



**banco
central**
Chile



Survey of
HOUSEHOLD FINANCES
2024



For more information about the HFS, visit www.bcentral.cl
Inquiries: efh@bcentral.cl



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LEGEND:

- Instruction on aspects the interviewer must keep in mind
- ⊗ Filter applied to the following question
- ⚙ Filter in question wording
- ➔ Skips
- 📖 Definitions and concepts that **must** be read to the respondent

SAMPLE INFORMATION

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NAME OF EFH 2021 RESPONDENT

TYPE OF SAMPLE

- 

REGION

AGE OF EFH 2021 RESPONDENT

10

COMMENTS

MUNICIPALITY

➤ Municipality codes according to Annex I

ADDRESS

✕ Only for panel sample

VISIT LOG

VISIT	ID	USER	Date	Time	CDF*

➤ *CDF: Final disposition codes according to Annex II

HOUSEHOLD MEMBERS REGISTRY

READ PRESENTATION

PRESENTATION

Sir/Madam,

My name is _____, I am an interviewer from [PROVIDER NAME]. Together with the Central Bank of Chile, we are conducting the Survey of Household Finances. This is a study carried out by the Central Bank to understand the financial situation of households in Chile, used for research and public policy discussions. The last survey was conducted in 2021, so it is important to have updated information.

I will now provide you with an informational brochure from the Central Bank of Chile.

P0a-R0a. Could you please tell me your first name?

P0b-R0b. Could you please tell me your age?

completed years [10 - 105]

✗ Only if P0b-R0b < 15, others go to P0c-R0c

➤ READ THE FOLLOWING INSTRUCTION AND **READ THE INTRODUCTION AGAIN** TO START THE INTERVIEW WITH A PERSON AGED 15 OR OLDER

➤ IF THERE IS NO PERSON AGED 15 OR OLDER AVAILABLE IN THE HOUSEHOLD, THE INTERVIEW MUST BE CLOSED WITH CODE CDF 225.

📖 **M1.** We need to provide information about the Household Financial Survey to a person living in this dwelling who is 15 years of age or older.

P0c-R0c. Does this address correspond to [ADDRESS] [MUNICIPALITY] [NOTES]?

1. Yes ➔ If Sample= Refresh, go to R1; if Sample= Panel go to P2a
2. No ➔ End the interview and assign code CDF 318. You must find the correct address; please check in the field.

✗ Only for the refresh sample residing at the selected address (P0c-R0c=1)

R1. Does this address correspond to a private dwelling?

1. Yes
2. No ➔ End the interview and assign code CDF 400 as appropriate

R2. How many people usually reside in this dwelling?

people [1 - 20]

✗ Only if R2 > 1, the rest (single-person refresh household) go to P5-R6.

➤ READ THE DEFINITION OF USUAL RESIDENT TO THE RESPONDENT

📖 **A usual resident** of the dwelling is any person who sleeps in it most nights of the week.

R3. Do all the people who usually reside in this dwelling share a food budget?

1. Yes ➔ Go to P5-R6
2. No

➤ READ THE DEFINITION OF HOUSEHOLD TO THE RESPONDENT

📖 **A household** is defined as the group of people who live in the same dwelling and share a food budget.

R4a. How many households reside in this dwelling?

households [2 - 10]

➤ YOU MUST INTERVIEW THE **MAIN HOUSEHOLD**. THIS IS DEFINED AS THE ONE WHERE THE OWNER OF THE DWELLING OR THE PERSON RESPONSIBLE TO THE OWNER LIVES. FOR EXAMPLE, THE MAIN TENANT OR USUFRUCTUARY.

R4b. Do you belong to the main household?

1. Yes ➔ Go to P5-R6
2. No

R4c. Is any member of the main household available at this moment?

1. Yes → Ask to speak with that person, READ THE INTRODUCTION AGAIN, and go to P5-R6
2. No → End the interview and assign code CDF 225

✖ Only for panel sample

P2a. We are looking for [NAME OF EFH 2021 RESPONDENT], approximately [AGE OF EFH 2021 RESPONDENT] years old, who participated in the Survey of Household Finances in 2021. Is this person...?

➤ READ THE OPTIONS

1. Yourself → Go to M2a
2. Lives here and is part of your household → Go to P4
3. Lives here but is not part of your household → Go to P3
4. Does not live here → Go to P2b

P2b. Do you have any information, such as a phone number or new address, where we can reach [NAME OF EFH 2021 RESPONDENT]?

1. Yes
2. No → End the interview and assign code CDF 225. Contact your supervisor to report this situation.

P2c. What is the new address and/or phone number where we can reach [NAME OF EFH 2021 RESPONDENT]?

Municipality:

Region:

Address:

Phone:

➤ End the interview with code CDF 225. Contact your supervisor to provide the new contact information for the EFH 2021 RESPONDENT.

✖ Only if P2a =3

P3. Is [NAME OF EFH 2021 RESPONDENT] or any member of [NAME OF EFH 2021 RESPONDENT]'s household available at this moment?

1. Yes, [NAME OF EFH 2021 RESPONDENT] is available → Ask to speak with [NAME OF EFH 2021 RESPONDENT], read the introduction again, and go to M2a
2. Yes, another member of [NAME OF EFH 2021 RESPONDENT]'s household is available → Ask to speak with this other household member, read the introduction again, and go to M2b
3. No → End the interview and assign code CDF 225

✖ Only if P2a =2

P4. Is [NAME OF EFH 2021 RESPONDENT] available at this moment?

1. Yes → Ask to speak with [NAME OF EFH 2021 RESPONDENT], read the introduction again, and go to M2a
2. No → Go to M2b

HOUSEHOLD COMPOSITION

✚ Panel sampler where the EFH 2021 respondent is available (P2a=1 o P3=1 o P4=1)

➤ READ THE FOLLOWING TEXT TO THE RESPONDENT

Message **M2a**. Next, I will ask you to update the members of your household that you reported in the interview conducted in 2021. A household is defined as the group of people who live in the same dwelling and share a food budget.

✚ Panel sample where the EFH 2021 Respondent is not available (P3=2 o P4=2)

➤ READ THE FOLLOWING TEXT TO THE RESPONDENT

Message **M2b**. Next, I will ask you to update the members of the household that [NAME OF EFH 2021 RESPONDENT] reported in the interview conducted in 2021. A household is defined as the group of people who live in the same dwelling and share a food budget.

P5-R6. Could you please tell me the name, sex, age, nationality, and marital status of the people who are part of your household?

- Write the first name of all household members, including the person you are interviewing. The respondent must be listed first.
- Do not forget to include babies, young children, and elderly adults who belong to the household.
- Do not forget to include those who are temporarily living away from the household for study, work, business, illness, vacation, or other reasons, as long as their absence does not exceed 6 months (except for the head of the household and children under 6 months old).

A1. Name

A5. Is <you/[A1. Name]> male or female?

1. Male
2. Female
8. No response
9. Does not know

N°	A1	A5
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

A6. What is the age of <you/[A1. Name]>?

➤ RECORD COMPLETED YEARS. FOR CHILDREN UNDER ONE YEAR, RECORD ZERO.

years [0 - 120]

A7. What is the nationality of <you/[A1. Name]>?

➤ **DO NOT READ** THE OPTIONS

1. Chilean (exclusively)
2. Chilean and another (dual nationality)
3. Peruvian
4. Colombian
5. Haitian
6. Argentine
7. Bolivian
8. Brazilian
9. Ecuatorian
10. Spanish
11. Venezolan
12. Other. **A7e** specify
98. No response
99. Does not know

✖ Only for persons aged 15 or older (A6>=15)

A8. What is the marital status of <you/[A1. Name]>?

➤ READ THE OPTIONS

1. Married
2. Cohabiting or partner without a civil union agreement
3. Civil union partner with a civil union agreement
4. Annulled
5. Separated from a legal union
6. Separated from a de facto union
7. Widowed
8. Single
9. Divorced
98. No response (do not read)
99. Does not know (do not read)

📖 The head of household is defined as the member of the household (male or female) who is considered as such by the other household members, whether due to economic dependence, kinship, age, authority, or respect.

P6-R7b. What is the relationship of <you/[A1. Name]> to the head of household?

➤ **DO NOT READ** THE OPTIONS

➤ ONLY ONE MEMBER OF THE HOUSEHOLD CAN BE MARKED AS HEAD OF HOUSEHOLD.

➤ ONLY ONE MEMBER OF THE HOUSEHOLD CAN BE MARKED AS SPOUSE.

➤ IT IS MANDATORY THAT ONE MEMBER OF THE HOUSEHOLD IS MARKED AS THE HEAD OF THE HOUSEHOLD.

➤ THE HEAD OF HOUSEHOLD CANNOT BE UNDER 18 YEARS OF AGE.

1. Head of household
2. Spouse or partner
3. Son/daughter, stepson/stepdaughter
4. Father or mother
5. Father-in-law or mother-in-law
6. Son-in-law or daughter-in-law
7. Grandson/granddaughter
8. Brother/sister
9. Brother-in-law/sister-in-law
10. Grandfather/grandmother
11. Other relative
12. Non-relative
13. Live-in domestic service

N°	A6	A7	A7e Specify	A8	P6-R7b
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

➤ TO ENSURE NO ONE IS LEFT OUT, READ THE FOLLOWING MESSAGE TO THE RESPONDENT

🗨️ I need to make sure that we have not missed any member of your household:

- Is there any baby or minor you have not mentioned?
- Is there any elderly person you have not mentioned?
- Is there any student who is currently living elsewhere?
- Is there any other household member who is temporarily living elsewhere for work, business, illness, vacation, or another reason, but who has not been absent for more than 6 months?

A2. So, how many people usually live in the household?

➤ CONFIRM WITH RESPONDENT THE NUMBER OF PEOPLE WHO USUALLY LIVE IN THE HOUSEHOLD. IF ANY MEMBER IS MISSING, GO BACK AND ENTER THEM.

people [0 - 20]

COMMENTS

INTERVIEWEE IDENTIFICATION

- ✕ All respondents from the refresh sample and panel sample where the EFH respondent is not available (P3 = 2 or P4 = 2), others go to Module B.

P7-R8. Is <NAME OF THE HEAD OF THE HOUSEHOLD> available to answer the survey?

1. Yes
2. No → Go to P8-R9

☐

P10-R11. Does your household have debts with financial institutions, non-financial institutions, or others such as family or friends?

1. Yes
2. No → Go to P13-R14

☐

- ✕ Only if P7-R8=1, others go to P8-R9.

- CONTINUE THE SURVEY WITH THE HEAD OF HOUSEHOLD AS THE RESPONDENT. THE NAME OF THE SELECTED RESPONDENT IS:

NAME OF THE HEAD OF THE HOUSEHOLD → Go to P6-R7a

- ✕ Only if P10-R11=1, others go to P13-R14.

P11-R12. Which member of the household has the highest amount of debt?

- INDICATE THE NAME OF THE PERSON WITH THE MOST DEBT
➤ ONLY CONSIDER HOUSEHOLD MEMBERS AGED 18 OR OLDER

P8-R9. Which member of your household has the most knowledge about the household's finances, income, expenses, and debts?

- INDICATE THE NAME OF THE PERSON WITH THE MOST KNOWLEDGE ABOUT THE HOUSEHOLD'S FINANCES
➤ ONLY CONSIDER HOUSEHOLD MEMBERS AGED 18 OR OLDER

- ✕ Only if P11-R12 is different from <NAME OF THE HEAD OF THE HOUSEHOLD> and different from <NAME P8-R9>, others go to P13-R14.

P12-R13. Is <NAME OF PERSON P11-R12> available to answer the survey?

1. Yes
2. No → Go to P13-R14

☐

- ✕ Only if P12-R13=1, others go to P13-R14.

- CONTINUE THE SURVEY WITH THE PERSON WITH THE MOST DEBT AS THE RESPONDENT. THE NAME OF THE SELECTED RESPONDENT IS:

NAME P11-R12 → Go to P6-R7a

- ✕ Only if P8-R9 is different from <NAME OF THE HEAD OF THE HOUSEHOLD>, others go to P10-R11.

P9-R10. Is <NAME OF THE PERSON P8-R9> available to answer the survey?

1. Yes
2. No → Go to P10-R11

☐

P13-R14. Does your household have financial and/or real estate assets?

1. Yes
2. No → Go to P16-R17

☐

- ✕ Only if P13-R14=1, others go to P16-R17.

P14-R15. Which member of your household has the highest amount of financial and/or real estate assets?

- INDICATE THE NAME OF THE PERSON WITH THE MOST FINANCIAL AND/OR REAL ESTATE ASSETS
➤ ONLY CONSIDER HOUSEHOLD MEMBERS AGED 18 OR OLDER

- ✖ Only if P14-R15 is different from <NAME OF THE HEAD OF THE HOUSEHOLD> and different from <NAME P8-R9> and different from <NAME P11-R12>, others go to P16-R17.

P15-R16. Is <NAME OF PERSON P14-R15> available to answer the survey?

1. Yes
2. No → Go to P16-R17

☐

- ✖ Only if P15-R16=1, others go to P16-R17.

- CONTINUE THE SURVEY WITH THE PERSON WITH THE MOST FINANCIAL AND/OR REAL ESTATE ASSETS AS THE RESPONDENT. THE NAME OF THE SELECTED RESPONDENT IS:

NAME P14-R15 → Go to P6-R7a

P16-R17. Which household member contributes the largest amount of money to the household?

- INDICATE THE NAME OF THE PERSON WHO CONTRIBUTES THE MOST MONEY TO THE HOUSEHOLD, REGARDLESS OF WHETHER THEY GENERATE THE MOST INCOME.
- ONLY CONSIDER HOUSEHOLD MEMBERS AGED 18 OR OLDER

- ✖ Only if P16-R17 is different from <NAME OF THE HEAD OF THE HOUSEHOLD> and different from <NAME P8-R9> and different from <NAME P11-R12> and different from <NAME P14-R15>, others go to rescheduling message.

P17-R18. Is <NAME OF PERSON P16-R17> available to answer the survey?

1. Yes
2. No → Go to rescheduling message

☐

- ✖ Only if P17-R18=1, others go to rescheduling message.

- CONTINUE THE SURVEY WITH THE PERSON WHO CONTRIBUTES THE MOST MONEY TO THE HOUSEHOLD AS THE RESPONDENT. THE NAME OF THE SELECTED RESPONDENT IS:

NAME P16-R17 → Go to P6-R7a

[CREATE AN ORDER VARIABLE THAT TAKES THE VALUE 1 FOR THE HOUSEHOLD MEMBER IDENTIFIED AS THE RESPONDENT AND CONSECUTIVE NUMBERS FOR THE REST OF THE HOUSEHOLD MEMBERS]

Rescheduling message

- SINCE THERE IS NO ONE AVAILABLE TO ANSWER THE SURVEY AT THIS TIME, YOU MUST SCHEDULE A NEW VISIT.
- THE SYSTEM WILL INFORM YOU OF THE PRIORITY ORDER IN WHICH YOU SHOULD LOOK FOR PEOPLE ON YOUR NEXT VISIT.
- END THE INTERVIEW WITH CDF 225


P6-R7a. What is the relationship of <You/[A1. Name]> with the EFH 2024 respondent (you)?


- **DO NOT READ** THE OPTIONS
- ONLY ONE HOUSEHOLD MEMBER CAN BE MARKED AS THE RESPONDENT
- IT IS MANDATORY THAT ONE HOUSEHOLD MEMBER IS MARKED AS THE RESPONDENT

1. Respondent
2. Spouse or partner
3. Son/daughter, stepson/stepdaughter
4. Father or mother
5. Father-in-law or mother-in-law
6. Son-in-law or daughter-in-law
7. Grandson/granddaughter
8. Brother/sister
9. Brother-in-law/sister-in-law
10. Grandfather/grandmother
11. Other relative
12. Non-relative
13. Live-in domestic service

N°	Order	P6-R7a
1	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
2	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
3	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
4	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
5	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
6	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
7	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
8	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
9	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
10	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>


MODULE B: EDUCATION


 Next, I will ask you some questions about the education of each member of the household aged 15 or older.

 Only for people aged 15 or older (A6>=15)


B1. Does <You/[A1. NAME]> currently attend any educational institution?

1. Yes
2. No
8. No response
9. Does not know

 For the purposes of this survey, educational level refers to formal education, not including training or short courses. Could you please indicate, for each member of the household, the educational level they are currently attending or the highest educational level they have completed?


 For household members who currently attend an educational institution (B1=1).


B2. What educational level is <You/[A1. NAME]> currently attending?

 For household members who do not currently attend an educational institution (B1=2, 8 o 9).

B2. What is the highest educational level <You/[A1. NAME]> completed?

 SHOW CARD 3

 IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

 For household members who are not currently studying (B1=2, 8 o 9) and B2>=3 and B2<=14.

B3. Did <You/[A1. NAME]> completed <[B2. NIVEL]> education?

1. Yes → Go to Module C
2. No
8. No response
9. Does not know

N°	B1	B2	B3
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

✚ For household members who are currently studying (B1=1) primary education (B2=4).

B4. What grade or year of primary education is <You /[A1. NAME]> currently attending?

- **DO NOT READ** THE OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
- MARK ONLY ONE OPTION

1. 1st grade
2. 2nd grade
3. 3rd grade
4. 4th grade
5. 5th grade
6. 6th grade
7. 7th grade
8. 8th grade
98. No response
99. Does not know

✚ For household members who are currently studying (B1=1) secondary education (B2=6 o 8).

B4. What grade or year of secondary education is <Usted / [A1. NOMBRE]> currently attending?

- **DO NOT READ** THE OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
- MARK ONLY ONE OPTION

1. 1st year
2. 2nd year
3. 3rd year
4. 4th year
98. No response
99. Does not know

✚ For household members who are currently studying (B1=1) at Technical Training Center (B2=9) or Professional Institute (B2=10).

B4. What year of Higher Technical Education is <You /[A1. NAME]> currently attending?

- **DO NOT READ** THE OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
- MARK ONLY ONE OPTION

1. 1st year
2. 2nd year
3. 3rd year
4. 4th year
98. No response
99. Does not know

✚ For household members who are currently studying (B1=1) at University (B2=11).

B4. What year of university education is <You /[A1. NAME]> currently attending?

- **DO NOT READ** THE OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
- MARK ONLY ONE OPTION

1. 1st year
2. 2nd year
3. 3rd year
4. 4th year
5. 5th year
6. 6th year
7. 7th year
8. 8th year
98. No response
99. Does not know

N°	B4
1	<input type="checkbox"/> <input type="checkbox"/>
2	<input type="checkbox"/> <input type="checkbox"/>
3	<input type="checkbox"/> <input type="checkbox"/>
4	<input type="checkbox"/> <input type="checkbox"/>
5	<input type="checkbox"/> <input type="checkbox"/>
6	<input type="checkbox"/> <input type="checkbox"/>
7	<input type="checkbox"/> <input type="checkbox"/>
8	<input type="checkbox"/> <input type="checkbox"/>
9	<input type="checkbox"/> <input type="checkbox"/>
10	<input type="checkbox"/> <input type="checkbox"/>

✚ For household members who are currently studying (B1=1) postgraduate studies (B2=12, 13 o 14)..

B4. What year of postgraduate education is <You /[A1. NAME]> currently attending?

➤ **DO NOT READ** THE OPTIONS

➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

➤ MARK ONLY ONE OPTION

1. 1st year
2. 2nd year
3. 3rd year
4. 4th year
5. 5th year
6. 6th year
98. No response
99. Does not know

✚ For household members who are not currently studying (B1=2, 8 o 9) and did not complete primary education (B2=3 y B3=2, 8 o 9).

B4. What was the last grade or year of primary education that <You /[A1. NAME]> completed?

➤ **DO NOT READ** THE OPTIONS

➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

➤ MARK ONLY ONE OPTION

1. 1st year
2. 2nd year
3. 3rd year
4. 4th year
5. 5th year
98. No response
99. Does not know

✚ For household members who are not currently studying (B1=2, 8 o 9) and did not complete basic education (B2=4 y B3=2, 8 o 9).

B4. What was the last grade or year of basic education that <You /[A1. NAME]> completed?

➤ **DO NOT READ** THE OPTIONS

➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

➤ MARK ONLY ONE OPTION

1. 1st grade
2. 2nd grade
3. 3rd grade
4. 4th grade
5. 5th grade
6. 6th grade
7. 7th grade
98. No response
99. Does not know

✚ For household members who are not currently studying (B1=2, 8 o 9) and did not complete secondary technical education (B2=5 o 7 y B3=2, 8 o 9).

B4. What was the last grade or year of secondary technical education that <You /[A1. NAME]> completed?

➤ **DO NOT READ** THE OPTIONS

➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

➤ MARK ONLY ONE OPTION

1. 1st year
2. 2nd year
3. 3rd year
4. 4th year
5. 5th year
98. No response
99. Does not know

N°	B4
1	<input type="checkbox"/> <input type="checkbox"/>
2	<input type="checkbox"/> <input type="checkbox"/>
3	<input type="checkbox"/> <input type="checkbox"/>
4	<input type="checkbox"/> <input type="checkbox"/>
5	<input type="checkbox"/> <input type="checkbox"/>
6	<input type="checkbox"/> <input type="checkbox"/>
7	<input type="checkbox"/> <input type="checkbox"/>
8	<input type="checkbox"/> <input type="checkbox"/>
9	<input type="checkbox"/> <input type="checkbox"/>
10	<input type="checkbox"/> <input type="checkbox"/>

✦ For household members who are not currently studying (B1=2, 8 o 9) and did not complete secondary education (B2=6 o 8 y B3=2, 8 o 9).

B4. What was the last grade or year of **secondary education** that <You /[A1. NAME]> completed?

➤ **DO NOT READ** THE OPTIONS

➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

➤ MARK ONLY ONE OPTION

1. 1st year
2. 2nd year
3. 3rd year
98. No response
99. Does not know

✦ For household members who are not currently studying (B1=2, 8 o 9) and did not complete higher technical education (B2=9 o 10 y B3=2, 8 o 9).

B4. What was the last grade or year of **higher technical education** that <You /[A1. NAME]> completed?

➤ **DO NOT READ** THE OPTIONS

➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

➤ MARK ONLY ONE OPTION

1. 1st year
2. 2nd year
3. 3rd year
98. No response
99. Does not know

✦ For household members who are not currently studying (B1=2, 8 o 9) and did not complete university education (B2=11 y B3=2, 8 o 9).

B4. What was the last grade or year of **university education** that <You /[A1. NAME]> completed?

➤ **DO NOT READ** THE OPTIONS

➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

➤ MARK ONLY ONE OPTION

1. 1st year
2. 2nd year
3. 3rd year
4. 4th year
5. 5th year
6. 6th year
7. 7th year
98. No response
99. Does not know

✦ For household members who are not currently studying (B1=2, 8 o 9) and did not complete postgraduate education (B2=12, 13 o 14 y B3=2, 8 o 9).

B4. What was the last grade or year of **postgraduate education** that <You /[A1. NAME]> completed?

➤ **DO NOT READ** THE OPTIONS

➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

➤ MARK ONLY ONE OPTION

1. 1st year
2. 2nd year
3. 3rd year
4. 4th year
5. 5th year
98. No response
99. Does not know

N°	B4
1	<input type="checkbox"/> <input type="checkbox"/>
2	<input type="checkbox"/> <input type="checkbox"/>
3	<input type="checkbox"/> <input type="checkbox"/>
4	<input type="checkbox"/> <input type="checkbox"/>
5	<input type="checkbox"/> <input type="checkbox"/>
6	<input type="checkbox"/> <input type="checkbox"/>
7	<input type="checkbox"/> <input type="checkbox"/>
8	<input type="checkbox"/> <input type="checkbox"/>
9	<input type="checkbox"/> <input type="checkbox"/>
10	<input type="checkbox"/> <input type="checkbox"/>

✖ For household members who are currently studying (B1=1) and report the educational level they are attending (B2<=17), others go to Module C.

B5. Does <You /[A1. NAME]> pay tuition or educational fees?

1. Yes
2. No → Go to Module C
8. No response → Go to Module C
9. Does not know → Go to Module C

✖ For household members who pay tuition or educational fees (B5=1), others go to Module C.

B5m. What is the monthly amount that <You /[A1. NAME]> pays?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

✖ For household members who pay tuition or educational fees (B5=1) but do not know or do not respond to the amount (B5m=-1 or B5m=-2), others go to Module C.


B5m_t. In which range is the monthly amount that <You /[A1. NAME]> pays for tuition or educational fees?


- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99


N°	B5	B5m [1 – 9.999.999]	B5m_t
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

MODULE C: EMPLOYMENT STATUS

THIS MODULE IS TO BE COMPLETED FOR ALL HOUSEHOLD MEMBERS AGED 15 OR OLDER

 Now I will ask you some questions about the activities that you and each member of the household aged 15 or older carry out.


 By “main activity carried out during the past week” we mean the activity to which you devoted the most hours (the most time), which does not necessarily refer to a paid or remunerated job.

 For each household member aged 15 or older (A6>=15).

C1. Which of the following options best describes the main activity that <You /[A1. NAME]> carried out during the past week?

 SHOW CARD 4 AND READ WITH THE RESPONDENT

1. Had a paid job (including paid internships or practical training)
2. Was self-employed (self-employment)
3. Worked in own business or company
4. Did not have a fixed job, but did odd jobs
5. Had a paid job but was absent due to leave, strike, illness, vacation, or other reasons
6. Worked as an apprentice or unpaid intern
7. Worked without pay (in-kind payment/volunteer work/helping family)
8. Was a student (full-time or part-time)
9. Took care of the household (homemaker)
10. Did not work but was willing to work
11. Did not work and was not willing to work
12. Did not work because could not (e.g., has a disability)
98. No response
99. Does not know

 We understand a secondary activity or occupation as any paid work that you do which involves fewer hours than the time you devote to your main activity mentioned in the previous question.

C4. During the past week, did <You /[A1. NAME]> have any secondary occupation or activity that generated income, in addition to the main activity?

1. Yes
2. No
8. No response
9. Does not know

N°	C1	C4
1	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
4	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
5	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
6	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
7	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
8	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
9	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
10	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>

✚ For household members who are working for pay (C1=1, 2, 3, 4 o 5).

C2. Although currently working, did <You /[A1. NAME]> look for another paid job or take any steps to start a self-employed activity, business, or company during the last four weeks?

1. Yes
2. No

✚ For household members who are not working for pay (C1=6, 7, 8, 9, 10, 11, 12, 98 o 99).

C2. Did <You /[A1. NAME]> look for a paid job or take any steps to start a self-employed activity, business, or company during the last four weeks?

1. Yes
2. No

C5. Is <You /[A1. NAME]> retired, pensioned, or receiving a similar benefit?

1. Yes
2. No
8. No response
9. Does not know

✘ For each household member aged 15 or older who is not employed (C1=8, 9, 10, 11, 12, 98 o 99) and does not have a secondary paid activity (C4=2, 8 o 9) and is not retired or pensioned (C5=2, 8 o 9), others go to C7.

C3. Has <You /[A1. NAME]> ever worked?

1. Yes
2. No

✘ For each household member aged 15 or older who is not employed (C1=8, 9, 10, 11, 12, 98 o 99) and does not have a secondary paid activity (C4=2, 8 o 9) and is not retired or pensioned (C5=2, 8 o 9) has ever worked (C3=1), others go to C7.

C6. How long has <You /[A1. NAME]> been without work?

- IF LESS THAN 1 YEAR WITHOUT WORK, RECORD 0 IN YEARS
- IF LESS THAN 1 MONTH WITHOUT WORK, RECORD 0 IN MONTHS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN YEARS, MONTHS, OR WEEKS

C6_years __ __ [0 - A6 - 15]
C6_months __ __ [0 - 11]
C6_weeks __ __ [0 - 4]

✘ For household members who report working for pay most of the time (C1<=5), other go to C14.

C7. How many hours does <You /[A1. NAME]> usually work per week in your main job, business, or activity?

- RECORD WEEKLY HOURS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

				C6			
N°	C2	C5	C3	Years	Months	Weeks	C7 [1 - 140]
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

C8. In your main job, does <You /[A1. NAME]> work as:

➤ **READ OPTIONS**

1. Employer or owner of business or company
2. Self-employed worker
3. Public sector employee or worker (central or municipal government, excluding armed forces, police, or security)
4. Employee or worker in public companies
5. Private sector employee or worker
6. Armed forces, police, or security
7. Unpaid family worker
8. Live-in domestic service ➔ Go to C11
9. Live-out domestic service ➔ Go to C11
98. No response (do not read)
99. Does not know (do not read)

✖ For household members who work, but not as live-in or live-out domestic service (C8<=7 o C8=98 o C8=99), others go to C11.

C9. What does <You /[A1. NAME]> do in your main job, that is, what are your main activities or responsibilities at work?

