# Working as self-employed or in atypical work: the impact of income fluctuations on living standards (CHANGE) Survey

Codebook

Lien Steyaert, Jessica Steenacker & Wim Van Lancker

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**Conditions of use**

The CHANGE Survey dataset will be made publicly available at the OSF Open Archive of the Social Sciences (SocArXiv) after an initial embargo period ending on May 1, 2027. Until then, the data can be used on request, on the condition that users sign a terms of use agreement. Interested parties can request access to the data by contacting wim.vanlancker@kuleuven.be.

Data usage is free of charge, but users are required to give credit to the researchers responsible for gathering and processing the data, by referring to the citation below in all publications containing data from the CHANGE Survey.

**Citations**

When using the CHANGE data, please cite the dataset:

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When referring to the study design, questionnaire, sampling procedures, variable construction, or other methodological details, please also cite the codebook:

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**Contact**

Wim Van Lancker

wim.vanlancker@kuleuven.be

# Content

# 1. Introduction

This codebook serves as the companion user manual to the CHANGE Survey, a large-scale public opinion survey conducted in 2026 as part of the CHANGE project, which examines how the growth of atypical employment affects the Belgian welfare state's capacity to provide adequate social protection. Particular attention is paid to a broad range of non-standard workers, including the self-employed, workers in part-time, fixed-term or agency employment, individuals combining multiple jobs or paid employment with self-employment, and those engaged in emerging forms of work that blur the boundaries between employment and self-employment.

The project's overarching objective is to provide an integrated and interdisciplinary reassessment of how solidarity is organised within the Belgian social security system and, by considering legal constraints, administrative feasibility and expected social outcomes, to identify viable pathways towards a more adequate and inclusive social protection. Within this broader research agenda, the CHANGE Survey seeks to investigate the relationship between non-standard employment, income insecurity and social protection by examining how income fluctuations affect living standards, which strategies individuals employ to cope with economic uncertainty, and the extent to which existing social protection arrangements are equipped to address these challenges.

To this end, an online survey was administered to collect detailed information on respondents' living standards, income situations, and the availability and use of financial resources within the household. The questionnaire further captured key dimensions of employment and income security, including non-standard aspects of employment (such as overtime, flexible working hours and multiple job holding) and income (such as fluctuating earnings and strategies for dealing with income volatility). In addition, the survey also gathered information on household composition and a range of background characteristics known to be associated with differences in social protection coverage and vulnerability to economic insecurity (e.g. ethnicity, education, family type, gender and disability). Finally, several questions were replicated from the EU-SILC survey to facilitate data comparability and enable cross-validation of findings.

The survey was conducted among 1 554 working-age residents in Belgium recruited through non-probability sampling. This approach was adopted since non-standard workers are typically underrepresented in representative surveys, either because some groups constitute only a small share of the population or because key characteristics of non-standard work are typically not captured in standard sampling frames (e.g., monthly income, multiple job holding, combining multiple income sources, and legal statuses). Therefore, the CHANGE survey was deliberately fielded via purposive sampling, since the objective was not to obtain a statistically representative sample of the Belgian workforce, but to ensure sufficient coverage of groups whose employment situations are typically difficult to identify through conventional sampling procedures. Recruitment relied on the extensive networks of organisations representing or supporting different groups of non-standard workers (e.g. UNIZO and UCM), as well as professional organisations whose membership was expected to include substantial numbers of such workers. These features of the sampling design are discussed in section 2 of this report and should be considered when interpreting the survey findings.

The remainder of this codebook is organised as follows. First, we describe the survey design and discuss the sampling and recruitment procedures. Next, we present the pilot study conducted prior to data collection. The final sections provide an overview of all variables included in the accompanying dataset, together with their labels and sample distributions, reported using absolute and relative frequencies and, where appropriate, means and standard deviations.

# 2. Questionnaire design

Lien Steyaert designed the survey questionnaire under the supervision of Prof. Wim Van Lancker, both part of the KU Leuven branch of the CHANGE project and in constant dialogue with the project teams at the University of Antwerp and Université Libre de Bruxelles. It was originally designed in Dutch and then translated to English and French. Ninon Ramlot and Prof. Daniel Dumont from ULB assisted with French translations.

The questionnaire took on average about 20 minutes to complete in LimeSurvey and was developed using a modular design consisting of four core components: (1) **Profile & work form**: who the respondent is and their labour-market position: background characteristics, occupational category, and the features of their business or contract. (2) **Income dynamics**: the study's core: how volatile and predictable income is. (3) **Strategies & buffers**: how people absorb income shocks, at both the individual and household level: setting money aside, self-payment, saving, insurance, financial advice, household composition, partner income, and government support. (4) **(Household) living standard & outlook**: the outcome side: whether the household makes ends meet, what it can afford, its housing situation and wellbeing, plus attitudes toward the future (self-employment vs. salaried work, secondary jobs, plans to quit, optimism).

To ensure conceptual validity and facilitate comparability with existing research, many questionnaire items were drawn from prior, well-established surveys and studies. Most notably, we adopted items from the European Union Statistics on Income and Living Conditions (EU-SILC) and the Labour Force Survey (LFS), including its relevant ad hoc self-employed module. References for other adapted items are provided in the paired codebook accompanying the questionnaire. Where existing measures were unavailable or insufficiently captured the realities of non-standard work, new items were developed specifically for the CHANGE project. The design of these new items drew on an earlier qualitative phase of the project, comprising expert interviews with fiscal and accounting professionals and in-depth interviews with non-standard and self-employed workers. This qualitative work surfaced the concrete financial risks, income-smoothing strategies and private-business entanglements that respondents experience but that existing data infrastructures measure poorly, and directly shaped several of the newly developed items (Steyaert & Van Lancker, 2024a, 2024b). The full questionnaire was piloted among a sample of non-standard workers and academics before it was fielded among a larger sample of the Belgian population. Details of the pilot study are reported in the next section.

## Module 1: Profile & work form

The first module captures several profile and work-form characteristics that structure both exposure to income fluctuations and their impact on living standards. More specifically, these characteristics are: (1) gender, (2) age (derived from year of birth), (3) country of birth, (4) region of residence, (5) highest attained degree, (6) occupational category, (7) for the self-employed, the sector of activity, whether a company was set up and its legal form, and whether the respondent employs staff, and (8) for employees, the type of employment contract (permanent versus fixed-term) and its further specification (full- or part-time, temporary-agency work, service vouchers, occasional work, platform work, or flexi-job). The sixth characteristic – occupational category –serves as the central classifying variable of the study: on its basis, respondents are divided into the three groups compared throughout, namely the self-employed, assisting spouses and employees, with a residual "unclassified" category for those who did not report a predefined occupational category.

## Module 2: Income dynamics

The second module measures the study's central independent concept: the degree to which income is variable, unpredictable and irregular. Because the study focuses on workers in non-standard arrangements, income instability is treated as a structural feature of both main groups, i.e., the self-employed and employees in atypical employment (temporary, part-time, temporary-agency, flexi-job, platform and occasional work), rather than as a condition specific to self-employment. The module captures both the objective properties of income variability and how respondents subjectively experience and cope with it, in versions adapted to the way instability arises in each group.

**M2.1. Objective income variability**. For the self-employed, variability is measured at the level of the business: seasonal and month-to-month turnover fluctuation, the predictability of turnover over the coming quarter, the number of poor-turnover months in the past year, cost fluctuation, and structural sources of risk such as client dependency and irregular or late payment. For employees in non-standard work, variability arises instead through contracts and hours: contract type and duration, the number of renewals and total time on temporary contracts, week-to-week variation in working hours, the predictability of next month's hours and earnings, payment frequency, and month-to-month variation in net wages. In both cases, the items locate respondents on a common continuum from stable to highly volatile income, keeping in mind the different mechanisms that generate that volatility.

**M2.2. Subjective experience and consequences**. Beyond objective variability, we ask how respondents evaluate and perceive their fluctuating income, ranging from unproblematic to a recurrent source of financial difficulty. We also ask how it affects household stress, spending, saving capacity, and financial planning. This subsection also documents concrete indications of strain, such as difficulty paying regular bills on time, allowing the objective and experienced dimensions of income instability to be analysed together for both groups.

## Module 3: Strategies & buffers

The third module measures how respondents and their households absorb income shocks. It distinguishes the individual strategies people use to smooth an irregular income, their financial capability and use of professional support, and the household-level resources that buffer instability. As elsewhere, validated items were combined with newly developed ones, specifically targeting the self-employment context, which existing surveys measure poorly.

**M3.1. Individual smoothing and precaution.** For the self-employed, we measure whether and how respondents convert an irregular business income into a more stable personal one: reserving a fixed or variable personal budget, the predictability and regularity of self-payment, and – for company owners – the channel of remuneration (salary, dividends, current-account) and what determines its level. Across groups we measure precautionary behaviour: how much was saved in the past month, participation in and amounts of pension saving (including the self-employed VAPZ scheme), and the complementary insurances taken out against income loss, illness or incapacity.

**M3.2. Financial capability and professional support.** This subsection captures the resources that enable sound financial management under uncertainty: respondents' self-assessed financial knowledge, and their use of paid professional services such as accountants, bookkeeping software, fiscal or legal advice, insurance brokers and business coaching, together with the reasons for not using them. These items address a recognised gap in surveys of the self-employed, whose financial resilience depends heavily on such external support.

**M3.3. Household buffers.** Finally, we measure the household resources that absorb individual income shocks: household composition (including the situation of assisting spouses), the partner's labour-market position and the extent to which a partner's stable income is relied upon to balance the respondent's variable one, and the government transfers the household receives (e.g., child benefit, unemployment, sickness or disability benefits, housing and energy support). Together these situate individual income instability within the wider household and welfare context that determines whether it translates into hardship.

## Module 4: (Household) living standard & outlook

The fourth module captures income fluctuations and how it shapes household material living standard, housing situation, and the respondent's subjective financial wellbeing and future outlook. This segment includes validated indicators and adapted items added for dimensions that existing surveys measure inadequately for workers with non-standard and self-employed workers.

**M4.1. Material living standard and deprivation.** We integrated the standard EU-SILC material and social deprivation indicators, which measure the share of people who cannot afford a set of items and activities widely regarded as necessary for an adequate standard of living (e.g., an annual holiday, a protein-based meal every second day, and keeping the home adequately warm and cool). Because the self-employed often have blurred boundaries between private and business assets, we added items on whether goods are accessed privately or through the business, and on leisure expenses declared as professional costs.

**M4.2. Housing situation.** Housing is assessed as both a component of living standard and a buffer against insecurity: tenure, the adequacy of the dwelling and its surroundings, and additional property. Several items were adapted to the self-employed context, notably whether the home or other property was financed through the business.

**M4.3. Financial wellbeing and outlook.** Beyond objective conditions, we measure subjective financial wellbeing (e.g., falling behind, unmet needs), the perceived impact of variable income on stress, saving and planning, and the ability to pay bills on time. Future outlook and labour-market attachment are captured through job satisfaction, preference for salaried work, presenteeism, intention to quit, and optimism about the business.

# 3. Data

### 3.1 Data collection

The questionnaire was completed by 1 554 respondents. The sample consists of 69.9% women, 30.0% men, and 0.1% individuals identifying with another gender. Ages ranged from 22 to 78 years, with an average age of 48.6. The majority of the respondents were born in Belgium (85.8%), 7.6% were born in other EU countries, and 6.6% in non-EU countries. Respondents completed the survey in either Dutch (63.5%), French (29.2%), or English (0.8%), according to their language preference. In our sample, 64.9% lived in Flanders, 35.1% in Wallonia and Brussels. For comparison, according to the Belgian Statistical Office (Statbel), in 2026 about 58% of the Belgian population lived in Flanders, and about 42% lived in Wallonia and Brussels. Our sample consists of 84.4% employees and 11.5% self-employed individuals. The data were collected between December 2025 and July 2026.

An overview of sample distributions stratified by occupational category is provided in Table 1.

**Table 1: Sample distribution per group stratified by occupational category**

| | **Occupational category**[1] | | | |
|---|---|---|---|---|
| | *Employee* | | *Self-employed* | |
| | *N* | *%* | *N* | *%* |
| **Age** | | | | |
| *18-34* | 158 | 14.1 | 21 | 13.2 |
| *35-54* | 521 | 46.5 | 94 | 59.1 |
| *55+* | 441 | 39.4 | 44 | 27.7 |
| *Total* | 1120 | 100.0 | 159 | 100.0 |
| **Gender** | | | | |
| *Men* | 301 | 25.3 | 75 | 46.0 |
| *Women* | 890 | 74.7 | 88 | 54.0 |
| *Total* | 1191 | 100.0 | 163 | 100.0 |
| **Region** | | | | |
| *Flanders* | 743 | 62.5 | 125 | 76.7 |
| *Wallonia* | 389 | 32.7 | 22 | 13.5 |
| *Brussels-Capital Region* | 57 | 4.8 | 16 | 9.8 |
| *Total* | 1189 | 100.0 | 163 | 100.0 |
| **Language** | | | | |
| *Dutch* | 702 | 58.6 | 127 | 77.9 |
| *French* | 462 | 38.6 | 27 | 16.6 |
| *English* | 34 | 2.8 | 9 | 5.5 |
| *Total* | 1198 | 100.0 | 163 | 100.0 |
| **Country of birth** | | | | |
| *Belgium* | 1009 | 84.4 | 143 | 87.7 |
| *EU (excluding Belgium)* | 97 | 8.1 | 11 | 6.7 |
| *Non-EU* | 89 | 7.4 | 9 | 5.5 |
| *Total* | 1195 | 100.0 | 163 | 100.0 |
| **Education level** | | | | |
| *No formal education* | 21 | 1.8 | 1 | 0.6 |
| *Primary education* | 59 | 5.2 | 2 | 1.3 |
| *Secondary or postsecondary education* | 482 | 42.4 | 19 | 12.2 |
| *Higher education* | 576 | 50.6 | 134 | 85.9 |
| *Total* | 1138 | 100.0 | 156 | 100.0 |

[1] *Sample sizes may vary across groups due to missing values (NA).*

### 3.2 Sampling and recruitment

Non-standard workers are typically underrepresented in representative surveys, because their shares in societies are small, or because information on some defining characteristics of non-standard work, such as monthly incomes, the combination of multiple jobs, or different sources of income and legal statuses, is missing. Therefore, we deliberately chose purposive sampling as we are not seeking generalization but a well-informed selection of specific cases to maximize the chance of gathering the information we need. Such a sampling strategy is particularly suitable when the studied population is small, thereby improving the trustworthiness of the data and the results (Kühne & Zindel, 2020). Although typically used in qualitative research, purposive sampling is also often applied to recruit specific respondents for online surveys (Barratt et al., 2015).

