loan c: secondary choice purpose of the loan	\$x: Loop for 2 or 3 private loans. Purpose for which the money was used when the household first took out the loan, starting with the main purpose (a), followed by secondary purposes (b to d) in decreasing order of importance, i.e. a total of 4 output variables (v=a to d) for each private loan.

	d: secondary choice purpose of the loan	
HC050\$x	<p>Non-collateralised loan \$x: purpose of the loan</p> <p>a: first choice purpose of the loan</p> <p>b: secondary choice purpose of the loan</p> <p>c: secondary choice purpose of the loan</p> <p>d: secondary choice purpose of the loan</p>	<p>\$x: Loop for 2 or 3 non-collateralised loans.</p> <p>Purpose for which the money was used when the household first took out the loan, starting with the main purpose (a), followed by secondary purposes (b to d) in decreasing order of importance, i.e. a total of 4 output variables (v=a to d) for each non-collateralised loan.</p>
TOPIC: PRIVATE BUSINESSES AND FINANCIAL ASSETS		
HD1410v where v=a,b,c,d	<p>Type of bonds held</p> <p>a: state or other general government</p> <p>b: banks/other financial intermediaries</p> <p>c: non-financial corporations</p> <p>d: other</p>	Indicates (Yes/No) if the household holds bonds issued (a) by a foreign or domestic government, (b) by a bank or other type of financial intermediary, (c) by a non-financial corporation or (d) by another organisation.
HD1910v Where v=a,b,c,d	<p>Type of other assets held</p> <p>a: cryptocurrency</p> <p>b: precious metals</p> <p>c: derivatives</p> <p>d: other</p>	Indicates (Yes/No) if the household holds (a) cryptocurrency (e.g. bitcoin), (b) precious metals (e.g. gold), (c) derivatives (e.g. options, futures, swaps) or (d) other 'other assets'.
TOPIC: EMPLOYMENT		
PE0810	Type of other work	Describes the other type of work that the household member has (i.e. working for someone else, self-employed, both). See the output variable PE0800 (Currently more than one job) in Annex I.
PE0250	Status in previous job for unemployed	<p>Previous main job for an unemployed person. The output variable is based on the International Classification of Status in Employment (ICSE-93).</p> <p>See the description of output variable PE0200 (Status in employment) in Annex I.</p>
PE0350	Previous job description / ISCO for unemployed	<p>Previous main job for an unemployed person.</p> <p>The occupation in the main job is coded based on the ISCO-08 classification, International Standard Classification of Occupations (International Labour Organization).</p> <p>See the description of output variable PE0300 (Job description ISCO) in Annex I.</p>
PE0450	Previous employment – NACE for unemployed	<p>Economic sector of previous main employer coded according to the Statistical Classification of Economic Activities NACE, Rev 2 (2008), first level.</p> <p>See the description of output variable PE0400 (Main employment – NACE) in Annex I.</p>
PE0370	Main job description / ISCO for retired or other inactive	Previous main job for a retired or other inactive person.