➤ **DESCRIBE IN DETAIL**

C10. What type of activity does the company, industry, or service where <You /[A1. NAME]> works mainly engage in?

➤ **DESCRIBE IN DETAIL**

C11. Since which month and year have <You /[A1. NAME]> had your current main job?

➤ **INDICATE THE MONTH AND YEAR WHEN YOU STARTED YOUR CURRENT MAIN OCCUPATION**

➤ **IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2**

➤ **CANNOT ANSWER C11_MONTH WITHOUT ANSWERING C11_YEAR**

C11_year _ _ _ _ [-1;-2;(2024-(A6-15)) - 2024]

C11_month _ _ [-1;-2;1 - 12]

N°	C8	C9	C10	C11	
				Year	Month
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

- ✖ Only for household members who do not respond or do not know the year (C11_Año=-1 o -2), others go to C12.

C11_seniority. How many years of seniority does <You /[A1. NAME]> have in your current main job?

- INDICATE YEARS OF SENIORITY IN YOUR CURRENT MAIN OCCUPATION
 ➤ IF LESS THAN 1 YEAR, RECORD 0
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

C11_seniority __ __ years [0 – (A6-15)]

- ✖ Only for household members who do not work as employer or self-employed (C8=3, 4, 5, 6, 7, 8 o 9), others go to C13.

C12. What type of contractual relationship does <You /[A1. NAME]> have in your main job?

➤ **READ** OPTIONS

1. Permanent contract ➔ Go to C14
2. Fixed-term contract
3. Contract for specific task or service
4. Apprenticeship contract
5. Temporary services
6. Subcontracting
7. Works without a contract
8. No response (do not read)
9. Does not know (do not read)

- ✖ Only for household members who work as self-employed (C8=1 o C8=2) or area public or private employees or armed forces without a permanent contract (C8=3 o C8=4 o C8=5 o C8=6) y (C12>=2)), others go to C14.

C13. In your main occupation, do <You /[A1. NAME]> work on a fee basis ("issue invoices")?

1. Yes
2. No
8. No response
9. Does not know

C14. Are <You /[A1. NAME]> affiliated with any pension system in Chile?

- SHOW CARD 6
 ➤ IF NO RESPONSE, RECORD 8; IF DOES NOT KNOW, RECORD 9

- ✖ Only for family members who are not pensioned, retired or withdrawn (C5=2, 8 o 9) and say they are affiliated with the pension system (C14=1, 2 o 3).


C15. Are <You /[A1. NAME]> currently making contributions to the mentioned pension system?

1. Yes
2. No
8. No response
9. Does not know

N°	C11_seniority	C12	C13	C14	C15
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

MODULE D: MEANS OF PAYMENT

ANSWERED BY THE RESPONDENT FOR THE HOUSEHOLD

 The following questions are about the means of payment that you or any member of your household use.

D1. Do you or any other member of your household have a checking account at a bank?

1. Yes
2. No
8. No response
9. Does not know

☐

D2. Do you or any other member of your household have a savings account, cuenta RUT, electronic checkbook, or something similar?

1. Yes
2. No
8. No response
9. Does not know

☐

D3. Do you or any other member of your household have credit cards associated with department stores or other non-financial institutions (for example: supermarkets, pharmacies, or similar establishments)?

1. Yes
2. No
8. No response
9. Does not know

☐

D4. Do you or any other member of your household have bank credit cards? Either associated with a bank account or another company (for example: Entel Visa, Club de Lectores El Mercurio, etc.)

1. Yes
2. No
8. No response
9. Does not know

☐

✖ Only for households that say they do not have bank credit cards (D4=2), others go to D6.

D5b. What are the reasons why you and the other members of your household do not have bank credit cards?

➤ **READ REASONS**

➤ **ANSWER YES OR NO FOR EACH REASON**

1. Yes
2. No
8. No response
9. Does not know

D5b_1. Lack of access

☐

D5b_2. Lack of financial resources to access these products

☐

D5b_3. Lack of trust in the system

☐

D5b_4. Do not know how the system works

☐

D5b_5. Do not feel the need

☐

D5b_6. Bad experience

☐

D5b_7. Other reason. **D5b_7e** specify

☐

D5b_7e

D5b_8. Due to financial problems and debts


☐

D5b_9. Do not want to take on debt

☐

D5b_10. Because interest rates are too high

☐

 Next, I will ask you some questions about a set of means of payment that you or another member of your household might use.

D6. Do you or any other member of your household use...?

 **READ** MEANS OF PAYMENT

 ANSWER YES OR NO FOR EACH MEANS OF PAYMENT

 AT LEAST ONE MEANS OF PAYMENT MUST BE ANSWERED YES

1. Yes
2. No
8. No response
9. Does not know

D6_1. Cash

D6_2. **[Only if D1=1 or D2=1]** Debit card, electronic checkbook, Redcompra, cuenta RUT, savings account, etc.

D6_3. **[Only if D4=1]** Bank credit card

D6_4. **[Only if D3=1]** Department store credit cards

D6_5. Prepaid instruments (food vouchers, restaurant checks, gift cards, phone cards, others)

D6_6. **[Only if D1=1]** Checks

D6_7. **[Only if D1=1 or D2=1]** Automatic bill payment or PAC in checking or savings account (including automatic loan payments)


D6_8. **[Only if D4=1]** Automatic credit card payment or PAT (including automatic loan or cash advance payments)

D6_9. **[Only if D1=1 or D2=1]** Fund transfers by phone or internet

D6_10. Physical or virtual prepaid cards (MACH, Tenpo, SuperDigital, Dale Coopeuch, Tapp, etc.)

D6_11. Payments through apps (Mercadopago, Cencopay, etc.)

BANK CREDIT CARD


 Only for households that use bank credit cards (D6_3=1).

D9_3. In your household, are bank credit cards used mainly for...?

 **READ** OPTIONS

1. Purchases without installments
2. Purchases in installments, but only if interest-free (promotions)
3. Purchases in installments (with interest)
8. No response (do not read)
9. Does not know (do not read)

DEPARTMENT STORE OR NON-BANK CREDIT CARD

 Only for households that use department store credit cards (D6_4=1).


D9_4. In your household, are department store or non-bank credit cards used mainly for...?

 **READ** OPTIONS

1. Purchases without installments
2. Purchases in installments, but only if interest-free (promotions)
3. Purchases in installments (with interest)
8. No response (do not read)
9. Does not know (do not read)

MODULE E1: REAL ASSETS AND MORTGAGE DEBT (MAIN DWELLING)

ANSWERED BY THE RESPONDENT FOR THE HOUSEHOLD


 Now I will ask you some questions about the main dwelling where your household lives.

E1. What type of dwelling does the household occupy?

 THE INTERVIEWER MUST RECORD BY OBSERVATION

1. House
2. House in a cité
3. House in a gated community
4. Apartment in a building
5. Mediagua, improvement, or other type → Go to E3
6. Room(s) in a house or apartment → Go to E3
7. Room in an old house or tenement → Go to E3




 Only for households living in a house or apartment (E1<=4), others go to E3.

E2. What is the use of your dwelling?

 READ OPTIONS

1. For residential use only
2. For residential and commercial use
8. Does not respond (do not read)
9. Does not know (do not read)




 Only for households living in a house, apartment, or mediagua (E1<=5).

E3. Under what situation does your household occupy the dwelling? The dwelling is:

 READ OPTIONS

1. Owned → Go to E6
2. Rented
3. Provided by employer or for work → Go to E6
4. Provided by a relative or friend → Go to E6
5. Usufruct → Go to E6
6. Living with others (allegados) → Go to E6
8. No response (do not read) → Go to E6
9. Does not know (do not read) → Go to E6



 Only for households living in room(s) (E1=6 o 7).

E3. Under what situation does your household occupy the room(s)? it is/they are:

 READ OPTIONS

1. Owned → Go to Module E2
2. Rented
3. Provided by employer or for work → Go to Module E2
4. Provided by a relative or friend → Go to Module E2
5. Usufruct → Go to Module E2
6. Living with others (allegados) → Go to Module E2
8. No response (do not read) → Go to Module E2
9. Does not know (do not read) → Go to Module E2



- ✦ Only for households living in a house (E1=1, 2 o 3), apartment (E1=4) o mediagua (E1=5) and the dwelling is rented (E3=2).

E4. How much does your household pay per month for renting this dwelling?

- ✦ Only for households living in room(s) (E1=6 o 7) and the room(s) is/are rented (E3=2).

E4. How much does your household pay per month for renting this/these room(s)?

- INDICATE AMOUNT IN PESOS
➤ DO NOT INCLUDE RENT FOR FURNITURE AND/OR EQUIPMENT IF ANY
➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 19.999.999]

- ✦ Only for households that do not know or do not respond to the monthly rent amount (E4=-1 o E4=-2).

E4t. In which range is the monthly rent amount?

- SHOW CARD 9
➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✦ Only for households living in a house (E1=1, 2 o 3), apartment (E1=4) o mediagua (E1=5) and the dwelling is rented (E3=2).

E5. If the owner of this dwelling you rent wanted to sell the property today, how much do you think it could be sold for? (land + dwelling)

- INDICATE AMOUNT IN PESOS OR UF
➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN AMOUNT IN \$

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

- ✦ Only for households living in a house (E1=1, 2 o 3), apartment (E1=4) o mediagua (E1=5) and the dwelling is rented (E3=2), but do not know or do not respond to the value at which the property could be sold (E5_pesos=-1 or E5_pesos=-2).

E5t. In which range do you think the value of the rented property would be if it were sold today?

- SHOW CARD 10
➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✦ Only for households living in a house (E1=1, 2 o 3), apartment (E1=4) o mediagua (E1=5) and the dwelling is not rented (E3=2) (E3=1, 3, 4, 5, 6, 8 o 9), others go to Module E2.

E6. If your household had to pay rent for your dwelling, how much would you have to pay per month?

- INDICATE AMOUNT IN PESOS
➤ DO NOT INCLUDE RENT FOR FURNITURE AND/OR EQUIPMENT IF ANY
➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 19.999.999]

- ✦ Only for households that do not know or do not respond how much they would have to pay monthly for rent for this dwelling (E6=-1 or E6=-2)

E6t. In which range is the amount you would have to pay per month for renting this dwelling?

- SHOW CARD 9
➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✦ Only for households living in a house or apartment (E1=1, 2, 3 o 4) propia(o) (E3=1), others go to Module E2.

E7. Regarding your dwelling, is it fully paid or is it still being paid for?

- **DO NOT READ** THE OPTIONS
➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

1. Fully paid
2. Still being paid for
8. No response
9. Does not know

E8. In which month and year did you or any other member of your household acquire this dwelling?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTH OR YEAR
➤ CANNOT ANSWER E8_MONTH WITHOUT ANSWERING E8_YEAR

E8_Year [-1; -2; 1900 - 2024]

E8_Month [-1; -2; 1 - 12]

E9. If your household sold this dwelling today, how much do you think the value of this property would be? (land + dwelling)

- INDICATE AMOUNT IN PESOS OR UF
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN AMOUNT IN \$

\$ [-1; -2; 0 – 3.700.000.000]

UF [-1; -2; 0 – 100.000]

- ✖ Only for households living in a house or apartment (E1=1, 2, 3 o 4) owned (E3=1) but do not respond or do not know how much their property would be worth (E9_pesos=-1 or E9_pesos=-2), others go to E10.

E9t. In which range do you think the value of the property would be if it were sold today?

- SHOW CARD 10
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

➤ Next, I will ask you some questions about the ways in which your household financed the purchase of this dwelling.

E10. When your household acquired the dwelling, how was the purchase financed?

- READ THE FINANCING OPTIONS
- ANSWER YES OR NO FOR EACH FINANCING OPTION
- AT LEAST ONE FINANCING OPTION MUST BE ANSWERED YES

1. Yes
2. No
8. No response
9. Does not know

E10_1. Own resources (savings, etc.)

E10_2. Housing subsidy

E10_3. Mortgage loan from a financial institution

E10_4. Other loan from a financial institution (consumer loan or complementary consumer loan)

E10_5. Transfers received for all or part of the value (gift, inheritance, succession)

E10_6. Loan from family or friends

E11. What was the purchase price of the dwelling?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN AMOUNT IN \$

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

- ✖ Only for households that do not respond or do not know the purchase price of their dwelling (E11_pesos=-1 or E11_pesos=-2).

E11t. In which range is the purchase price of the dwelling?

- SHOW CARD 10
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ Only for households living in a house or apartment (E1=1, 2, 3 o 4) owned (E3=1) and that financed the purchase of the dwelling with own resources (E10_1=1), others go to E13.

E12. Regarding the purchase price of the dwelling, what was the amount or percentage of own resources used by your household for this purchase, for example, the down payment?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
- IF THE ONLY FORM OF FINANCING WAS OWN RESOURCES, THAT IS, ONLY YES IN E10_1, COMPLETE THE PERCENTAGE WITH 100
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN AMOUNT IN \$

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 – 100]

- ✖ Only for households that do not know or do not respond to the amount of own resources used for the purchase (E12_pesos=-1 or E12_pesos=-2) of the main dwelling, others go to E13.

E12t. In which range is the amount of own resources contributed by the household for the purchase of the dwelling?

- SHOW CARD 10
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ Only for households living in a house or apartment (E1=1, 2, 3 o 4) owned (E3=1) and that financed the purchase of the dwelling with a housing subsidy (E10_2=1), others go to E14.

E13. Regarding the purchase price of the dwelling, what was the amount or percentage of housing subsidy used by your household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS HOUSING SUBSIDY, THAT IS, ONLY YES IN E10_2, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN AMOUNT IN \$

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 - 100]

- ✖ Only for households that do not know or do not respond to the amount of housing subsidy (E13_pesos=-1 or E13_pesos=-2), others go to E14.

E13t. In which range is the amount of housing subsidy used by the household for the purchase of the dwelling?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ Only for households living in a house or apartment (E1=1, 2, 3 o 4) owned (E3=1) and that financed the purchase of the dwelling with a mortgage loan (E10_3=1), others go to E33.

E14. Regarding the mortgage loan used by your household to finance the purchase of the main dwelling, at the time of purchase, in what type of institution was it obtained?

- **DO NOT READ THE OPTIONS**
 ➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

1. Bank
2. Compensation fund
3. Mutual fund or insurance company
4. Cooperative
5. Armed forces fund (CAPREDENA O DIPRECA)
6. SERVIU
8. No response
9. Does not know

E15. Which household member(s) is/are the holder(s) of this debt?

- INDICATE THE ORDER NUMBER OF THE PERSON. SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
 ➤ RECORD 0 IF THE DEBT HOLDER DOES NOT BELONG TO THE HOUSEHOLD
 ➤ ONLY PERSONS AGED 18 OR OLDER ARE ALLOWED
 ➤ A MAXIMUM OF 3 HOLDERS IS ALLOWED

E15_1 Holder 1	E15_1 Holder 2	E15_1 Holder 3
<input type="text"/>	<input type="text"/>	<input type="text"/>

E16. Regarding the purchase price of the dwelling, what was the amount or percentage of the mortgage loan used by your household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS MORTGAGE LOAN, THAT IS, ONLY YES IN E10_3, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN AMOUNT IN \$

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 - 100]

- ✖ Only for households that do not know or do not respond to the amount of the mortgage loan (E16_pesos=-1 or E16_pesos=-2), others go to E17.

E16t. In which range is the amount of the mortgage loan used by the household for the purchase of the dwelling?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E17. Has your household renegotiated or changed the conditions of your mortgage loan since it was initially granted?

- DO NOT CONSIDER OTHER LOANS ASSOCIATED WITH THE MAIN DWELLING

1. Yes
2. No → Go to E22
8. No response → Go to E22
9. Does not know → Go to E22

E2. Next, I will ask you some questions about the renegotiation of your mortgage loan. if you have had more than one renegotiation, please refer to the most recent one.

- ✗ Only for households living in a house or apartment (E1=1, 2, 3 o 4) owned (E3=1), that financed the purchase of the dwelling with a mortgage loan (E10_3=1) and renegotiated the mortgage loan (E17=1), others go to E22.

E18. When did your household renegotiate the mortgage loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTH AND YEAR
➤ CANNOT ANSWER E18_MONTH WITHOUT ANSWERING E18_YEAR

E18_year	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	[-1; -2; >= E8_year - 2024]
E18_month	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	[-1; -2; 1 - 12]

E19. What is the main reason why your household renegotiated or changed the conditions of the mortgage loan?

- **DO NOT READ THE OPTIONS**
➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
➤ MARK ONLY ONE OPTION

1. Interest rates decreased
2. To reduce the monthly payment by increasing the term
3. To make prepayment and reduce the term
4. To make prepayment and lower the monthly payment
5. To increase the debt and use the money for other purposes
6. To resolve a late payment situation
7. Change of interest rate type
8. To increase the monthly payment by reducing the term
9. Other. **E19e** specify
98. No response
99. Does not know

E19e

E20. Regarding the renegotiation of the mortgage loan, in what type of institution was it renegotiated?

1. Bank
2. Compensation fund
3. Mutual fund or insurance company
4. Cooperative
5. Armed forces fund (CAPREDENA O DIPRECA)
6. SERVIU
8. No response
9. Does not know

E21. In your most recent renegotiation, what was the amount of the loan, either in pesos at the time or in UF?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF
➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN AMOUNT IN \$

\$	<input type="text"/>	[-1; -2; >0 - 3.700.000.000]
	<input type="text"/>	UF [-1; -2; >0 - 100.000]

- ✗ Only for households that do not know or do not respond to the amount of the renegotiated loan (E21_pesos=-1 or E21_pesos=-2), others go to E22.

E21t. In which range is the amount of the loan that was renegotiated?

- SHOW CARD 10
➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E22. Does your household currently have an outstanding balance on this mortgage loan?

1. Yes
2. No → Go to E33
8. No response → Go to E33
9. Does not know → Go to E33

- ✗ Only for households that currently have an outstanding mortgage loan (E22=1), others go to E33.

E23. Do you know the annual interest rate of this loan?

1. Yes
2. No → Go to E25
8. No response → Go to E25
9. Does not know → Go to E25

- ✗ Only for households that know the annual interest rate of the mortgage loan (E23=1), others go to E26.

E24. What is the annual interest rate of this loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
➤ IF THE LOAN HAS A VARIABLE INTEREST RATE, PLEASE PROVIDE AN ESTIMATE OF THE ANNUAL INTEREST RATE

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	[-1; -2; >=0,000% - 100%]
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E25. What type of interest rate does your mortgage loan have?**READ THE OPTIONS**

1. Fixed
2. Variable
3. Mixed
8. No response
9. Does not know

E26. For how many years was this mortgage loan taken out?

IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 years

[-1; -2; >0 - 50]

E27. How many years and/or months have you paid on this mortgage loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
- CANNOT ANSWER E27_MONTHS WITHOUT ANSWERING E27_YEARS
- IF LESS THAN ONE YEAR HAS BEEN PAID, RECORD 0 IN YEARS

 E27_years

[-1 ; -2; 0 - E26]

 E27_months

[-1 ; -2; 0 - 11]

- Only for households that do not know or do not respond to the number of years for which the loan was taken out (E26=-1 or E26=-2) or do not know or do not respond to the number of years paid on the mortgage loan (E27_years=-1 or E27_years=-2), others go to E29.

E28. How many years and/or months remain to finish paying this mortgage loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
- CANNOT ANSWER E28_MONTHS WITHOUT ANSWERING E28_YEARS
- IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

 E28_years

[-1 ; -2; 0 - E26]

 E28_months

[-1 ; -2; 0 - 11]

E29. How much does your household pay per month for mortgage payments (dividends) on this loan?

- IF THE PAYMENT IS ANNUAL, WEEKLY, ETC., PLEASE PROVIDE A MONTHLY ESTIMATE
- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 \$

[-1; -2; 1- 19.999.999]

- Only for households that do not know or do not respond to the monthly amount paid for mortgage payment (E29=-1 or E29=-2), others go to E30.

E29t. In which range is the monthly amount paid for mortgage payments (dividends)?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E30. Are you currently paying this mortgage loan?**READ THE OPTIONS**

1. Yes, payments are up to date → Go to E32
2. Yes, payments are behind
3. Not paying, but there is an outstanding debt
8. No response (do not read) → Go to E32
9. Does not know (do not read) → Go to E32

- Only for households that are behind on their mortgage payments (E30=2 or E30=3), others go to E32.

E31. How many months are you on your debt payments?

- INDICATE NUMBER OF MONTHS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 months

[-1 ; -2; 1 - 120]

- ✦ Only for households that are currently up to date on their mortgage payments (E30=1) or do not know or do not respond whether they are paying their mortgage (E30=8 or E30=9).

E32. In the last 12 months, have you had a delay of 3 months or more in paying this loan?

- ✦ Only for households that are currently paying their mortgage late (E30=2) or, despite having debt, are not paying the mortgage (E30=3) and are nine months or less behind (E31<=9).

E32. In the last 12 months, have you had any other delay of 3 months or more in paying this loan?

1. Yes
2. No
8. No response
9. Does not know

- ✦ Only for households living in a house or apartment (E1=1, 2, 3 or 4) owned (E3=1) and that financed the purchase of the dwelling with other loans (E10_4=1), others go to E39.

E33. Regarding the purchase price of this property, what was the amount or percentage of other loans from financial institutions used by your household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
- IF THE ONLY FORM OF FINANCING WAS OTHER LOANS FROM FINANCIAL INSTITUTIONS, THAT IS, ONLY YES IN E10_4, COMPLETE THE PERCENTAGE WITH 100
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN AMOUNT IN \$

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 - 100]

- ✦ Only for households that do not know or do not respond to the amount or other loans from financial institutions (E33_pesos=-1 or E33_pesos=-2), others go to E34.

E33t. In which range is the amount of other loans from financial institutions used for the purchase of the dwelling?

- SHOW CARD 10
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E34. Do you currently have an outstanding balance on these other loans from financial institutions?

1. Yes
2. No → Go to E39
8. No response → Go to E39
9. Does not know → Go to E39

- ✦ Only for households that currently have an outstanding balance on other loans from financial institutions (E34=1), other go to E39.

E35. For how many years did your household take out these other loans from financial institutions?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

years [-1; -2; >0 - 50]

E36. How many years and/or months have you paid on these other loans from financial institutions?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
- CANNOT ANSWER E36_MONTHS WITHOUT ANSWERING E36_YEARS
- IF LESS THAN ONE YEAR HAS BEEN PAID, RECORD 0 IN YEARS

E36_years [-1; -2; 0 - E35]

E36_months [-1; -2; 0 - 11]

- ✦ Only for households that do not know or do not respond to the number of years for which the other loans from financial institutions were taken out (E35=-1 or E35=-2), or do not know or do not respond to the number of years paid (E36_years=-1 or E36_years=-2), others go to E38.

E37. How many years and/or months remain to finish paying these other loans from financial institutions?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
- CANNOT ANSWER E37_MONTHS WITHOUT ANSWERING E37_YEARS
- IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

E37_years [-1; -2; 0 - E35]

E37_months [-1; -2; 0 - 11]

E38. How much does your household pay per month for these other loans from financial institutions?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$

[-1; -2; >0 – 19.999.999]

- ✖ Only for households that do not know or do not respond to the monthly amount paid for other loans from financial institutions (E38=-1 or E38=-2), others go to E39.

E38t. In which range is the monthly amount your household must pay for other loans from financial institutions?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ Only for households living in a house or apartment (E1=1, 2, 3 o 4) owned (E3=1) and that financed the purchase of the dwelling through transfers (E10_5=1), others go to E40.

E39. Regarding the purchase price of the dwelling, what was the amount or percentage of transfers (inheritances, successions, etc.) used by the household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
- IF THE ONLY FORM OF FINANCING WAS TRANSFERS RECEIVED, THAT IS, ONLY YES IN E10_5, COMPLETE THE PERCENTAGE WITH 100
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN AMOUNT IN \$

\$

[-1; -2; >0 – 3.700.000.000]

UF

[-1; -2; >0 – 100.000]

%

[-1; -2; 1 - 100]

- ✖ Only for households that do not know or do not respond the amount of transfers (E39_pesos=-1 or E39_pesos=-2), others go to E40.

E39t. In which range is the amount of transfers used by the household for the purchase of the dwelling?

- SHOW CARD 10
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ Only for households living in a house or apartment (E1=1, 2, 3 o 4) owned (E3=1) and that financed the purchase of the dwelling through loans from family or friends (E10_6=1), others go to ClosureE1.

E40. Regarding the purchase price of the dwelling, what was the amount or percentage of loans from family or friends used by the household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
- IF THE ONLY FORM OF FINANCING WAS LOANS FROM FAMILY OR FRIENDS, THAT IS, ONLY YES IN E10_6, COMPLETE THE PERCENTAGE WITH 100
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN AMOUNT IN \$

\$

[-1; -2; >0 – 3.700.000.000]

UF

[-1; -2; >0 – 100.000]

%

[-1; -2; 1 - 100]

- ✖ Only for households that do not know or do not respond to the amount of loans from family or friends (E40_pesos=-1 or E40_pesos=-2), others go to E41.

E40t. In which range is the amount of loans from family or friends used by the household for the purchase of the dwelling?

- SHOW CARD 10
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E41. Do you currently have an outstanding balance on the loan from your family or friends?

1. Yes
2. No → Go to ClosureE1
8. No response → Go to ClosureE1
9. Does not know → Go to ClosureE1

- ✖ Only for households that currently have an outstanding balance on loans from family or friends (E41=1), others go to ClosureE1.

E42. For how many years did you take out this loan from family or friends?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
- IF LESS THAN ONE YEAR, RECORD 0

years

[-1; -2; 0 - 50]

E43. Do you have to make payments on this loan from family or friends?

1. Yes
2. No → Go to ClosureE1
8. No response → Go to ClosureE1
9. Does not know → Go to ClosureE1

- ✗ Only for households that have to make payments on the loan from family or friends (E43=1), others go to ClosureE1.

E44. How many years and/or months remain to finish paying this loan from family or friends?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
- CANNOT ANSWER E44_MONTHS WITHOUT ANSWERING E44_YEARS
- IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

E44_years

[-1 ; -2; 0 - 50]

E44_months

[-1 ; -2; 0 - 11]

E45. How much do you have to pay per month for this loan from family or friends?

- IN CASE OF QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS, MAKE A MONTHLY ESTIMATE
- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$

[-1; -2; >0 – 19.999.999]

- ✗ Only for households that do not know or do not respond to the monthly amount to be paid for the loan from family or friends (E45=-1 or E45=-2), others go to ClosureE1.

E45t. In which range is the monthly amount to be paid for the loan from family or friends?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- NOTE: THE FOLLOWING QUESTION SHOULD NOT BE READ TO THE RESPONDENT, IT IS TO BE ANSWERED BY THE INTERVIEWER

ClosureE1. Did the respondent consult documents such as account statements, statements of account, or others to answer questions regarding real assets and mortgage debt?

- TO BE ANSWERED BY THE INTERVIEWER

1. Yes
2. No

MODULE E2: REAL ASSETS AND MORTGAGE DEBT (OTHER PROPERTIES)

ANSWERED BY THE RESPONDENT FOR THE HOUSEHOLD

E2 Now I will ask you some questions about other real estate properties owned by members of your household. By real estate property, we mean secondary residences, country plots, industrial buildings, agricultural land, warehouses, storage units, parking spaces (not associated with the main dwelling), shops, offices, commercial premises, lodging facilities, etc.

E46. Excluding the main dwelling where your household lives, does any member of your household own any real estate property?

1. Yes
2. No → Go to Module F
8. No response → Go to Module F
9. Does not know → Go to Module F

☐

E Only for households that own real estate properties (E46=1), others go to Module F.

E47. How many secondary residences or other properties do you own in total?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
- DO NOT INCLUDE THE MAIN DWELLING ALREADY DECLARED

 real estate properties [-1 ; -2; 1 - 120]

E Only for households that own real estate properties (E46=1) and declare how many they own (E47>0), others go to Module F.

E If the household owns more than three real estate properties (E47>3).

E2 Now I will ask you specific questions about the **three** most valuable real estate properties your household owns, starting with the one of highest value.

E If the household owns three real estate properties (E47=3).

E2 Now I will ask you specific questions about the **three** real estate properties your household owns, starting with the one of highest value.

E If the household owns two real estate properties (E47=2).

E2 Now I will ask you specific questions about the **two** real estate properties your household owns, starting with the one of highest value.

E If the household owns one real estate property (E47=1).

E2 Now I will ask you specific questions about the real estate property your household owns.

1ST MOST VALUABLE PROPERTY

E48_1. What type of property is this?

- SHOW CARD 11
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

☐

E49_1. What is the **main** use of this property?