We used nonprobability sampling strategies to field the online questionnaire targeted at a purposive sample of non-standard workers. Virtual and multisited ethnographic methods guide our purposive sampling strategy. First, we drew on the extensive networks of organizations representing or rallying around different types of non-standard work. For instance, we relied on the extensive networks of UNIZO, the union of self-employed workers in Flanders and Brussels, and UCM, the organisation representing self-employed workers and SMEs in the French-speaking part of Belgium, to advertise the survey among their members. Members of UNIZO and UCM are highly diverse and include solo self-employed workers active in different sectors and occupations, as well as owners of small and medium-sized businesses. This provides sufficient variation among the self-employed to obtain a fine-grained picture of living standards and financial resilience across different groups of self-employed workers. We also reached out to other organisations representing self-employed persons, such as Voka, Flanders' Chamber of Commerce and Industry, DYZO, the support organisation for entrepreneurs facing difficulties, Boeren op een Kruispunt, a support organisation for Flemish farmers and market gardeners, and United Freelancers, the trade union for platform workers, self-employed people without personnel, and workers with a secondary occupation. Despite being invited to participate in survey dissemination, only UNIZO circulated the survey among its members.

Similarly, the survey was advertised by the trade unions included in our follow-up committee (ACLVB/CGSLB, ACV/CSC, ABVV/FGTB) to reach workers on fixed-term contracts, unionized platform workers, employees combining multiple jobs, and other non-standard workers. In practice, survey dissemination was only supported by ACV/CSC and ABVV/FGTB. Second, we used social media posts on Facebook, LinkedIn, and Instagram to share our survey. Many studies have successfully applied similar techniques to recruit harder-to-reach target groups for online surveys (overviews in Kühne & Zindel, 2020; Topolovec-Vranic & Natarajan, 2016).

While these recruitment efforts proved successful in reaching employees in non-standard employment arrangements, recruiting self-employed workers was considerably more challenging. Despite relying on a broad range of intermediary organisations and communication channels, response rates among self-employed workers remained lower than anticipated. To increase both the size and diversity of this subgroup, we therefore implemented additional targeted recruitment strategies.

Specifically, we contacted a selection of 107 Belgian professional and sectoral organisations representing self-employed workers and freelancers across different industries. Of these, 30 (e.g. Axxon, Embuild, Febelhair and Prodipresse) agreed to cooperate and were invited to disseminate the survey among their members through their own communication channels, including newsletters, mailing lists, website articles and social media posts. To support their efforts, they were provided with tailored communication materials. Finally, to ensure the inclusion of individuals combining part- or full-time employment with a secondary economic activity (i.e. a side job or side business), a large publicly accessible government database was consulted that enabled us to directly contact 3 081 individuals for recruitment. These workers (EPC-advisors) are often difficult to reach through organisational networks and are therefore likely to be underrepresented in the other recruitment strategies used in this study.

These supplementary recruitment efforts enabled us to reach self-employed workers who may not have been affiliated with the larger umbrella organisations or who were less likely to be reached through social media. By broadening the range of intermediary organisations involved in recruitment, we increased the visibility of the survey among diverse categories of self-employed workers and improved the likelihood of including respondents with different professional backgrounds and employment situations.

However, while successful, these additional recruitment strategies may also have resulted in an overrepresentation of certain groups, such as the higher educated, EPC-advisors and individuals who are more strongly connected to professional networks and organisations, and more likely to engage with recruitment messages distributed through these channels. Finally, online recruitment is known to systematically exclude some more vulnerable and lower-educated groups. While we are deliberately not seeking representativeness, these coverage errors should be considered in the analysis of the data.

# 4. Pilot Study

## Pilot design and implementation

Before the large-scale study, we conducted a pilot to evaluate the adequacy of the constructed questionnaire. The pilot proceeded in two stages, each targeting a different aspect of instrument quality. The first stage was a comprehension pilot administered to a small group of self-employed and non-standard workers who had already taken part in the in-depth interviews on which the design of the survey was based. Because these respondents were familiar with the conceptual scope of the study, i.e., income variability, buffering strategies and living standards, they were well placed to judge whether the way these concepts were operationalised in the questionnaire corresponded to their own working reality. We asked them to complete the full LimeSurvey instrument (survey 378668) and to flag any items that were unclear, ambiguous, burdensome or not applicable to their situation. Particular attention was paid to the content validity of the newly constructed items developed for the self-employment context. For instance, the distinction between private and business assets, and the non-standard deprivation items, as these had no direct precedent in validated instruments such as EU-SILC. The feedback gathered here was used to refine question wording, response options and the phrasing of the three language versions (NL/EN/FR).

The second stage focused on the technical and structural integrity of the questionnaire. For this purpose, the survey was circulated among academic colleagues at the participating institutions (KU Leuven, University of Antwerp and ULB). Rather than testing comprehension, this stage served to verify that the instrument behaved as intended: that the group-specific routing correctly lead respondents into the self-employed, assisting-spouse and employee paths; that filter and skip logic displayed only the relevant sections to each occupational category; that the explicit "No answer" option was consistently available; and that the estimated completion time of roughly fifteen minutes held across the different routing paths. Reviewers also checked for programming errors, inconsistencies between the four conceptual modules, and discrepancies across the three language versions.

Taken together, the two stages confirmed that the questionnaire was comprehensible and conceptually sound, and no fundamental changes to the underlying design were required. The adaptations that followed were concentrated in two areas. The most substantial concerned the routing logic: the initial version did not always separate the three occupational categories cleanly, and several filter and skip rules were revised to ensure that self-employed respondents, assisting spouses and employees were each channelled through the sections relevant to their situation without leakage between paths. The second area concerned translation. Because much of the questionnaire relies on precise legal and fiscal terminology, for instance the wording around self-employment status, VAT and turnover, social contributions, and instruments such as the VAPZ supplementary pension, several terms did not carry equivalent meaning across the Dutch, French and English versions. Thus, had to be re-checked against their technical definitions and harmonised. The remaining changes were minor and involved the clarification of individual item wording and the fine-tuning of response categories to better reflect the diversity of non-standard employment arrangements. These refinements were incorporated into the final instrument used for the main data collection.

## Residual questionnaire issues

Despite the thorough pilot procedure described above, a small number of issues were identified only after the completion of the main data collection and subsequent data inspection. Specifically, six variables were affected by two distinct types of problems that require particular attention during interpretation: routing-related errors and translation errors.

Five variables were affected by routing-related problems. Four of these resulted from contradictions in the programmed routing logic, causing respondents not to be shown a question they should have been presented with (G18Q127; G15Q97; G17Q120; G15Q95_other). As a consequence, these four affected variables contained no responses and are unusable in subsequent analyses. A fifth issue reflected a theoretical oversight in the questionnaire structure, whereby the intended conceptual routing did not adequately account for the full target respondent group (G11Q115).

Another variable (G07Q41) was affected by a translation error in the English version of the questionnaire that remained undetected during the pilot and questionnaire review stages and was consequently retained in the final survey instrument. Specifically, one response category was incorrectly translated (G07Q41_SQ007). Although the error concerned only a single answer category, it may have constrained the range of response options available to English-speaking respondents.

Although the pilot study successfully identified the majority of programming and translation problems, the issues affecting these six variables remained undetected, most likely because the relevant routing paths and language-specific response options received only limited coverage during pilot testing. Several of these pathways were activated only under relatively uncommon response patterns and, given the small pilot sample, were encountered too infrequently to reveal the underlying problems before fieldwork commenced. While these issues do not materially compromise the overall quality or usability of the dataset, they highlight an important practical limitation of small-scale pilot studies. When questionnaires contain extensive routing structures and multiple language versions, certain errors may remain undetected simply because too few respondents activate the relevant pathways. Future survey research should therefore aim to recruit pilot samples that are sufficiently large and diverse to ensure coverage of all major respondent groups, routing structures and language versions.

Finally, data inspection also revealed several challenges associated with the use of open-ended numerical response formats. Questions requesting numerical information, such as age or the number of hours worked per week, were occasionally misinterpreted by respondents. In some cases, respondents provided information in a format other than the one requested (e.g., entering a full date of birth instead of a birth year), while in others they reported clearly implausible values (e.g., 1 000 working hours per week). As these observations could not reasonably be interpreted as valid measurements, they were recoded as missing values during data cleaning. Although the number of affected observations was limited, these cases illustrate a potential drawback of open-ended numerical response formats, as they may increase the likelihood of reporting errors and respondent misinterpretation. These findings suggest that future research should consider using closed-ended response categories for such questions to enhance response accuracy and reduce the need for extensive data cleaning.

# 5. List of variables

Variable names are LimeSurvey question codes; labels are concise descriptors. The full question wording appears with each variable in Chapter 6.

### 02 Informed consent

| Question | Label |
|---|---|
| G01Q110 | CONSENT |

### 04 Introduction questions

| Question | Label |
|---|---|
| G04Q114 | WORKS UNDER BELGIAN SYSTEM |
| G21Q140 | GENDER |
| G21Q141 | BIRTH YEAR |
| G21Q141_other | BIRTH YEAR (OTHER) |
| G21Q142 | COUNTRY OF BIRTH |
| G01Q144 | REGION OF RESIDENCE |
| G01Q148 | HIGHEST EDUCATION |
| G01Q148_other | HIGHEST EDUCATION (OTHER) |

### 05 Professional category

| Question | Label |
|---|---|
| G01Q01 | OCCUPATIONAL CATEGORY |

### 06 Characteristics of the company

| Question | Label |
|---|---|
| G02Q01 | SECTOR (SELF-EMPLOYED) |
| G02Q02 | HAS A COMPANY |
| G02Q04 | EMPLOYS STAFF |
| G02Q03 | COMPANY LEGAL FORM |
| G02Q03_other | COMPANY LEGAL FORM (OTHER) |

## 07 Sole proprietorship

| Question | Label |
|---|---|
| G02Q06 | RESERVES PERSONAL BUDGET |
| G02Q06_other | RESERVES PERSONAL BUDGET (OTHER) |
| G02Q11 | KNOWS LIVING BUDGET IN ADVANCE |
| G02Q14 | MONTHS SET ASIDE BUDGET 2024 |
| G02Q14_other | MONTHS SET ASIDE BUDGET 2024 (OTHER) |
| G02Q011 | CURRENT MONTHLY LIVING BUDGET |
| G02Q011_other | CURRENT MONTHLY LIVING BUDGET (OTHER) |
| G02Q08 | HIGHEST LIVING BUDGET (2Y) |
| G02Q08_other | HIGHEST LIVING BUDGET (2Y) (OTHER) |
| G02Q07 | LOWEST LIVING BUDGET (2Y) |
| G02Q07_other | LOWEST LIVING BUDGET (2Y) (OTHER) |

## 08 Company

| Question | Label |
|---|---|
| G03Q01_1 | INCOME METHOD FROM COMPANY — THROUGH AN EMOLUMENT (SALARY AS A COMPANY DIRECTOR) |
| G03Q01_2 | INCOME METHOD FROM COMPANY — THROUGH DIVIDENDS |
| G03Q01_3 | INCOME METHOD FROM COMPANY — THROUGH A LOAN THROUGH CURRENT ACCOUNT |
| G03Q01_4 | INCOME METHOD FROM COMPANY — I DO NOT RECEIVE ANY INCOME FROM MY COMPANY |
| G03Q01_5 | INCOME METHOD FROM COMPANY — NO ANSWER |
| G03Q01_other | INCOME METHOD FROM COMPANY (OTHER) |
| G01Q21 | KNOWS OWN PAY IN ADVANCE |
| G04Q22 | PAYS SELF SAME AMOUNT |
| G04Q19 | WHAT DETERMINES OWN PAY |
| G04Q19_other | WHAT DETERMINES OWN PAY (OTHER) |
| G01Q20 | MONTHS PAID SELF 2024 |
| G01Q20_other | MONTHS PAID SELF 2024 (OTHER) |
| G04Q016 | CURRENT MONTHLY PAY |

| Question | Label |
|---|---|
| G04Q016_other | CURRENT MONTHLY PAY (OTHER) |
| G04Q17 | HIGHEST MONTHLY PAY (2Y) |
| G04Q17_other | HIGHEST MONTHLY PAY (2Y) (OTHER) |
| G04Q18 | LOWEST MONTHLY PAY (2Y) |
| G04Q18_other | LOWEST MONTHLY PAY (2Y) (OTHER) |

### 09 Assisting spouse

| Question | Label |
|---|---|
| G02Q05_1 | ASSISTING SPOUSE FINANCES — I GET A FIXED AMOUNT PER MONTH |
| G02Q05_2 | ASSISTING SPOUSE FINANCES — I AM PAID WHEN THE BUSINESS DOES WELL |
| G02Q05_3 | ASSISTING SPOUSE FINANCES — I HAVE NO INCOME OF MY OWN BESIDES THE BUSINESS |
| G02Q05_4 | ASSISTING SPOUSE FINANCES — I HAVE OTHER WORK OF MY OWN |
| G02Q05_5 | ASSISTING SPOUSE FINANCES — I HAVE MY OWN PENSION ACCRUAL |
| G02Q05_7 | ASSISTING SPOUSE FINANCES — I SAVE MONEY MYSELF FOR THE FUTURE |
| G02Q05_SQ009 | ASSISTING SPOUSE FINANCES — IF THE BUSINESS STOPS, I HAVE NO INCOME |
| G02Q05_SQ010 | ASSISTING SPOUSE FINANCES — NO ANSWER |