		<p>The occupation in the main job is coded based on the ISCO-08 classification, International Standard Classification of Occupations (International Labour Organization).</p> <p>See the description of output variable PE0300 (Job description ISCO) in Annex I.</p>
PE0470	Main employment – NACE for retired or other inactive	<p>Economic sector of previous main employer coded according to the Statistical Classification of Economic Activities NACE, Rev 2 (2008), first level.</p> <p>See the description of output variable PE0400 (Main employment – NACE) in Annex I.</p>
PE9020	Respondent of the employment section	<p>Code identifying the person who answered the questions in the employment section.</p> <p>This may be code RA0010 (Personal ID) as defined in Annex I or the special code 99 if the person is not part of the household.</p>
TOPIC: PENSIONS AND INSURANCE POLICIES		
PFA070\$x	Mandatory or voluntary pension plan \$x	<p>\$x: Loop for up to 7 pension plans</p> <p>Indicates the type of plan, i.e. mandatory or voluntary.</p>
PFA1300v where v=a,b	<p>Expected percentage of final labour income to be received upon retirement, all public and occupational plans taken together</p> <p>a: lower range of the expected percentage</p> <p>b: upper range of the expected percentage</p>	<p>Percentage of the final labour income that the respondent expects to receive upon retirement, all public and occupational pension plans taken together.</p> <p>The percentage refers to the labour income of the respondent before retirement.</p> <p>The values of the two output variables PFA1300a and PFA1300b may be identical if the respondent can provide a point estimate for the expected replacement rate.</p>
PF9020	Respondent of the pensions section	<p>Code identifying the person who answered the questions in the pensions and insurance policies section.</p> <p>This may be code RA0010 (Personal ID) as defined in Annex I or the special code 99 if the person is not part of the household.</p>
TOPIC: INCOME		
PG9020	Respondent of the personal income section	<p>Code identifying the person who answered the questions PG0100-PG0510 in the income section of Annex I.</p> <p>This may be code RA0010 (Personal ID) as defined in Annex I or the special code 99 if the person is not part of the household.</p>
TOPIC: GIFTS/INHERITANCES		
HH050\$x	Substantial gift/inheritance \$x: type of transfer	<p>\$x: Loop for 2 or 3 gifts/inheritances.</p> <p>Indicates if the gift(s)/inheritance(s) received by the household were a gift or an inheritance.</p>
HH060\$x	Substantial gift/inheritance \$x: from whom received	<p>\$x: Loop for 2 or 3 gifts/inheritances.</p> <p>Indicates from whom the household received the gift/inheritance.</p>
HH080\$x	Substantial gift/inheritance \$x: total inheritance tax	<p>\$x: Loop for 2 or 3 gifts/inheritances.</p> <p>Total tax paid on the gift/inheritance.</p> <p>Since gifts or inheritances received at the same time from the same person are treated as one, this covers the total tax paid on all gifts/inheritances. It also includes taxes paid on the HMR received as a gift/inheritance.</p> <p>The corresponding gross value of the gift/inheritance is recorded under the core output variable HH040\$x in accordance with Annex I.</p>

TOPIC: CONSUMPTION		
HIZ050	Impatience	<p>Assesses the household's impatience regarding receipt of additional income.</p> <p>The impatience is assessed as follows: the household is told that it has won the lottery and will receive a sum equal to the household's yearly income in a year's time. However, the household can give up part of the sum and collect the rest of the win immediately. The household is then asked how much it would be willing to give up (as a percentage of the win) in order to obtain the money immediately.</p>
TOPIC: SAMPLE REGISTER FILE		
SC0111	Address change	Provides information regarding possible changes in the address of the household.
SC0310	Degree of urbanisation	<p>The degree of urbanisation (DEGURBA) is a classification that indicates the character of the area where the household lives.</p> <p>DEGURBA is a classification of local administrative units (LAU2) into three categories:</p> <p><i>Densely populated areas (cities)</i>: at least 50% of the population lives in urban centres</p> <p><i>Intermediate density areas (towns and semi-dense areas)</i>: less than 50% of the population lives in urban centres and no more than 50% of the population lives in rural grid cells.</p> <p><i>Thinly populated area (rural areas)</i>: more than 50% of the population lives in rural grid cells.</p> <p>For this purpose the following definitions are used:</p> <p>Urban centres: cluster of contiguous grid cells of 1 km² with a population density of at least 1 500 inhabitants per km² and a minimum population of 50 000.</p> <p>Urban clusters: cluster of contiguous grid cells of 1 km² with a population density of at least 300 inhabitants per km² and a minimum population of 5 000.</p> <p>Rural grid cells: grid cells that are not identified as urban centres or as urban clusters.</p> <p>Source: Eurostat</p> <p>The underlying methodology is described in 'Applying the Degree of Urbanisation – A methodological manual to define cities, towns and rural areas for international comparisons', 2021 edition.</p>