- **DO NOT READ** THE OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

1. Land for agricultural use
2. Vacation or other private use
3. Own professional use
4. Rental
5. Provided to a relative or someone outside the household
6. Not in use
7. Future residence
8. Storage (warehouse)
9. Investment
10. Other productive uses
11. Other. **E49e_1** specify
98. No response
99. Does not know

☐

E49e_1

E50_1. In which month and year was the property acquired?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTH OR YEAR
- CANNOT ANSWER E50_MONTH_1 WITHOUT ANSWERING E50_YEAR_1

E50_year_1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	[-1 ; -2; 1900 - 2024]
E50_month_1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	[-1 ; -2; 1 - 12]

E51_1. If this property were sold today, what do you think its value would be?

- IF IT IS A DWELLING, INCLUDE BOTH LAND AND CONSTRUCTION VALUE
- INDICATE AMOUNT IN PESOS OR UF
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$	<input type="text"/>	[-1; -2; >0 – 3.700.000.000]
	<input type="text"/> UF	[-1; -2; >0 – 100.000]

- ✗ Only for households that do not know or do not respond to the property value (E51_1_pesos=-1 or E51_1_pesos=-2), others go to E52_1.

E51t_1. In which range is the value of this property?

- SHOW CARD 10
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

<input type="text"/>	<input type="text"/>
----------------------	----------------------

E52_1. If your household had to pay rent for this property, how much would you have to pay per month?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$	<input type="text"/>	[-1; -2; >0 – 19.999.999]
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- ✗ Only for households that do not know or do not respond to the monthly rent value (E52_1=-1 or E52_1=-2), others go to E53_1.

E52t_1. In which range is the monthly rent value of this property?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

<input type="text"/>	<input type="text"/>
----------------------	----------------------

E53_1. Now I will ask you some questions about the ways in which your household financed the purchase of this property.

E53_1. In the year your household acquired this property, how was the purchase financed?

- **READ FINANCING OPTIONS**
- ANSWER YES OR NO FOR EACH OPTION

1. Yes
2. No
8. No response
9. Does not know

E53_1_1. Own resources (savings, etc.)

<input type="text"/>

E53_2_1. Housing subsidy

<input type="text"/>

E53_3_1. Mortgage loan from a financial institution

<input type="text"/>

E53_4_1. Other loans from a financial institution (consumer or complementary loan)

<input type="text"/>

E53_5_1. Transfers received for all or part of the value (gift, inheritance, succession)

<input type="text"/>

E53_6_1. Loan from family or friends

<input type="text"/>

- ✗ If your property was financed with own resources (E53_1_1=1), others go to E55_1.

E54_1. Regarding the purchase price of this property, what was the amount or percentage of own resources used by your household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
- IF THE ONLY FORM OF FINANCING WAS OWN RESOURCES, THAT IS, ONLY YES IN E53_1_1=1, COMPLETE PERCENTAGE WITH 100
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$	<input type="text"/>	[-1; -2; >0 – 3.700.000.000]
	<input type="text"/> UF	[-1; -2; >0 – 100.000]
	<input type="text"/> <input type="text"/> %	[-1; -2; 1 - 100]

- ✗ Only for households that do not know or do not respond the amount (E54_1_pesos=-1 or E54_1_pesos=-2), others go to E55_1.

E54t_1. In which range is the amount of own resources used by the household for the purchase of the property?

- SHOW CARD 10
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

<input type="text"/>	<input type="text"/>
----------------------	----------------------

- ✖ If the property was financed with housing subsidy (E53_2_1=1), others go to E56_1.

E55_1. Regarding the purchase price of this property, what was the amount or percentage of housing subsidy used by your household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FINANCING FORM WAS HOUSING SUBSIDY, THAT IS, ONLY YES IN E53_2_1=1, COMPLETE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 – 100]

- ✖ Only for households that do not know or do not respond (E55_1_pesos=-1 or E55_1_pesos=-2), others go to E56_1.

E55t_1. In which range is the amount of housing subsidy used for the purchase of the property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ If the property was financed with mortgage loan (E53_3_1=1), others go to E75_1.

E56_1. Regarding the mortgage loan used by your household to finance the purchase of the property, at the time of purchase, what type of institution was it obtained?

- **DO NOT READ** THE OPTIONS
 ➤ MARK ONLY ONE OPTION

1. Bank
2. Compensation fund
3. Mutual fund or insurance company
4. Cooperative
5. Armed forces fund (CAPREDENA OR DIPRECA)
6. SERVIU
8. No response
9. Does not know

E57_1. Which household member(s) is/are the holder(s) of this debt?

- INDICATE THE ORDER NUMBER OF THE PERSON. SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
 ➤ RECORD 0 IF THE DEBT HOLDER IS NOT A HOUSEHOLD MEMBER
 ➤ ONLY PERSONS AGED 18 OR OLDER ARE ALLOWED
 ➤ A MAXIMUM OF 3 HOLDERS IS ALLOWED

E57_1_1 holder 1	E57_2_1 holder 2	E57_3_1 holder 3
<input type="text"/>	<input type="text"/>	<input type="text"/>

E58_1. Regarding the purchase price of this property, what was the amount or percentage of the mortgage loan used by your household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS A MORTGAGE LOAN, THAT IS, ONLY YES IN E53_3_1, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 – 100]

- ✖ Only for households that financed the purchase with mortgage loan (E53_3_1=1) but do not know or do not respond to the amount (E58_1_pesos=-1 or E58_1_pesos=-2), others go to E59_1.

E58t_1. In which range is the amount of the mortgage loan used by the household for the purchase of the property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E59_1. Has your household renegotiated or changed the conditions of this mortgage loan since it was initially granted?

- DO NOT INCLUDE OTHER LOANS ASSOCIATED WITH THE MAIN DWELLING

1. Yes
2. No → Go to E64_1
8. No response → Go to E64_1
9. Does not know → Go to E64_1

E3_1. Now I will ask you some questions about the renegotiation of this mortgage loan. If there has been more than one renegotiation, please refer to the most recent one.

- ✖ Only for households that financed the purchase with mortgage loan (E53_3_1=1) and renegotiated the loan (E59_1=1), others go to E64_1.

E60_1. When did your household last renegotiate this loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTH AND YEAR
➤ CANNOT ANSWER E60_MONTH_1 WITHOUT ANSWERING E60_YEAR_1

E60_Year_1	<input type="text"/>	[-1 ; -2; E50_Year_1 - 2024]
E60_Month_1	<input type="text"/>	[-1 ; -2; 1 - 12]

E61_1. What was the main reason for renegotiating or changing the conditions of this mortgage loan?

- **DO NOT READ** THE OPTIONS
➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

1. Interest rates decreased
2. Reduce monthly payment by extending the term
3. Make prepayment to reduce the term
4. Make prepayment to lower the monthly payment
5. Increase the debt and use the money for other purposes
6. Resolve a late payment situation
7. Change of interest rate type
8. Increase monthly payment by reducing the term
9. Other. **E61e_1** specify
98. No response
99. Does not know

E61e_1

E62_1. With which institution did you renegotiate this mortgage loan?

1. Bank
2. Compensation fund
3. Mutual fund or insurance company
4. Cooperative
5. Armed forces fund (CAPREDENA OR DIPRECA)
6. SERVIU
8. No response
9. Does not know

E63_1. In the last renegotiation, what was the amount of the loan, either in pesos at the time or in UF?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF
➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$	<input type="text"/>	[-1; -2; >0 - 3.700.000.000]
	UF	[-1; -2; >0 - 100.000]

- ✖ Only for households that do not know or do not respond to the renegotiated loan amount (E63_1_pesos=-1 or E63_1_pesos=-2), others go to E64_1.

E63t_1. In which range is the amount of the renegotiated loan?

- SHOW CARD 10
➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E64_1. Does your household currently have an outstanding balance on this mortgage loan?

1. Yes
2. No → Go to E75_1
8. No response → Go to E75_1
9. Does not know → Go to E75_1

- ✖ Only for households that are currently outstanding balance on this mortgage loan (E64_1=1), others go to E75_1.

E65_1. Do you know the annual interest rate of this loan?

1. Yes
2. No → Go to E67_1
8. No response → Go to E67_1
9. Does not know → Go to E67_1

- ✖ Only for households that know the annual interest rate of the mortgage loan (E65_1=1), others go to E67_1.

E66_1. What is the annual interest rate of this loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
➤ IF THE LOAN HAS A VARIABLE INTEREST RATE, PLEASE PROVIDE AN ESTIMATE

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	[-1; -2; 0,000% - 100%]
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E67_1. What type of interest rate does your mortgage loan have?

➤ READ OPTIONS

1. Fixed
2. Variable
3. Mixed
8. No response
9. Does not know

E68_1. For how many years was this mortgage loan taken out?

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 years [-1; -2; 0 - 50]
E69_1. How many years and/or months have you paid on this mortgage loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
- CANNOT ANSWER E69_MONTHS_1 WITHOUT ANSWERING E69_YEARS_1
- IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

 E69_Years_1 [-1; -2; 0 - E68_1]

 E69_Months_1 [-1; -2; 0 - 11]

- ✗ Only for households that do not know or do not respond to the loan term (E68_1=-1 or E68_1=-2), or do not know or do not respond to the years paid (E69_Years_1=-1 or E69_Years_1=-2), others go to E71_1.

E70_1. How many years and/or months remain to finish paying this mortgage loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
- CANNOT ANSWER E70_MONTHS_1 WITHOUT ANSWERING E70_YEARS_1
- IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

 E70_Years_1 [-1; -2; 0 - E68_1]

 E70_Months_1 [-1; -2; 0 - 11]
E71_1. How much does your household pay per month in mortgage payments for this property?

- IF PAYMENT IS ANNUAL, SEMIANNUAL, ETC., PLEASE PROVIDE A MONTHLY ESTIMATE
- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 \$ [-1; -2; >0 - 19.999.999]

- ✗ Only for households that do not know or do not respond to the monthly payment amount (E71_1=-1 or E71_1=-2), others go to E72_1.

E71t_1. In which range is the monthly mortgage payment for this property?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E72_1. Are you currently paying this mortgage loan?

➤ READ THE OPTIONS

1. Yes, payments are up to date → Go to E74_1
2. Yes, payments are behind
3. Not paying, but there is an outstanding debt
8. No response (do not read) → Go to E74_1
9. Does not know (do not read) → Go to E74_1

- ✗ Only for households that are behind on payments (E72_1=2) or have debt but are not paying (E72_1=3), others go to E74_1.

E73_1. How many months behind are you on your mortgage payments?

- INDICATE NUMBER OF MONTHS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 months [-1; -2; 1 - 120]

- ✦ Only for households that are currently up to date on payments (E72_1=1) or do not know or do not respond whether they are paying (E72_1=8 or E72_1=9).

E74_1. In the last 12 months, have you had a delay of 3 months or more in paying this loan?

- ✦ Only for households that are currently behind on payments (E72_1=2) or not paying but have debt (E72_1=3) and are 9 months or less behind (E73_1≤9).

E74_1. On any other occasion in the last 12 months, have you had a delay of 3 months or more in paying this loan?

1. Yes
2. No
8. No response
9. Does not know

- ✗ If any of the properties were financed through other loans from financial institutions (e53_4_1=1), others go to E81_1.

E75_1. Regarding the purchase price of this property, what was the amount or percentage of other loans from financial institutions used for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS OTHER LOANS FROM FINANCIAL INSTITUTIONS, THAT IS, ONLY YES IN E53_4_1, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 – 100]

- ✗ Only for households that financed the purchase of the property with other loans from financial institutions (e53_4_1=1) but do not know or do not remember the amount (e75_1_pesos=-1 or e75_1_pesos=-2), others go to e76_1.

E75t_1. In which range is the amount of other loans from financial institutions used by the household for the purchase of this property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E76_1. Does your household currently have an outstanding balance on these other loans from financial institutions?

1. Yes
 2. No → Go to E81_1
 8. No response → Go to E81_1
 9. Does not know → Go to E81_1

E77_1. For how many years were these other loans from financial institutions taken out?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
 ➤ IF LESS THAN ONE YEAR, RECORD 0

years [-1; -2; 0 – 50]

E78_1. How many years and/or months have you paid on these other loans from financial institutions?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
 ➤ CANNOT ANSWER E78_MONTHS_1 WITHOUT ANSWERING E78_YEARS_1
 ➤ IF LESS THAN ONE YEAR, RECORD 0 IN YEARS

E78_Years_1 [-1; -2; 0 – E77_1]

E78_Months_1 [-1; -2; 0 – 11]

- ✗ Only for households that do not know or do not respond to the number of years for which the loan was taken out from another financial institution (e77_1=-1 or e77_1=-2), or do not know or do not respond to the number of years paid on the loan (e78_years_1=-1 or e78_years_1=-2), others go to e80_1.

E79_1. How many years and/or months remain to finish paying these other loans from financial institutions?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
 ➤ CANNOT ANSWER E79_MONTHS_1 WITHOUT ANSWERING E79_YEARS_1
 ➤ IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

E79_Years_1 [-1; -2; 0 – E77_1]

E79_Months_1 [-1; -2; 0 – 11]

E80_1. How much does your household pay per month for these other loans from financial institutions?

- INDICATE AMOUNT IN PESOS
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 19.999.999]

- ✗ Only for households that do not know or do not respond to the monthly amount paid for the loan from another financial institution (e80_1=-1 or e80_1=-2), others go to e81_1.

E80t_1. In which range is the monthly amount paid for other loans from financial institutions?

- SHOW CARD 9
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ If any of the properties were financed through transfers (e53_5_1=1), others go to e82_1.

E81_1. Regarding the purchase price of this property, what was the amount or percentage of transfers (inheritances, successions, etc.) used for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS TRANSFERS RECEIVED, THAT IS, ONLY YES IN E53_5_1, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 - 3.700.000.000]

UF [-1; -2; >0 - 100.000]

% [-1; -2; 1 - 100]

- ✖ Only for households that financed the purchase of the property through transfers (e53_5_1=1) but do not know or do not remember the amount (e81_1_pesos=-1 or e81_1_pesos=-2), others go to e82_1.

E81t_1. In which range is the amount of transfers used by the household for the purchase of this property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ If any of the properties were financed through loans from family or friends (e53_6_1=1), continue to e48_2.

E82_1. Regarding the purchase price of this property, what was the amount or percentage of loans from family or friends used for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS LOANS FROM FAMILY OR FRIENDS, THAT IS, ONLY YES IN E53_6_1, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 - 3.700.000.000]

UF [-1; -2; >0 - 100.000]

% [-1; -2; 1 - 100]

- ✖ Only for households that financed the purchase of the property through loans from family or friends (e53_6_1=1) but do not know or do not remember the amount (e82_1_pesos=-1 or e82_1_pesos=-2), others go to e83_1.

E82t_1. In which range is the amount of loans from family or friends used by the household for the purchase of this property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E83_1. Does your household currently have an outstanding balance on the loan from family or friends?

1. Yes
 2. No → Go to E48_2
 8. No response → Go to E48_2
 9. Does not know → Go to E48_2

- ✖ Only for households that financed the purchase of the property through loans from family or friends (e53_6_1=1) and currently have an outstanding balance (e83_1=1), others go to e48_2.

E84_1. For how many years was this loan from family or friends taken out?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
 ➤ IF LESS THAN ONE YEAR, RECORD 0

years [-1; -2; 0 - 50]

E85_1. Do you have to make payments on this loan from family or friends?

1. Yes
 2. No → Go to E48_2
 8. No response → Go to E48_2
 9. Does not know → Go to E48_2

- ✖ Only for households that must make payments on the loan from family or friends (e85_1=1), others go to e48_2.

E86_1. How many years and/or months remain to finish paying this loan from family or friends?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
 ➤ CANNOT ANSWER E86_MONTHS_1 WITHOUT ANSWERING E86_YEARS_1
 ➤ SI ES MENOR A UN AÑO ANOTE 0 EN AÑOS

E86_Years_1 [-1; -2; 0 - E84_1]

E86_Months_1 [-1; -2; 0 - 11]

E87_1. How much does your household pay per month for this loan from family or friends?

- IF PAYMENTS ARE QUARTERLY, SEMIANNUAL, OR ANNUAL, MAKE A MONTHLY ESTIMATE
- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 19.999.999]

- ✖ Only for households that do not know or do not respond to the monthly amount paid for the loan from family or friends (e87_1=-1 or e87_1=-2), others go to e48_2.

E87t_1. In which range is the monthly amount paid for the loan from family or friends?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

2ND MOST VALUABLE PROPERTY

- ✖ Only for households that own two or more real estate properties (e47 ≥ 2), others go to ClosureE2.

➤ Now, please refer to the second most valuable real estate property owned by your household.

E48_2. What type of property is this?

- SHOW CARD 11
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E49_2. What is the **main** use of this property?

- **DO NOT READ** THE OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

1. Land for agricultural use
2. Vacation or other private use
3. Own professional use
4. Rental
5. Provided to a relative or someone outside the household
6. Not in use
7. Future residence
8. Storage (warehouse)
9. Investment
10. Other productive uses
11. Other: **E49e_2** specify
98. No response
99. Does not know

E49e_2

E50_2. In which month and year was the property acquired?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTH OR YEAR
- CANNOT ANSWER E50_MONTH_1 WITHOUT ANSWERING E50_YEAR_2

E50_Year_2 [-1; -2; 1900 - 2024]

E50_Month_2 [-1; -2; 1 - 12]

E51_2. If this property were sold today, what do you think its value would be?

- IF IT IS A DWELLING, INCLUDE BOTH LAND AND CONSTRUCTION VALUE
- INDICATE AMOUNT IN PESOS OR UF
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

- ✖ Only for households that do not know or do not respond to the property value (E51_2_pesos=-1 or E51_2_pesos=-2), others go to E52_2.

E51t_2. In which range is the value of this property?

- SHOW CARD 10
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E52_2. If your household had to pay rent for this property, how much would you have to pay per month?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 19.999.999]

- ✖ Only for households that do not know or do not respond to the monthly rent value (E52_2=-1 or E52_2=-2), others go to E53_2.

E52t_2. In which range is the monthly rent value of this property?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E53_2. Now I will ask you some questions about the ways in which your household financed the purchase of this property.

E53_2. In the year your household acquired this property, how was the purchase financed?

- **READ FINANCING OPTIONS**
- ANSWER YES OR NO FOR EACH OPTION

1. Yes
2. No
8. No response
9. Does not know

E53_1_2. Own resources (savings, etc.)

E53_2_2. Housing subsidy

E53_3_2. Mortgage loan from a financial institution

E53_4_2. Other loans from a financial institution (consumer or complementary loan)

E53_5_2. Transfers received for all or part of the value (gift, inheritance, succession)

E53_6_2. Loan from family or friends

- ✖ If your property was financed with own resources (E53_1_2=1), others go to E55_2.

E54_2. Regarding the purchase price of this property, what was the amount or percentage of own resources used by your household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
- IF THE ONLY FORM OF FINANCING WAS OWN RESOURCES, THAT IS, ONLY YES IN E53_1_2=1, COMPLETE PERCENTAGE WITH 100
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 – 100]

- ✖ Only for households that do not know or do not respond the amount (E54_2_pesos=-1 or E54_2_pesos=-2), others go to E55_2.

E54t_2. In which range is the amount of own resources used by the household for the purchase of the property?

- SHOW CARD 10
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✗ If the property was financed with housing subsidy (E53_2_2=1), others go to E56_2.

E55_2. Regarding the purchase price of this property, what was the amount or percentage of housing subsidy used by your household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FINANCING FORM WAS HOUSING SUBSIDY, THAT IS, ONLY YES IN E53_2_2=1, COMPLETE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 – 100]

- ✗ Only for households that do not know or do not respond (E55_2_pesos=-1 or E55_2_pesos=-2), others go to E56_2.

E55t_2. In which range is the amount of housing subsidy used for the purchase of the property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✗ If the property was financed with mortgage loan (E53_3_2=1), others go to E75_2.

E56_2. Regarding the mortgage loan used by your household to finance the purchase of the property, at the time of purchase, what type of institution was it obtained?

- **DO NOT READ** THE OPTIONS
 ➤ MARK ONLY ONE OPTION

1. Bank
2. Compensation fund
3. Mutual fund or insurance company
4. Cooperative
5. Armed forces fund (CAPREDENA OR DIPRECA)
6. SERVIU
8. No response
9. Does not know

E57_2. Which household member(s) is/are the holder(s) of this debt?

- INDICATE THE ORDER NUMBER OF THE PERSON. SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
 ➤ RECORD 0 IF THE DEBT HOLDER IS NOT A HOUSEHOLD MEMBER
 ➤ ONLY PERSONS AGED 18 OR OLDER ARE ALLOWED
 ➤ A MAXIMUM OF 3 HOLDERS IS ALLOWED

E57_1_2 holder 1	E57_2_2 holder 2	E57_3_2 holder 3
<input type="text"/>	<input type="text"/>	<input type="text"/>

E58_2. Regarding the purchase price of this property, what was the amount or percentage of the mortgage loan used by your household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS A MORTGAGE LOAN, THAT IS, ONLY YES IN E53_3_2, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 – 100]

- ✗ Only for households that financed the purchase with mortgage loan (E53_3_2=1) but do not know or do not respond to the amount (E58_2_pesos=-1 or E58_2_pesos=-2), others go to E59_2.

E58t_2. In which range is the amount of the mortgage loan used by the household for the purchase of the property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E59_2. Has your household renegotiated or changed the conditions of this mortgage loan since it was initially granted?

- DO NOT INCLUDE OTHER LOANS ASSOCIATED WITH THE MAIN DWELLING

1. Yes
2. No → Go to E64_2
8. No response → Go to E64_2
9. Does not know → Go to E64_2

E3 Now I will ask you some questions about the renegotiation of this mortgage loan. If there has been more than one renegotiation, please refer to the most recent one.

✖ Only for households that financed the purchase with mortgage loan (E53_3_2=1) and renegotiated the loan (E59_2=1), others go to E64_2.

E60_2. When did your household last renegotiate this loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTH AND YEAR
- CANNOT ANSWER E60_MONTH_1 WITHOUT ANSWERING E60_YEAR_2

E60_Year_2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	[-1 ; -2; E50_Year_1 - 2024]
E60_Month_2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	[-1 ; -2; 1 - 12]

E61_2. What was the main reason for renegotiating or changing the conditions of this mortgage loan?

- **DO NOT READ THE OPTIONS**
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

1. Interest rates decreased
2. Reduce monthly payment by extending the term
3. Make prepayment to reduce the term
4. Make prepayment to lower the monthly payment
5. Increase the debt and use the money for other purposes
6. Resolve a late payment situation
7. Change of interest rate type
8. Increase monthly payment by reducing the term
9. Other. **E61e_2** specify
98. No response
99. Does not know

E61e_2

E62_2. With which institution did you renegotiate this mortgage loan?

1. Bank
2. Compensation fund
3. Mutual fund or insurance company
4. Cooperative
5. Armed forces fund (CAPREDENA OR DIPRECA)
6. SERVIU
8. No response
9. Does not know

E63_2. In the last renegotiation, what was the amount of the loan, either in pesos at the time or in UF?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$	<input type="text"/>	[-1; -2; >0 - 3.700.000.000]
	<input type="text"/> UF	[-1; -2; >0 - 100.000]

✖ Only for households that do not know or do not respond to the renegotiated loan amount (E63_2_pesos=-1 or E63_2_pesos=-2), others go to E64_2.

E63t_2. In which range is the amount of the renegotiated loan?

- SHOW CARD 10
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E64_2. Does your household currently have an outstanding balance on this mortgage loan?

1. Yes
2. No → Go to E75_2
8. No response → Go to E75_2
9. Does not know → Go to E75_2

✖ Only for households that are currently outstanding balance on this mortgage loan (E64_2=1), others go to E75_2.

E65_2. Do you know the annual interest rate of this loan?

1. Yes
2. No → Go to E67_2
8. No response → Go to E67_2
9. Does not know → Go to E67_2

✖ Only for households that know the annual interest rate of the mortgage loan (E65_2=1), others go to E67_2.

E66_2. What is the annual interest rate of this loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
- IF THE LOAN HAS A VARIABLE INTEREST RATE, PLEASE PROVIDE AN ESTIMATE

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	[-1; -2; 0,000% - 100%]
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E67_2. What type of interest rate does your mortgage loan have?

➤ READ OPTIONS

1. Fixed
2. Variable
3. Mixed
8. No response
9. Does not know

E68_2. For how many years was this mortgage loan taken out?

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 years

[-1; -2; >0 - 50]

E69_2. How many years and/or months have you paid on this mortgage loan?

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS

➤ CANNOT ANSWER E69_MONTHS_1 WITHOUT ANSWERING E69_YEARS_2

➤ SI ES MENOR A UN AÑO ANOTE 0 EN AÑOS

E69_Years_2

[-1 ; -2; 0 - E68_2]

E69_Months_2

[-1 ; -2; 0 - 11]

✘ Only for households that do not know or do not respond to the loan term (E68_2=-1 or E68_2=-2), or do not know or do not respond to the years paid (E69_Years_2=-1 or E69_Years_2=-2), others go to E71_2.

E70_2. How many years and/or months remain to finish paying this mortgage loan?

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS

➤ CANNOT ANSWER E70_MONTHS_1 WITHOUT ANSWERING E70_YEARS_2

➤ IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

E70_Years_2

[-1 ; -2; 0 - E68_2]

E70_Months_2

[-1 ; -2; 0 - 11]

E71_2. How much does your household pay per month in mortgage payments for this property?

➤ IF PAYMENT IS ANNUAL, SEMI-ANNUAL, ETC., PLEASE PROVIDE A MONTHLY ESTIMATE

➤ INDICATE AMOUNT IN PESOS

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$

[-1; -2; >0 - 19.999.999]

✘ Only for households that do not know or do not respond to the monthly payment amount (E71_2=-1 or E71_2=-2), others go to E72_2.

E71t_2. In which range is the monthly mortgage payment for this property?

➤ SHOW CARD 9

➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E72_2. Are you currently paying this mortgage loan?

➤ READ THE OPTIONS

1. Yes, payments are up to date → Go to E74_2
2. Yes, payments are behind
3. Not paying, but there is an outstanding debt
8. No response (do not read) → Go to E74_2
9. Does not know (do not read) → Go to E74_2

✘ Only for households that are behind on payments (E72_2=2) or have debt but are not paying (E72_2=3), others go to E74_2.

E73_2. How many months behind are you on your mortgage payments?

➤ INDICATE NUMBER OF MONTHS

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 months

[-1 ; -2; 1 - 120]

✚ Only for households that are currently up to date on payments (E72_2=1) or do not know or do not respond whether they are paying (E72_2=8 or E72_2=9).

E74_2. In the last 12 months, have you had a delay of 3 months or more in paying this loan?

✚ Only for households that are currently behind on payments (E72_2=2) or not paying but have debt (E72_2=3) and are 9 months or less behind (E73_2<=9).

E74_2. On any other occasion in the last 12 months, have you had a delay of 3 months or more in paying this loan?

1. Yes
2. No
8. No response
9. Does not know

- ✖ If any of the properties were financed through other loans from financial institutions (e53_4_2=1), others go to E81_2.

E75_2. Regarding the purchase price of this property, what was the amount or percentage of other loans from financial institutions used for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS OTHER LOANS FROM FINANCIAL INSTITUTIONS, THAT IS, ONLY YES IN E53_4_2, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 – 100]

- ✖ Only for households that financed the purchase of the property with other loans from financial institutions (e53_4_2=1) but do not know or do not remember the amount (e75_2_pesos=-1 or e75_2_pesos=-2), others go to e76_2.

E75t_2. In which range is the amount of other loans from financial institutions used by the household for the purchase of this property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E76_2. Does your household currently have an outstanding balance on these other loans from financial institutions?

1. Yes
 2. No → Go to E81_2
 8. No response → Go to E81_2
 9. Does not know → Go to E81_2

E77_2. For how many years were these other loans from financial institutions taken out?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
 ➤ IF LESS THAN ONE YEAR, RECORD 0

years [-1; -2; 0 – 50]

E78_2. How many years and/or months have you paid on these other loans from financial institutions?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
 ➤ CANNOT ANSWER E78_MONTHS_1 WITHOUT ANSWERING E78_YEARS_2
 ➤ IF LESS THAN ONE YEAR, RECORD 0 IN YEARS

E78_Years_2 [-1; -2; 0 – E77_2]

E78_Months_2 [-1; -2; 0 – 11]

- ✖ Only for households that do not know or do not respond to the number of years for which the loan was taken out from another financial institution (e77_2=-1 or e77_2=-2), or do not know or do not respond to the number of years paid on the loan (e78_years_2=-1 or e78_years_2=-2), others go to e80_2.