### 10 Self-employed activity

| Question | Label |
|---|---|
| G14Q87 | YEARS SELF-EMPLOYED |
| G14Q87_other | YEARS SELF-EMPLOYED (OTHER) |
| G06Q56_SQ002 | REASON BECAME SELF-EMPLOYED — I SAW AN OPPORTUNITY TO START MY OWN BUSINESS |
| G06Q56_SQ003 | REASON BECAME SELF-EMPLOYED — I WANTED TO REALIZE MY OWN IDEAS OR PROJECTS |
| G06Q56_SQ004 | REASON BECAME SELF-EMPLOYED — I EXPECTED THAT SELF-EMPLOYMENT WOULD YIELD MORE FINANCIAL GAIN |
| G06Q56_SQ005 | REASON BECAME SELF-EMPLOYED — I WANTED MORE AUTONOMY AND THE FREEDOM TO MAKE MY OWN DECISIONS |
| G06Q56_SQ006 | REASON BECAME SELF-EMPLOYED — I WANTED TO DETERMINE MY OWN WORKING HOURS AND WORK ORGANIZATION |

| Question | Label |
|---|---|
| G06Q56_SQ007 | REASON BECAME SELF-EMPLOYED — THIS TYPE OF WORK IS TYPICALLY PERFORMED AS A SELF-EMPLOYED INDIVIDUAL |
| G06Q56_SQ008 | REASON BECAME SELF-EMPLOYED — I CONTINUED THE FAMILY BUSINESS |
| G06Q56_SQ009 | REASON BECAME SELF-EMPLOYED — I COULDN'T FIND A SUITABLE SALARIED POSITION |
| G06Q56_SQ010 | REASON BECAME SELF-EMPLOYED — MY EMPLOYER ASKED OR EXPECTED ME TO CONTINUE WORKING AS A SELF-EMPLOYED INDIVIDUAL |
| G06Q56_SQ011 | REASON BECAME SELF-EMPLOYED — I FELT COMPELLED TO BECOME SELF-EMPLOYED DUE TO A LACK OF ALTERNATIVES |
| G06Q56_SQ012 | REASON BECAME SELF-EMPLOYED — NO ANSWER |
| G06Q56_other | REASON BECAME SELF-EMPLOYED (OTHER) |
| G06Q57 | EVER WORKED AS EMPLOYEE |

## 11 Volatility of the self-employed activity

| Question | Label |
|---|---|
| G07Q34 | SEASONAL TURNOVER FLUCTUATION |
| G07Q33 | MONTHLY TURNOVER FLUCTUATION |
| G07Q22 | CAN PREDICT TURNOVER (3M) |
| G07Q24 | BAD TURNOVER MONTHS 2024 |
| G07Q24_other | BAD TURNOVER MONTHS 2024 (OTHER) |
| G07Q29 | NUMBER OF CLIENTS (12M) |
| G07Q30 | 70%+ INCOME FROM ONE CLIENT |
| G07Q39 | LATE PAYMENT HARMS FINANCES |
| G07Q35 | COST FLUCTUATION |
| G01Q32 | SOCIAL SECURITY CONTRIBUTIONS 2024 |
| G01Q32_other | SOCIAL SECURITY CONTRIBUTIONS 2024 (OTHER) |
| G07Q36 | BUSINESS DOING WELL |
| G11Q114 | REASONS BUSINESS UNDERPERFORMS |
| G11Q115 | OPTIMISM ABOUT BUSINESS |

## 12 Employee

| Question | Label |
|---|---|
| G07Q42 | CONTRACT TYPE (PERM/FIXED) |
| G07Q49_SQ002 | CONTRACT SPECIFICATION — FULL-TIME EMPLOYMENT CONTRACT |
| G07Q49_SQ003 | CONTRACT SPECIFICATION — PART-TIME EMPLOYMENT CONTRACT |
| G07Q49_SQ004 | CONTRACT SPECIFICATION — TEMPORARY EMPLOYMENT CONTRACT |
| G07Q49_SQ005 | CONTRACT SPECIFICATION — SERVICE VOUCHER CONTRACT |
| G07Q49_SQ006 | CONTRACT SPECIFICATION — OCCASIONAL EMPLOYMENT IN HOSPITALITY SECTOR (EXTRA) |
| G07Q49_SQ007 | CONTRACT SPECIFICATION — OCCASIONAL EMPLOYMENT IN AGRICULTURE AND HORTICULTURE SECTOR |
| G07Q49_SQ008 | CONTRACT SPECIFICATION — PLATFORM WORK |
| G07Q49_SQ009 | CONTRACT SPECIFICATION — FLEXI-JOB |
| G07Q49_SQ010 | CONTRACT SPECIFICATION — NO ANSWER |
| G07Q49_other | CONTRACT SPECIFICATION (OTHER) |
| G07Q41_SQ003 | REASON TEMPORARY CONTRACT — IT IS DIFFICULT FOR ME TO FIND PERMANENT WORK |
| G07Q41_SQ004 | REASON TEMPORARY CONTRACT — IT IS MORE CONVENIENT FOR ME AT THE MOMENT (E.G. BECAUSE OF FAMILY, STUDY, FREE TIME...) |
| G07Q41_SQ005 | REASON TEMPORARY CONTRACT — IT OFFERS ME A HIGHER SALARY COMPARED TO OTHER CONTRACTS/APPOINTMENTS |
| G07Q41_SQ006 | REASON TEMPORARY CONTRACT — IT GIVES ME MORE FREEDOM |
| G07Q41_SQ007 | REASON TEMPORARY CONTRACT — IT GIVES ME MORE FREEDOM. IT GIVES ME MORE FREEDOM |
| G07Q41_SQ008 | REASON TEMPORARY CONTRACT — IT GIVES ME A SUPPLEMENTARY INCOME |
| G07Q41_SQ009 | REASON TEMPORARY CONTRACT — IT ALLOWS ME TO GAIN EXPERIENCE AND EXPERTISE WITH A VARIETY OF TASKS AND JOBS |
| G07Q41_SQ010 | REASON TEMPORARY CONTRACT — THIS CONTRACT/APPOINTMENT SUITED THE JOB I WANTED |
| G07Q41_SQ011 | REASON TEMPORARY CONTRACT — IT WAS THE ONLY TYPE OF CONTRACT/APPOINTMENT I COULD GET |
| G07Q43 | CONTRACT DURATION |
| G07Q44 | TIMES CONTRACT EXTENDED |
| G07Q45_SQ001 | YEARS ON TEMPORARY CONTRACTS — YEARS |

| Question | Label |
|---|---|
| G07Q45_SQ002 | YEARS ON TEMPORARY CONTRACTS — MONTHS |
| G07Q46 | CAN PREDICT NEXT-MONTH HOURS |
| G07Q47_SQ001 | CONTRACT EXPECTATIONS — I EXPECT TO HAVE TO LEAVE HERE WHEN MY CURRENT CONTRACT EXPIRES |
| G07Q47_SQ002 | CONTRACT EXPECTATIONS — I THINK MY CURRENT EMPLOYMENT CONTRACT WILL BE RENEWED WHEN IT EXPIRES |
| G07Q47_SQ003 | CONTRACT EXPECTATIONS — I WAS PROMISED A PERMANENT CONTRACT IN THIS ORGANISATION AFTER MY CURRENT CONTRACT EXPIRES |
| G07Q48_SQ001 | CONTRACT PREFERENCE — MY CURRENT CONTRACT SUITS ME BEST AT THE MOMENT |
| G07Q48_SQ002 | CONTRACT PREFERENCE — I PREFER A DIFFERENT TYPE OF CONTRACT TO THE ONE I HAVE NOW |
| G07Q48_SQ003 | CONTRACT PREFERENCE — MY CURRENT CONTRACT IS THE TYPE OF CONTRACT I WANT IN THE FUTURE AS WELL |
| G07Q52_SQ001 | REASON PART-TIME — YOU CANNOT FIND A FULL-TIME JOB OR YOUR JOB IS NOT OFFERED ON A FULL-TIME BASIS |
| G07Q52_SQ002 | REASON PART-TIME — BECAUSE YOU WANT TO TAKE UP ANOTHER ACTIVITY (FLEXI-JOB, SELF-EMPLOYED) |
| G07Q52_SQ003 | REASON PART-TIME — YOU COMBINE MULTIPLE PART-TIME JOBS |
| G07Q52_SQ004 | REASON PART-TIME — YOU ARE IN EDUCATION OR TRAINING |
| G07Q52_SQ005 | REASON PART-TIME — BECAUSE OF ILLNESS OR DISABILITY |
| G07Q52_SQ006 | REASON PART-TIME — YOU CARE FOR CHILDREN OR OTHER FAMILY MEMBERS |
| G07Q52_SQ007 | REASON PART-TIME — OTHER FAMILY REASONS |
| G07Q52_SQ008 | REASON PART-TIME — OTHER PERSONAL REASONS |
| G07Q52_SQ009 | REASON PART-TIME — NO ANSWER |
| G07Q52_other | REASON PART-TIME (OTHER) |
| G07Q51 | PREVIOUS CONTRACT PART-TIME |
| G07Q55 | NET SALARY (MAIN JOB) |

## 13 General questions about work

| Question | Label |
|---|---|
| G07Q53 | WEEKLY HOURS VARIATION |

| Question | Label |
|---|---|
| G08Q53 | AVERAGE WEEKLY HOURS |
| G08Q53_other | AVERAGE WEEKLY HOURS (OTHER) |
| G08Q54_SQ001 | WEEKLY HOURS — QUIETEST WEEK: … HOURS |
| G08Q54_SQ002 | WEEKLY HOURS — AVERAGE WEEK: … HOURS |
| G08Q54_SQ003 | WEEKLY HOURS — BUSIEST WEEK: … HOURS |
| G11Q65 | WORKS WHEN ILL |
| G10Q110_SQ001 | REASON WORKS WHEN ILL — I FEEL RESPONSIBLE TOWARD MY CLIENTS |
| G10Q110_SQ002 | REASON WORKS WHEN ILL — I AM FINANCIALLY DEPENDENT ON MY WORK INCOME |
| G10Q110_SQ003 | REASON WORKS WHEN ILL — THERE IS NO ONE TO TAKE OVER MY TASKS |
| G10Q110_SQ004 | REASON WORKS WHEN ILL — I'M AFRAID OF LOSING ASSIGNMENTS OR INCOME |
| G10Q110_SQ005 | REASON WORKS WHEN ILL — MY ILLNESS ISN'T SERIOUS ENOUGH TO STOP WORKING |
| G10Q110_SQ006 | REASON WORKS WHEN ILL — I DON'T HAVE ACCESS TO SICK LEAVE OR REPLACEMENT INCOME |
| G10Q110_SQ007 | REASON WORKS WHEN ILL — I DON'T WANT OTHERS TO THINK I'M LAZY OR UNRELIABLE |
| G10Q110_SQ008 | REASON WORKS WHEN ILL — I ENJOY WORKING, EVEN WHEN I'M NOT FEELING 100% |
| G10Q110_SQ009 | REASON WORKS WHEN ILL — I FEEL GUILTY IF I DON'T WORK |
| G08Q61 | SEARCHED FOR OTHER WORK |
| G10Q109 | LIKELIHOOD QUIT JOB |

## 14 Self-employed or employee

| Question | Label |
|---|---|
| G11Q63 | PREFERS SALARIED EMPLOYMENT |
| G11Q64 | REASON PREFERS SALARIED |
| G11Q64_other | REASON PREFERS SALARIED (OTHER) |

## 15 Secondary occupation

| Question | Label |
|---|---|
| G12Q66 | NUMBER OF JOBS COMBINED |
| G12Q67 | SECONDARY OCCUPATION TYPE |
| G12Q67_other | SECONDARY OCCUPATION TYPE (OTHER) |
| G12Q68 | REASON SECONDARY (EMPLOYEE) |
| G12Q68_other | REASON SECONDARY (EMPLOYEE) (OTHER) |
| G12Q69 | SECONDARY INCOME ESSENTIAL |
| G12Q73 | MOTIVATION SECONDARY ACTIVITY |

## 16 Fluctuation in employees' income

| Question | Label |
|---|---|
| G13Q74 | CAN PREDICT EARNINGS (3M) |
| G13Q75 | PAID MONTHLY |
| G13Q76 | MONTHLY NET SALARY VARIATION |

## 17 Fluctuating income

| Question | Label |
|---|---|
| G14Q81 | DESCRIBES VARIABLE INCOME |
| G14Q80 | HOW MAKES ENDS MEET |
| G14Q82_SQ001 | INCOME FLUCTUATION IMPACT — STRESS/CONCERNS IN YOUR HOUSEHOLD |
| G14Q82_SQ002 | INCOME FLUCTUATION IMPACT — SPENDING PATTERN OF YOUR FAMILY |
| G14Q82_SQ003 | INCOME FLUCTUATION IMPACT — SAVINGS OPPORTUNITIES |
| G14Q82_SQ005 | INCOME FLUCTUATION IMPACT — SENSE OF FINANCIAL SECURITY |
| G14Q82_SQ004 | INCOME FLUCTUATION IMPACT — FINANCIAL PLANNING |
| G14Q85_SQ001 | JOB SATISFACTION (0-10) — JOB SATISFACTION\|NOT AT ALL SATISFIED\|PERFECTLY SATISFIED |
| G17Q120 | TROUBLE PAYING BILLS |