E79_2. How many years and/or months remain to finish paying these other loans from financial institutions?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
 ➤ CANNOT ANSWER E79_MONTHS_2 WITHOUT ANSWERING E79_YEARS_2
 ➤ IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

E79_Years_2 [-1; -2; 0 – E77_2]

E79_Months_2 [-1; -2; 0 – 11]

E80_2. How much does your household pay per month for these other loans from financial institutions?

- INDICATE AMOUNT IN PESOS
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 19.999.999]

- ✖ Only for households that do not know or do not respond to the monthly amount paid for the loan from another financial institution (e80_2=-1 or e80_2=-2), others go to e81_2.

E80t_2. In which range is the monthly amount paid for other loans from financial institutions?

- SHOW CARD 9
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ If any of the properties were financed through transfers (e53_5_2=1), others go to e82_2.

E81_2. Regarding the purchase price of this property, what was the amount or percentage of transfers (inheritances, successions, etc.) used for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS TRANSFERS RECEIVED, THAT IS, ONLY YES IN E53_5_2, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 - 3.700.000.000]

UF [-1; -2; >0 - 100.000]

% [-1; -2; 1 - 100]

- ✖ Only for households that financed the purchase of the property through transfers (e53_5_2=1) but do not know or do not remember the amount (e81_2_pesos=-1 or e81_2_pesos=-2), others go to e82_2.

E81t_2. In which range is the amount of transfers used by the household for the purchase of this property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ If any of the properties were financed through loans from family or friends (e53_6_2=1), continue to e48_3.

E82_2. Regarding the purchase price of this property, what was the amount or percentage of loans from family or friends used for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS LOANS FROM FAMILY OR FRIENDS, THAT IS, ONLY YES IN E53_6_2, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 - 3.700.000.000]

UF [-1; -2; >0 - 100.000]

% [-1; -2; 1 - 100]

- ✖ Only for households that financed the purchase of the property through loans from family or friends (e53_6_2=1) but do not know or do not remember the amount (e82_2_pesos=-1 or e82_2_pesos=-2), others go to e83_2.

E82t_2. In which range is the amount of loans from family or friends used by the household for the purchase of this property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E83_2. Does your household currently have an outstanding balance on the loan from family or friends?

1. Yes
 2. No → Go to E48_3
 8. No response → Go to E48_3
 9. Does not know → Go to E48_3

- ✖ Only for households that financed the purchase of the property through loans from family or friends (e53_6_2=1) and currently have an outstanding balance (e83_2=1), others go to e48_3.

E84_2. For how many years was this loan from family or friends taken out?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
 ➤ IF LESS THAN ONE YEAR, RECORD 0

years [-1; -2; 0 - 50]

E85_2. Do you have to make payments on this loan from family or friends?

1. Yes
 2. No → Go to E48_3
 8. No response → Go to E48_3
 9. Does not know → Go to E48_3

- ✖ Only for households that must make payments on the loan from family or friends (e85_2=1), others go to e48_3.

E86_2. How many years and/or months remain to finish paying this loan from family or friends?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
 ➤ CANNOT ANSWER E86_MONTHS_2 WITHOUT ANSWERING E86_YEARS_2
 ➤ SI ES MENOR A UN AÑO ANOTE 0 EN AÑOS

E86_Years_2 [-1; -2; 0 - E84_2]

E86_Months_2 [-1; -2; 0 - 11]

E87_2. How much does your household pay per month for this loan from family or friends?

- IF PAYMENTS ARE QUARTERLY, SEMIANNUAL, OR ANNUAL, MAKE A MONTHLY ESTIMATE
- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 19.999.999]

- ✖ Only for households that do not know or do not respond to the monthly amount paid for the loan from family or friends (e87_2=-1 or e87_2=-2), others go to e48_3.

E87t_2. In which range is the monthly amount paid for the loan from family or friends?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

3RD MOST VALUABLE PROPERTY

- ✖ Only for households that own three or more real estate properties (e47 ≥ 3), others go to ClosureE2.

E47 Now, please refer to the third most valuable real estate property owned by your household.

E48_3. What type of property is this?

- SHOW CARD 11
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E49_3. What is the **main** use of this property?

- **DO NOT READ** THE OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

1. Land for agricultural use
2. Vacation or other private use
3. Own professional use
4. Rental
5. Provided to a relative or someone outside the household
6. Not in use
7. Future residence
8. Storage (warehouse)
9. Investment
10. Other productive uses
11. Other. **E49e_3** specify
98. No response
99. Does not know

E49e_3

E50_3. In which month and year was the property acquired?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTH OR YEAR
- CANNOT ANSWER E50_MONTH_1 WITHOUT ANSWERING E50_YEAR_3

E50_year_3 [-1;-2; 1900 - 2024]

E50_month_3 [-1;-2; 1 - 12]

E51_3. If this property were sold today, what do you think its value would be?

- IF IT IS A DWELLING, INCLUDE BOTH LAND AND CONSTRUCTION VALUE
- INDICATE AMOUNT IN PESOS OR UF
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

- ✘ Only for households that do not know or do not respond to the property value (E51_3_pesos=-1 or E51_3_pesos=-2), others go to E52_3.

E51t_3. In which range is the value of this property?

- SHOW CARD 10
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E52_3. If your household had to pay rent for this property, how much would you have to pay per month?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 19.999.999]

- ✘ Only for households that do not know or do not respond to the monthly rent value (E52_3=-1 or E52_3=-2), others go to E53_3.

E52t_3. In which range is the monthly rent value of this property?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E53_3. Now I will ask you some questions about the ways in which your household financed the purchase of this property.

E53_3. In the year your household acquired this property, how was the purchase financed?

- **READ FINANCING OPTIONS**
- ANSWER YES OR NO FOR EACH OPTION

1. Yes
2. No
8. No response
9. Does not know

E53_1_3. Own resources (savings, etc.)

E53_2_3. Housing subsidy

E53_3_3. Mortgage loan from a financial institution

E53_4_3. Other loans from a financial institution (consumer or complementary loan)

E53_5_3. Transfers received for all or part of the value (gift, inheritance, succession)

E53_6_3. Loan from family or friends

- ✘ If your property was financed with own resources (E53_1_3=1), others go to E55_3.

E54_3. Regarding the purchase price of this property, what was the amount or percentage of own resources used by your household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
- IF THE ONLY FORM OF FINANCING WAS OWN RESOURCES, THAT IS, ONLY YES IN E53_1_3, COMPLETE PERCENTAGE WITH 100
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 - 100]

- ✘ Only for households that do not know or do not respond the amount (E54_3_pesos=-1 or E54_3_pesos=-2), others go to E55_3.

E54t_3. In which range is the amount of own resources used by the household for the purchase of the property?

- SHOW CARD 10
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ If the property was financed with housing subsidy (E53_2_3=1), others go to E56_3.

E55_3. Regarding the purchase price of this property, what was the amount or percentage of housing subsidy used by your household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FINANCING FORM WAS HOUSING SUBSIDY, THAT IS, ONLY YES IN E53_2_3, COMPLETE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 - 100]

- ✖ Only for households that do not know or do not respond (E55_3_pesos=-1 or E55_3_pesos=-2), others go to E56_3.

E55t_3. In which range is the amount of housing subsidy used for the purchase of the property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ If the property was financed with mortgage loan (E53_3_3=1), others go to E75_3.

E56_3. Regarding the mortgage loan used by your household to finance the purchase of the property, at the time of purchase, what type of institution was it obtained?

- **DO NOT READ** THE OPTIONS
 ➤ MARK ONLY ONE OPTION

1. Bank
2. Compensation fund
3. Mutual fund or insurance company
4. Cooperative
5. Armed forces fund (CAPREDENA OR DIPRECA)
6. SERVIU
8. No response
9. Does not know

E57_3. Which household member(s) is/are the holder(s) of this debt?

- INDICATE THE ORDER NUMBER OF THE PERSON. SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
 ➤ RECORD 0 IF THE DEBT HOLDER IS NOT A HOUSEHOLD MEMBER
 ➤ ONLY PERSONS AGED 18 OR OLDER ARE ALLOWED
 ➤ A MAXIMUM OF 3 HOLDERS IS ALLOWED

E57_1_3 holder 1	E57_2_3 holder 2	E57_3_3 holder 3
<input type="text"/>	<input type="text"/>	<input type="text"/>

E58_3. Regarding the purchase price of this property, what was the amount or percentage of the mortgage loan used by your household for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS A MORTGAGE LOAN, THAT IS, ONLY YES IN E55_3_3, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 - 100]

- ✖ Only for households that financed the purchase with mortgage loan (E53_3_3=1) but do not know or do not respond to the amount (E58_3_pesos=-1 or E58_3_pesos=-2), others go to E59_3.

E58t_3. In which range is the amount of the mortgage loan used by the household for the purchase of the property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E59_3. Has your household renegotiated or changed the conditions of this mortgage loan since it was initially granted?

- DO NOT INCLUDE OTHER LOANS ASSOCIATED WITH THE MAIN DWELLING

1. Yes
2. No → Go to E64_3
8. No response → Go to E64_3
9. Does not know → Go to E64_3

E63. Now I will ask you some questions about the renegotiation of this mortgage loan. If there has been more than one renegotiation, please refer to the most recent one.

- ✗ Only for households that financed the purchase with mortgage loan (E53_3=1) and renegotiated the loan (E59_3=1), others go to E64_3.

E60_3. When did your household last renegotiate this loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTH AND YEAR
➤ CANNOT ANSWER E60_MONTH_1 WITHOUT ANSWERING E60_YEAR_3

E60_Year_3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	[-1 ; -2; E50_Year_3 - 2024]
E60_Month_3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	[-1 ; -2; 1 - 12]

E61_3. What was the main reason for renegotiating or changing the conditions of this mortgage loan?

- **DO NOT READ** THE OPTIONS
➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER

1. Interest rates decreased
2. Reduce monthly payment by extending the term
3. Make prepayment to reduce the term
4. Make prepayment to lower the monthly payment
5. Increase the debt and use the money for other purposes
6. Resolve a late payment situation
7. Change of interest rate type
8. Increase monthly payment by reducing the term
9. Other. **E61e_3** specify
98. No response
99. Does not know

E61e_3

E62_3. With which institution did you renegotiate this mortgage loan?

1. Bank
2. Compensation fund
3. Mutual fund or insurance company
4. Cooperative
5. Armed forces fund (CAPREDENA OR DIPRECA)
6. SERVIU
8. No response
9. Does not know

E63_3. In the last renegotiation, what was the amount of the loan, either in pesos at the time or in UF?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF
➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$	<input type="text"/>	[-1; -2; >0 - 3.700.000.000]
	<input type="text"/> UF	[-1; -2; >0 - 100.000]

- ✗ Only for households that do not know or do not respond to the renegotiated loan amount (E63_3_pesos=-1 or E63_3_pesos=-2), others go to E64_3.

E63t_3. In which range is the amount of the renegotiated loan?

- SHOW CARD 10
➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E64_3. Does your household currently have an outstanding balance on this mortgage loan?

1. Yes
2. No ➔ Go to E75_3
8. No response ➔ Go to E75_3
9. Does not know ➔ Go to E75_3

- ✗ Only for households that are currently outstanding balance on this mortgage loan (E64_3=1), others go to E75_3.

E65_3. Do you know the annual interest rate of this loan?

1. Yes
2. No ➔ Go to E67_3
8. No response ➔ Go to E67_3
9. Does not know ➔ Go to E67_3

- ✗ Only for households that know the annual interest rate of the mortgage loan (E65_3=1), others go to E67_3.

E66_3. What is the annual interest rate of this loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
➤ IF THE LOAN HAS A VARIABLE INTEREST RATE, PLEASE PROVIDE AN ESTIMATE

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	[-1; -2; 0,000% - 100%]
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E67_3. What type of interest rate does your mortgage loan have?

➤ READ OPTIONS

1. Fixed
2. Variable
3. Mixed
8. No response
9. Does not know

E68_3. For how many years was this mortgage loan taken out?

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 years

[-1; -2; >0 - 50]

E69_3. How many years and/or months have you paid on this mortgage loan?

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS

➤ CANNOT ANSWER E69_MONTHS_1 WITHOUT ANSWERING E69_YEARS_3

➤ SI ES MENOR A UN AÑO ANOTE 0 EN AÑOS

E69_Years_3

[-1 ; -2; 0 - E68_3]

E69_Months_3

[-1 ; -2; 0 - 11]

✖ Only for households that do not know or do not respond to the loan term (E68_3=-1 or E68_3=-2), or do not know or do not respond to the years paid (E69_Years_3=-1 or E69_Years_3=-2), others go to E71_3.

E70_3. How many years and/or months remain to finish paying this mortgage loan?

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS

➤ CANNOT ANSWER E70_MONTHS_1 WITHOUT ANSWERING E70_YEARS_3

➤ IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

E70_Years_3

[-1 ; -2; 0 - E68_3]

E70_Months_3

[-1 ; -2; 0 - 11]

E71_3. How much does your household pay per month in mortgage payments for this property?

➤ IF PAYMENT IS ANNUAL, SEMIANNUAL, ETC., PLEASE PROVIDE A MONTHLY ESTIMATE

➤ INDICATE AMOUNT IN PESOS

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$

[-1; -2; >0 - 19.999.999]

✖ Only for households that do not know or do not respond to the monthly payment amount (E71_3=-1 or E71_3=-2), others go to E72_3.

E71t_3. In which range is the monthly mortgage payment for this property?

➤ SHOW CARD 9

➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E72_3. Are you currently paying this mortgage loan?

➤ READ THE OPTIONS

1. Yes, payments are up to date → Go to E74_3
2. Yes, payments are behind
3. Not paying, but there is an outstanding debt
8. No response (do not read) → Go to E74_3
9. Does not know (do not read) → Go to E74_3

✖ Only for households that are behind on payments (E72_3=2) or have debt but are not paying (E72_3=3), others go to E74_3.

E73_3. How many months behind are you on your mortgage payments?

➤ INDICATE NUMBER OF MONTHS

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 months

[-1 ; -2; 1 - 120]

✚ Only for households that are currently up to date on payments (E72_3=1) or do not know or do not respond whether they are paying (E72_3=8 or E72_3=9).

E74_3. In the last 12 months, have you had a delay of 3 months or more in paying this loan?

✚ Only for households that are currently behind on payments (E72_3=2) or not paying but have debt (E72_3=3) and are 9 months or less behind (E73_3<=9).

E74_3. On any other occasion in the last 12 months, have you had a delay of 3 months or more in paying this loan?

1. Yes
2. No
8. No response
9. Does not know

- ✗ If any of the properties were financed through other loans from financial institutions (e53_4_3=1), others go to E81_3.

E75_3. Regarding the purchase price of this property, what was the amount or percentage of other loans from financial institutions used for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS OTHER LOANS FROM FINANCIAL INSTITUTIONS, THAT IS, ONLY YES IN E53_4_3, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 – 100]

- ✗ Only for households that financed the purchase of the property with other loans from financial institutions (e53_4_3=1) but do not know or do not remember the amount (e75_3_pesos=-1 or e75_3_pesos=-2), others go to e76_3.

E75t_3. In which range is the amount of other loans from financial institutions used by the household for the purchase of this property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E76_3. Does your household currently have an outstanding balance on these other loans from financial institutions?

1. Yes
2. No → Go to E81_3
8. No response → Go to E81_3
9. Does not know → Go to E81_3

E77_3. For how many years were these other loans from financial institutions taken out?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
 ➤ IF LESS THAN ONE YEAR, RECORD 0

years [-1; -2; 0 – 50]

E78_3. How many years and/or months have you paid on these other loans from financial institutions?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
 ➤ CANNOT ANSWER E78_MONTHS_1 WITHOUT ANSWERING E78_YEARS_3
 ➤ IF LESS THAN ONE YEAR, RECORD 0 IN YEARS

E78_Years_3 [-1; -2; 0 – E77_3]

E78_Months_3 [-1; -2; 0 – 11]

- ✗ Only for households that do not know or do not respond to the number of years for which the loan was taken out from another financial institution (e77_3=-1 or e77_3=-2), or do not know or do not respond to the number of years paid on the loan (e78_years_3=-1 or e78_years_3=-2), others go to e80_3.

E79_3. How many years and/or months remain to finish paying these other loans from financial institutions?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
 ➤ CANNOT ANSWER E79_MONTHS_2 WITHOUT ANSWERING E79_YEARS_3
 ➤ IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

E79_Years_3 [-1; -2; 0 – E77_3]

E79_Months_3 [-1; -2; 0 – 11]

E80_3. How much does your household pay per month for these other loans from financial institutions?

- INDICATE AMOUNT IN PESOS
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 19.999.999]

- ✗ Only for households that do not know or do not respond to the monthly amount paid for the loan from another financial institution (e80_3=-1 or e80_3=-2), others go to e81_3.

E80t_3. In which range is the monthly amount paid for other loans from financial institutions?

- SHOW CARD 9
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✗ If any of the properties were financed through transfers (e53_5_3=1), others go to e82_3.

E81_3. Regarding the purchase price of this property, what was the amount or percentage of transfers (inheritances, successions, etc.) used for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS TRANSFERS RECEIVED, THAT IS, ONLY YES IN E53_5_3, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 – 100]

- ✗ Only for households that financed the purchase of the property through transfers (e53_5_3=1) but do not know or do not remember the amount (e81_3_pesos=-1 or e81_3_pesos=-2), others go to e82_3.

E81t_3. In which range is the amount of transfers used by the household for the purchase of this property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✗ If any of the properties were financed through loans from family or friends (e53_6_2=1), continue to ClosureE2.

E82_3. Regarding the purchase price of this property, what was the amount or percentage of loans from family or friends used for this purchase?

- INDICATE AMOUNT IN PESOS AT THE TIME OR IN UF OR PERCENTAGE
 ➤ IF THE ONLY FORM OF FINANCING WAS LOANS FROM FAMILY OR FRIENDS, THAT IS, ONLY YES IN E53_6_3, COMPLETE THE PERCENTAGE WITH 100
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 3.700.000.000]

UF [-1; -2; >0 – 100.000]

% [-1; -2; 1 – 100]

- ✗ Only for households that financed the purchase of the property through loans from family or friends (e53_6_3=1) but do not know or do not remember the amount (e82_3_pesos=-1 or e82_3_pesos=-2), others go to e83_3.

E82t_3. In which range is the amount of loans from family or friends used by the household for the purchase of this property?

- SHOW CARD 10
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

E83_3. Does your household currently have an outstanding balance on the loan from family or friends?

1. Yes
 2. No → Go to CierreE2
 8. No response → Go to CierreE2
 9. Does not know → Go to CierreE2

- ✗ Only for households that financed the purchase of the property through loans from family or friends (e53_6_3=1) and currently have an outstanding balance (e83_3=1), others go to ClosureE2.

E84_3. For how many years was this loan from family or friends taken out?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
 ➤ IF LESS THAN ONE YEAR, RECORD 0

years [-1; -2; 0 – 50]

E85_3. Do you have to make payments on this loan from family or friends?

1. Yes
 2. No → Go to CierreE2
 8. No response → Go to CierreE2
 9. Does not know → Go to CierreE2

- ✗ Only for households that must make payments on the loan from family or friends (e85_3=1), others go to ClosureE2.

E86_3. How many years and/or months remain to finish paying this loan from family or friends?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 IN MONTHS OR YEARS
 ➤ CANNOT ANSWER E86_MONTHS_3 WITHOUT ANSWERING E86_YEARS_3
 ➤ SI ES MENOR A UN AÑO ANOTE 0 EN AÑOS

E86_Years_3 [-1; -2; 0 – E84_3]

E86_Months_3 [-1; -2; 0 – 11]

E87_3. How much does your household pay per month for this loan from family or friends?

- IF PAYMENTS ARE QUARTERLY, SEMIANNUAL, OR ANNUAL, MAKE A MONTHLY ESTIMATE
- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$

[-1; -2; >0 – 19.999.999]

- ✕ Only for households that do not know or do not respond to the monthly amount paid for the loan from family or friends (e87_3=-1 or e87_3=-2), others go to ClosureE2.

E87t_3. In which range is the monthly amount paid for the loan from family or friends?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- NOTE: the following question must not be read to the respondent; it is to be answered by the interviewer.

ClosureE2. Did the respondent consult documents such as account statements, statements of account, or other records to answer the questions regarding other properties?


- TO BE ANSWERED BY THE INTERVIEWER

1. Yes
2. No



COMMENTS

MODULE F: NON-MORTGAGE DEBT

TO BE ANSWERED BY THE RESPONDENT FOR THE HOUSEHOLD

 Now I will ask you about various other types of loans and debts you or any member of your household may have. Please do not include unpaid service bills (for example, overdue electricity or water bills), nor loans already declared that are associated with your main residence or other properties.


F1. Do you or any other member of your household have any of the following types of credit or debt?

-  **READ** EACH TYPE OF DEBT
 ANSWER YES OR NO FOR EACH TYPE


1. Yes
2. No
8. No response
9. Does not know

F1

F1_t1. Bank credit cards

 For bank credit cards, “debt” refers to amounts that will **not be paid in full** during the same month, i.e., balances that will remain outstanding beyond the next 30 days. Include department store credit cards backed by banks, e.g., LIDER BCI, CMR Banco Falabella, CENCOSUD Scotiabank, etc.

F1_t2. Bank lines of credit

 For bank lines of credit, “debt” refers to amounts that will **not be paid in full** every month, i.e., any amount currently owed that will not be paid in full within the next 30 days.

F1_t3. Department store or other non-bank credit cards (e.g., ABC Visa, Hites, Spin Card (Cruz Verde), etc.)

F1_t4. Consumer loans from department stores or other non-bank institutions (e.g., cash advances)

F1_t5. Consumer loans from banks or finance companies

F1_t6. Loans from compensation funds, cooperatives, or similar institutions

F1_t7. Auto loans

F1_t8. Educational debts

F1_t9. Loans from relatives or friends

F1_t10. Loans from moneylenders

F1_t11. Pawnshop loans

F1_t12. Store credit (fiado)

F1_t13. Debts from other sources (e.g., employer or union loans, etc.)

F2. How many ?

- COUNT THE MAIN CARDHOLDER AND ALL ADDITIONAL CARDS AS ONE CARD
 ➤ IF NO RESPONSE, RECORD -1 AND IF DOES NOT KNOW, RECORD -2

[-1; -2; 1 - 20]

F2

✖ [Only if F1_t1=1]

F2_t1. How many bank credit cards with outstanding debt does your household have?

🗨 Remember, we refer to bank credit cards with debt as those that will **not be paid in full** during the same month, i.e., balances that will remain outstanding beyond the next 30 days.

✖ [Only if F1_t2=1]

F2_t2. How many bank lines of credit with debt does the household have?

🗨 Remember, we refer to bank lines of credit with debt as those that **WILL NOT BE PAID IN FULL** every month, that is, any amount currently owed that will not be paid in full within the next 30 days.

✖ [Only if F1_t3=1]

F2_t3. How many department store or other non-bank credit cards with debt does the household have?

🗨 Recuerde que, nos referimos a las tarjetas de crédito no bancarias con deuda a aquellas que **no se pagarán en tu totalidad** durante el mismo mes, es decir, que quedarán pendientes más allá de los próximos 30 días.

✖ [Only if F1_t4=1]

F2_t4. How many consumer loans in department stores or other non-bank institutions does the household have?

✖ [Only if F1_t5=1]

F2_t5. How many consumer loans from banks or finance companies does the household have?

✖ [Only if F1_t6=1]

F2_t6. How many loans from compensation funds, cooperatives or other similar does the household have?

✖ [Only if F1_t7=1]

F2_t7. How many auto loans does the household have?

✖ [Only if F1_t8=1]

F2_t8. How many educational debts does the household have?

✖ [Only if F1_t9=1]

F2_t9. How many loans from relatives or friends does the household have?

✖ [Only if F1_t10=1]

F2_t10. How many loans from moneylenders does the household have?

✖ [Only if F1_t11=1]

F2_t11. How many pawnshop loans ("Tía Rica") does the household have?

✖ [Only if F1_t12=1]

F2_t12. How many store credit (fiado) debts does the household have?

✖ [Only if F1_t13=1]

F2_t13. How many debts from other sources does the household have?

BANK CREDIT CARDS

- ✖ Only for households with bank credit card debt (F1_t1=1), others go to t2_alias.
 ✚ If the household has more than three bank credit card debts (F2_t1>3) or does not know or does not answer how many bank credit card debts the household has (F2_t1=-1 or F2_t1=-2).

➤ Next, I will ask you specific questions about the **three** bank credit card debts of highest value that your household has, starting with the highest value debt.

- ✚ If the household has three bank credit card debts (F2_t1=3).

➤ Next, I will ask you specific questions about the **three** bank credit card debts that your household has, starting with the highest value debt.

- ✚ If the household has two bank credit card debts (F2_t1=2).

➤ Next, I will ask you specific questions about the **two** bank credit card debts that your household has, starting with the highest value debt.

- ✚ If the household has one bank credit card debt (F2_t1=1).

➤ Next, I will ask you specific questions about the bank credit card debt that your household has.

t1_alias. To make the interview flow easier, could you suggest a way to identify debts on bank credit cards?

F3_t1. Which household member is the holder of the bank credit card debt <t1d1_alias>?

- INDICATE THE ORDER NUMBER OF THE PERSON, SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
 ➤ ONLY PERSONS AGED 15 OR OLDER ARE ALLOWED

F5_t1. What was the main reason for taking out this bank credit card debt?

- **DO NOT READ** OPTIONS
 ➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
 ➤ MARK ONLY ONE OPTION

1. Purchase of durable household goods (furniture, electrical appliances, white goods, excluding groceries)
2. Purchase of groceries and other non-durables
3. Purchase of vehicles or other means of transport
4. Purchase of clothing
5. Holidays
6. Medical treatment
7. To pay off other debts
8. Financing business or professional activity
9. Acquisition of financial assets
10. Home renovations
11. Educational expenses
12. Requested this credit as a favor for someone outside the household
13. To pay the down payment for a mortgage loan
14. Other. **F5_t1e** specify
98. No response
99. Does not know

N° Debt	t1_alias	F3_t1	F5_t1	F5_t1e
1				
2				
3				

F6_t1. What is the total credit limit (available plus used) of this bank credit card?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 - \$499.999.999]

- ✖ Only for households that do not know or do not answer the credit limit of their credit card (F6_t1=-1 or F6_t1=-2), others go to F7_t1.

F6t_t1. In which range is the total credit limit (available plus used) of this bank credit card?

- SHOW CARD 15
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F7_t1. What is the used credit limit of this bank credit card?


- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 - F6_t1*1,2]

- ✖ Only for households that do not know or do not answer the used credit limit of their credit card (F7_t1d1=-1 or F7_t1d1=-2), others go to F8_t1d1.

F7t_t1. In which range is the used credit limit of this bank credit card?

- SHOW CARD 15
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

 Next, I will ask you some questions related to the minimum payment, billed amount, and amount paid on this bank credit card.

F8_t1. With respect to the last billing period of this bank credit card:

➤ **READ** OPTIONS

1. Paid the billed amount or more
2. Paid the amount between the billed and the minimum payment
3. Paid the minimum payment
4. Did not pay or paid less than the minimum
8. No response (*do not read*) → Go to F10_t1
9. Does not know (*do not read*) → Go to F10_t1

N° Debt	F6_t1	F6t_t1	F7_t1	F7t_t1	F8_t1
1					
2					
3					

✦ Only for households that have paid at least the minimum billed amount on the bank credit card (F8_t1=1, 2 or 3).

F9_t1. In the last 12 months, have you ever not paid or paid less than the minimum payment?

✦ Only for households that have not paid or have paid less than the minimum (F8_t1=4).

F9_t1. Besides the last billing period, on any other occasion in the last 12 months, have you not paid or paid less than the minimum payment?

1. Yes
2. No
8. No response
9. Does not know

F10_t1. What was the billed amount on the last statement?

- INDICATE AMOUNT IN PESOS
- CONSIDER ONLY INSTALLMENT PURCHASES ON THE STATEMENT, NOT PURCHASES FROM THE SAME MONTH
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 19.999.999]

✖ Only for households that do not know or do not answer the billed amount on the last statement (F10_t1=-1 or F10_t1=-2), others go to F11_t1.

F10t_t1. In which range is the billed amount on the last statement?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

✖ Only for households that have paid less than the billed amount (F8_t1=2, 3 or 4), others go to F12_t1.

F11_t1. How much money did you pay last month?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 19.999.999]

✖ Only for households that do not know or do not answer how much money was paid last month (F11_t1=-1 or F11_t1=-2), others go to F12_t1.

F11t_t1. In which range is the amount paid last month?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F12_t1. If your household made no further purchases with this card, in how many months would you finish paying the current debt?

- INDICATE ESTIMATED TIME IN MONTHS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; 1 – 120]

➤ NOTE: The following question MUST NOT BE READ TO THE RESPONDENT, it is to be answered by THE INTERVIEWER.

Closuret1. Did the respondent consult documents such as account statements or other records to answer the questions regarding bank credit cards?

➤ ANSWERED BY THE INTERVIEWER

1. Yes
2. No

N° Debt	F9_t1	F10_t1	F10t_t1	F11_t1	F11t_t1	F12_t1 Months	Closuret1
1							
2							
3							

BANK LINE OF CREDIT

- ✖ Only for households with bank line of credit debt (F1_t2=1), others go to t3_alias.
- ✚ If the household has more than three bank line of credit debts (F2_t2>3) or does not know or does not answer how many banks line of credit debts the household has (F2_t2=-1 or F2_t2=-2).

➡ Next, I will ask you specific questions about the **three** bank lines of credit debts of highest value that your household has, starting with the highest value debt.

- ✚ If the household has three bank lines of credit debts (F2_t2=3).

➡ Next, I will ask you specific questions about the **three** bank lines of credit debts that your household has, starting with the highest value debt.

- ✚ If the household has two bank lines of credit debts (F2_t2=2).

➡ Next, I will ask you specific questions about the **two** bank lines of credit debts that your household has, starting with the highest value debt.

- ✚ If the household has one bank line of credit debt (F2_t2=1).

➡ Next, I will ask you specific questions about the bank line of credit debt that your household has.

t2_alias. To make the interview flow easier, could you suggest a way to identify debts on a bank line of credit?

F3_t2. Which household member is the holder of the bank line of credit debt <t2d1_alias>?

- INDICATE THE ORDER NUMBER OF THE PERSON, SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
- ONLY PERSONS AGED 15 OR OLDER ARE ALLOWED

F5_t2. What was the main reason for taking out this bank line of credit debt?

- **DO NOT** READ OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
- MARK ONLY ONE OPTION

1. Purchase of durable household goods (furniture, electrical appliances, white goods, excluding groceries)
2. Purchase of groceries and other non-durables
3. Purchase of vehicles or other means of transport
4. Purchase of clothing
5. Holidays
6. Medical treatment
7. To pay off other debts
8. Financing business or professional activity
9. Acquisition of financial assets
10. Home renovations
11. Educational expenses
12. Requested this credit as a favor for someone outside the household
13. To pay the down payment for a mortgage loan
14. Other. **F5_t2e** specify
98. No response
99. Does not know

N° Debt	t2_alias	F3_t2	F5_t2	F5_t2e
1				
2				
3				

F6_t2. What is the total credit limit (available plus used) of this bank line of credit?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 - \$499.999.999]

- ✖ Only for households that do not know or do not answer the total credit limit of their bank line of credit (F6_t2=-1 or F6_t2=-2), others go to F13_t2.

F6t_t2. In which range is the total credit limit (available plus used) of this bank line of credit?

- SHOW CARD 15
- IF NO RESPONSE, RECORD 98 AND IF DOES NOT KNOW, RECORD 99

F13_t2. With respect to the last statement of the bank line of credit <t2d1_alias> or the closing of the previous month, what was the amount used on this line of credit?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 - F6_t2*1,2]

- ✖ Only for households that do not know or do not answer the amount used on their bank line of credit (F13_t2=-1 or F13_t2=-2), others go to F14_t2.

F13t_t2. In which range is the amount used on this bank line of credit?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98 AND IF DOES NOT KNOW, RECORD 99

F14_t2. If your household made no further use of this line of credit, in how many months do you think the debt would be paid off?

- INDICATE TIME IN MONTHS
- IF NO RESPONSE, RECORD -1 AND IF DOES NOT KNOW, RECORD -2

[-1; -2; 1 - 120]

- NOTE: The following question MUST NOT BE READ TO THE RESPONDENT, it is to be answered by THE INTERVIEWER

Closuret2. Did the respondent consult documents such as account statements or other records to answer the questions regarding bank lines of credit?

- ANSWERED BY THE INTERVIEWER

1. Yes
2. No

N° Debt	F6_t2	F6t_t2	F13_t2	F13t_t2	F14_t2 Months	Closuret2
1						
2						
3						

DEPARTMENT STORE OR OTHER NON-BANK CREDIT CARDS

- ✖ Only for households with non-bank credit card debt (F1_t3=1), others go to t4_alias.
 ✚ If the household has more than three non-bank credit card debts (F2_t3>3) or does not know or does not answer how many non-bank credit card debts the household has (F2_t3=-1 or F2_t3=-2).

➡ Next, I will ask you specific questions about the **three** non-bank credit card debts of highest value that your household has, starting with the highest value debt.

✚ If the household has three non-bank credit card debts (F2_t3=3).

➡ Next, I will ask you specific questions about the **three** non-bank credit card debts that your household has, starting with the highest value debt.

✚ If the household has two non-bank credit card debts (F2_t3=2).

➡ Next, I will ask you specific questions about the **two** non-bank credit card debts that your household has, starting with the highest value debt.

✚ If the household has one non-bank credit card debt (F2_t3=1).

➡ Next, I will ask you specific questions about the non-bank credit card debt that your household has.

t3_alias. To make the interview flow easier, could you suggest a way to identify debts on a non-bank credit card?

F3_t3. Which household member is the holder of the non-bank credit card debt <t3d1_alias>?

- INDICATE THE ORDER NUMBER OF THE PERSON, SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
- ONLY PERSONS AGED 15 OR OLDER ARE ALLOWED

F5_t3. What was the main reason for taking out this department store or non-bank credit card debt?

- **DO NOT READ** OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
- MARK ONLY ONE OPTION

1. Purchase of durable household goods (furniture, electrical appliances, white goods, excluding groceries)
2. Purchase of groceries and other non-durables
3. Purchase of vehicles or other means of transport
4. Purchase of clothing
5. Holidays
6. Medical treatment
7. To pay off other debts
8. Financing business or professional activity
9. Acquisition of financial assets
10. Home renovations
11. Educational expenses
12. Requested this credit as a favor for someone outside the household
13. To pay the down payment for a mortgage loan
14. Other. **F5_t3e** specify
98. No response
99. Does not know

N° Debt	t3_alias	F3_t3	F5_t3	F5_t3e
1				
2				
3				

F6_t3. What is the total credit limit (available plus used) of this department store or non-bank credit card?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1 AND IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 499.999.999]

- ✖ Only for households that do not know or do not answer the total credit limit of their store or non-bank card (F6_t3 = -1 or F6_t3 = -2), others go to F7_t3.

F6t_t3. In which range is the total credit limit (available plus used) of this store card or non-bank card?

- SHOW CARD 15
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F7_t3. What is the amount of credit used on this store card or non-bank card?


- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – F6_t3*1,2]

- ✖ Only for households that do not know or do not answer the amount of credit used on their store or non-bank card (F7_t3 = -1 or F7_t3 = -2), others go to F8_t3.

F7t_t3. In which range is the amount of credit used on this store card or non-bank card?

- SHOW CARD 15
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

 Next, I will ask you a few questions related to the minimum payment, billed amount, and amount paid on your store card or non-bank credit card.

F8_t3. Regarding the last billing period of this store card or non-bank credit card:

➤ **READ OUT** THE OPTIONS

1. They paid the billed amount or more
2. They paid between the billed amount and the minimum payment
3. They paid the minimum payment
4. They did not pay or paid less than the minimum
8. No response (do not read) → Go to F10_t3
9. Does not know (do not read) → Go to F10_t3

N° Debt	F6_t3	F6t_t3	F7_t3	F7t_t3	F8_t3
1					
2					
3					

✦ Only for households that paid at least the minimum billed amount on their store or non-bank credit card (F8_t3 = 1, 2 or 3).

F9_t3. On any occasion in the past 12 months, did you not pay or pay less than the minimum payment?

✦ Only for households that did not pay or paid less than the minimum (F8_t3 = 4).

F9_t3. In addition to the last billing period, was there any other occasion in the past 12 months when you did not pay or paid less than the minimum payment?

1. Yes
2. No
8. No response
9. Does not know

F10_t3. What was the billed amount in the last account statement?

- INDICATE AMOUNT IN PESOS
- CONSIDER ONLY INSTALLMENT PURCHASES IN THE ACCOUNT STATEMENT, NOT PURCHASES MADE IN THE SAME MONTH
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 19.999.999]

✖ Only for households that do not know or do not respond to the billed amount in the last account statement (F10_t3 = -1 or F10_t3 = -2), others go to F11_t3.

F10t_t3. In which range is the billed amount in the last account statement?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

✖ Only for households that paid less than the billed amount (F8_t3 = 2, 3 or 4), others go to F12_t3.

F11_t3. How much money was paid last month?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 19.999.999]

✖ Only for households that do not know or do not respond to how much money was paid last month (F11_t3 = -1 or F11_t3 = -2), others go to F12_t3.

F11t_t3. In which range is the amount paid last month?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F12_t3. If your household made no further purchases with this card, how many months would you finish paying off the current debt?

- INDICATE ESTIMATED TIME IN MONTHS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; 1 – 120]

➤ Note: The following question **MUST NOT** be read to the respondent. It is to be answered by the interviewer.

Closuret3. Did the respondent consult documents such as account statements, billing records, or other materials to answer the questions about store or non-bank credit cards?

➤ TO BE ANSWERED BY THE INTERVIEWER

1. Yes
2. No

N° Debt	F9_t3	F10_t3	F10t_t3	F11_t3	F11t_t3	F12_t3 Months	Closuret3
1							
2							
3							

CONSUMER LOANS FROM STORE OR NON-BANK INSTITUTIONS

- ✖ Only for households with debts in non-bank consumer loans (F1_t4 = 1), others go to t5_alias.
 ✚ If the household has more than three debts in non-bank consumer loans (F2_t4 > 3), or does not know or does not respond to how many non-bank consumer loan debts the household has (F2_t4 = -1 or F2_t4 = -2).

➤ Next, I will ask you specific questions about the **three** highest value non-bank consumer loan debts your household has, starting with the highest value debt.

- ✚ If the household has three debts in non-bank consumer loans (F2_t4 = 3).

➤ Next, I will ask you specific questions about the **three** non-bank consumer loan debts your household has, starting with the highest value debt.

- ✚ If the household has two debts in non-bank consumer loans (F2_t4 = 2).

➤ Next, I will ask you specific questions about the **two** non-bank consumer loan debts your household has, starting with the highest value debt.

- ✚ If the household has one debt in non-bank consumer loans (F2_t4 = 1).

➤ Next, I will ask you specific questions about the non-bank consumer loan debt your household has.

t4_alias. To make the interview flow easier, could you suggest a way to identify debts from consumer loans at retail stores or other non-bank institutions?

F3_t4. Which household member is the holder of the debt on the non-bank consumer loan <t4d1_alias>?

- INDICATE THE PERSON'S ORDER NUMBER, SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
 ➤ ONLY PERSONS AGED 15 OR OLDER ARE ALLOWED

F15_t4. What was the main reason for requesting this credit or loan?

- **DO NOT READ OPTIONS**
 ➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
 ➤ MARK ONLY ONE OPTION

1. Purchase of durable household goods (furniture, electrical appliances, white goods, excluding groceries)
2. Purchase of groceries and other non-durables
3. Purchase of vehicles or other means of transport
4. Purchase of clothing
5. Holidays
6. Medical treatment
7. To pay off other debts
8. Financing business or professional activity
9. Acquisition of financial assets
10. Home renovations
11. Educational expenses
12. Requested this credit as a favor for someone outside the household
13. To pay the down payment for a mortgage loan
14. Other. **F15_t4e** specify
98. No response
99. Does not know

N° Debt	t4_alias	F3_t4	F15_t4	F15_t4e
1				
2				
3				

F16_t4. What was the initial amount of this credit or loan?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 - 499.999.999]

- ✖ Only for households that do not know or do not respond to the initial amount of the loan (F16_t4 = -1 or F16_t4 = -2), others go to F17_t4.

F16t_t4. In which range is the initial amount of this credit or loan?

- SHOW CARD 15
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F17_t4. Do you know the annual interest rate of this credit or loan?

1. Yes
2. No ➔ Go to F19_t4
8. No response ➔ Go to F19_t4
9. Does not know ➔ Go to F19_t4

- ✖ Only for households that know the annual interest rate of the loan (F17_t4 = 1), others go to F19_t4.

F18_t4. What is the annual interest rate of this credit or loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
- IF THE LOAN HAS A VARIABLE INTEREST RATE, PLEASE PROVIDE AN ESTIMATE OF THE ANNUAL RATE

[-1; -2; 0,000% - 100%]

F19_t4. Is the credit or loan denominated in:

- **READ OUT** THE OPTIONS

1. Pesos
2. UF
8. No response (do not read)
9. Does not know (do not read)

F20_t4. For how many years and/or months was this credit or loan requested?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS
- DO NOT ANSWER F20_MONTHS_t4d1 WITHOUT ANSWERING F20_YEARS_t4d1
- IF THE TERM IS LESS THAN ONE YEAR, RECORD 0 IN YEARS

Years [-1 ; -2; 0 - 10]

Months [-1 ; -2; 0 - 11]

Nº Debt	F16_t4	F16t_t4	F17_t4	F18_t4 %	F19_t4	F20_years_t4	F20_months_t4
1							
2							
3							

F21_t4. How many months and/or years have you paid?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS
- DO NOT ANSWER F21_MONTHS_t4d1 WITHOUT ANSWERING F21_YEARS_t4d1
- IF LESS THAN ONE YEAR HAS BEEN PAID, RECORD 0 IN YEARS

Years [-1 ; -2; 0 – F20_t4+1]

Months [-1 ; -2; 0 - 11]

- ✖ Only for households that do not know or do not respond to the years and/or months for which the loan was requested ((F20_years_t4 = -1 or -2) & (F20_months_t4 = -1 or -2)) or do not know or do not respond to the months and years already paid ((F21_years_t4 = -1 or -2) & (F21_months_t4 = -1 or -2)), others go to F23_t4.

F22_t4. How many months and/or years remain to finish paying off the loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS
- DO NOT ANSWER F22_MONTHS_t4 WITHOUT ANSWERING F22_YEARS_t4
- IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

Years [-1 ; -2; 0 – F20_t4+1]

Months [-1 ; -2; 0 - 11]

F23_t4. How much money must be paid monthly as an installment for this credit or loan?

- INDICATE AMOUNT IN PESOS
 - IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
- [-1; -2; >0 – 19.999.999]

- ✖ Only for households that do not know or do not respond to the monthly installment amount for this credit (F23_t4 = -1 or F23_t4 = -2), others go to F24_t4.

F23t_t4. In which range is the monthly installment amount for this credit or loan?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

N° Debt	F21_years_t4	F21_months_t4	F22_years_t4	F22_months_t4	F23_t4	F23t_t4
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

F24_t4. What was the amount paid last month?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >=0 – 19.999.999]

- ✖ Only for households that do not know or do not respond to the amount paid last month for the credit or loan (F24_t4 = -1 or F24_t4 = -2), others go to F25_t4.

F24t_t4. In which range is the amount paid last month?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F25_t4. Are you currently paying this debt?➤ **READ OUT THE OPTIONS**

1. Yes, paying on time
➔ Go to F27_t4
2. Yes, paying with delays
3. Not paying, but debt is still outstanding
8. No response (do not read) ➔ Go to F27_t4
9. Does not know (do not read) ➔ Go to F27_t4

- ✖ Only for households that are behind on debt payments (F25_t4 = 2 or 3), others go to F27_t4.

F26_t4. How many months are you on this debt payment?

- INDICATE NUMBER OF MONTHS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MES
- IF LESS THAN ONE MONTH, RECORD 1

Months [-1; -2; 1 – 120]

- ✚ Only for households not behind on debt payments (F25_t4 = 1, 8 or 9).

F27_t4. At any time in the past 12 months, have you been late in paying this credit or loan?

- ✚ Only for households behind on debt payments (F25_t4 = 2 or 3) and with nine months or less of delay (F26_t4 ≤ 9).

F27_t4. On any other occasion in the past 12 months, have you been late in paying this credit or loan?

1. Yes
2. No
8. No response
9. Does not know

F28_t4. Have you renegotiated this debt in the past 12 months?

1. Yes
2. No
8. No response
9. Does not know

- Note: The following question **MUST NOT** be read to the respondent. It is to be answered by the interviewer.

Closuret4. Did the respondent consult documents such as account statements, billing records, or other materials to answer the questions about non-bank consumer loans?

- TO BE ANSWERED BY THE INTERVIEWER

1. Yes
2. No

N° Debt	F24_t4	F24t_t4	F25_t4	F26_t4	F27_t4	F28_t4	Closuret4
1							
2							
3							

BANK OR FINANCE COMPANY CONSUMER LOAN

- ✖ Only for households with debts in bank consumer loans ($F1_t5 = 1$), others go to $t6_alias$.
- ✚ If the household has more than three debts in bank consumer loans ($F2_t5 > 3$), or does not know or does not respond how many bank consumer loan debts the household has ($F2_t5 = -1$ or $F2_t5 = -2$).

➤ Next, I will ask you specific questions about the **three** bank consumer loan debts your household has, starting with the highest value debt.

- ✚ If the household has three debts in bank consumer loans ($F2_t5 = 3$).

➤ Next, I will ask you specific questions about the **three** bank consumer loan debts your household has, starting with the highest value debt.

- ✚ If the household has two debts in bank consumer loans ($F2_t5 = 2$).

➤ Next, I will ask you specific questions about the **two** bank consumer loan debts your household has, starting with the highest value debt.

- ✚ If the household has one debt in bank consumer loans ($F2_t5 = 1$).

➤ Next, I will ask you specific questions about the bank consumer loan debt your household has.

t5_alias. To make the interview flow easier, could you suggest a way to identify debts from consumer loans at banks or finance companies?

F3_t5. Which household member is the holder of the debt on the bank consumer loan <t5d1_alias>?

- INDICATE THE PERSON'S ORDER NUMBER, SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
- ONLY PERSONS AGED 15 OR OLDER ARE ALLOWED

F15_t5. What was the main reason for requesting this credit or loan?

- **DO NOT READ** OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
- MARK ONLY ONE OPTION

1. Purchase of durable household goods (furniture, electrical appliances, white goods, excluding groceries)
2. Purchase of groceries and other non-durables
3. Purchase of vehicles or other means of transport
4. Purchase of clothing
5. Holidays
6. Medical treatment
7. To pay off other debts
8. Financing business or professional activity
9. Acquisition of financial assets
10. Home renovations
11. Educational expenses
12. Requested this credit as a favor for someone outside the household
13. To pay the down payment for a mortgage loan
14. Other. **F15_t5e** specify
98. No response
99. Does not know

N° Debt	t5_alias	F3_t5	F15_t5	F15_t5e
1				
2				
3				

F16_t5. What was the initial amount of this credit or loan?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 499.999.999]

- ✖ Only for households that do not know or do not respond to the initial amount of the loan (F16_t5 = -1 or F16_t5 = -2), others go to F17_t5.

F16t_t5. In which range is the initial amount of this credit or loan?

- SHOW CARD 15
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F17_t5. Do you know the annual interest rate of this credit or loan?

1. Yes
2. No ➔ Go to F19_t5
8. No response ➔ Go to F19_t5
9. Does not know ➔ Go to F19_t5

- ✖ Only for households that know the annual interest rate of the loan (F17_t5d1 = 1), others go to F19_t5d1.

F18_t5. What is the annual interest rate of this credit or loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
- IF THE LOAN HAS A VARIABLE INTEREST RATE, PLEASE PROVIDE AN ESTIMATE OF THE ANNUAL RATE

[-1; -2; 0,000% - 100%]

F19_t5. Is the credit or loan denominated in:

- **READ OUT** THE OPTIONS

1. Pesos
2. UF
8. No response (do not read)
9. Does not know (do not read)

F20_t5. For how many years and/or months was this credit or loan requested?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS
- DO NOT ANSWER F20_months_t5 WITHOUT ANSWERING F20_years_t5
- IF THE TERM IS LESS THAN ONE YEAR, RECORD 0 IN YEARS

Years [-1 ; -2; 0 - 10]

Months [-1 ; -2; 0 - 11]

Nº Debt	F16_t5	F16t_t5	F17_t5	F18_t5 %	F19_t5	F20_years_t5	F20_months_t5
1							
2							
3							

F21_t5. How many months and/or years have you paid?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS
- DO NOT ANSWER F21_months_t5 WITHOUT ANSWERING F21_years_t5
- IF LESS THAN ONE YEAR HAS BEEN PAID, RECORD 0 IN YEARS

Years [-1 ; -2; 0 - F20_años_t5+1]

Months [-1 ; -2; 0 - 11]

- ✖ Only for households that do not know or do not respond to the years and/or months for which the loan was requested ((F20_years_t5 = -1 or -2) & (F20_months_t5 = -1 or -2)) or do not know or do not respond to the months and years already paid ((F21_years_t5 = -1 or -2) & (F21_months_t5 = -1 or -2)), others go to F23_t5.

F22_t5. How many months and/or years remain to finish paying off the loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS
- DO NOT ANSWER F22_months_t5 WITHOUT ANSWERING F22_years_t5
- IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

Years [-1 ; -2; 0 - F20_años_t5+1]

Months [-1 ; -2; 0 - 11]

F23_t5. How much money must be paid monthly as an installment for this credit or loan?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 - 19.999.999]

- ✖ Only for households that do not know or do not respond to the monthly installment amount for this credit (F23_t5 = -1 or F23_t5 = -2), others go to F24_t5.

F23t_t5. In which range is the monthly installment amount for this credit or loan?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

N° Debt	F21_years_t5	F21_months_t5	F22_years_t5	F22_months_t5	F23_t5	F23t_t5
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

F24_t5. What was the amount paid last month?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >=0 – 19.999.999]

- ✖ Only for households that do not know or do not respond to the amount paid last month for the credit or loan (F24_t5 = -1 or F24_t5 = -2), others go to F25_t5.

F24t_t5. In which range is the amount paid last month?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F25_t5. Are you currently paying this debt?➤ **READ OUT THE OPTIONS**

1. Yes, paying on time
➔ Go to F27_t5
2. Yes, paying with delays
3. Not paying, but debt is still outstanding
8. No response (do not read) ➔ Go to F27_t5
9. Does not know (do not read) ➔ Go to F27_t5

- ✖ Only for households that are behind on debt payments (F25_t5 = 2 or 3), others go to F27_t5.

F26_t5. How many months behind are you on this debt payment?

- INDICATE NUMBER OF MONTHS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MES
- IF LESS THAN ONE MONTH, RECORD 1

Months [-1; -2; 1 – 120]

- ✚ Only for households not behind on debt payments (F25_t5 = 1, 8 or 9).

F27_t5. At any time in the past 12 months, have you been late in paying this credit or loan?

- ✚ Only for households behind on debt payments (F25_t5 = 2 or 3) and with nine months or less of delay (F26_t5 ≤ 9).

F27_t5. On any other occasion in the past 12 months, have you been late in paying this credit or loan?

1. Yes
2. No
8. No response
9. Does not know

F28_t5. Have you renegotiated this debt in the past 12 months?

1. Yes
2. No
8. No response
9. Does not know

- Note: The following question **MUST NOT** be read to the respondent. It is to be answered by the interviewer.

Closuret5. Did the respondent consult documents such as account statements, billing records, or other materials to answer the questions about bank consumer loans?

- TO BE ANSWERED BY THE INTERVIEWER

1. Yes
2. No

N° Debt	F24_t5	F24t_t5	F25_t5	F26_t5	F27_t5	F28_t5	Closuret5
1							
2							
3							

CONSUMER LOANS FROM COMPENSATION FUNDS, COOPERATIVES, OR OTHER

- ✖ Only for households with debts in consumer loans from compensation funds, cooperatives, or other institutions (F1_t6 = 1), others go to t7_alias.
 ✚ If the household has more than three debts in consumer loans from compensation funds, cooperatives, or other institutions (F2_t6 > 3), or does not know or does not respond to how many such loans the household has (F2_t6 = -1 or F2_t6 = -2).

➡ Next, I will ask you specific questions about the **three** highest value consumer loans your household has from compensation funds, cooperatives, or other institutions, starting with the highest value debt.

- ✚ If the household has three debts in consumer loans from compensation funds, cooperatives, or other institutions (F2_t6 = 3).

➡ Next, I will ask you specific questions about the **three** consumer loans your household has from compensation funds, cooperatives, or other institutions, starting with the highest value debt.

- ✚ If the household has two debts in consumer loans from compensation funds, cooperatives, or other institutions (F2_t6 = 2).

➡ Next, I will ask you specific questions about the **two** consumer loans your household has from compensation funds, cooperatives, or other institutions, starting with the highest value debt.

- ✚ If the household has one debt in consumer loans from compensation funds, cooperatives, or other institutions (F2_t6 = 1).

➡ Next, I will ask you specific questions about the consumer loan your household has from a compensation fund, cooperative, or other institution.

t6_alias. To make the interview flow easier, could you suggest a way to identify debts from compensation funds, cooperatives, or similar institutions?

F3_t6. Which household member is the holder of the debt <t6d1_alias>?

- INDICATE THE PERSON'S ORDER NUMBER, SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
 ➤ ONLY PERSONS AGED 15 OR OLDER ARE ALLOWED

F15_t6. What was the main reason for requesting this credit?

- **DO NOT READ** OPTIONS
 ➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
 ➤ MARK ONLY ONE OPTION

1. Purchase of durable household goods (furniture, electrical appliances, white goods, excluding groceries)
2. Purchase of groceries and other non-durables
3. Purchase of vehicles or other means of transport
4. Purchase of clothing
5. Holidays
6. Medical treatment
7. To pay off other debts
8. Financing business or professional activity
9. Acquisition of financial assets
10. Home renovations
11. Educational expenses
12. Requested this credit as a favor for someone outside the household
13. To pay the down payment for a mortgage loan
14. Other. **F15_t6e** specify
98. No response
99. Does not know

N° Debt	t6_alias	F3_t6	F15_t6	F15_t6e
1				
2				
3				

F16_t6. What was the initial amount of this credit?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 499.999.999]

- ✖ Only for households that do not know or do not respond to the initial amount of the credit (F16_t6d1 = -1 or F16_t6d1 = -2), others go to F17_t6d1.

F16t_t6. In which range is the initial amount of this credit?

- SHOW CARD 15
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F17_t6. Do you know the annual interest rate of this credit?

1. Yes
2. No → Go to F19_t6
8. No response → Go to F19_t6
9. Does not know → Go to F19_t6

- ✖ Only for households that know the annual interest rate of the credit (F17_t6 = 1), others go to F19_t6.

F18_t6. What is the annual interest rate of this credit?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
- IF THE LOAN HAS A VARIABLE INTEREST RATE, PLEASE PROVIDE AN ESTIMATE OF THE ANNUAL RATE

[-1; -2; 0,000% - 100%]

F19_t6. Is the credit denominated in:

- **READ OUT** THE OPTIONS

1. Pesos
2. UF
8. No response (do not read)
9. Does not know (do not read)

F20_t6. For how many years and/or months was this credit requested?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS
- DO NOT ANSWER F20_months_t6 WITHOUT ANSWERING F20_years_t6
- IF THE TERM IS LESS THAN ONE YEAR, RECORD 0 IN YEARS

Years [-1 ; -2; 0 - 10]

Months [-1 ; -2; 0 - 11]

N° Debt	F16_t6	F16t_t6	F17_t6	F18_t6 %	F19_t6	F20_years_t6	F20_months_t6
1							
2							
3							

F21_t6. How many years and/or months have you paid?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS
- DO NOT ANSWER F21_months_t6 WITHOUT ANSWERING F21_years_t6
- IF LESS THAN ONE YEAR HAS BEEN PAID, RECORD 0 IN YEARS

Years [-1 ; -2; 0 - F20_years_t6 + 1]

Months [-1 ; -2; 0 - 11]

- ✖ Only for households that do not know or do not respond to the years and/or months for which the credit was requested ((F20_years_t6 = -1 or -2) & (F20_months_t6 = -1 or -2)) or do not know or do not respond to the months and years already paid ((F21_years_t6 = -1 or -2) & (F21_months_t6 = -1 or -2)), others go to F23_t6.

F22_t6. How many years and/or months remain to finish paying off the credit?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS
- DO NOT ANSWER F22_months_t6 WITHOUT ANSWERING F22_years_t6
- IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

Years [-1 ; -2; 0 - F20_años_t6 + 1]

Months [-1 ; -2; 0 - 11]

F23_t6. How much money must be paid monthly as an installment for this credit?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 - 19.999.999]

- ✖ Only for households that do not know or do not respond to the monthly installment amount for this credit (F23_t6 = -1 or F23_t6 = -2), others go to F24_t6.

F23t_t6. In which range is the monthly installment amount for this credit?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

N° Debt	F21_years_t6	F21_months_t6	F22_years_t6	F22_months_t6	F23_t6	F23t_t6
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

F24_t6. What was the amount paid last month?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >=0 – 19.999.999]

- ✖ Only for households that do not know or do not respond to the amount paid last month for the credit (F24_t6 = -1 or F24_t6 = -2), others go to F25_t6.