## 18 Household composition

| Question | Label |
|---|---|
| G015Q98 | HOUSEHOLD NET INCOME |
| G15Q99 | HOUSEHOLD MAKES ENDS MEET |
| G15Q100 | INCOME NEEDED TO GET BY |
| G15Q102 | SHARE OF HOUSEHOLD INCOME |
| G20Q139 | FINANCIAL PLANNING HORIZON |
| G15Q93 | HOUSEHOLD COMPOSITION |
| G15Q93_other | HOUSEHOLD COMPOSITION (OTHER) |
| G15Q94 | MINOR CHILDREN (<18) |
| G15Q94_other | MINOR CHILDREN (<18) (OTHER) |
| G15Q95 | CHILDREN (<14) |
| G15Q95_other | CHILDREN (<14) (OTHER) |
| G15Q96 | PARTNER OCCUPATION |
| G15Q96_other | PARTNER OCCUPATION (OTHER) |
| G15Q97 | PARTNER INCOME NEEDED |
| G15Q106_SQ001 | GOVERNMENT SUPPORT RECEIVED — GROEIPAKKET/CHILD BENEFIT |
| G15Q106_SQ002 | GOVERNMENT SUPPORT RECEIVED — LIVING WAGE (PCSW) |
| G15Q106_SQ003 | GOVERNMENT SUPPORT RECEIVED — YOUR PARTNER'S UNEMPLOYMENT BENEFIT |
| G15Q106_SQ004 | GOVERNMENT SUPPORT RECEIVED — SICKNESS BENEFIT/DISABILITY BENEFIT |
| G15Q106_SQ005 | GOVERNMENT SUPPORT RECEIVED — PENSION (RETIREMENT, SURVIVOR'S OR DISABILITY PENSION) |
| G15Q106_SQ006 | GOVERNMENT SUPPORT RECEIVED — SOCIAL HOUSING |
| G15Q106_SQ007 | GOVERNMENT SUPPORT RECEIVED — RENTAL SUBSIDY/RENT PREMIUM |
| G15Q106_SQ008 | GOVERNMENT SUPPORT RECEIVED — ENERGY PREMIUMS (ELECTRICITY, GAS, WATER) |
| G15Q106_SQ009 | GOVERNMENT SUPPORT RECEIVED — REDUCED PUBLIC TRANSPORT FARE |
| G15Q106_SQ010 | GOVERNMENT SUPPORT RECEIVED — STUDY GRANTS/SCHOOL GRANTS |
| G15Q106_SQ011 | GOVERNMENT SUPPORT RECEIVED — FINANCIAL SUPPORT PCSW |

| Question | Label |
|---|---|
| G15Q106_SQ014 | GOVERNMENT SUPPORT RECEIVED — ARTWORK BENEFITS ('KUNSTWERKUITKERING') |
| G15Q106_SQ012 | GOVERNMENT SUPPORT RECEIVED — NONE |
| G15Q106_SQ013 | GOVERNMENT SUPPORT RECEIVED — NO ANSWER |
| G15Q106_other | GOVERNMENT SUPPORT RECEIVED (OTHER) |
| G15Q107_SQ001 | MOST IMPORTANT SUPPORT — GROEIPAKKET/CHILD BENEFIT |
| G15Q107_SQ002 | MOST IMPORTANT SUPPORT — LIVING WAGE (PCSW) |
| G15Q107_SQ003 | MOST IMPORTANT SUPPORT — YOUR PARTNER'S UNEMPLOYMENT BENEFIT |
| G15Q107_SQ004 | MOST IMPORTANT SUPPORT — SICKNESS BENEFIT/DISABILITY BENEFIT |
| G15Q107_SQ005 | MOST IMPORTANT SUPPORT — PENSION (RETIREMENT, SURVIVOR'S OR DISABILITY PENSION) |
| G15Q107_SQ006 | MOST IMPORTANT SUPPORT — SOCIAL HOUSING |
| G15Q107_SQ007 | MOST IMPORTANT SUPPORT — RENTAL SUBSIDY/RENT PREMIUM |
| G15Q107_SQ008 | MOST IMPORTANT SUPPORT — ENERGY PREMIUMS (ELECTRICITY, GAS, WATER) |
| G15Q107_SQ009 | MOST IMPORTANT SUPPORT — REDUCED PUBLIC TRANSPORT FARE |
| G15Q107_SQ010 | MOST IMPORTANT SUPPORT — STUDY GRANTS/SCHOOL GRANTS |
| G15Q107_SQ011 | MOST IMPORTANT SUPPORT — FINANCIAL SUPPORT PCSW |
| G15Q107_SQ014 | MOST IMPORTANT SUPPORT — ARTWORK BENEFITS ('KUNSTWERKUITKERING') |
| G15Q107_SQ012 | MOST IMPORTANT SUPPORT — NONE |
| G15Q107_SQ013 | MOST IMPORTANT SUPPORT — GEEN ANTWOORD |
| G15Q107_other | MOST IMPORTANT SUPPORT (OTHER) |

## 19 Household living standards

| Question | Label |
|---|---|
| G16Q109_SQ001 | HOUSEHOLD OWNS — A LAPTOP OR PC |
| G16Q109_SQ002 | HOUSEHOLD OWNS — A SMARTPHONE |
| G16Q109_SQ003 | HOUSEHOLD OWNS — ENOUGH DEVICES, EVERYONE IN THE FAMILY CAN WORK OR TAKE CLASSES DIGITALLY AT THE SAME TIME |
| G16Q109_SQ004 | HOUSEHOLD OWNS — A GOOD INTERNET CONNECTION |
| G16Q109_SQ005 | HOUSEHOLD OWNS — A TV |

| Question | Label |
|---|---|
| G16Q109_SQ006 | HOUSEHOLD OWNS — A WASHING MACHINE |
| G16Q109_SQ007 | HOUSEHOLD OWNS — A CAR |
| G16Q109_SQ008 | HOUSEHOLD OWNS — A BICYCLE |
| G16Q109_SQ009 | HOUSEHOLD OWNS — A MOPED OR MOTORBIKE |
| G16Q110_SQ001 | AVAILABLE THROUGH WORK — NONE |
| G16Q110_SQ002 | AVAILABLE THROUGH WORK — A LAPTOP OR PC WITH AN INTERNET CONNECTION |
| G16Q110_SQ003 | AVAILABLE THROUGH WORK — A SMARTPHONE WITH AN INTERNET CONNECTION |
| G16Q110_SQ004 | AVAILABLE THROUGH WORK — ENOUGH DEVICES, EVERYONE IN THE FAMILY CAN WORK OR TAKE LESSONS DIGITALLY AT THE SAME TIME |
| G16Q110_SQ005 | AVAILABLE THROUGH WORK — A GOOD INTERNET CONNECTION |
| G16Q110_SQ006 | AVAILABLE THROUGH WORK — A TV |
| G16Q110_SQ007 | AVAILABLE THROUGH WORK — A WASHING MACHINE |
| G16Q110_SQ008 | AVAILABLE THROUGH WORK — A CAR |
| G16Q110_SQ009 | AVAILABLE THROUGH WORK — A BICYCLE |
| G16Q110_SQ010 | AVAILABLE THROUGH WORK — A MOPED OR MOTORBIKE |
| G16Q111_SQ001 | ACCESS TYPE — A LAPTOP OR PC WITH AN INTERNET CONNECTION |
| G16Q111_SQ002 | ACCESS TYPE — A SMARTPHONE WITH AN INTERNET CONNECTION |
| G16Q111_SQ003 | ACCESS TYPE — ENOUGH DEVICES SO THAT EVERYONE IN THE FAMILY CAN WORK OR STUDY DIGITALLY AT THE SAME TIME |
| G16Q111_SQ004 | ACCESS TYPE — A GOOD INTERNET CONNECTION |
| G16Q111_SQ005 | ACCESS TYPE — A TELEVISION |
| G16Q111_SQ006 | ACCESS TYPE — A WASHING MACHINE |
| G16Q111_SQ007 | ACCESS TYPE — A CAR |
| G16Q111_SQ008 | ACCESS TYPE — A BICYCLE |
| G16Q111_SQ009 | ACCESS TYPE — A MOPED OR MOTORBIKE |
| G16Q115_SQ001 | LEISURE EXPENSE AS BUSINESS COST — RESTAURANT VISITS |
| G16Q115_SQ002 | LEISURE EXPENSE AS BUSINESS COST — THEATRE OR CONCERT VISITS |
| G16Q115_SQ003 | LEISURE EXPENSE AS BUSINESS COST — CINEMA VISITS |
| G16Q115_SQ004 | LEISURE EXPENSE AS BUSINESS COST — TRAVELS OR HOLIDAYS |

| Question | Label |
|---|---|
| G16Q115_SQ005 | LEISURE EXPENSE AS BUSINESS COST — FESTIVALS OR CULTURAL EVENTS |
| G16Q112_SQ001 | HOUSEHOLD CAN AFFORD — GO ON HOLIDAY ONE WEEK A YEAR |
| G16Q112_SQ002 | HOUSEHOLD CAN AFFORD — EAT A MEAT, CHICKEN OR FISH MEAL OR VEGETARIAN ALTERNATIVE EVERY TWO DAYS |
| G16Q112_SQ003 | HOUSEHOLD CAN AFFORD — HEAT YOUR HOME ADEQUATELY |
| G16Q112_SQ004 | HOUSEHOLD CAN AFFORD — COOL YOUR HOME ADEQUATELY DURING THE SUMMER |
| G16Q114_SQ001 | FINANCIAL SITUATION STATEMENT — I WILL ACHIEVE THE FINANCIAL GOALS I HAVE SET FOR MYSELF |
| G16Q114_SQ002 | FINANCIAL SITUATION STATEMENT — I HAVE SAVED (OR WILL BE ABLE TO SAVE) ENOUGH MONEY TO LAST UNTIL THE END OF MY LIFE |
| G16Q114_SQ003 | FINANCIAL SITUATION STATEMENT — I AM FALLING BEHIND WITH MY FINANCES |
| G16Q114_SQ004 | FINANCIAL SITUATION STATEMENT — BECAUSE OF MY MONEY SITUATION, I FEEL I WILL NEVER HAVE THE THINGS I WANT IN LIFE |

### 20 Your living situation

| Question | Label |
|---|---|
| G17Q116_SQ001 | HOME CHARACTERISTICS — MY PROPERTY HAS A GARDEN |
| G17Q116_SQ002 | HOME CHARACTERISTICS — MY PROPERTY HAS A COURTYARD, TERRACE OR ROOF TERRACE |
| G17Q116_SQ003 | HOME CHARACTERISTICS — THE PROPERTY IS BIG ENOUGH FOR ME/OUR FAMILY |
| G17Q116_SQ004 | HOME CHARACTERISTICS — THE OUTDOOR SPACE IS SUFFICIENTLY LARGE FOR ME/OUR FAMILY |
| G17Q116_SQ005 | HOME CHARACTERISTICS — I LIKE LIVING IN THIS PROPERTY |
| G17Q116_SQ006 | HOME CHARACTERISTICS — THERE IS A PLAYGROUND OR SQUARE IN MY NEIGHBOURHOOD WHERE CHILDREN CAN PLAY |
| G17Q116_SQ007 | HOME CHARACTERISTICS — THERE IS A PARK OR (SMALL) FOREST IN MY NEIGHBOURHOOD WHERE CHILDREN CAN PLAY |
| G17Q116_SQ008 | HOME CHARACTERISTICS — NONE OF THE ABOVE |
| G17Q116_SQ009 | HOME CHARACTERISTICS — NO ANSWER |
| G17Q117 | HOME OWNERSHIP |
| G17Q118 | HOME FINANCING |

| Question | Label |
|---|---|
| G17Q118_other | HOME FINANCING (OTHER) |
| G17Q119 | OWNS OTHER PROPERTY |
| G17Q122 | OTHER PROPERTY VIA COMPANY |

## 21 Saving

| Question | Label |
|---|---|
| G18Q124 | AMOUNT SAVED LAST MONTH |
| G18Q125 | PENSION SAVINGS 2024 |
| G18Q127 | ANNUAL PENSION SAVINGS |

## 22 Saving: Self-employed

| Question | Label |
|---|---|
| G19Q129 | PENSION SAVINGS 2024 (SELF-EMPL) |
| G19Q130 | ANNUAL PENSION SAVINGS (SELF-EMPL) |
| G19Q131 | REASON NO PENSION SAVINGS |
| G19Q132_SQ007 | COMPLEMENTARY INSURANCE — NONE |
| G19Q132_SQ001 | COMPLEMENTARY INSURANCE — OCCUPATIONAL DISABILITY INSURANCE |
| G19Q132_SQ002 | COMPLEMENTARY INSURANCE — GUARANTEED INCOME INSURANCE |
| G19Q132_SQ003 | COMPLEMENTARY INSURANCE — INCOME INSURANCE |
| G19Q132_SQ004 | COMPLEMENTARY INSURANCE — HEALTH INSURANCE |
| G19Q132_SQ005 | COMPLEMENTARY INSURANCE — DEATH BENEFIT INSURANCE |
| G19Q132_SQ006 | COMPLEMENTARY INSURANCE — NO ANSWER |
| G19Q132_other | COMPLEMENTARY INSURANCE (OTHER) |
| G19Q133 | REASON NO INSURANCE |
| G19Q133_other | REASON NO INSURANCE (OTHER) |

## 23 Financial knowhow

| Question | Label |
|---|---|
| G20Q134_SQ001 | PAID SERVICES USED — NONE |
| G20Q134_SQ002 | PAID SERVICES USED — ACCOUNTANTS |

| Question | Label |
|---|---|
| G20Q134_SQ003 | PAID SERVICES USED — ACCOUNTING SOFTWARE (E.G., ACCOUNTABLE) |
| G20Q134_SQ004 | PAID SERVICES USED — TAX ADVICE (TAX CONSULTANT OR ADVISOR) |
| G20Q134_SQ005 | PAID SERVICES USED — LEGAL ADVICE (LAWYER, LEGAL EXPERT) |
| G20Q134_SQ006 | PAID SERVICES USED — INSURANCE BROKER OR ADVISOR |
| G20Q134_SQ007 | PAID SERVICES USED — BUSINESS COACHING OR CONSULTANCY |
| G20Q134_SQ008 | PAID SERVICES USED — NO ANSWER |
| G20Q134_other | PAID SERVICES USED (OTHER) |
| G20Q135 | REASON NO ACCOUNTANT |
| G20Q135_other | REASON NO ACCOUNTANT (OTHER) |
| G20Q137_SQ001 | FINANCIAL KNOWLEDGE (0-10) — FINANCIAL KNOWLEDGE\|VERY LOW\|VERY HIGH |

# 6. Sample distributions

*Frequencies are absolute counts within the analytic sample (N = 1554). "Missing – non-response" = explicit "No answer"; "Missing – not shown" = question not presented due to routing. For multiple-choice options, "not shown" cannot be separated from "not mentioned" and is left blank. Open number fields are summarised after the plausibility corrections described in the data processing note.*

## 02 Informed consent

### G01Q110 CONSENT

| | |
|---|---|
| I agree to participate in this study. | 1554 |
| I do not agree to participate in this study (questionnaire will be terminated). | 0 |
| **N** | **1554** |
| Missing – non-response | 0 |
| Missing – not shown | 0 |

## 04 Introduction questions

### G04Q114 WORKS UNDER BELGIAN SYSTEM

Do you work under the Belgian system? (For example: you have a Belgian business, pay taxes in Belgium, or are part of the Belgian social security system. You don't need to work permanently physically in Belgium to be considered as working under the Belgian system.)

| | |
|---|---|
| Yes | 1524 |
| No | 0 |
| **N** | **1524** |
| Missing – non-response | 30 |
| Missing – not shown | 0 |

### G21Q140 GENDER

What is your gender?

| | |
|---|---|
| Female | 1062 |
| Male | 455 |
| Other | 2 |
| **N** | **1519** |
| Missing – non-response | 5 |
| Missing – not shown | 30 |

### G21Q141 BIRTH YEAR

What is you birthyear?

| | |
|---|---|
| **N** | **1484** |
| Missing – non-response | 40 |
| Missing – not shown | 30 |

**G21Q141_other** **BIRTH YEAR (OTHER)**[2]
What is you birthyear? (Other — open text)

| | |
|---|---|
| Mean | 1977.65 |
| Standard deviation | 11.37 |
| Median | 1976 |
| Minimum | 1948 |
| Maximum | 2004 |
| **N** | **1438** |
| Missing – non-response | 0 |
| Missing – not shown | 70 |

**G21Q142** **COUNTRY OF BIRTH**
Where were you born?

| | |
|---|---|
| Belgium | 1305 |
| EU (excluding Belgium) | 115 |
| Non-EU | 101 |
| **N** | **1521** |
| Missing – non-response | 3 |
| Missing – not shown | 30 |

**G01Q144** **REGION OF RESIDENCE**
Which region do you live in? Please indicate your main place of residence only.

| | |
|---|---|
| Flandres | 983 |
| Wallonia | 448 |
| Brussels-Capital Region | 84 |
| **N** | **1515** |
| Missing – non-response | 9 |
| Missing – not shown | 30 |

**G01Q148** **HIGHEST EDUCATION**
What is the highest degree you have obtained?

[2] *In the cleaned dataset a new variable "age" was created to account for respondents misinterpreting and filling in their full birth date (DDMMYYYY) or only the last two digits (YY) of instead of their birth year (YYYY).*

| | |
|---|---|
| None | 24 |
| Primary education | 61 |
| Secondary education or postsecondary | 527 |
| Higher education (e.g. polytechnic, university) | 839 |
| **N** | **1513** |
| Missing – non-response | 11 |
| Missing – not shown | 30 |

**G01Q148_other HIGHEST EDUCATION (OTHER)**
What is the highest degree you have obtained? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **57** |
| Missing – non-response | 0 |
| Missing – not shown | 1497 |

### 05 Professional category

**G01Q01 OCCUPATIONAL CATEGORY**
Which occupational category do you belong to in your main profession?

| | |
|---|---|
| Self-employed | 258 |
| Assisting spouse | 1 |
| Worker | 374 |
| Clerk | 667 |
| Cadres | 15 |
| Civil servant | 180 |
| **N** | **1495** |
| Missing – non-response | 29 |
| Missing – not shown | 30 |

### 06 Characteristics of the company

**G02Q01 SECTOR (SELF-EMPLOYED)**
In which sector do you mainly practice self-employment? Choose the answer that fits best.

| | |
|---|---|
| Managers (senior executives, members of legislative and executive bodies, managers) | 37 |
| Intellectual, scientific and artistic professions (e.g. engineers, teachers and professors, doctors, psychologists, journalists, artists, social workers, physiotherapists, software developers) | 116 |

| | |
|---|---|
| Technicians and related professions (e.g. nurses, web technicians, opticians, insurance agents, science or technical technicians) | 56 |
| Administrative staff (e.g. call center employees, warehouse workers, logistics staff) | 4 |
| Service workers and salespeople (e.g. care workers, cooks, police officers, shopkeepers, hairdressers) | 30 |
| Skilled agricultural, forestry and fishery workers (e.g. fruit growers, livestock farmers, hunters, fishers) | 3 |
| Craftspeople (e.g. construction workers, tailors, furniture makers) | 7 |
| Machine and plant operators, assemblers (e.g. train drivers, truck drivers) | 0 |
| Elementary occupations (e.g. cleaners, domestic helpers, window cleaners, unskilled laborers) | 1 |
| **N** | **254** |
| Missing – non-response | 5 |
| Missing – not shown | 1295 |

**G02Q02** **HAS A COMPANY**
Have you set up a company?

| | |
|---|---|
| Yes | 175 |
| No (sole propietorship) | 84 |
| **N** | **259** |
| Missing – non-response | 0 |
| Missing – not shown | 1295 |

**G02Q04** **EMPLOYS STAFF**
Do you employ staff?

| | |
|---|---|
| Yes, I employ staff | 59 |
| No, I don't employ staff | 200 |
| **N** | **259** |
| Missing – non-response | 0 |
| Missing – not shown | 1295 |

**G02Q03** **COMPANY LEGAL FORM**
What form does the company take?

| | |
|---|---|
| The Private Limited Company (BV/SRL) | 141 |
| The Limited Partnership (CommV/SComm) | 28 |
| The Cooperative Society (CV/SC) | 4 |
| The Public Limited Company (NV/SA) | 5 |

| | |
|---|---|
| The General Partnership (VOF) | 4 |
| The Simple Partnership (no legal personality) | 3 |
| **N** | **221** |
| Missing – non-response | 38 |
| Missing – not shown | 1295 |

**G02Q03_other** **COMPANY LEGAL FORM (OTHER)**
What form does the company take? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **35** |
| Missing – non-response | 0 |
| Missing – not shown | 1519 |

### 07 Sole proprietorship

**G02Q06** **RESERVES PERSONAL BUDGET**
Some self-employed people regularly transfer or count on a certain amount to cover their personal expenses. Do you set aside part of your professional income as a personal budget (e.g. for living expenses for yourself and/or your family)?

| | |
|---|---|
| Yes, a fixed monthly amount | 17 |
| Yes, but the amount varies | 26 |
| No, I use my professional income as it comes in | 35 |
| **N** | **83** |
| Missing – non-response | 0 |
| Missing – not shown | 1471 |

**G02Q06_other** **RESERVES PERSONAL BUDGET (OTHER)**
Some self-employed people regularly transfer or count on a certain amount to cover their personal expenses. Do you set aside part of your professional income as a personal budget (e.g. for living expenses for yourself and/or your family)? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **5** |
| Missing – non-response | 0 |
| Missing – not shown | 1549 |

**G02Q11** **KNOWS LIVING BUDGET IN ADVANCE**
To what extent does the following apply to you: I know in advance how much life maintenance budget I will set aside monthly over the next three months.

| | |
|---|---|
| Strongly agree | 3 |

| | |
|---|---|
| Agree | 19 |
| Neither agree nor disagree | 4 |
| Disagree | 9 |
| Strongly disagree | 8 |
| **N** | **43** |
| Missing – non-response | 0 |
| Missing – not shown | 1511 |

**G02Q14** **MONTHS SET ASIDE BUDGET 2024**
How many months a year in 2024 did you set aside a budget for living expenses?

| | |
|---|---|
| **N** | **40** |
| Missing – non-response | 9 |
| Missing – not shown | 1505 |

**G02Q14_other** **MONTHS SET ASIDE BUDGET 2024 (OTHER)**
How many months a year in 2024 did you set aside a budget for living expenses? (Other — open text)

| | |
|---|---|
| Mean | 9.45 |
| Standard deviation | 3.63 |
| Median | 12 |
| Minimum | 0 |
| Maximum | 12 |
| **N** | **40** |
| Missing – non-response | 0 |
| Missing – not shown | 1514 |

**G02Q011** **CURRENT MONTHLY LIVING BUDGET**
How much is this monthly amount currently?

| | |
|---|---|
| Less than €500 | 0 |
| €500-999 | 3 |
| €1000-1499 | 2 |
| €1500-1999 | 5 |
| €2000-2499 | 5 |
| €2500-2999 | 0 |
| €3000-3499 | 0 |
| €3500-3999 | 1 |

| | |
|---|---|
| €4000-4499 | 0 |
| €4500-5000 | 1 |
| More than €5000 | 0 |
| **N** | **17** |
| Missing – non-response | 0 |
| Missing – not shown | 1537 |

**G02Q011_other CURRENT MONTHLY LIVING BUDGET (OTHER)**
How much is this monthly amount currently? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | 1554 |

**G02Q08 HIGHEST LIVING BUDGET (2Y)**
What was the highest monthly amount you used as living expenses budget in the last two years?

| | |
|---|---|
| **N** | **63** |
| Missing – non-response | 20 |
| Missing – not shown | 1471 |

**G02Q08_other HIGHEST LIVING BUDGET (2Y) (OTHER)**
What was the highest monthly amount you used as living expenses budget in the last two years? (Other — open text)

| | |
|---|---|
| Mean | 2946.14 |
| Standard deviation | 5256.91 |
| Median | 1999 |
| Minimum | 0 |
| Maximum | 40000 |
| **N** | **63** |
| Missing – non-response | 0 |
| Missing – not shown | 1491 |

**G02Q07 LOWEST LIVING BUDGET (2Y)**
What was the lowest monthly amount you used as living expenses budget in the last two years?

| | |
|---|---|
| **N** | **63** |
| Missing – non-response | 20 |

| | |
|---|---|
| Missing – not shown | 1471 |

**G02Q07_other LOWEST LIVING BUDGET (2Y) (OTHER)**

What was the lowest monthly amount you used as living expenses budget in the last two years? (Other — open text)

| | |
|---|---|
| Mean | 965.49 |
| Standard deviation | 988.61 |
| Median | 775 |
| Minimum | 0 |
| Maximum | 5000 |
| **N** | **63** |
| Missing – non-response | 0 |
| Missing – not shown | 1491 |

## 08 Company

**G03Q01_1 INCOME METHOD FROM COMPANY — THROUGH AN EMOLUMENT (SALARY AS A COMPANY DIRECTOR)**

In what way(s) do you distribute income to yourself from your partnership? — Through an emolument (salary as a company director)

| | |
|---|---|
| Mentioned | 165 |
| Not mentioned | 0 |
| **N** | **165** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G03Q01_2 INCOME METHOD FROM COMPANY — THROUGH DIVIDENDS**

In what way(s) do you distribute income to yourself from your partnership? — Through dividends

| | |
|---|---|
| Mentioned | 60 |
| Not mentioned | 0 |
| **N** | **60** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G03Q01_3 INCOME METHOD FROM COMPANY — THROUGH A LOAN THROUGH CURRENT ACCOUNT**

In what way(s) do you distribute income to yourself from your partnership? — Through a loan through current account

| | |
|---|---|
| Mentioned | 6 |
| Not mentioned | 0 |
| **N** | **6** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G03Q01_4 INCOME METHOD FROM COMPANY — I DO NOT RECEIVE ANY INCOME FROM MY COMPANY**

In what way(s) do you distribute income to yourself from your partnership? — I do not receive any income from my company

| | |
|---|---|
| Mentioned | 2 |
| Not mentioned | 0 |
| **N** | **2** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G03Q01_5 INCOME METHOD FROM COMPANY — NO ANSWER**

In what way(s) do you distribute income to yourself from your partnership? — No answer

| | |
|---|---|
| Mentioned | 0 |
| Not mentioned | 0 |
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G03Q01_other INCOME METHOD FROM COMPANY (OTHER)**

In what way(s) do you distribute income to yourself from your partnership? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **14** |
| Missing – non-response | 0 |
| Missing – not shown | 1540 |

**G01Q21 KNOWS OWN PAY IN ADVANCE**

To what extent does the following apply to you: I know in advance how much I will pay myself each month for the next three months.

| | |
|---|---|
| Strongly agree | 130 |
| Agree | 25 |
| Neutral | 10 |

| | |
|---|---|
| Disagree | 7 |
| Strongly disagree | 2 |
| **N** | **174** |
| Missing – non-response | 1 |
| Missing – not shown | 1379 |

**G04Q22** **PAYS SELF SAME AMOUNT**
To what extent does the following apply to you: I know in advance how much I will pay myself each month for the next three months.

| | |
|---|---|
| Yes, always | 135 |
| Yes, often | 27 |
| Sometimes | 7 |
| No, not really | 5 |
| No, never | 0 |
| **N** | **174** |
| Missing – non-response | 1 |
| Missing – not shown | 1379 |