F24t_t6. In which range is the amount paid last month?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F25_t6. Are you currently paying this debt?➤ **READ OUT THE OPTIONS**

1. Yes, paying on time
➔ Go to F27_t6
2. Yes, paying with delays
3. Not paying, but debt is still outstanding
8. No response (do not read) ➔ Go to F27_t6
9. Does not know (do not read) ➔ Go to F27_t6

- ✖ Only for households that are behind on debt payments (F25_t6 = 2 or 3), others go to F27_t6.

F26_t6. How many months are you on this debt payment?

- INDICATE NUMBER OF MONTHS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MES
- IF LESS THAN ONE MONTH, RECORD 1

Months [-1; -2; 1 – 120]

- ✚ Only for households not behind on debt payments (F25_t6 = 1, 8 or 9).

F27_t6. At any time in the past 12 months, have you been late in paying this credit?

- ✚ Only for households behind on debt payments (F25_t6 = 2 or 3) and with nine months or less of delay (F26_t6 ≤ 9).

F27_t6. On any other occasion in the past 12 months, have you been late in paying this credit?

1. Yes
2. No
8. No response
9. Does not know

F28_t6. Have you renegotiated this debt in the past 12 months?

1. Yes
2. No
8. No response
9. Does not know

- Note: The following question MUST NOT be read to the respondent. TO BE ANSWERED BY THE INTERVIEWER.

Closuret6. Did the respondent consult documents such as account statements, billing records, or other materials to answer the questions about debts from compensation funds, cooperatives, or other institutions?

- TO BE ANSWERED BY THE INTERVIEWER

1. Yes
2. No

N° Debt	F24_t6	F24t_t6	F25_t6	F26_t6	F27_t6	F28_t6	Closuret6
1							
2							
3							

AUTO LOAN

- ✕ Only for households with auto loan debt (F1_t7=1); others go to t8_alias.
- ✚ If the household has more than three auto loans (F2_t7>3), or does not know or does not respond to how many auto loans it has (F2_t7=-1 or F2_t7=-2).

➤ Next, I will ask specific questions about the **three** highest-value auto loans your household has, starting with the one with the highest value.

✚ If the household has three auto loans (F2_t7=3).

➤ Next, I will ask specific questions about the **three** auto loans your household has, starting with the one with the highest value.

✚ If the household has two auto loans (F2_t7=2).

➤ Next, I will ask specific questions about the **two** auto loans your household has, starting with the one with the highest value.

✚ If the household has one auto loan (F2_t7=1).

➤ Next, I will ask specific questions about the auto loan your household has.

t7_alias. To make the interview flow easier, could you suggest a way to identify debts from auto loans?

F3_t7. Which household member is the holder of the auto loan <t7d1_alias>?

- INDICATE THE PERSON'S ORDER NUMBER, SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
- ONLY PERSONS AGED 15 OR OLDER ARE ALLOWED

F16_t7. What was the initial amount of this loan?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 499.999.999]

- ✕ Only for households that do not know or do not respond to the initial amount of the loan (F16_t7=-1 or F16_t7=-2); others go to F17_t7.

F16t_t7. In which range is the initial amount of this loan?

- SHOW CARD 15
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F17_t7. Do you know the annual interest rate of this loan?

1. Yes
2. No → Go to F19_t7
8. No response → Go to F19_t7
9. Does not know → Go to F19_t7

Nº Debt	t7_alias	F3_t7	F16_t7	F16t_t7	F17_t7
1					
2					
3					

- ✖ Only for households that know the annual interest rate of the loan (F17_t7=1); others go to F19_t7.

F18_t7. What is the annual interest rate of this loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2
 ➤ IF THE LOAN HAS A VARIABLE INTEREST RATE, PLEASE PROVIDE AN ESTIMATE OF THE ANNUAL INTEREST RATE

[-1; -2; 0,000% - 100%]

F19_t7. Is the loan denominated in:

- **READ OUT** THE OPTIONS

1. Pesos
2. UF
8. No response (do not read)
9. Does not know (do not read)

F20_t7. For how many years and/or months was this loan taken out?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS
 ➤ DO NOT ANSWER F20_months_t7 WITHOUT ANSWERING F20_years_t7
 ➤ IF THE TERM IS LESS THAN ONE YEAR, RECORD 0 IN YEARS

Years [-1 ; -2; 0 - 10]
 Months [-1 ; -2; 0 - 11]

F21_t7. How many years and/or months have you paid?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS
 ➤ DO NOT ANSWER F21_months_t7 WITHOUT ANSWERING F21_years_t7
 ➤ IF LESS THAN ONE YEAR HAS BEEN PAID, RECORD 0 IN YEARS

Years [-1 ; -2; 0 - F20_years_t7+1]
 Months [-1 ; -2; 0 - 11]

- ✖ Only for households that do not know or do not respond to the years and/or months for which the loan was taken out ((F20_years_t7=-1 or F20_years_t7=-2) & (F20_months_t7=-1 or F20_months_t7=-2)) or do not know or do not respond to the months and years already paid on the loan ((F21_years_t7=-1 or F21_years_t7=-2) & (F21_months_t7=-1 or F21_months_t7=-2)); others go to F23_t7.

F22_t7. How many years and/or months remain to finish paying off the loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS
 ➤ DO NOT ANSWER F22_months_t7 WITHOUT ANSWERING F22_years_t7
 ➤ IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

Years [-1 ; -2; 0 - F20_years_t7+1]
 Months [-1 ; -2; 0 - 11]

Nº Debt	F18_t7	F19_t7	F20_years_t7	F20_months_t7	F21_years_t7	F21_months_t7	F22_years_t7	F22_months_t7
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

F23_t7. How much do you have to pay per month as an installment for this loan?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 19.999.999]

- ✖ Only for households that do not know or do not respond to how much they have to pay per month as an installment for this loan (F23_t7=-1 or F23_t7=-2); others go to F24_t7.

F23t_t7. In which range is the monthly installment amount for this loan?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F24_t7. What was the amount paid last month?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >=0 – 19.999.999]

- ✖ Only for households that do not know or do not respond to the amount paid last month for the loan (F24_t7=-1 or F24_t7=-2); others go to F25_t7.

F24t_t7. In which range is the amount paid last month?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F25_t7. Are you currently paying this debt?

- **READ OUT** THE OPTIONS

1. Yes, paying on time → Go to F27_t7
2. 1. Yes, paying with delays
3. Not paying, but debt is still outstanding
8. No response (do not read) → Go to F27_t7
9. Does not know (do not read) → Go to F27_t7

N° Debt	F23_t7	F23t_t7	F24_t7	F24t_t7	F25_t7
1					
2					
3					

✖ Only for households that are behind on debt payments (F25_t7=2 or 3); others go to F27_t7.

F26_t7. How many months are you on this debt payment?

➤ INDICATE NUMBER OF MONTHS

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MES

➤ IF LESS THAN ONE MONTH, RECORD 1

Months [-1; -2; 1 – 120]

✚ Only for households that are not behind on debt payments (F25_t7=1, 8 or 9).

F27_t7. At any time in the past 12 months, have you been late in paying this loan?

✚ Only for households that are behind on debt payments (F25_t7=2 or 3) and have nine months or less of delay (F26_t7<=9).

F27_t7. On any other occasion in the past 12 months, have you been late in paying this loan?

1. Yes
2. No
8. No response
9. Does not know

F28_t7. Have you renegotiated this debt in the past 12 months?

1. Yes
2. No
8. No response
9. Does not know

➤ NOTE: The following question MUST NOT BE READ TO THE RESPONDENT, TO BE ANSWERED BY THE INTERVIEWER

Closuret7. Did the respondent consult documents such as account statements, statements of account, or other records to answer the questions regarding auto loan debts?

➤ TO BE ANSWERED BY THE INTERVIEWER

1. Yes
2. No

N° Debt	F26_t7	F27_t7	F28_t7	Closuret7
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	

EDUCATIONAL DEBTS

- ✕ Only for households with educational debt (F1_t8=1); others go to F3_t9d1.
- ✚ If the household has more than three educational debts (F2_t8>3) or does not know or does not respond to how many educational debts the household has (F2_t8=-1 or F2_t8=-2).

➤ Next, I will ask specific questions about the **three** highest value educational debts your household has, starting with the one with the highest value.

- ✚ If the household has three educational debts (F2_t8=3).

➤ Next, I will ask specific questions about the **three** educational debts your household has, starting with the one with the highest value.

- ✚ If the household has two educational debts (F2_t8=2).

➤ Next, I will ask specific questions about the **two** educational debts your household has, starting with the one with the highest value.

- ✚ If the household has one educational debt (F2_t8=1).

➤ Next, I will ask specific questions about the educational debt your household has.

t8_alias. To make the interview flow easier, could you suggest a way to identify educational debts?

F3_t8. Which household member is the holder of the educational debt <t8d1_alias>?

- INDICATE THE PERSON'S ORDER NUMBER, SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
- ONLY PERSONS AGED 15 OR OLDER ARE ALLOWED Y QUE TENGA EDUCACIÓN SUPERIOR (B2>=9 & B2<=14)

F29_t8. What type of educational loan does <You/Name> have?

➤ **READ OUT THE OPTIONS**

1. University loan or solidarity fund
2. CORFO loan
3. State-guaranteed loan or loan with state guarantee
4. Bank loan
5. Compensation fund loan
6. Loan granted by the educational institution itself
7. Other type. **F29_t8e** specify
8. No response (do not read)
9. Does not know (do not read)

N° Debt	t8_alias	F3_t8	F29_t8	F29_t8e
1				
2				
3				

F30_t8. What is the current total amount of this educational debt?

- INDICATE ACCUMULATED AMOUNT TO DATE
- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 - 499.999.999]

- ✖ Only for households that do not know or do not respond to the amount of the debt (F30_t8=-1 or F30_t8=-2); others go to F31_t8.

F30t_t8. In which range is the amount of this educational debt?

- SHOW CARD 15
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F31_t8. Do you know the annual interest rate of this educational loan?

1. Yes
2. No ➔ Go to F33_t8
8. No response ➔ Go to F33_t8
9. Does not know ➔ Go to F33_t8

- ✖ Only for households that know the annual interest rate of the loan (F31_t8=1); others go to F33_t8.

F32_t8. What is the annual interest rate of this educational loan?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; 0,000% - 100%]

F33_t8. Is the loan denominated in:

- **READ OUT** THE OPTIONS

1. Pesos
2. UF
8. No response (do not read)
9. Does not know (do not read)

- Only for households where the holder of the educational debt (F3_t8) is currently studying (B1=1); others go to F37_t8.

F34_t8. Do you have to start paying this loan during the study period?

1. Yes
2. No ➔ Go to t8d2_alias
8. No response ➔ Go to t8d2_alias
9. Does not know ➔ Go to t8d2_alias

- ✖ Only for households where the holder of the educational debt (F3_t8) is currently studying (B1=1) and must start paying during the study period (F34_t8=1); others go to t8d2_alias.

F35_t8. Approximately, how much do you have to pay per month for this educational loan?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1;-2;>0 - 19.999.999]

N° Debt	F30_t8	F30t_t8	F31_t8	F32_t8 %	F33_t8	F34_t8	F35_t8
1							
2							
3							

✖ Only for households that do not know or do not respond how much they have to pay per month (F35_t8=-1 or F35_t8=-2); others go to F36_t8.

F35t_t8. In which range is the amount you have to pay per month for this educational loan?

➤ SHOW CARD 9

➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F36_t8. The amount corresponds to:

➤ **READ OUT** THE OPTIONS

1. Interest only
2. Interest plus principal repayment
8. No response
9. Does not know

➤ Only for households where the holder of the educational debt (F3_t8) has already finished studying (B1=2); others go to t8d2_alias.

F37_t8. Are you currently paying this debt?

1. Yes, paying on time
2. Yes, paying with delays
3. Not paying, but in grace period → Go to t8d2_alias
4. Not paying, and not in grace period
8. No response → Go to t8d2_alias
9. Does not know → Go to t8d2_alias

✚ Only for households that are paying the educational debt (F37_t8=1 or 2).

F38_t8. Approximately, how much do you have to pay per month for this educational loan?

✚ Only for households that are not paying the educational debt and are not in a grace period (F37_t8=4).

F38_t8. Approximately, how much should you pay per month for this educational loan?

➤ IN CASE OF AN ANNUAL PAYMENT, PROVIDE AN ESTIMATE OF THE MONTHLY AMOUNT

[-1;-2;>0 - 19.999.999]

✖ Only for households that do not know or do not respond how much they have to pay per month (F38_t8=-1 or F38_t8=-2); others go to F39_t8.

F38t_t8. In which range is the amount you have to pay per month for this educational debt?

➤ SHOW CARD 9

➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F39_t8. How many years and/or months have you paid this educational loan?

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS

➤ DO NOT ANSWER F39_months_t8 WITHOUT ANSWERING F39_years_t8

➤ IF LESS THAN ONE YEAR HAS BEEN PAID, RECORD 0 IN YEARS

Years [-1;-2; 0 - 30]

Months [-1;-2; 0 - 11]

Nº Debt	F35t_t8	F36_t8	F37_t8	F38_t8	F38t_t8	F39_years_t8	F39_months_t8
1							
2							
3							

F40_t8. How many years and/or months remain to finish paying?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2 EN MESES O EN AÑOS
- DO NOT ANSWER F40_months_t8 WITHOUT ANSWERING F40_years_t8
- IF LESS THAN ONE YEAR REMAINS, RECORD 0 IN YEARS

Years [-1 ; -2; 0 - 30]
Months [-1 ; -2; 0 - 11]

- NOTE: The following question MUST NOT BE READ TO THE RESPONDENT, TO BE ANSWERED BY THE INTERVIEWER

Closuret8. Did the respondent consult documents such as account statements, statements of account, or others to answer the questions regarding educational loan debts?

- TO BE ANSWERED BY THE INTERVIEWER

1. Sí
2. No

Nº Debt	F40_years_t8	F40_months_t8	Closuret8
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	
3	<input type="text"/>	<input type="text"/>	

LOANS FROM RELATIVES OR FRIENDS

- ✖ Only for households with debts from loans from relatives or friends (F1_t9=1), others go to F3_t10d1.

➤ Next, I will ask you specific questions about the highest-value debt your household has from loans from relatives or friends.

F3_t9d1. Which household member has this debt?

- INDICATE THE PERSON'S ORDER NUMBER, SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
- ONLY PERSONS AGED 15 OR OLDER ARE ALLOWED

F12_t9d1. If your household did not request any more loans from relatives or friends, in how many months would you finish paying the current debt?

- INDICATE ESTIMATED TIME IN MONTHS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 months [-1; -2; 1 - 120]

F41_t9d1. What was the main reason for requesting this loan?

- **DO NOT READ** OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
- MARK ONLY ONE OPTION

1. Purchase of durable household goods (furniture, electrical appliances, white goods, excluding groceries)
2. Purchase of groceries and other non-durables
3. Purchase of vehicles or other means of transport
4. Purchase of clothing
5. Holidays
6. Medical treatment
7. To pay off other debts
8. Financing business or professional activity
9. Acquisition of financial assets
10. Home renovations
11. Educational expenses
12. Requested this credit as a favor for someone outside the household
13. To pay the down payment for a mortgage loan
14. Other. **F41_t9d1e** specify
98. No response
98. Does not know

F41_t9d1e

F42_t9d1. What is the initial amount of this loan?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 499.999.999]

- ✖ Only for households that do not know or do not respond to the initial amount of the loan (F42_t9d1=-1 or F42_t9d1=-2), others go to F43_t9d1.

F42t_t9d1. In which range does the initial amount of this loan fall?

- SHOW CARD 15
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F43_t9d1. Do you pay a monthly installment for this loan?

1. Yes
2. No → Go to F3_t10d1
8. No response → Go to F3_t10d1
9. Does not know → Go to F3_t10d1

F44_t9d1. How much money must you pay per month as an installment for this loan?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 19.999.999]

- ✖ Only for households that do not know or do not respond how much they must pay per month for the loan (F44_t9d1=-1 or F44_t9d1=-2), others go to F3_t10d1.

F44t_t9d1. In which range does the monthly installment amount for this loan fall?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

LOANS FROM MONEYLENDERS

- ✖ Only for households with debts from loans from moneylenders (F1_t10=1), others go to F3_t11d1.

➤ Next, I will ask you specific questions about the highest-value debt your household has from loans from moneylenders.

F3_t10d1. Which household member has this debt?

- INDICATE THE PERSON'S ORDER NUMBER, SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
- ONLY PERSONS AGED 15 OR OLDER ARE ALLOWED

F12_t10d1. If your household did not request any more loans from moneylenders, in how many months would you finish paying the current debt?

- INDICATE ESTIMATED TIME IN MONTHS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

months [-1; -2; 1 – 120]

F41_t10d1. What was the main reason for requesting this loan?

- **DO NOT READ** OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
- MARK ONLY ONE OPTION

1. Purchase of durable household goods (furniture, electrical appliances, white goods, excluding groceries)
2. Purchase of groceries and other non-durables
3. Purchase of vehicles or other means of transport
4. Purchase of clothing
5. Holidays
6. Medical treatment
7. To pay off other debts
8. Financing business or professional activity
9. Acquisition of financial assets
10. Home renovations
11. Educational expenses
12. Requested this credit as a favor for someone outside the household
13. To pay the down payment for a mortgage loan
14. Other. **F41_t10d1e** specify
98. No response
99. Does not know

F41_t10d1e

F42_t10d1. What was the main reason for requesting this loan?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$

[-1; -2; >0 – 499.999.999]

- ✕ Only for households that do not know or do not respond to the initial amount of the loan (F42_t10d1=-1 or F42_t10d1=-2), others go to F43_t10d1.

F42t_t10d1. In which range does the initial amount of this loan fall?

- SHOW CARD 15
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F43_t10d1. Do you pay a monthly installment for this loan?

1. Yes
2. No → Go to F3_t11d1
8. No response → Go to F3_t11d1
9. Does not know → Go to F3_t11d1

F44_t10d1. How much money must you pay per month as an installment for this loan?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$

[-1; -2; >0 – 19.999.999]

- ✕ Only for households that do not know or do not respond to how much they must pay per month for the loan (F44_t10d1=-1 or F44_t10d1=-2), others go to F3_t11d1.

F44t_t10d1. In which range does the monthly installment amount for this loan fall?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

PAWN CREDIT INSTITUTION

- ✕ Only for households with debts from pawn credit (F1_t11=1), others go to F3_t12d1.

➤ Next, I will ask you specific questions about the highest-value debt your household has in pawn credit.

F3_t11d1. Which household member has this debt?

- INDICATE THE PERSON'S ORDER NUMBER, SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
- ONLY PERSONS AGED 15 OR OLDER ARE ALLOWED

F41_t11d1. What was the **main** reason for requesting this loan?

- **DO NOT READ** OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
- MARK ONLY ONE OPTION

1. Purchase of durable household goods (furniture, electrical appliances, white goods, excluding groceries)
2. Purchase of groceries and other non-durables
3. Purchase of vehicles or other means of transport
4. Purchase of clothing
5. Holidays
6. Medical treatment
7. To pay off other debts
8. Financing business or professional activity
9. Acquisition of financial assets
10. Home renovations
11. Educational expenses
12. Requested this credit as a favor for someone outside the household
13. To pay the down payment for a mortgage loan
14. Other. **F41_t11d1e** specify
98. No response
99. Does not know

F41_t11d1e**F42_t11d1.** What is the initial amount of this loan?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$

[-1; -2; >0 – 499.999.999]

- ✖ Only for households that do not know or do not respond to the initial amount of the loan (F42_t11d1=-1 or F42_t11d1=-2), others go to F2_t12d1.

F42t_t11d1. In which range does the amount of this loan fall?

- SHOW CARD 15
➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

STORE CREDIT

- ✖ Only for households with debts in store credit (F1_t12=1), others go to F3_t13d1.

➤ Next, I will ask you specific questions about the highest-value debt your household has in store credit.

F3_t12d1. Which household member has this debt?

- INDICATE THE PERSON'S ORDER NUMBER, SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
➤ ONLY PERSONS AGED 15 OR OLDER ARE ALLOWED

F12_t12d1. If your household did not request any more store credit, in how many months would you finish paying the current debt?

- INDICATE ESTIMATED TIME IN MONTHS
➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 months

[-1; -2; 1 - 120]

F41_t12d1. What was the main reason for requesting this loan?

- **DO NOT READ** OPTIONS
➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
➤ MARK ONLY ONE OPTION

1. Purchase of durable household goods (furniture, electrical appliances, white goods, excluding groceries)
2. Purchase of groceries and other non-durables
3. Purchase of vehicles or other means of transport
4. Purchase of clothing
5. Holidays
6. Medical treatment
7. To pay off other debts
8. Financing business or professional activity
9. Acquisition of financial assets
10. Home renovations
11. Educational expenses
12. Requested this credit as a favor for someone outside the household
13. To pay the down payment for a mortgage loan
14. Other. **F41_t12d1e** specify
98. No response
99. Does not know

F41_t12d1e

F42_t12d1. What is the initial amount of this loan?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 499.999.999]

- ✖ Only for households that do not know or do not respond to the initial amount of the debt (F42_t12d1=-1 or F42_t12d1=-2), others go to F43_t12d1.

F42t_t12d1. In which range does the amount of this debt fall?

- SHOW CARD 15
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

F43_t12d1. Do you pay a monthly installment for this loan??

1. Yes
2. No → Go to F3_t13d1
8. No response → Go to F3_t13d1
9. Does not know → Go to F3_t13d1

F44_t12d1. How much money must you pay per month as an installment for this loan?

- INDICATE AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 19.999.999]

- ✖ Only for households that do not know or do not respond how much they must pay per month for the loan (F44_t12d1=-1 or F44_t12d1=-2), others go to F3_t13d1.

F44t_t12d1. In which range does the monthly installment amount for this loan fall?

- SHOW CARD 9
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

DEBTS FROM LOANS FROM OTHER SOURCES

- ✖ Only for households with debts from loans from other sources (F1_t13=1), others go to Module G.

➤ Next, I will ask you specific questions about the debt your household has from loans from other sources.

F3_t13d1. Which household member has this debt?

- INDICATE THE PERSON'S ORDER NUMBER, SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1
- ONLY PERSONS AGED 15 OR OLDER ARE ALLOWED

F12_t13d1. If your household did not request any more loans from other sources, in how many months would you finish paying the current debt?

- INDICATE ESTIMATED TIME IN MONTHS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

months [-1; -2; 1 – 120]

F41_t13d1. What was the main reason for requesting this loan?


- **DO NOT READ** OPTIONS
- THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
- MARK ONLY ONE OPTION


1. Purchase of durable household goods (furniture, electrical appliances, white goods, excluding groceries)
2. Purchase of groceries and other non-durables
3. Purchase of vehicles or other means of transport
4. Purchase of clothing
5. Holidays
6. Medical treatment
7. To pay off other debts
8. Financing business or professional activity
9. Acquisition of financial assets
10. Home renovations
11. Educational expenses
12. Requested this credit as a favor for someone outside the household
13. To pay the down payment for a mortgage loan
14. Other. **F41_t13d1e** specify
98. No response
99. Does not know

F41_t13d1e

MODULE G: FINANCIAL BURDEN AND CREDIT CONSTRAINTS

RESPONDENT ANSWERS FOR THEIR HOUSEHOLD

 Next, I will ask you some questions regarding the financial burden that holding debts represents for the household and the credit constraints they face.

-  Only for households with any type of debt:
- Mortgage loan for primary residence (E22=1) or
 - Other loans from a financial institution for primary residence (E34=1) or
 - Loans from relatives or friends for primary residence (E41=1) or
 - Mortgage loan for other properties (E64_1=1 or E64_2=1 or E64_3=1) or
 - Other loans from a financial institution for other properties (E76_1=1 or E76_2=1 or E76_3=1) or
 - Loans from relatives or friends for other properties (E83_1=1 or E83_2=1 or E83_3=1) or
 - Bank credit cards (F1_t1=1) or
 - Line of credit (F1_t2=1) or
 - Non-bank credit cards (F1_t3=1) or
 - Non-bank consumer loans (F1_t4=1) or
 - Bank consumer loans (F1_t5=1) or
 - Loans from compensation funds (F1_t6=1) or
 - Auto loan (F1_t7=1) or
 - Educational debts (F1_t8=1) or
 - Loans from relatives or friends (F1_t9=1) or
 - Loans from moneylenders (F1_t10=1) or
 - Pawn credit institution (F1_t11=1) or
 - Store credit (F1_t12=1) or
 - Debts from loans from other sources (F1_t13=1)

Others go to G2.


G1. Taking into account all your household's debts, how would you rate your household's level of indebtedness?

 **READ OUT** THE OPTIONS

1. Excessive
2. High
3. Moderate
4. Low
8. No response (do not read)
9. Does not know (do not read)

G2. In the last 12 months, that is, from <CURRENT MONTH> of 2023 to today, has your household had to face significant unexpected expenses or significant decreases in income?

1. Yes
2. No → Go to G5
8. No response → Go to G5
9. Does not know → Go to G5

-  Only for households that have had to face unexpected expenses or income reductions (G2=1), otherwise go to G5.


G2a. What was the reason for this situation?

1. Illness or accident of a household member or a relative
2. Unemployment or reduction in business income
3. Unexpected repairs (housing, vehicles, appliances, others)
4. Other. **G2a_e.** Specify
5. Death of a household member or a relative
6. Increase in housing utility rates
7. Unexpected expenses related to education
8. No response
9. Does not know
10. Moving and relocation expenses

G2a_e.

G2m. What is the total amount you have allocated to this situation?

 INDICATE AMOUNT IN PESOS

 IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 – 99.999.999]

G3. How have you managed to cope with this situation? Did you have to resort to:

- **READ OPTIONS TO COPE WITH UNEXPECTED EXPENSES**
 ➤ **MUST ANSWER YES FOR AT LEAST ONE SITUATION**

1. Yes
2. No
8. No response
9. Does not know

G3_1. Insurance (includes severance and unemployment insurance)

☐

G3_2. Use of savings (includes liquidation of financial assets and pension savings, such as AFP Account 2, APV)

☐

G3_3. Sale of non-financial assets (for example: vehicles, properties, durable goods)

☐

G3_4. Formal credit

☐

G3_5. Support from relatives or friends (informal credit)

☐

G3_6. Adjustment of expenses

☐

G3_7. Strive to increase income through other means

☐

G3_8. Others. **G3_8e** Specify

☐

G3_8e

- ✖ Only for households that have had difficulties paying their debts:
- Mortgage loan for primary residence (E30=2 or E30=3 or E32=1) or
 - Mortgage loan for other properties (E72_1=2 or E72_1=3 or E74_1=1 or E72_2=2 or E72_2=3 or E74_2=1 or E72_3=2 or E72_3=3 or E74_3=1) or
 - Bank credit cards (F8_t1d1=4 or F9_t1d1=1 or F8_t1d2=4 or F9_t1d2=1 or F8_t1d3=4 or F9_t1d3=1) or
 - Non-bank credit cards (F8_t3d1=4 or F9_t3d1=1 or F8_t3d2=4 or F9_t3d2=1 or F8_t3d3=4 or F9_t3d3=1) or
 - Non-bank consumer loans (F25_t4d1=2 or F25_t4d1=3 or F27_t4d1=1 or F25_t4d2=2 or F25_t4d2=3 or F27_t4d2=1 or F25_t4d3=2 or F25_t4d3=3 or F27_t4d3=1) or
 - Bank consumer loans (F25_t5d1=2 or F25_t5d1=3 or F27_t5d1=1 or F25_t5d2=2 or F25_t5d2=3 or F27_t5d2=1 or F25_t5d3=2 or F25_t5d3=3 or F27_t5d3=1) or
 - Loans from compensation funds (F25_t6d1=2 or F25_t6d1=3 or F27_t6d1=1 or F25_t6d2=2 or F25_t6d2=3 or F27_t6d2=1 or F25_t6d3=2 or F25_t6d3=3 or F27_t6d3=1) or
 - Auto loan (F25_t7d1=2 or F25_t7d1=3 or F27_t7d1=1 or F25_t7d2=2 or F25_t7d2=3 or F27_t7d2=1 or F25_t7d3=2 or F25_t7d3=3 or F27_t7d3=1) or
 - Educational debts (F37_t8d1=2 or F37_t8d1=4 or F37_t8d2=2 or F37_t8d2=4 or F37_t8d3=2 or F37_t8d3=4)

Others go to G6

G5. Based on what you answered earlier, your household at some point had difficulties paying its debts. On that occasion, what event(s) or reason(s) prevented you from paying some of your debts (current or past)?