**G04Q19** **WHAT DETERMINES OWN PAY**
What essentially determines the amount of remuneration you pay yourself?

| | |
|---|---|
| My personal or family needs (e.g., family fixed costs, living expenses) | 92 |
| The liquidity position of my business | 30 |
| My social security contributions and entitlements (e.g., pension accrual) | 9 |
| Tax regulations | 35 |
| **N** | **175** |
| Missing – non-response | 0 |
| Missing – not shown | 1379 |

**G04Q19_other** **WHAT DETERMINES OWN PAY (OTHER)**
What essentially determines the amount of remuneration you pay yourself? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **9** |
| Missing – non-response | 0 |
| Missing – not shown | 1545 |

**G01Q20** **MONTHS PAID SELF 2024**

How many months per year did you pay yourself a remuneration in 2024?

| | |
|---|---|
| **N** | **161** |
| Missing – non-response | 14 |
| Missing – not shown | 1379 |

**G01Q20_other** **MONTHS PAID SELF 2024 (OTHER)**

How many months per year did you pay yourself a remuneration in 2024? (Other — open text)

| | |
|---|---|
| Mean | 11.12 |
| Standard deviation | 2.77 |
| Median | 12 |
| Minimum | 0 |
| Maximum | 12 |
| **N** | **161** |
| Missing – non-response | 0 |
| Missing – not shown | 1393 |

**G04Q016** **CURRENT MONTHLY PAY**

What is the current monthly remuneration amount?

| | |
|---|---|
| Less than €1400 /month | 8 |
| €1401 – 2300 /month | 11 |
| €2300 – 4000 /month | 10 |
| €4001 – 6000 /month | 3 |
| €6001 – 8900 /month | 1 |
| More than €8900 /month | 0 |
| **N** | **34** |
| Missing – non-response | 0 |
| Missing – not shown | 1520 |

**G04Q016_other** **CURRENT MONTHLY PAY (OTHER)**

What is the current monthly remuneration amount? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **1** |
| Missing – non-response | 0 |
| Missing – not shown | 1553 |

**G04Q17** **HIGHEST MONTHLY PAY (2Y)**

What was the highest monthly amount you paid yourself in the last two years?

| | |
|---|---|
| **N** | **5** |
| Missing – non-response | 1 |
| Missing – not shown | 1548 |

**G04Q17_other HIGHEST MONTHLY PAY (2Y) (OTHER)**
What was the highest monthly amount you paid yourself in the last two years? (Other — open text)

| | |
|---|---|
| Mean | 9760 |
| Standard deviation | 15992.59 |
| Median | 5000 |
| Minimum | 0 |
| Maximum | 38000 |
| **N** | **5** |
| Missing – non-response | 0 |
| Missing – not shown | 1549 |

**G04Q18 LOWEST MONTHLY PAY (2Y)**
What was the lowest monthly amount you paid yourself in the last two years?

| | |
|---|---|
| **N** | **6** |
| Missing – non-response | 0 |
| Missing – not shown | 1548 |

**G04Q18_other LOWEST MONTHLY PAY (2Y) (OTHER)**
What was the lowest monthly amount you paid yourself in the last two years? (Other — open text)

| | |
|---|---|
| Mean | 1666.67 |
| Standard deviation | 2250.93 |
| Median | 500 |
| Minimum | 0 |
| Maximum | 5000 |
| **N** | **6** |
| Missing – non-response | 0 |
| Missing – not shown | 1548 |

## 09 Assisting spouse

**G02Q05_1 ASSISTING SPOUSE FINANCES — I GET A FIXED AMOUNT PER MONTH**

What is your financial situation as a cooperating spouse? Multiple answers possible — I get a fixed amount per month

| | |
|---|---|
| Mentioned | 0 |
| Not mentioned | 0 |
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G02Q05_2 ASSISTING SPOUSE FINANCES — I AM PAID WHEN THE BUSINESS DOES WELL**

What is your financial situation as a cooperating spouse? Multiple answers possible — I am paid when the business does well

| | |
|---|---|
| Mentioned | 0 |
| Not mentioned | 0 |
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G02Q05_3 ASSISTING SPOUSE FINANCES — I HAVE NO INCOME OF MY OWN BESIDES THE BUSINESS**

What is your financial situation as a cooperating spouse? Multiple answers possible — I have no income of my own besides the business

| | |
|---|---|
| Mentioned | 1 |
| Not mentioned | 0 |
| **N** | **1** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G02Q05_4 ASSISTING SPOUSE FINANCES — I HAVE OTHER WORK OF MY OWN**

What is your financial situation as a cooperating spouse? Multiple answers possible — I have other work of my own

| | |
|---|---|
| Mentioned | 0 |
| Not mentioned | 0 |
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G02Q05_5 ASSISTING SPOUSE FINANCES — I HAVE MY OWN PENSION ACCRUAL**

What is your financial situation as a cooperating spouse? Multiple answers possible — I have my own pension accrual

| | |
|---|---|
| Mentioned | 1 |
| Not mentioned | 0 |
| **N** | **1** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G02Q05_7** **ASSISTING SPOUSE FINANCES — I SAVE MONEY MYSELF FOR THE FUTURE**
What is your financial situation as a cooperating spouse? Multiple answers possible — I save money myself for the future

| | |
|---|---|
| Mentioned | 0 |
| Not mentioned | 0 |
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G02Q05_SQ009** **ASSISTING SPOUSE FINANCES — IF THE BUSINESS STOPS, I HAVE NO INCOME**
What is your financial situation as a cooperating spouse? Multiple answers possible — If the business stops, I have no income

| | |
|---|---|
| Mentioned | 0 |
| Not mentioned | 0 |
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G02Q05_SQ010** **ASSISTING SPOUSE FINANCES — NO ANSWER**
What is your financial situation as a cooperating spouse? Multiple answers possible — No answer

| | |
|---|---|
| Mentioned | 0 |
| Not mentioned | 0 |
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | |

## 10 Self-employed activity

**G14Q87** **YEARS SELF-EMPLOYED**
How many years have you been self-employed?

| | |
|---|---|
| Less than a year | 15 |

| | |
|---|---|
| **N** | **259** |
| Missing – non-response | 0 |
| Missing – not shown | 1295 |

**G14Q87_other YEARS SELF-EMPLOYED (OTHER)**

How many years have you been self-employed? (Other — open text)

| | |
|---|---|
| Mean | 14.41 |
| Standard deviation | 11.5 |
| Median | 10 |
| Minimum | 1 |
| Maximum | 53 |
| **N** | **244** |
| Missing – non-response | 0 |
| Missing – not shown | 1310 |

**G06Q56_SQ002 REASON BECAME SELF-EMPLOYED — I SAW AN OPPORTUNITY TO START MY OWN BUSINESS**

When you started your current job as a self-employed person, what was the main driver for becoming self-employed? Multiple answers possible. — I saw an opportunity to start my own business.

| | |
|---|---|
| Mentioned | 95 |
| Not mentioned | 0 |
| **N** | **95** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G06Q56_SQ003 REASON BECAME SELF-EMPLOYED — I WANTED TO REALIZE MY OWN IDEAS OR PROJECTS**

When you started your current job as a self-employed person, what was the main driver for becoming self-employed? Multiple answers possible. — I wanted to realize my own ideas or projects.

| | |
|---|---|
| Mentioned | 81 |
| Not mentioned | 0 |
| **N** | **81** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G06Q56_SQ004 REASON BECAME SELF-EMPLOYED — I EXPECTED THAT SELF-EMPLOYMENT WOULD YIELD MORE FINANCIAL GAIN**

When you started your current job as a self-employed person, what was the main driver for becoming self-employed? Multiple answers possible. — I expected that self-employment would yield more financial gain.

| | |
|---|---|
| Mentioned | 65 |
| Not mentioned | 0 |
| **N** | **65** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G06Q56_SQ005 REASON BECAME SELF-EMPLOYED — I WANTED MORE AUTONOMY AND THE FREEDOM TO MAKE MY OWN DECISIONS**

When you started your current job as a self-employed person, what was the main driver for becoming self-employed? Multiple answers possible. — I wanted more autonomy and the freedom to make my own decisions.

| | |
|---|---|
| Mentioned | 151 |
| Not mentioned | 0 |
| **N** | **151** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G06Q56_SQ006 REASON BECAME SELF-EMPLOYED — I WANTED TO DETERMINE MY OWN WORKING HOURS AND WORK ORGANIZATION**

When you started your current job as a self-employed person, what was the main driver for becoming self-employed? Multiple answers possible. — I wanted to determine my own working hours and work organization.

| | |
|---|---|
| Mentioned | 101 |
| Not mentioned | 0 |
| **N** | **101** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G06Q56_SQ007 REASON BECAME SELF-EMPLOYED — THIS TYPE OF WORK IS TYPICALLY PERFORMED AS A SELF-EMPLOYED INDIVIDUAL**

When you started your current job as a self-employed person, what was the main driver for becoming self-employed? Multiple answers possible. — This type of work is typically performed as a self-employed individual.

| | |
|---|---|
| Mentioned | 80 |
| Not mentioned | 0 |
| **N** | **80** |
| Missing – non-response | 0 |

Missing – not shown

**G06Q56_SQ008 REASON BECAME SELF-EMPLOYED — I CONTINUED THE FAMILY BUSINESS**

When you started your current job as a self-employed person, what was the main driver for becoming self-employed? Multiple answers possible. — I continued the family business.

| | |
|---|---|
| Mentioned | 24 |
| Not mentioned | 0 |
| **N** | **24** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G06Q56_SQ009 REASON BECAME SELF-EMPLOYED — I COULDN'T FIND A SUITABLE SALARIED POSITION**

When you started your current job as a self-employed person, what was the main driver for becoming self-employed? Multiple answers possible. — I couldn't find a suitable salaried position.

| | |
|---|---|
| Mentioned | 22 |
| Not mentioned | 0 |
| **N** | **22** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G06Q56_SQ010 REASON BECAME SELF-EMPLOYED — MY EMPLOYER ASKED OR EXPECTED ME TO CONTINUE WORKING AS A SELF-EMPLOYED INDIVIDUAL**

When you started your current job as a self-employed person, what was the main driver for becoming self-employed? Multiple answers possible. — My employer asked or expected me to continue working as a self-employed individual.

| | |
|---|---|
| Mentioned | 17 |
| Not mentioned | 0 |
| **N** | **17** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G06Q56_SQ011 REASON BECAME SELF-EMPLOYED — I FELT COMPELLED TO BECOME SELF-EMPLOYED DUE TO A LACK OF ALTERNATIVES**

When you started your current job as a self-employed person, what was the main driver for becoming self-employed? Multiple answers possible. — I felt compelled to become self-employed due to a lack of alternatives.

| | |
|---|---|
| Mentioned | 34 |
| Not mentioned | 0 |

| | |
|---|---|
| **N** | **34** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G06Q56_SQ012 REASON BECAME SELF-EMPLOYED — NO ANSWER**
When you started your current job as a self-employed person, what was the main driver for becoming self-employed? Multiple answers possible. — No answer

| | |
|---|---|
| Mentioned | 0 |
| Not mentioned | 0 |
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G06Q56_other REASON BECAME SELF-EMPLOYED (OTHER)**
When you started your current job as a self-employed person, what was the main driver for becoming self-employed? Multiple answers possible. (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **13** |
| Missing – non-response | 0 |
| Missing – not shown | 1541 |

**G06Q57 EVER WORKED AS EMPLOYEE**
Have you ever worked as an employee (main or secondary job)?

| | |
|---|---|
| Yes | 220 |
| No | 39 |
| **N** | **259** |
| Missing – non-response | 0 |
| Missing – not shown | 1295 |

## 11 Volatility of the self-employed activity

**G07Q34 SEASONAL TURNOVER FLUCTUATION**
Does your company experience seasonal fluctuations in turnover? For example, due to school vacations, public holidays, or weather conditions.

| | |
|---|---|
| Not at all or hardly | 104 |
| A little | 90 |
| Neutral | 19 |
| A lot | 31 |

| | |
|---|---|
| Extremely | 15 |
| **N** | **259** |
| Missing – non-response | 0 |
| Missing – not shown | 1295 |

**G07Q33** **MONTHLY TURNOVER FLUCTUATION**
To what extent do you think your turnover fluctuates from month to month?

| | |
|---|---|
| Not at all or hardly | 26 |
| A little | 107 |
| Neither weak nor strong | 37 |
| A lot | 60 |
| Extremely | 26 |
| **N** | **256** |
| Missing – non-response | 3 |
| Missing – not shown | 1295 |

**G07Q22** **CAN PREDICT TURNOVER (3M)**
Can you estimate in advance how much your turnover will be in the next three months?

| | |
|---|---|
| Completely | 22 |
| Mostly | 126 |
| Somewhat | 35 |
| Barely | 35 |
| Not at all | 39 |
| **N** | **257** |
| Missing – non-response | 2 |
| Missing – not shown | 1295 |

**G07Q24** **BAD TURNOVER MONTHS 2024**
How many months in 2024 in terms of turnover were estimated to be bad months?

| | |
|---|---|
| **N** | **193** |
| Missing – non-response | 66 |
| Missing – not shown | 1295 |

**G07Q24_other** **BAD TURNOVER MONTHS 2024 (OTHER)**
How many months in 2024 in terms of turnover were estimated to be bad months? (Other — open text)

| | |
|---|---|
| Mean | 2.81 |

| | |
|---|---|
| Standard deviation | 3.07 |
| Median | 2 |
| Minimum | 0 |
| Maximum | 12 |
| **N** | **192** |
| Missing – non-response | 0 |
| Missing – not shown | 1361 |

**G07Q29** **NUMBER OF CLIENTS (12M)**
How many different clients or customers did you have in the last 12 months?

| | |
|---|---|
| 1 | 17 |
| 2-3 | 35 |
| 4-10 | 35 |
| >10 | 157 |
| **N** | **244** |
| Missing – non-response | 15 |
| Missing – not shown | 1295 |

**G07Q30** **70%+ INCOME FROM ONE CLIENT**
Does 70% or more of business income come from one customer?

| | |
|---|---|
| Yes | 61 |
| No | 196 |
| **N** | **257** |
| Missing – non-response | 2 |
| Missing – not shown | 1295 |

**G07Q39** **LATE PAYMENT HARMS FINANCES**
When customers pay late or unpredictably, it's hard for me to keep my finances in order. Do you agree?

| | |
|---|---|
| Strongly Agree | 56 |
| Agree | 60 |
| Neutral | 49 |
| Disagree | 37 |
| Strongly Disagree | 39 |
| **N** | **241** |
| Missing – non-response | 18 |

| | |
|---|---|
| Missing – not shown | 1295 |

**G07Q35** **COST FLUCTUATION**
How hard does your professional cost of your self-employment fluctuate on average per month?

| | |
|---|---|
| Costs are stable | 93 |
| Costs fluctuate slightly | 135 |
| Costs vary widely | 29 |
| **N** | **257** |
| Missing – non-response | 2 |
| Missing – not shown | 1295 |

**G01Q32** **SOCIAL SECURITY CONTRIBUTIONS 2024**
How much were your social security contributions per quarter in 2024?

| | |
|---|---|
| Not applicable - I did not pay any social security contributions in 2024. | 17 |
| **N** | **202** |
| Missing – non-response | 57 |
| Missing – not shown | 1295 |

**G01Q32_other** **SOCIAL SECURITY CONTRIBUTIONS 2024 (OTHER)**
How much were your social security contributions per quarter in 2024? (Other — open text)

| | |
|---|---|
| Mean | 152501.09 |
| Standard deviation | 1871192.34 |
| Median | 2000 |
| Minimum | 0 |
| Maximum | 25002500 |
| **N** | **179** |
| Missing – non-response | 0 |
| Missing – not shown | 1370 |

**G07Q36** **BUSINESS DOING WELL**
Indicate to what extent you agree with the following statement about the functioning of your activities as a self-employed person/your business: My activities as a self-employed person/my business are currently running well.

| | |
|---|---|
| Strongly disagree | 14 |
| Disagree | 34 |
| Neutral | 78 |
| Agree | 74 |

| | |
|---|---|
| Strongly agree | 48 |
| **N** | **248** |
| Missing – non-response | 11 |
| Missing – not shown | 1295 |

**G11Q114** **REASONS BUSINESS UNDERPERFORMS**
What do you think are the main reasons why your business is (currently) performing less well?

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **38** |
| Missing – non-response | 0 |
| Missing – not shown | 1516 |

**G11Q115** **OPTIMISM ABOUT BUSINESS**
Are you optimistic about the future of your business?

| | |
|---|---|
| Not at all optimistic | 12 |
| Not very optimistic | 15 |
| Neutral | 8 |
| Optimistic | 11 |
| Very optimistic | 1 |
| **N** | **47** |
| Missing – non-response | 1 |
| Missing – not shown | 1506 |

## 12 Employee

**G07Q42** **CONTRACT TYPE (PERM/FIXED)**
Do you have a permanent or fixed-term employment contract in your main occupation?

| | |
|---|---|
| Permanent employment contract | 984 |
| Fixed-term employment contract | 188 |
| **N** | **1172** |
| Missing – non-response | 64 |
| Missing – not shown | 318 |

**G07Q49_SQ002** **CONTRACT SPECIFICATION — FULL-TIME EMPLOYMENT CONTRACT**
Please specify your main employment contract. You may indicate several answers. — Full-time employment contract

| | |
|---|---|
| Mentioned | 380 |

| | |
|---|---|
| Not mentioned | 0 |
| **N** | **380** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q49_SQ003 CONTRACT SPECIFICATION — PART-TIME EMPLOYMENT CONTRACT**

Please specify your main employment contract. You may indicate several answers. — Part-time employment contract

| | |
|---|---|
| Mentioned | 682 |
| Not mentioned | 0 |
| **N** | **682** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q49_SQ004 CONTRACT SPECIFICATION — TEMPORARY EMPLOYMENT CONTRACT**

Please specify your main employment contract. You may indicate several answers. — Temporary employment contract

| | |
|---|---|
| Mentioned | 121 |
| Not mentioned | 0 |
| **N** | **121** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q49_SQ005 CONTRACT SPECIFICATION — SERVICE VOUCHER CONTRACT**

Please specify your main employment contract. You may indicate several answers. — Service voucher contract

| | |
|---|---|
| Mentioned | 54 |
| Not mentioned | 0 |
| **N** | **54** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q49_SQ006 CONTRACT SPECIFICATION — OCCASIONAL EMPLOYMENT IN HOSPITALITY SECTOR (EXTRA)**

Please specify your main employment contract. You may indicate several answers. — Occasional employment in hospitality sector (extra)

| | |
|---|---|
| Mentioned | 5 |
| Not mentioned | 0 |

| | |
|---|---|
| **N** | **5** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q49_SQ007 CONTRACT SPECIFICATION — OCCASIONAL EMPLOYMENT IN AGRICULTURE AND HORTICULTURE SECTOR**

Please specify your main employment contract. You may indicate several answers. — Occasional employment in agriculture and horticulture sector

| | |
|---|---|
| Mentioned | 1 |
| Not mentioned | 0 |
| **N** | **1** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q49_SQ008 CONTRACT SPECIFICATION — PLATFORM WORK**

Please specify your main employment contract. You may indicate several answers. — Platform work

| | |
|---|---|
| Mentioned | 0 |
| Not mentioned | 0 |
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q49_SQ009 CONTRACT SPECIFICATION — FLEXI-JOB**

Please specify your main employment contract. You may indicate several answers. — Flexi-job

| | |
|---|---|
| Mentioned | 43 |
| Not mentioned | 0 |
| **N** | **43** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q49_SQ010 CONTRACT SPECIFICATION — NO ANSWER**

Please specify your main employment contract. You may indicate several answers. — No answer

| | |
|---|---|
| Mentioned | 10 |
| Not mentioned | 0 |
| **N** | **10** |

| | |
|---|---|
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q49_other CONTRACT SPECIFICATION (OTHER)**

Please specify your main employment contract. You may indicate several answers. (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **68** |
| Missing – non-response | 0 |
| Missing – not shown | 1486 |

**G07Q41_SQ003 REASON TEMPORARY CONTRACT — IT IS DIFFICULT FOR ME TO FIND PERMANENT WORK**

I am working on a temporary contract because... — it is difficult for me to find permanent work

| | |
|---|---|
| Strongly disagree | 27 |
| Disagree | 22 |
| Neutraal | 29 |
| Agree | 32 |
| Strongly agree | 70 |
| **N** | **180** |
| Missing – non-response | 8 |
| Missing – not shown | 1366 |

**G07Q41_SQ004 REASON TEMPORARY CONTRACT — IT IS MORE CONVENIENT FOR ME AT THE MOMENT (E.G. BECAUSE OF FAMILY, STUDY, FREE TIME...)**

I am working on a temporary contract because... — it is more convenient for me at the moment (e.g. because of family, study, free time...).

| | |
|---|---|
| Strongly disagree | 73 |
| Disagree | 28 |
| Neutraal | 24 |
| Agree | 17 |
| Strongly agree | 36 |
| **N** | **178** |
| Missing – non-response | 10 |
| Missing – not shown | 1366 |

**G07Q41_SQ005 REASON TEMPORARY CONTRACT — IT OFFERS ME A HIGHER SALARY COMPARED TO OTHER CONTRACTS/APPOINTMENTS**

I am working on a temporary contract because... — it offers me a higher salary compared to other contracts/appointments.

| | |
|---|---|
| Strongly disagree | 112 |
| Disagree | 27 |
| Neutraal | 15 |
| Agree | 18 |
| Strongly agree | 4 |
| **N** | **176** |
| Missing – non-response | 12 |
| Missing – not shown | 1366 |

**G07Q41_SQ006 REASON TEMPORARY CONTRACT — IT GIVES ME MORE FREEDOM**

I am working on a temporary contract because... — it gives me more freedom.

| | |
|---|---|
| Strongly disagree | 59 |
| Disagree | 25 |
| Neutraal | 36 |
| Agree | 33 |
| Strongly agree | 25 |
| **N** | **178** |
| Missing – non-response | 10 |
| Missing – not shown | 1366 |

**G07Q41_SQ007 REASON TEMPORARY CONTRACT — IT GIVES ME MORE FREEDOM. IT GIVES ME MORE FREEDOM**

I am working on a temporary contract because... — it gives me more freedom. it gives me more freedom.

| | |
|---|---|
| Strongly disagree | 26 |
| Disagree | 21 |
| Neutraal | 13 |
| Agree | 32 |
| Strongly agree | 86 |
| **N** | **178** |
| Missing – non-response | 10 |
| Missing – not shown | 1366 |

**G07Q41_SQ008 REASON TEMPORARY CONTRACT — IT GIVES ME A SUPPLEMENTARY INCOME**

I am working on a temporary contract because... — it gives me a supplementary income.

| | |
|---|---|
| Strongly disagree | 94 |
| Disagree | 18 |
| Neutraal | 17 |
| Agree | 21 |
| Strongly agree | 18 |
| **N** | **168** |
| Missing – non-response | 20 |
| Missing – not shown | 1366 |

**G07Q41_SQ009 REASON TEMPORARY CONTRACT — IT ALLOWS ME TO GAIN EXPERIENCE AND EXPERTISE WITH A VARIETY OF TASKS AND JOBS**

I am working on a temporary contract because... — it allows me to gain experience and expertise with a variety of tasks and jobs.

| | |
|---|---|
| Strongly disagree | 47 |
| Disagree | 18 |
| Neutraal | 43 |
| Agree | 43 |
| Strongly agree | 27 |
| **N** | **178** |
| Missing – non-response | 10 |
| Missing – not shown | 1366 |

**G07Q41_SQ010 REASON TEMPORARY CONTRACT — THIS CONTRACT/APPOINTMENT SUITED THE JOB I WANTED**

I am working on a temporary contract because... — this contract/appointment suited the job I wanted.

| | |
|---|---|
| Strongly disagree | 27 |
| Disagree | 12 |
| Neutraal | 42 |
| Agree | 38 |
| Strongly agree | 63 |
| **N** | **182** |
| Missing – non-response | 6 |
| Missing – not shown | 1366 |

**G07Q41_SQ011 REASON TEMPORARY CONTRACT — IT WAS THE ONLY TYPE OF CONTRACT/APPOINTMENT I COULD GET**

I am working on a temporary contract because... — it was the only type of contract/appointment I could get.

| | |
|---|---|
| Strongly disagree | 21 |
| Disagree | 17 |
| Neutraal | 21 |
| Agree | 40 |
| Strongly agree | 83 |
| **N** | **182** |
| Missing – non-response | 6 |
| Missing – not shown | 1366 |

**G07Q43 CONTRACT DURATION**

What is the total duration of your contract?

| | |
|---|---|
| Less than 1 month | 48 |
| From 1 to less than 3 months | 14 |
| From 3 to less than 6 months | 23 |
| 6 months or more | 94 |
| **N** | **179** |
| Missing – non-response | 9 |
| Missing – not shown | 1366 |

**G07Q44 TIMES CONTRACT EXTENDED**

How many times has your current contract been extended?

| | |
|---|---|
| 0 times | 45 |
| 1 time | 20 |
| 2-3 times | 29 |
| 4-5 times | 11 |
| More than 5 times | 70 |
| **N** | **175** |
| Missing – non-response | 13 |
| Missing – not shown | 1366 |

**G07Q45_SQ001 YEARS ON TEMPORARY CONTRACTS — YEARS**

How long have you been working on temporary contracts since you started working (your current contract included)? You may skip this question if you do not wish to answer it. — Years

| | |
|---|---|
| Mean | 6.27 |
| Standard deviation | 7.03 |
| Median | 3 |
| Minimum | 0 |
| Maximum | 34 |
| **N** | **146** |
| Missing – non-response | 0 |
| Missing – not shown | 1408 |

**G07Q45_SQ002 YEARS ON TEMPORARY CONTRACTS — MONTHS**

How long have you been working on temporary contracts since you started working (your current contract included)? You may skip this question if you do not wish to answer it. — Months

| | |
|---|---|
| Mean | 6.61 |
| Standard deviation | 6.65 |
| Median | 5 |
| Minimum | 0 |
| Maximum | 40 |
| **N** | **95** |
| Missing – non-response | 0 |
| Missing – not shown | 1459 |

**G07Q46 CAN PREDICT NEXT-MONTH HOURS**

Can you say in advance how many hours you will work next month?

| | |
|---|---|
| Not at all | 39 |
| Barely | 32 |
| Somewhat | 21 |
| Mostly | 20 |
| Completely | 73 |
| **N** | **185** |
| Missing – non-response | 3 |
| Missing – not shown | 1366 |

**G07Q47_SQ001 CONTRACT EXPECTATIONS — I EXPECT TO HAVE TO LEAVE HERE WHEN MY CURRENT CONTRACT EXPIRES**

To what extent do you agree with the following statements? — I expect to have to leave here when my current contract expires.

| | |
|---|---|
| Strongly agree | 35 |
| Agree | 18 |
| Neutral | 38 |
| Disagree | 40 |
| Strongly disagree | 49 |
| **N** | **180** |
| Missing – non-response | 8 |
| Missing – not shown | 1366 |

**G07Q47_SQ002 CONTRACT EXPECTATIONS — I THINK MY CURRENT EMPLOYMENT CONTRACT WILL BE RENEWED WHEN IT EXPIRES**

To what extent do you agree with the following statements? — I think my current employment contract will be renewed when it expires.