- **READ REASONS THAT PREVENTED PAYING DEBTS**
 ➤ **MUST ANSWER YES FOR AT LEAST ONE REASON OR EVENT**

1. Yes
2. No
8. No response
9. Does not know

G5_1. Due to unemployment of a household member

☐

G5_2. Due to a decrease in income (excluding unemployment)

☐

G5_3. Due to a change in household composition (for example, birth, death of a household member, marriage, separation, etc.)

☐

G5_4. Due to illness or accident of a household member

☐

G5_5. Due to an increase in expenses (not related to illness or a change in household composition)

☐

G5_6. Due to forgetfulness or because it got misplaced

☐

G5_7. Delays in receiving income

☐

G5_8. Due to excessive debt

☐

G5_9. For another reason. **G5_9e** specify

☐

G5_9e

G6. In the last 12 months, that is, from <CURRENT MONTH> of 2023 to today, have you made any loan requests, such as credits, limit increases, renegotiations, etc.?

1. Yes → Go to G8
2. No
8. No response → Go to Módulo H
9. Does not know → Go to Módulo H

☐

- ✖ Only for households that have not requested loans (G6=2), otherwise go to G8.

G7. What is the main reason why you did not make any credit requests?

- **DO NOT READ** OPTIONS
 ➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
 ➤ MARK ONLY ONE OPTION

1. Does not need it
2. Does not like to request credit
3. Could not afford the payments
4. Would not be granted due to delinquency or excessive debt
5. Does not meet minimum income requirements
6. Others. **G7_e** Specify
8. No response
9. Does not know
10. Very high interest rates

G7_e

- ✖ Only for households that have requested loans (G6=1), otherwise go to Module H.

G8. In the last 12 months, that is, from <CURRENT MONTH> of 2023 to today, how many loan applications have you made, including requests for refinancing previous loans or increasing credit card limits?

- THE NUMBER MUST BE GREATER THAN 0.
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 applications

[-1; -2; 1 – 99]

G9. How many of these credit applications have been completely rejected?

- IF RESPONDS NONE, RECORD 0
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 applications

[-1; -2; 0 – <=G8]

- ✖ Only for households that have requested loans (G6=1) and have had applications rejected (G9>0), otherwise go to G11.

G10. What were the reasons for rejection given by the financial institution?

- **READ REASONS** FOR REJECTION
 ➤ ANSWER YES OR NO FOR EACH REASON FOR REJECTION

1. Yes
2. No
8. No response
9. Does not know

G10_1. Employment situation

G10_2. Lack of collateral

G10_3. Excessive indebtedness

G10_4. Insufficient income

G10_5. Poor credit history

G10_6. No explanation was given

G10_7. Others **G10_7e specify**

G10_7e

- ✖ Only for households that have requested loans (G8>0) and have had some applications accepted (G9<G8), otherwise go to Module H.

G11. Of the loan or credit limit increase applications that have been accepted, how many were for an amount lower than requested?

- IF RESPONDS NONE, RECORD 0
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 applications

[-1; -2; 0 – <=(G8-G9)]

MODULE H: VEHICLES AND OTHER REAL ASSETS

RESPONDENT ANSWERS FOR THEIR HOUSEHOLD

 Now I will ask you about the possible vehicles your household may own.

H1. Do you or any other member of your household own <type of vehicles>?

1. Yes
2. No
8. No response
9. Does not know

✖ Only for households that have cars or pickup trucks (H1_1=1), others go to H2_2.

H2. How many <type of vehicles> does your household have in total?

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; 1 – 999]

H3. If you sold these vehicles, how much do you think you would approximately get for them?

➤ INDICATE AMOUNT IN PESOS

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 9.999.999.999]

✖ Only for households that have cars or pickup trucks (H1_1=1) but do not know or do not respond to the amount they would get if sold (H3_1=-1 or H3_1=-2), others go to H1_2.

H3_t. In which range would the amount fall that you could obtain from selling the cars or pickup trucks your household owns?

➤ SHOW CARD 19


➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

Type of vehicle	H1	H2	H3	H3_t
1. Cars or pickup trucks (including taxis)	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/>
2. Motorcycles	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/>
3. Vans or utility vehicles	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/>
4. Other vehicles (for example, boats, airplanes, helicopters, etc.)	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/>

[illegible]

MODULE I: FINANCIAL ASSETS, PENSIONS, AND INSURANCE

RESPONDENT ANSWERS FOR THEIR HOUSEHOLD

 Next, I will ask you some questions about the savings and investments your household owns.

I1. Does any member of your household own...?

➤ **READ** FINANCIAL ASSETS

➤ ANSWER YES OR NO FOR EACH FINANCIAL ASSET

1. Yes
2. No
8. No response
9. Does not know

✖ Only for households that have stocks traded on the stock exchange (I1_1=1), others go to I2a_2.

I2a. What is the total amount your household has invested in <Type of financial assets>?

➤ IF MORE THAN ONE PERSON IN THE HOUSEHOLD OWNS THIS TYPE OF ASSET, REFER TO THE TOTAL AMOUNT, ADDING THE AMOUNTS INVESTED BY EACH HOUSEHOLD MEMBER

➤ INDICATE AMOUNT IN PESOS

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 999.999.999]

✖ Only for households that do not know or do not respond to the invested amount (I2a_1=-1 or I2a_1=-2), others go to I2b_1.

I2at. In which range does the amount invested by the household in stocks traded on the stock exchange fall?

➤ SHOW CARD 15

➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

I2b. If the total amount your household has in stocks traded on the stock exchange, how much was invested in the last 12 months?

➤ INDICATE AMOUNT IN PESOS

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >=0 – 999.999.999]

Type of financial assets	I1	I2a	I2at	I2b
1. Stocks traded on the stock exchange	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Mutual funds or ETFs	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. Fixed-income instruments (time deposits, bonds, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. Savings accounts (personal, housing, education, AFP Account 2)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5. Voluntary pension savings (APV, Collective APV, agreed deposits)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6. Other variable-income financial instruments (options, futures, swaps, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7. Participation in partnerships or investment funds	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8. Insurance with savings component	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
9. Crypto assets (bitcoin, ether, tokens, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

✖ Only for households that do not know or do not respond to the invested amount (I2b_1=-1 or I2b_1=-2), others go to I3_1.

I2bt. In which range does the amount invested by the household in stocks traded on the stock exchange in the last 12 months fall?

➤ SHOW CARD 15

➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

I3. Which members of your household own stocks traded on the stock exchange?

➤ INDICATE THE PERSON'S ORDER NUMBER BASED ON QUESTION A1

➤ ONLY SHOW PEOPLE AGED 18 OR OLDER

➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

➤ A MAXIMUM OF THREE HOLDERS IS ALLOWED

I4. Which financial institution manages the investment in fixed-income instruments?

➤ SHOW CARD 16

➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

Type of financial assets	I2bt	I3_1	I3_2	I3_3	I4
1. Stocks traded on the stock exchange	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	
2. Mutual funds or ETFs	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
3. Fixed-income instruments (time deposits, bonds, etc.)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
4. Savings accounts (personal, housing, education, AFP Account 2)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
5. Voluntary pension savings (APV, Collective APV, agreed deposits)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
6. Other variable-income financial instruments (options, futures, swaps, etc.)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	
7. Participation in partnerships or investment funds	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	
8. Insurance with savings component	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	
9. Crypto assets (bitcoin, ether, tokens, etc.)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	

- ✖ Only for households that have a checking account (D1=1) or a sight account (D2=1), others go to I6.

I5a. Currently, what is the total balance your household maintains in its checking or sight accounts?

- INDICATE AMOUNT IN PESOS
 ➤ RECORD 0 IF THERE IS NO BALANCE IN CHECKING OR SIGHT ACCOUNTS
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; 0 – 999.999.999]

- ✖ Only for households that do not respond or do not know the amount maintained in checking or sight accounts (I5a=-1 or I5a=-2), others go to I5.

I5at. In which range does the total balance maintained in your checking or sight account fall?

- SHOW CARD 15
 ➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ Only for households that have a checking account (D1=1) or a sight account (D2=1) and maintain a balance (I5a>0), others go to I6.

I5. Of the balance maintained in your accounts, what approximate percentage corresponds to savings?

- INDICATE % OF THE BALANCE IN CHECKING OR SIGHT ACCOUNTS
 ➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

% [-1; -2; 0 – 100]

- ✖ Only for households that do not have investments in financial assets (I1_1=2, 8 or 9 and I1_2=2, 8 or 9 and I1_3=2, 8 or 9 and I1_4=2, 8 or 9 and I1_5=2, 8 or 9 and I1_6=2, 8 or 9 and I1_7=2, 8 or 9 and I1_8=2, 8 or 9 and I1_9=2, 8 or 9), others go to I7.

I6. What is the main reason why you or any member of your household do not have savings or investments in the previously mentioned financial instruments?

- **NO READ OUT** THE OPTIONS
 ➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
 ➤ MARK ONLY ONE OPTION

1. Does not need them, unnecessary
2. Does not know what they are or what they are for
3. Does not have money for this, cannot afford it (needs the money for something else)
4. Saves informally (keeping money at home, piggy bank, safe, etc.)
5. It is too expensive
6. Too much paperwork required
7. Bad past experience
8. Lack of trust in financial institutions
98. No response
99. Does not know

➤ Next, I will ask you about other types of savings or ways of keeping money that your household may use, which were not previously considered.

I7. Does your household use any of the following alternatives as a form of savings?

- **READ** TYPES OF SAVINGS
 ➤ **MULTIPLE RESPONSE**, FOR EACH TYPE OF SAVINGS ANSWER YES OR NO

1. Yes
2. No
8. No response
9. Does not know

I7_1. Save money through a pooled fund (common pot among family or friends)

I7_2. Use leftover money to buy an asset that we can sell later (for example, animals, construction materials, jewelry, merchandise, etc.)

I7_3. Invest money in the business of family members (for example, buy assets)

I7_4. Buy U.S. dollars or other currencies

- ✖ Only for households that have any of the savings methods asked in I7 (I7_1=1 or I7_2=1 or I7_3=1 or I7_4=1), others go to I10.

I8. Of the savings methods you just mentioned that you use, in which do you keep the largest amount of money?

- **READ OUT** THE OPTIONS WHERE ANSWERED YES IN I7

1. **[Read if I7_1=1]** Save money through a pooled fund (common pot among family or friends)
2. **[Read if I7_2=1]** Use leftover money to buy an asset that we can sell later (for example, animals, construction materials, jewelry, merchandise, etc.)
3. **[Read if I7_3=1]** Invest money in the business of family members (for example, buy assets)
4. **[Read if I7_4=1]** Buy U.S. dollars or other currencies

I10. In the last 12 months, that is, from <CURRENT MONTH> 2023 to today, have you saved?

- **READ OUT** THE OPTIONS

1. Yes
2. No, our expenses exceed our income → Go to I12
3. No, we consume all our income → Go to I12
8. No response (do not read) → Go to I12
9. Does not know (do not read) → Go to I12

- ✖ Only for households that have saved in the last 12 months (I10=1), others go to I12.

I10m. What was the amount saved in the last 12 months?

- INDICATE ANNUAL AMOUNT IN PESOS
➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 - 99.999.999]

- ✖ Only for households that have saved in the last 12 months (I10=1) but do not respond or do not know the amount saved (I10m=-1 or I10m=-2), others go to I11.

I10t. In which range is the amount saved in the last 12 months?

- SHOW CARD 15
➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

I11. What is the main reason your household has saved?

- **NO READ OUT THE OPTIONS**
➤ THE INTERVIEWER MUST CLASSIFY THE RESPONDENT'S SPONTANEOUS ANSWER
➤ MARK ONLY ONE OPTION

1. To cover unexpected expenses
2. To buy a property
3. To finance a business activity
4. To invest in financial assets
5. To pay debts
6. For vacations or travel
7. For the education of a household member
8. For old age
9. For inheritance
10. To buy a vehicle
11. To renovate the home
12. Other. **I11_e** Specify
13. To cover health-related expenses
98. No response
99. Does not know

I11_e

- ✖ Only if the respondent is affiliated with a pension system but is not retired or receiving a pension (orden=1 and C14=1 and C5=2, 8 or 9), others go to Module J

➤ Next, I will ask you some questions related to your pension savings. These are strictly personal and you should answer only for yourself.

I12. Do you know the balance in your individual capitalization account or AFP balance?

1. Yes
2. No → Go to I14
8. No response → Go to I14
9. Does not know → Go to I14

- ✖ Only if the respondent knows the balance in their individual capitalization account (I12=1), others go to I14.

I13. What is the balance in your individual capitalization account?

- INDICATE AMOUNT IN PESOS
➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; >0 - 999.999.999]

- ✖ Only if the respondent does not know or does not respond to the balance in their individual capitalization account (I13=-1 or I13=-2), others go to I14.

I13t. In which range is the balance in your individual capitalization account?

- SHOW CARD 19
➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

I14. Do you know the fund (or the letter of the fund) where your pension savings are invested?

1. Yes
2. No → Go to Módulo J
8. No response → Go to Módulo J
9. Does not know → Go to Módulo J

- ✖ Only if the respondent knows in which fund their pension savings are invested (I14=1), others go to Module J.

I15. In which fund are your pension savings currently invested?

- **NO READ OUT THE OPTIONS**
➤ MARK YES FOR THOSE MENTIONED BY THE RESPONDENT AND NO FOR THOSE NOT MENTIONED

1. Yes
2. No

I15_1. Fund A

I15_2. Fund B


I15_3. Fund C

I15_4. Fund D

I15_5. Fund E

MODULE J: RELATED INCOME

THE QUESTIONS IN THIS MODULE ARE ANSWERED BY THE RESPONDENT FOR THEMSELVES AND ALL HOUSEHOLD MEMBERS AGED 15 OR OLDER (A6≥15) WHO WORK FOR PAY (C1≤5) OR HAVE A SECONDARY ACTIVITY (C4=1).

 Now we are going to talk about the income that you and the other members of your household receive from work. Let's start with you.

✖ Only for household members who declare their main activity as working for pay (C1 ≤5), others go to J3.

J1. In the past month, what was <your/the> net income or remuneration of <NAME> in their main occupation? Including family allowances, do not include legal deductions for the pension and health system.

➤ RECORD DECLARED MONTHLY AMOUNT IN PESOS
➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 99.999.999]

✖ Only for household members who do not respond or do not know the net monthly remuneration (J1=-1 or J1=-2), others go to J2.

J1t. In which range is the net monthly income or remuneration of the main occupation?

➤ SHOW CARD 18
➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

J2. During the last 12 months, that is, from <CURRENT MONTH> 2023 to today, in addition to the income reported in the previous question, has <You/Name> received any of the following types of income from their main occupation?

➤ READ TYPES OF INCOME
➤ FOR EACH TYPE OF INCOME ANSWER YES OR NO

J2_1. Bonuses, gratuities, or similar

1. Yes
2. No
8. No response
9. Does not know

J2_2. Remuneration in kind or royalties

1. Yes
2. No
8. No response
9. Does not know

J2_3. Withdrawal of products from their business (non-agricultural) for own consumption

1. Yes
2. No
8. No response
9. Does not know

J2_4. Other. **J2_4e** Specify

1. Yes
2. No
8. No response
9. Does not know

J2							
Nº	J1	J1t	J2_1	J2_2	J2_3	J2_4	J2_4e Specify
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

- ✖ Only for household members who receive income from bonuses, gratuities, or similar (J2_1=1), others go to J2m_2.

J2m_1. What is the annual amount you receive for bonuses and/or gratuities?

- INDICATE ANNUAL AMOUNT IN PESOS
➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 99.999.999]

- ✖ Only for household members who do not respond or do not know the annual amount (J2m_1=-1 or J2m_1=-2), others go to J2m_2.

J2t_1. In which range is the annual amount you receive for bonuses and/or gratuities?

- SHOW CARD 18
➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ Only for household members who receive income from remuneration in kind (J2_2=1), others go to J2m_3.

J2m_2. What is the annual amount you receive for remuneration in kind?

- INDICATE ANNUAL AMOUNT IN PESOS
➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 99.999.999]

- ✖ Only for household members who do not respond or do not know the annual amount (J2m_2=-1 or J2m_2=-2), others go to J2m_3.

J2t_2. In which range is the annual amount you receive for remuneration in kind?

- SHOW CARD 18
➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

- ✖ Only for household members who receive income from withdrawal of products from their business (J2_3=1), others go to J2m_4.

J2m_3. What is the annual amount you receive for withdrawal of products from your business?

- INDICATE ANNUAL AMOUNT IN PESOS
➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 99.999.999]

- ✖ Only for household members who do not respond or do not know the annual amount (J2m_3=-1 or J2m_3=-2), others go to J2m_4.

J2t_3. In which range is the annual amount you receive for withdrawal of products from your business?

- SHOW CARD 18
➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

N°	J2m_1	J2t_1	J2m_2	J2t_2	J2m_3	J2t_3
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

✖ Only for household members who receive income from other concepts (J2_4=1), others go to J3.

J2m_4. What is the annual amount you receive for other concepts?

- INDICATE ANNUAL AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 - 99.999.999]

✖ Only for household members who do not respond or do not know the annual amount (J2m_4=-1 or J2m_4=-2), others go to J3.

J2t_4. In which range is the annual amount you receive for other concepts?

- SHOW CARD 18
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

✖ Only for household members who declare having a secondary paid activity (C4=1), others go to Module L.

J3. In the past month, what was <your/the> total net income or remuneration in cash and in kind of <NAME> for their secondary paid activity?

- RECORD DECLARED MONTHLY AMOUNT IN PESOS
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 - 99.999.999]

✖ Only for household members who do not respond or do not know the net monthly remuneration (J3=-1 or J3=-2), others go to Module L.


J3t. In which range is the total net monthly income or remuneration in cash and in kind for their secondary paid activity?

- SHOW CARD 18
- IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

Nº	J2m_4	J2t_4	J3	J3t
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

MODULE L: OTHER INCOME/UNRELATED INCOME

THE RESPONDENT ANSWERS FOR THE HOUSEHOLD

 Now I will ask you about other income received in the household. When answering, think about the income received by all household members, including in-kind subsidies (for example: school meals that minors might receive).

L1. Last month, did anyone in your household receive income from...



 **READ TYPES OF INCOME**

 **FOR EACH TYPE OF INCOME ANSWER YES OR NO**


1. Yes
2. No
8. No response
9. Does not know

 Only if any household member receives income from <OTHER INCOME> (L1=1).



L2. What was the amount received last month for <Other Income>?

 **INDICATE MONTHLY AMOUNT IN PESOS**
 **IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2**

[-1; -2; >0 - 99.999.999]

 Only if any household member receives income from <OTHER INCOME> (L1=1) but does not respond or does not know the amount received last month (L2=-1 or L2=-2).

L2t. In which range is the amount received last month for <Other Income>?

 **SHOW CARD 9**
 **IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99**

Other Income	L1	L2	L2t
1. Child support payments?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
2. Money contributed by people outside the household (residing in Chile)?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
3. Money contributed by people outside the household (not residing in Chile)?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
4. Universal Guaranteed Pension (PGU)?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
5. Basic Solidarity Pension (PBS) for disability?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
6. Old-age pension, retirement, or life annuity?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
7. Disability pension?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
8. Survivor's pension or widow's pension?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
9. Orphan's pension?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
10. Unemployment insurance?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
11. Family subsidy, double subsidy, disability or unemployment subsidy?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
12. Drinking water subsidy?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
13. Social protection system (PUENTE and/or Chile Solidario)?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
14. Family allowance?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
15. Other State subsidies (permanent family contribution, golden wedding bonus, youth employment subsidy, etc.)?	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

L3. Which institution pays your <Other Income>?

➤ **NO READ OUT THE OPTIONS**

➤ **MULTIPLE RESPONSE**

1. Pension Fund Administrator (AFP)
2. Social Security Institute (IPS), formerly INP
3. Armed Forces Pension Funds (CAPREDENA or DIPRECA)
4. Mutual
5. Insurance company
6. Other institution **L3_6e** Specify
8. No response
9. Does not know

Otros ingresos	L3	L3e
1. Child support payments?		
2. Money contributed by people outside the household (residing in Chile)?		
3. Money contributed by people outside the household (not residing in Chile)?		
4. Universal Guaranteed Pension (PGU)?		
5. Basic Solidarity Pension (PBS) for disability?		
6. Old-age pension, retirement, or life annuity?	<input type="checkbox"/>	<input type="text"/>
7. Disability pension?	<input type="checkbox"/>	<input type="text"/>
8. Survivor's pension or widow's pension?	<input type="checkbox"/>	<input type="text"/>
9. Orphan's pension?	<input type="checkbox"/>	<input type="text"/>
10. Unemployment insurance?		
11. Family subsidy, double subsidy, disability or unemployment subsidy?		
12. Drinking water subsidy?		
13. Social protection system (PUENTE and/or Chile Solidario)?		
14. Family allowance?		
15. Other State subsidies (permanent family contribution, golden wedding bonus, youth employment subsidy, etc.)?		

L4. In the last 12 months, that is, from <CURRENT MONTH> 2023 to today, did your household receive any of the following income not previously mentioned?

➤ **READ** TYPES OF INCOME

➤ ANSWER YES OR NO FOR EACH TYPE OF INCOME

1. Yes
2. No
8. No response
9. Does not know

✖ Only if any household member receives income from <TYPE OF INCOME> (L4=1).

L5. What was the total annual amount received in the last 12 months from savings interest?

➤ INDICATE ANNUAL AMOUNT IN PESOS

➤ IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; >0 – 999.999.999]

✖ Only if any household member receives income from <TYPE OF INCOME> (L4=1) but does not know or does not respond with the total amount received (L5=-1 or L5=-2).

L5t_1. In which range is the total annual amount received from savings interest?

➤ SHOW CARD 19

➤ IF NO RESPONSE, RECORD 98; IF DOES NOT KNOW, RECORD 99

Tipos de ingresos	L4	L5	L5t
1. Savings interest (including deposits)	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
2. Dividends from shares	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
3. Withdrawal of business profits	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
4. Withdrawal of products from your business	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
5. Products from family garden	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
6. Sale of homemade products	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
7. Severance pay or labor compensation	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
8. Tax refund	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
9. Donations from institutions or people outside the household	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
14. Rental of properties (urban, agricultural, or vacation)	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
15. Rental of machinery, tools, or equipment	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
16. Rental of transport vehicles	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
17. Rental of animals	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
18. Other income	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

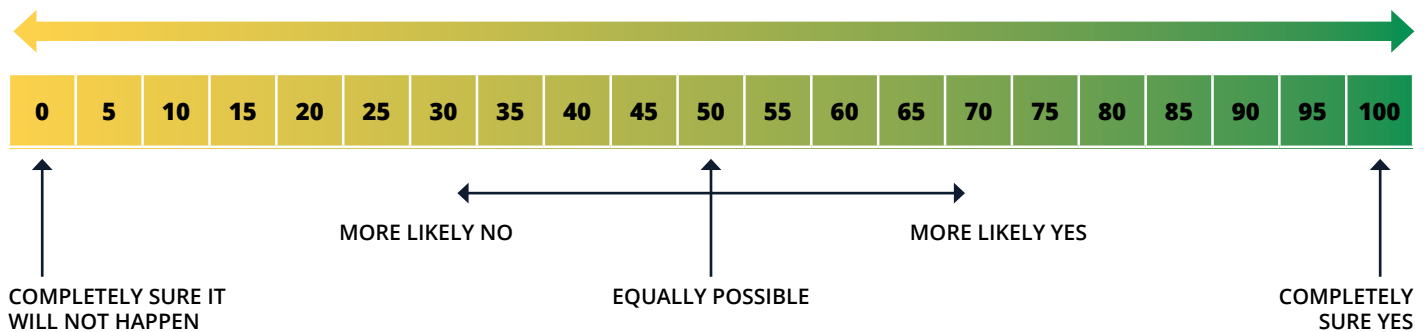
MODULE K1: EXPECTATIONS AND PERCEPTIONS

THIS MODULE IS ANSWERED ONLY BY THE RESPONDENT FOR THEMSELVES

Next, we are interested in learning your opinions and perceptions on some topics, and what may happen in the future.

Only if the respondent (*orden=1*) is working for pay ($C1 \leq 5$) or the respondent is not working ($C1 \geq 6$) but is looking for work ($C2=1$), others go to K4.

Next, we will ask you about the likelihood that an event will or will not occur in the future. To answer this question, we present a scale that goes from 0% to 100%, where 0% means the event will certainly not occur in the future, 50% means it is equally likely that the event will or will not occur, and 100% means the event will certainly occur in the future. In your response, you may choose any value between 0% and 100%.



Only if the respondent (*orden=1*) is working for pay ($C1 \leq 5$) and the respondent is an employee ($C8=3, 4, 5, 8$ or 9).

K1a. Now think about your employment situation, what is the probability that you will lose your current job before **<CURRENT MONTH> 2025?**

- SHOW CARD 20
- RECORD THE VALUE INDICATED ON THE SCALE
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 [0-100]

Only if the respondent (*orden=1*) is not working ($C1 \geq 6$) but is looking for work ($C2=1$).

K3a. Now think about your employment situation, what is the probability that you will get a job before **<CURRENT MONTH> 2025?**

- SHOW CARD 20
- RECORD THE VALUE INDICATED ON THE SCALE
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 [0-100]

Only if the respondent (*orden=1*) is working for pay ($C1 \leq 5$) and the respondent is self-employed ($C8=1$ or 2).

K2a. Now think about your employment situation, what is the probability that you will not be able to carry out your main work activity for reasons beyond your control until **<CURRENT MONTH> 2025?**

- SHOW CARD 20
- RECORD THE VALUE INDICATED ON THE SCALE
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 [0-100]

K4. At what age do you think you will stop working permanently, whether as an employee or self-employed?

- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

 [-1;-2;15-120]

✖ AT THE START OF THIS QUESTION, THE AMOUNT **W1** MUST BE CALCULATED AS FOLLOWS:

- IF $J1 > 0$: **W1** = INTEGER(12 MULTIPLIED BY AMOUNT DECLARED IN $J1/1000$)*1000
- IF $J1 = -1$, $J1 = -2$:
 - » **W1** = \$210,000 if $J1t=1$
 - » **W1** = \$570,000 if $J1t=2$
 - » **W1** = \$960,000 if $J1t=3$
 - » **W1** = \$1,800,000 if $J1t=4$
 - » **W1** = \$3,300,000 if $J1t=5$
 - » **W1** = \$5,100,000 if $J1t=6$
 - » **W1** = \$7,500,000 if $J1t=7$
 - » **W1** = \$10,500,000 if $J1t=8$
 - » **W1** = \$15,000,000 if $J1t=9$
 - » **W1** = \$21,000,000 if $J1t=10$
 - » **W1** = \$30,000,000 if $J1t=11$
 - » **W1** = \$48,000,000 if $J1t=12$
 - » **W1** = \$75,000,000 if $J1t=13$
 - » **W1** = \$105,000,000 if $J1t=14$
 - » **W1** = \$150,000,000 if $J1t=15$
 - » **W1** = \$210,000,000 if $J1t=16$
 - » **W1** = \$480,000,000 if $J1t=17$
- IF ($J1 = -1$ or $J1 = -2$) and ($J1t=98$ or $J1t=99$): **W1** = 6,000,000
- IF $J1 = 0$ or no data: **W1** = 6,000,000

K5. Suppose you won the lottery, the prize amount is \$W1 and it will be delivered to you in one year, that is, in <CURRENT MONTH> 2025. However, you are offered the option to give up part of the prize in order to access the money today.

K5_1. Would you give up 2% of the prize you won? That is, receive \$_____ (98% multiplied by W1) instead of \$_____ (amount W1), in exchange for receiving the prize immediately rather than in one year.

1. Yes
2. No → Go to K6
8. No response
9. Does not know

☐

K5_2. And would you give up 5% of the prize you won to get the money immediately? That is, receive \$_____ (95% multiplied by W1) instead of \$_____ (amount W1).

1. Yes
2. No → Go to K6
8. No response
9. Does not know

☐

K5_3. And would you give up 10% of the prize you won to get the money immediately? That is, receive \$_____ (90% multiplied by W1) instead of \$_____ (amount W1).

1. Yes
2. No → Go to K6
8. No response
9. Does not know

☐

K5_4. And would you give up 20% of the prize you won to get the money immediately? That is, receive \$_____ (80% multiplied by W1) instead of \$_____ (amount W1).

1. Yes
2. No
8. No response
9. Does not know

☐

✖ THE QUESTION HAS TWO VERSIONS. HALF OF THE SAMPLE MUST BE RANDOMLY SELECTED TO ANSWER VERSION (A), AND THE OTHER HALF TO ANSWER VERSION (B).

✖ THE VERSION USED MUST BE RECORDED AS AN ADDITIONAL VARIABLE.

✖ AT THE START OF THIS QUESTION, THE AMOUNT **W2** MUST BE CALCULATED AS FOLLOWS:

- IF $J1 > 0$: **W2** = AMOUNT DECLARED IN $J1$
- IF $J1 = -1$, $J1 = -2$:
 - » **W2** = \$17,500 if $J1t=1$
 - » **W2** = \$47,500 if $J1t=2$
 - » **W2** = \$80,000 if $J1t=3$
 - » **W2** = \$100,000 if $J1t=4$
 - » **W2** = \$275,000 if $J1t=5$
 - » **W2** = \$425,000 if $J1t=6$
 - » **W2** = \$625,000 if $J1t=7$
 - » **W2** = \$875,000 if $J1t=8$
 - » **W2** = \$1,250,000 if $J1t=9$
 - » **W2** = \$1,750,000 if $J1t=10$
 - » **W2** = \$2,500,000 if $J1t=11$
 - » **W2** = \$4,000,000 if $J1t=12$
 - » **W2** = \$6,250,000 if $J1t=13$
 - » **W2** = \$8,750,000 if $J1t=14$
 - » **W2** = \$12,500,000 if $J1t=15$
 - » **W2** = \$17,500,000 if $J1t=16$
 - » **W2** = \$40,000,000 if $J1t=17$
- IF ($J1 = -1$ or $J1 = -2$) and ($J1t=98$ or $J1t=99$): **W2** = \$500,000
- IF $J1 = 0$: **W2** = \$500,000

K6_version. Record the version applied for question K6

1. Version K6a applied
2. Version K6b applied

☐

K6a. Again, suppose you won the lottery and the prize is \$_____ [INTEGER(12* W2/1000)*1000], but now before giving you the prize, you are offered the chance to play the following game:

A person will flip a coin, and if it lands heads, you will double your prize (that is, you win \$_____ [INTEGER(24* W2/1000)*1000]), but if it lands tails:

K6a_1. You receive \$_____ ([INTEGER(11* W2/1000)*1000]), would you accept it?

1. Yes
2. No → Go to K7
8. No response
9. Does not know

☐

K6a_2. And if it lands tails, you receive \$_____ ([INTEGER(10* W2/1000)*1000]), would you accept it?

1. Yes
2. No → Go to K7
8. No response
9. Does not know

☐

K6a_3. And if it lands tails, you receive \$_____ ([INTEGER(9* W2/1000)*1000]), would you accept it?

1. Yes
2. No → Go to K7
8. No response
9. Does not know

☐

K6a_4. And if it lands tails, you receive \$ _____
 ([INTEGER(8* W2/1000)*1000]), would you accept it?

1. Yes
2. No
8. No response
9. Does not know

☐

K6b. Again, suppose you won the lottery and the prize is \$ _____ ([INTEGER(12* W2/1000)*1000]), but now before giving you the prize, you are offered the chance to play the following game:

A person will flip a coin, and if it lands heads, you will double your prize (that is, you win \$ _____ [INTEGER(24* W2/1000)*1000]), but if it lands tails:

K6b_1. You receive \$ _____ ([INTEGER(8* W2/1000)*1000]), would you accept it?

1. Yes → Go to K7
2. No
8. No response
9. Does not know

☐

K6b_2. And if it lands tails, you receive \$ _____
 ([INTEGER(9* W2/1000)*1000]), would you accept it?

1. Yes → Go to K7
2. No
8. No response
9. Does not know

☐

K6b_3. And if it lands tails, you receive \$ _____
 ([INTEGER(10* W2/1000)*1000]), would you accept it?


1. Yes → Go to K7
2. No
8. No response
9. Does not know

☐

K6b_4. And if it lands tails, you receive \$ _____
 ([INTEGER(11* W2/1000)*1000]), would you accept it?

1. Yes
2. No
8. No response
9. Does not know

☐

 Next, we will ask you a question to understand your household's ability to cope with unexpected expenses.

K7. If, due to an emergency, your household needed to obtain approximately six months of the household's monthly income, would you be able to obtain that amount of money within one month?

1. Yes
2. No → Go to K9

☐

✖ Only for households that can obtain six months of income for an emergency (K7=1), others go to K9.

K8. Where would you go to obtain this amount?

➤ READ OPTIONS

➤ ANSWER YES OR NO FOR EACH OPTION

1. Yes
2. No
8. No response
9. Does not know

K8_1. Own savings

☐

K8_2. Bank or other financial institution

☐

K8_3. Company welfare

☐

K8_4. Moneylender or pawn shop

☐

K8_5. Relatives and/or friends

☐

K8_6. Other. **K8_6e.** Specify

☐

K8_6e

K8_7. Sale of assets

☐

K9. Suppose you have \$100,000 in a savings account and the interest rate you earn on these savings is 2% per year. If you keep the money in the account for 5 years, how much money will you have at the end of those 5 years?

➤ READ OUT THE OPTIONS

1. More than \$102,000
2. Exactly \$102,000
3. Less than \$102,000
8. No response (do not read)
9. Does not know (do not read)

☐

K10. Again, imagine you have \$100,000 in a savings account and the interest rate you earn on these savings is 2% per year. You also know that the inflation rate is 2% per year. After one year, how much do you think you could buy with the money in this account?

➤ READ OUT THE OPTIONS

1. More than today
2. The same as today
3. Less than today
8. No response (do not read)
9. Does not know (do not read)

☐

K11. Is the following statement true or false?: "Investing all the money in a single business is less risky than spreading the investment across several businesses"

1. True
2. False
8. No response
9. Does not know

☐

MODULE K2: FINANCIAL DECISIONS IN THE HOUSEHOLD

THE RESPONDENT ANSWERS FOR THE HOUSEHOLD

✖ Only if the household is no single person, that is, $A2 \geq 2$, others go to Module K3.

➡ Next, I will ask you some questions about the financial decisions made in your household.

✖ Only if the household has 2 or more people aged 15 or older, others go to K15.

K12. Regarding the income usually received by household members, which of the following statements best reflects your household's situation?

➤ **READ OUT** THE OPTIONS

1. We pool all income and consider it as common income
2. Each household member contributes part of their income to common income
3. The income of some household members is considered common income
4. Each person's income is considered individual income; there is no common income
8. No response (do not read)
9. Does not know (do not read)

☐

✖ Only if the respondent is the head of household ($orden=1$ and $P6_R7b=1$) and the respondent has a spouse or partner ($orden>2$ and $P6_R7b=2$) or the respondent is the spouse of the household ($orden=1$ and $P6_R7b=2$), others go to Module K3.

➡ Next, I will ask you some questions about how you and your spouse make certain financial decisions.

K15. Usually, who decides the household's daily purchases? By daily purchases, we mean food and general groceries.

1. I do
2. My partner does
3. Both equally

☐

K16. Regarding high-value purchases such as furniture, cars, appliances, or other durable goods, who makes the purchase decisions?

1. I do
2. My partner does
3. Both equally
4. We have never discussed it

☐

K17. Regarding borrowing decisions, whether through installment loans or credit cards, who makes this decision?

1. I do
2. My partner does
3. Both equally
4. We have never discussed it

☐

K18. If you decide to borrow, whether through consumer loans or credit cards, who would apply for the credit or be the holder of that debt?

1. I do
2. My partner does
3. Both equally
4. We have never discussed it

☐

K19. If you had common savings, who decides how to use them?

1. I do
2. My partner does
3. Both equally
4. We have never discussed it
5. We do not have common savings

☐

✖ Only for households where the income of some household members is considered common income ($K12=3$), others go to K14.

K13. Whose income in the household is considered common income?

➤ **INDICATE THE PERSON'S ORDER NUMBER. SHOW HOUSEHOLD COMPOSITION BASED ON QUESTION A1**

K13_1	K13_2	K13_3	K13_4	K13_5
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

K14. If any household member has trouble paying their personal debts, which of the following statements best represents how the household handles this situation?


➤ **READ OUT** THE OPTIONS

1. The household members with debt problems must resolve their own financial situation
2. Even if the debt is personal, the household would contribute resources to solve the problem
3. The household would take responsibility since all debts are shared
8. No response (do not read)
9. Does not know (do not read)

☐

MODULE K3: EXPENDITURE

THE RESPONDENT ANSWERS FOR THE HOUSEHOLD

 Next, I will ask you some questions about the expenses incurred by the household.

K20. Approximately, what is the average monthly expenditure your household allocates to purchases in...?

- INDICATE MONTHLY AMOUNT IN PESOS
- IF THERE IS NO EXPENSE, RECORD 0
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; 0; >0 – 9.999.999]

K20_1. Supermarket

K20_2. Farm markets, corner stores, and neighborhood shops

K21. Regarding household basic services, what is the average monthly expense your household allocates to paying

- INDICATE MONTHLY AMOUNT IN PESOS
- IF THERE IS NO EXPENSE, RECORD 0
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; 0; >0 – 9.999.999]

K21_1. Drinking water

K21_2. Electricity or lighting

K21_3. Gas (bottled or piped)

K21_4. Firewood

K21_5. Internet services and/or paid television (cable or satellite or streaming services such as Netflix, Disney, Star+, etc.)

K21_6. Landline or mobile phone (cell phones)

K21_7. Common expenses for building or condominium

K22. Regarding expenses for transportation and mobility, what is the average monthly expense your household allocates to


- INDICATE MONTHLY AMOUNT IN PESOS
- IF THERE IS NO EXPENSE, RECORD 0
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; 0; >0 – 9.999.999]

K22_1. Public transportation (buses, minibuses, subway, shared taxis, trains, taxis, app-based taxis, etc.)

K22_2. Gasoline or fuel for household vehicles

K22_3. Payment of tolls and electronic toll tags

 Next, I will ask you some questions about the expenses your household has incurred in the last 3 months.

K23. Regarding health expenses incurred by the household, what was the total amount summing all expenses made in the last 3 months on ...?

- INDICATE MONTHLY AMOUNT IN PESOS
- IF THERE IS NO EXPENSE, RECORD 0
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; 0; >0 – 29.999.999]

K23_1. Medical consultations (including dental, psychological, physical therapy, etc.)

K23_2. Outpatient medical tests and procedures

K23_3. Medications

K25

- INDICATE AMOUNT IN PESOS FOR PURCHASES MADE IN THE LAST 3 MONTHS
- IF THERE WERE NO EXPENSES, RECORD 0
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

[-1; -2; 0; >0 - 29.999.999]

K25_1. If your household purchased small appliances such as kettles, microwaves, food processors, or similar in the last 3 months, what was the total amount spent on this item?

\$

K25_2. If your household hired services and/or purchased materials for home maintenance (plumbing, carpentry, painting, or similar) in the last 3 months, what was the total amount spent on this item?


\$

K25_3. If your household purchased clothing and footwear in the last 3 months, what was the total amount spent on this item?

\$

K25_4. If your household purchased mobile phone equipment in the last 3 months, what was the total amount spent on this item?

\$

 Next, I will ask you some questions about the expenses your household has incurred in the last 6 months.

K27_1. If your household purchased large appliances such as refrigerators, washing machines, vacuum cleaners, stoves, or similar in the last 6 months, what was the total amount spent on this item?

- INDICATE AMOUNT IN PESOS DE COMPRAS REALIZADAS EN LOS ÚLTIMOS 6 MESES
- IF THERE WERE NO EXPENSES, RECORD 0
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; 0; >0 - 29.999.999]

K27_2. If your household purchased furniture in the last 6 months, what was the total amount spent on this item?

- INDICATE AMOUNT IN PESOS DE COMPRAS REALIZADAS EN LOS ÚLTIMOS 6 MESES
- IF THERE WERE NO EXPENSES, RECORD 0
- IF NO RESPONSE, RECORD -1; IF DOES NOT KNOW, RECORD -2

\$ [-1; -2; 0; >0 - 29.999.999]

K28. Considering the total household expenses, including loan and credit card payments, would you say that in the last 6 months household spending has been greater, equal, or less than your income?

1. Greater
2. Equal
3. Less
8. No response
9. Does not know

✗ Only if household expenses are greater than income (K28=1), others go to Module M.

K29. How did the household cover the difference between expenses and income?

- **READ** OPTIONS
- ANSWER YES OR NO FOR EACH OPTION

1. Yes
2. No
8. No response
9. Does not know

K29_1. Borrow money

K29_2. Sell assets

K29_3. Use savings

K29_4. Seek help from relatives

K29_5. Other. **K29_5e.** Specify


K29_5e.

K29_6. Look for ways to increase income

K29_7. Reduce expenses

MODULE M: CONTACT INFORMATION

THIS MODULE IS ANSWERED ONLY BY THE RESPONDENT

 To conclude this interview, I will ask you some questions that will allow IPSOS to monitor the quality of my work. I remind you that this.

M1. Respondent's ID number

 IF NO RESPONSE, RECORD 98



M2. Respondent's date of birth

 IF NO RESPONSE, RECORD 98

M3. Respondent's email address

 IF NO RESPONSE, RECORD 98

M4. Respondent's phone number


 IF NO RESPONSE, RECORD 98
 EXPLAIN TO THE RESPONDENT THAT IT IS ONLY FOR POSSIBLE SUPERVISION OF YOUR WORK AS AN INTERVIEWER

M5. If we needed to contact your household again in the future, could you indicate which other household member, different from you, is knowledgeable about the household's finances?

 SHOW HOUSEHOLD COMPOSITION BASED ON A1 AND A2 (EXCLUDING THE RESPONDENT)


M6. Do you expect to move to a new residence in the next two years?

1. Yes
2. No
8. No response
9. Does not know

 Only for those who expect to move to a new residence in the next two years (M6=1), others go to M8.

M7. Where do you plan to move?

1. In the same municipality
2. In the same region
3. In another region of Chile
4. Outside Chile
8. No response
9. Does not know

 Only for EFH 2024 refresh sample.

M8. Would you be willing to participate in a future round of the Household Financial Survey in 3 years?

1. Yes
2. No
8. No response
9. Does not know

MODULE N-O: INFORMATION PROVIDED BY THE INTERVIEWER

- THESE QUESTIONS MUST BE ANSWERED BY THE INTERVIEWER
 ➤ HOWEVER, THE INTERVIEWER MAY ASK THE RESPONDENT FOR HELP TO ANSWER THE FOLLOWING QUESTIONS

N1. Presence during the interview:

- SHOW HOUSEHOLD COMPOSITION BASED ON A1 AND A2 (INCLUDING THE RESPONDENT)
 ➤ ANSWER FOR EACH HOUSEHOLD MEMBER

1. Answers the interview
2. Present but does not answer
3. Not present

N°	N1
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>
4	<input type="checkbox"/>
5	<input type="checkbox"/>
6	<input type="checkbox"/>
7	<input type="checkbox"/>
8	<input type="checkbox"/>
9	<input type="checkbox"/>
10	<input type="checkbox"/>

N2. During the interview, did the respondent consult documents such as statements, account summaries, or others to answer the questions?

1. Yes
2. No

☐

N3. On a scale from 1 to 10, where 1 is the lowest rating and 10 is the highest, how would you rate the respondent's knowledge about the questions asked?

N4. On a scale from 1 to 10, where 1 is the lowest rating and 10 is the highest, how would you rate the reliability of the income information provided by the respondent?

N5. On a scale from 1 to 10, where 1 is the lowest rating and 10 is the highest, how would you rate the respondent's willingness to answer the questions?

O1. Type of dwelling where the household is located

1. Standard dwelling
2. Dwelling with restricted access and intercom
3. Building without guard or concierge
4. Building with guard or concierge
5. Condominium with guard or concierge
6. Other. **O1e.** Specify.

☐

O1e.

- ✗ Only for those living in dwellings with security (O1=4 or 5), others go to O3.

O2. Did the doorman, guard, or concierge initially refuse communication with the household?

1. Yes
2. No

☐

03. Did you give any additional gift to the following people:

▶ SELECT ALL THAT APPLY

1. Guard or concierge	<input type="checkbox"/>
2. Domestic worker	<input type="checkbox"/>
3. A relative of the respondent	<input type="checkbox"/>
4. Respondent (do not consider main gift)	<input type="checkbox"/>
5. Other. 03e. Specify	<input type="checkbox"/>
6. None	<input type="checkbox"/>

03e.

04. Place where the interview was conducted

1. Inside the house
2. In the yard or front garden
3. At the door, gate, or building reception
4. Outside the house or building
5. At the respondent's workplace
6. Other. **04e.** Specify

☐
04e.

05. At the respondent's home, they asked:

▶ CHECK ALL THAT APPLY

1. About the purpose of the study	<input type="checkbox"/>
2. Who funds or sponsors the study	<input type="checkbox"/>
3. How their household was selected	<input type="checkbox"/>
4. Who will see the answers	<input type="checkbox"/>
5. If they can get a copy of the results	<input type="checkbox"/>
6. If there is an incentive for participating	<input type="checkbox"/>
7. Other questions or comments. 05e. Specify	<input type="checkbox"/>
8. None	<input type="checkbox"/>

05e.

06. Overall, how difficult was it to convince the person to answer the survey?

1. Very easy
2. Easy
3. Average
4. Difficult
5. Very difficult

☐
07. From the following situations, mark those that occurred during the interview:

▶ CHECK ALL THAT APPLY

1. The respondent asks for help from other household members	<input type="checkbox"/>
2. The respondent answers quickly	<input type="checkbox"/>
3. The respondent had great difficulty answering	<input type="checkbox"/>
4. The respondent was unaware of much of the required information	<input type="checkbox"/>
5. The respondent appeared annoyed by the questions	<input type="checkbox"/>

08. How likely do you think this person is to answer the next round of the survey?

1. Very unlikely
2. Unlikely
3. Somewhat likely
4. Very likely
5. I don't know, it's hard to assess

☐

CARDS FOR EFH 2024



CARD 3

	Questions
<ol style="list-style-type: none"> 1. Nursery/Kindergarten 2. Kindergarten/Pre-kindergarten 3. Primary or preparatory (Old system) 4. Elementary 5. Humanities (Old system) 6. Secondary Scientific-Humanistic 7. Technical, Commercial, Industrial or Teacher Training (Old system) 8. Secondary Technical-Professional 9. Technical Training Center 10. Professional Institute 11. University 12. Postgraduate Certificate 13. Master's Degree 14. Doctorate 15. Special Education 16. Armed Forces and Law Enforcement – Officers 17. Armed Forces and Law Enforcement – Non-commissioned Officers 18. None 	<ul style="list-style-type: none"> • B2

CARD 4

	Questions
<ol style="list-style-type: none"> 1. Had a paid job (including paid internships or traineeships). 2. Was self-employed. 3. Worked in their own business or company. 4. Did not have a steady job but did occasional jobs (“gigs”). 5. Had a paid job but was absent due to leave, strike, illness, vacation, or another reason. 6. Worked as an apprentice or doing an unpaid internship. 7. Worked without pay (in-kind payment/volunteer work/helping relatives). 8. Was a student (full-time or part-time). 9. Took care of the household (homemaker). 10. Did not work but was willing to work. 11. Did not work and was not willing to work. 12. Did not work because unable to (e.g., disabled). 	<ul style="list-style-type: none"> • C1

CARD 6

Institution	Questions
<ol style="list-style-type: none"> 1. Yes, AFP (Pension Fund Administrator) 2. Yes, IPS formerly INP, National Fund for Public Employees (CANAEMPU), Fund for Private Employees (EMPART), Social Security Service (SSS) 3. Yes, National Defense Pension Fund (CAPREDENA), Police Pension Directorate (DIPRECA) 4. Not affiliated, already retired 5. Not affiliated, has never contributed 	<ul style="list-style-type: none"> • C14

CARD 9

Range	Questions
<ol style="list-style-type: none"> 1. \$15.000 or less 2. Between \$ 15.001 and \$ 50.000 3. Between \$ 50.001 and \$ 70.000 4. Between \$ 70.001 and \$ 100.000 5. Between \$ 100.001 and \$ 150.000 6. Between \$ 150.001 and \$ 200.000 7. Between \$ 200.001 and \$ 250.000 8. Between \$ 250.001 and \$ 300.000 9. Between \$ 300.001 and \$ 400.000 10. Between \$ 400.001 and \$ 500.000 11. Between \$ 500.001 and \$ 600.000 12. Between \$ 600.001 and \$ 700.000 13. Between \$ 700.001 and \$ 800.000 14. Between \$ 800.001 and \$ 1.000.000 15. Between \$ 1.000.001 and \$ 1.250.000 16. Between \$ 1.250.001 and \$ 1.500.000 17. Between \$ 1.500.001 and \$ 2.000.000 18. Between \$ 2.000.001 and \$ 2.500.000 19. Between \$ 2.500.001 and \$ 3.000.000 20. More than \$ 3.000.000 	<ul style="list-style-type: none"> • B5m_t • E4t • E6t • E29t • E38t • E45t • E52t_i • E71t_i • E80t_i • E87t_i • F10t_t1di • F11t_t1di • F10t_t3di • F13t_t2di • F11t_t3di • F23t_t4di • F24t_t4di • F23t_t5di • F24t_t5di • F23t_t6di • F24t_t6di • F23t_t7di • F24t_t7di • F35t_t8di • F38t_t8di • F44t_t9d1 • F44t_t10d1 • F44t_t12d1 • F44t_t13d1 • L2t_i

CARD 10

Range	Questions
<ol style="list-style-type: none"> 1. \$0 to \$740.000 (Less than 20 UF) 2. \$740.001 to \$2.960.000 (Between 21 and 80 UF) 3. \$2.960.001 to \$5.550.000 (Between 81 and 150 UF) 4. \$5.550.001 to \$9.250.000 (Between 151 and 250 UF) 5. \$9.250.001 to \$18.500.000 (Between 251 and 500 UF) 6. \$18.500.000 to \$37.000.000 (Between 501 and 1.000 UF) 7. \$37.000.001 to \$55.500.000 (Between 1.001 and 1.500 UF) 8. \$55.500.001 to \$74.000.000 (Between 1.501 and 2.000 UF) 9. \$74.000.001 to \$92.500.000 (Between 2.001 and 2.500 UF) 10. \$92.500.001 to \$129.500.000 (Between 2.501 and 3.500 UF) 11. \$129.500.001 to \$185.000.000 (Between 3.701 and 5.000 UF) 12. \$185.000.001 to \$240.500.000 (Between 5.001 and 6.500 UF) 13. \$240.500.001 to \$296.000.000 (Between 6.501 and 8.000 UF) 14. \$296.000.001 to \$370.000.000 (Between 8.001 and 10.000 UF) 15. \$370.000.001 to \$462.500.000 (Between 10.001 and 12.500 UF) 16. \$462.500.001 to \$555.000.000 (Between 12.501 and 15.000 UF) 17. \$555.000.001 to \$740.000.000 (Between 15.001 and 20.000 UF) 18. \$740.000.001 to \$925.000.000 (Between 20.001 and 25.000 UF) 19. \$925.000.001 and more (More than 25.000 UF) 	<ul style="list-style-type: none"> • E5t • E9t • E11t • E12t • E13t • E16t • E21t • E33t • E39t • E40t • E51t_i • E54t_i • E55t_i • E58t_i • E63t_i • E75t_i • E81t_i • E82t_i

CARD 11

Property	Questions
<ol style="list-style-type: none"> 1. Residential property (including its storage unit and associated parking space, if any) 2. Agricultural plot 3. Land for construction 4. Industrial building or warehouse 5. Storage unit, parking space 6. Store, office, commercial premises 7. Other. Specify 	<ul style="list-style-type: none"> • E48_i

CARD 15

Range	Questions
<ol style="list-style-type: none"> 1. \$0 to \$30.000 2. \$ 30.001 to \$ 50.000 3. \$ 50.001 to \$ 120.000 4. \$ 120.001 to \$ 250.000 5. \$ 250.001 to \$ 500.000 6. \$ 500.001 to \$ 1.000.000 7. \$ 1.000.001 to \$ 2.000.000 8. \$ 2.000.001 to \$ 3.500.000 9. \$ 3.500.001 to \$ 5.000.000 10. \$ 5.000.001 to \$ 7.500.000 11. \$ 7.500.001 to \$10.000.000 12. \$10.000.001 to \$15.000.000 13. \$15.000.001 to \$20.000.000 14. \$20.000.001 to \$30.000.000 15. \$30.000.001 to \$80.000.000 16. \$80.000.001 to \$190.000.000 17. More than \$190.000.000 	<ul style="list-style-type: none"> • F6t_t1di • F6t_t2di • F6t_t3di • F7t_t1di • F7t_t3di • F16t_t4di • F16t_t5di • F16t_t6di • F16t_t7di • F30t_t8di • F42t_t9d1 • F42t_t10d1 • F42t_t11d1 • F42t_t12d1 • F42t_t13d1 • l2at_i • l2bt_i • l5at • l10t

CARD 16

Institution	Questions
<ol style="list-style-type: none">1. Bank2. Compensation Fund3. Savings and Credit Cooperative4. Brokerage Firm5. Insurance Company6. Pension Fund Administrator (AFP)7. Mutual Fund Administrator8. Other. Specify	<ul style="list-style-type: none">• I4_i

CARD 18

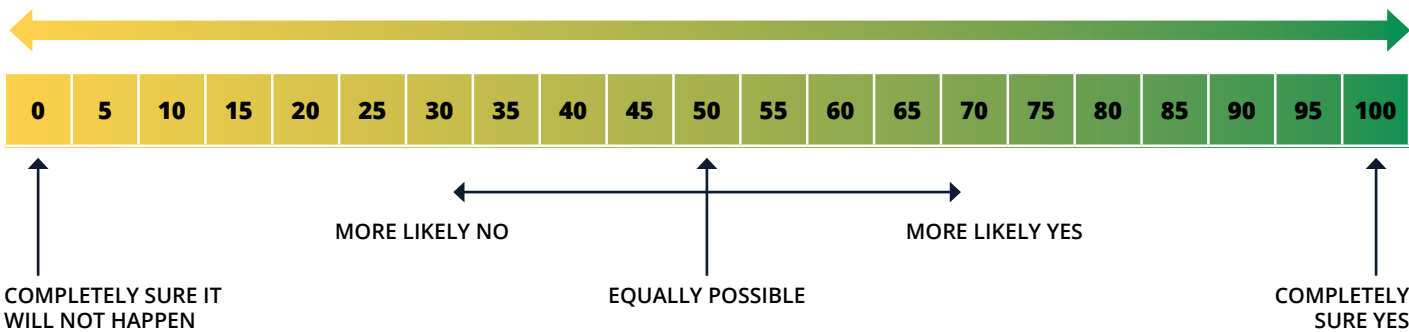
Range	Questions
<ol style="list-style-type: none"> 1. \$ 0 to \$35.000 2. \$ 35.001 to \$60.000 3. \$ 60.001 to \$100.000 4. \$ 100.001 to \$ 200.000 5. \$ 200.001 to \$ 350.000 6. \$ 350.001 to \$ 500.000 7. \$ 500.001 to \$ 750.000 8. \$ 750.001 to \$ 1.000.000 9. \$ 1.000.001 to \$ 1.500.000 10. \$ 1.500.001 to \$ 2.000.000 11. \$ 2.000.001 to \$ 3.000.000 12. \$ 3.000.001 to \$ 5.000.000 13. \$ 5.000.001 to \$ 7.500.000 14. \$ 7.500.001 to \$ 10.000.000 15. \$ 10.000.001 to \$ 15.000.000 16. \$ 15.000.001 to \$ 20.000.000 17. More than \$ 20.000.000 	<ul style="list-style-type: none"> • J1t • J2t_i • J3t

CARD 19

Range	Questions
<ol style="list-style-type: none"> 1. Less than \$50.000 2. \$ 50.001 to \$ 100.000 3. \$ 100.001 to \$ 250.000 4. \$ 250.001 to \$ 500.000 5. \$ 500.001 to \$ 750.000 6. \$ 750.001 to \$ 1.000.000 7. \$ 1.000.001 to \$ 1.500.000 8. \$ 1.500.001 to \$ 2.000.000 9. \$ 2.000.001 to \$ 3.000.000 10. \$ 3.000.001 to \$ 5.000.000 11. \$ 5.000.001 to \$ 7.500.000 12. \$ 7.500.001 to \$ 10.000.000 13. Between 10 and 15 millones \$ 14. Between 15 and 20 millones \$ 15. Between 20 and 30 millones \$ 16. Between 30 and 50 millones \$ 17. Between 50 and 75 millones \$ 18. Between 75 and 100 millones de \$ 19. Between 100 and 150 millones de \$ 20. Between 150 and 200 millones de \$ 21. Between 200 and 300 millones de \$ 22. Between 300 and 500 millones de \$ 23. More than 500 millones de \$ 	<ul style="list-style-type: none"> • H3_1t • H3_2t • H3_3t • H3_4t • H5_t • I13t • L5t_i

CARD 20

Scale Rule 0-100



Questions

- K1a
- K2a
- K3a



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