| | |
|---|---|
| Strongly agree | 47 |
| Agree | 52 |
| Neutral | 40 |
| Disagree | 13 |
| Strongly disagree | 29 |
| **N** | **181** |
| Missing – non-response | 7 |
| Missing – not shown | 1366 |

**G07Q47_SQ003 CONTRACT EXPECTATIONS — I WAS PROMISED A PERMANENT CONTRACT IN THIS ORGANISATION AFTER MY CURRENT CONTRACT EXPIRES**

To what extent do you agree with the following statements? — I was promised a permanent contract in this organisation after my current contract expires.

| | |
|---|---|
| Strongly agree | 26 |
| Agree | 15 |
| Neutral | 23 |
| Disagree | 19 |
| Strongly disagree | 80 |
| **N** | **163** |
| Missing – non-response | 25 |
| Missing – not shown | 1366 |

**G07Q48_SQ001 CONTRACT PREFERENCE — MY CURRENT CONTRACT SUITS ME BEST AT THE MOMENT**

To what extent do you agree with the following statements? — My current contract suits me best at the moment.

| | |
|---|---|
| Strongly agree | 571 |
| Agree | 318 |
| Neutral | 150 |
| Disagree | 74 |
| Strongly disagree | 108 |
| **N** | **1221** |
| Missing – non-response | 15 |
| Missing – not shown | 318 |

**G07Q48_SQ002 CONTRACT PREFERENCE — I PREFER A DIFFERENT TYPE OF CONTRACT TO THE ONE I HAVE NOW**

To what extent do you agree with the following statements? — I prefer a different type of contract to the one I have now.

| | |
|---|---|
| Strongly agree | 208 |
| Agree | 190 |
| Neutral | 124 |
| Disagree | 146 |
| Strongly disagree | 492 |
| **N** | **1160** |
| Missing – non-response | 76 |
| Missing – not shown | 318 |

**G07Q48_SQ003 CONTRACT PREFERENCE — MY CURRENT CONTRACT IS THE TYPE OF CONTRACT I WANT IN THE FUTURE AS WELL**

To what extent do you agree with the following statements? — My current contract is the type of contract I want in the future as well.

| | |
|---|---|
| Strongly agree | 428 |
| Agree | 277 |
| Neutral | 166 |
| Disagree | 111 |
| Strongly disagree | 205 |
| **N** | **1187** |
| Missing – non-response | 49 |
| Missing – not shown | 318 |

**G07Q52_SQ001 REASON PART-TIME — YOU CANNOT FIND A FULL-TIME JOB OR YOUR JOB IS NOT OFFERED ON A FULL-TIME BASIS**

What is the main reason for working part-time? — You cannot find a full-time job or your job is not offered on a full-time basis

| | |
|---|---|
| Mentioned | 127 |
| Not mentioned | 0 |
| **N** | **127** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q52_SQ002 REASON PART-TIME — BECAUSE YOU WANT TO TAKE UP ANOTHER ACTIVITY (FLEXI-JOB, SELF-EMPLOYED)**

What is the main reason for working part-time? — Because you want to take up another activity (flexi-job, self-employed)

| | |
|---|---|
| Mentioned | 110 |
| Not mentioned | 0 |
| **N** | **110** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q52_SQ003 REASON PART-TIME — YOU COMBINE MULTIPLE PART-TIME JOBS**

What is the main reason for working part-time? — You combine multiple part-time jobs

| | |
|---|---|
| Mentioned | 50 |
| Not mentioned | 0 |
| **N** | **50** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q52_SQ004 REASON PART-TIME — YOU ARE IN EDUCATION OR TRAINING**

What is the main reason for working part-time? — You are in education or training

| | |
|---|---|
| Mentioned | 21 |
| Not mentioned | 0 |
| **N** | **21** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q52_SQ005 REASON PART-TIME — BECAUSE OF ILLNESS OR DISABILITY**

What is the main reason for working part-time? — Because of illness or disability

| | |
|---|---|
| Mentioned | 103 |
| Not mentioned | 0 |
| **N** | **103** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q52_SQ006 REASON PART-TIME — YOU CARE FOR CHILDREN OR OTHER FAMILY MEMBERS**

What is the main reason for working part-time? — You care for children or other family members

| | |
|---|---|
| Mentioned | 202 |
| Not mentioned | 0 |
| **N** | **202** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q52_SQ007 REASON PART-TIME — OTHER FAMILY REASONS**

What is the main reason for working part-time? — Other family reasons

| | |
|---|---|
| Mentioned | 74 |
| Not mentioned | 0 |
| **N** | **74** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q52_SQ008 REASON PART-TIME — OTHER PERSONAL REASONS**

What is the main reason for working part-time? — Other personal reasons

| | |
|---|---|
| Mentioned | 142 |
| Not mentioned | 0 |
| **N** | **142** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q52_SQ009 REASON PART-TIME — NO ANSWER**

What is the main reason for working part-time? — No answer

| | |
|---|---|
| Mentioned | 6 |
| Not mentioned | 0 |
| **N** | **6** |

| | |
|---|---|
| Missing – non-response | 0 |
| Missing – not shown | |

**G07Q52_other** **REASON PART-TIME (OTHER)**
What is the main reason for working part-time? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **111** |
| Missing – non-response | 0 |
| Missing – not shown | 1443 |

**G07Q51** **PREVIOUS CONTRACT PART-TIME**
Was your previous contract also part-time?

| | |
|---|---|
| Yes | 337 |
| No | 272 |
| This is my first contract/N.A. | 66 |
| **N** | **675** |
| Missing – non-response | 7 |
| Missing – not shown | 872 |

**G07Q55** **NET SALARY (MAIN JOB)**
Looking at the following income scale, can you say which category your monthly net salary from your main occupation falls into, approximately, including any overtime pay?

| | |
|---|---|
| €1000 or less | 83 |
| Between €1000 and 1499 | 232 |
| Between €1500 and 1999 | 295 |
| Between €2000 and 2499 | 315 |
| Between €2500 and 2999 | 149 |
| Between €3000 and 3499 | 96 |
| Between €3500 and 4499 | 33 |
| Between €4500 and 4999 | 3 |
| €5000 or more | 3 |
| **N** | **1209** |
| Missing – non-response | 27 |
| Missing – not shown | 318 |

## 13 General questions about work

| | | |
|---|---|---|
| **G07Q53** | **WEEKLY HOURS VARIATION**<br>How much do the number of working hours typically vary from week to week, including overtime? | |
| The number of hours are stable. | | 779 |
| The number of hours sometimes changes from week to week. | | 477 |
| The number of hours varies a lot from week to week. | | 255 |
| **N** | | **1511** |
| Missing – non-response | | 13 |
| Missing – not shown | | 30 |

| | | |
|---|---|---|
| **G08Q53** | **AVERAGE WEEKLY HOURS**<br>How many hours do you work on average per week? | |
| Mean | | |
| Standard deviation | | |
| Median | | |
| Minimum | | |
| Maximum | | |
| **N** | | **762** |
| Missing – non-response | | 17 |
| Missing – not shown | | 775 |

| | | |
|---|---|---|
| **G08Q53_other** | **AVERAGE WEEKLY HOURS (OTHER)**<br>How many hours do you work on average per week? (Other — open text) | |
| Mean | | 29.09 |
| Standard deviation | | 12.09 |
| Median | | 28 |
| Minimum | | 2 |
| Maximum | | 140 |
| **N** | | **760** |
| Missing – non-response | | 0 |
| Missing – not shown | | 793 |

**G08Q54_SQ001** **WEEKLY HOURS — QUIETEST WEEK: … HOURS**

How many hours do you work on average per week, and how many hours in your quietest and busiest weeks (including overtime)? You may skip this question if you do not wish to answer it. — Quietest week: … hours

| | |
|---|---|
| Mean | 25.38 |
| Standard deviation | 14.19 |
| Median | 24 |
| Minimum | 0 |
| Maximum | 90 |
| **N** | **606** |
| Missing – non-response | 0 |
| Missing – not shown | 946 |

**G08Q54_SQ002 WEEKLY HOURS — AVERAGE WEEK: … HOURS**

How many hours do you work on average per week, and how many hours in your quietest and busiest weeks (including overtime)? You may skip this question if you do not wish to answer it. — Average week: … hours

| | |
|---|---|
| Mean | 33.31 |
| Standard deviation | 14.51 |
| Median | 35 |
| Minimum | 2 |
| Maximum | 92 |
| **N** | **575** |
| Missing – non-response | 0 |
| Missing – not shown | 977 |

**G08Q54_SQ003 WEEKLY HOURS — BUSIEST WEEK: … HOURS**

How many hours do you work on average per week, and how many hours in your quietest and busiest weeks (including overtime)? You may skip this question if you do not wish to answer it. — Busiest week: … hours

| | |
|---|---|
| Mean | 45.17 |
| Standard deviation | 19.11 |
| Median | 44 |
| Minimum | 1 |
| Maximum | 130 |
| **N** | **600** |
| Missing – non-response | 0 |
| Missing – not shown | 952 |

**G11Q65 WORKS WHEN ILL**

Do you agree with this statement? Even when I am ill, I feel compelled to continue working.

| | |
|---|---|
| Strongly disagree | 149 |
| Disagree | 241 |
| Neutral | 219 |
| Agree | 440 |
| Strongly agree | 466 |
| **N** | **1515** |
| Missing – non-response | 9 |
| Missing – not shown | 30 |

**G10Q110_SQ001 REASON WORKS WHEN ILL — I FEEL RESPONSIBLE TOWARD MY CLIENTS**

Why would you work when you are ill? — I feel responsible toward my clients.

| | |
|---|---|
| Strongly agree | 434 |
| Agree | 396 |
| Neutral | 140 |
| Disagree | 54 |
| Strongly disagree | 41 |
| **N** | **1065** |
| Missing – non-response | 69 |
| Missing – not shown | 420 |

**G10Q110_SQ002 REASON WORKS WHEN ILL — I AM FINANCIALLY DEPENDENT ON MY WORK INCOME**

Why would you work when you are ill? — I am financially dependent on my work income.

| | |
|---|---|
| Strongly agree | 463 |
| Agree | 251 |
| Neutral | 182 |
| Disagree | 121 |
| Strongly disagree | 78 |
| **N** | **1095** |
| Missing – non-response | 39 |
| Missing – not shown | 420 |

**G10Q110_SQ003 REASON WORKS WHEN ILL — THERE IS NO ONE TO TAKE OVER MY TASKS**

Why would you work when you are ill? — There is no one to take over my tasks.

| | |
|---|---|
| Strongly agree | 301 |
| Agree | 343 |
| Neutral | 229 |
| Disagree | 153 |
| Strongly disagree | 82 |
| **N** | **1108** |
| Missing – non-response | 26 |
| Missing – not shown | 420 |

**G10Q110_SQ004 REASON WORKS WHEN ILL — I'M AFRAID OF LOSING ASSIGNMENTS OR INCOME**

Why would you work when you are ill? — I'm afraid of losing assignments or income.

| | |
|---|---|
| Strongly agree | 306 |
| Agree | 281 |
| Neutral | 199 |
| Disagree | 171 |
| Strongly disagree | 133 |
| **N** | **1090** |
| Missing – non-response | 44 |
| Missing – not shown | 420 |

**G10Q110_SQ005 REASON WORKS WHEN ILL — MY ILLNESS ISN'T SERIOUS ENOUGH TO STOP WORKING**

Why would you work when you are ill? — My illness isn't serious enough to stop working.

| | |
|---|---|
| Strongly agree | 241 |
| Agree | 400 |
| Neutral | 225 |
| Disagree | 113 |
| Strongly disagree | 69 |
| **N** | **1048** |
| Missing – non-response | 86 |
| Missing – not shown | 420 |

**G10Q110_SQ006 REASON WORKS WHEN ILL — I DON'T HAVE ACCESS TO SICK LEAVE OR REPLACEMENT INCOME**

Why would you work when you are ill? — I don't have access to sick leave or replacement income.

| | |
|---|---|
| Strongly agree | 110 |
| Agree | 97 |
| Neutral | 153 |
| Disagree | 229 |
| Strongly disagree | 472 |
| **N** | **1061** |
| Missing – non-response | 73 |
| Missing – not shown | 420 |

**G10Q110_SQ007 REASON WORKS WHEN ILL — I DON'T WANT OTHERS TO THINK I'M LAZY OR UNRELIABLE**

Why would you work when you are ill? — I don't want others to think I'm lazy or unreliable.

| | |
|---|---|
| Strongly agree | 283 |
| Agree | 357 |
| Neutral | 192 |
| Disagree | 119 |
| Strongly disagree | 161 |
| **N** | **1112** |
| Missing – non-response | 22 |
| Missing – not shown | 420 |

**G10Q110_SQ008 REASON WORKS WHEN ILL — I ENJOY WORKING, EVEN WHEN I'M NOT FEELING 100%**

Why would you work when you are ill? — I enjoy working, even when I'm not feeling 100%.

| | |
|---|---|
| Strongly agree | 161 |
| Agree | 397 |
| Neutral | 272 |
| Disagree | 179 |
| Strongly disagree | 105 |
| **N** | **1114** |
| Missing – non-response | 20 |
| Missing – not shown | 420 |

**G10Q110_SQ009 REASON WORKS WHEN ILL — I FEEL GUILTY IF I DON'T WORK**

Why would you work when you are ill? — I feel guilty if I don't work.

| | |
|---|---|
| Strongly agree | 326 |

| | |
|---|---|
| Agree | 428 |
| Neutral | 189 |
| Disagree | 107 |
| Strongly disagree | 74 |
| **N** | **1124** |
| Missing – non-response | 10 |
| Missing – not shown | 420 |

**G08Q61** **SEARCHED FOR OTHER WORK**
Have you looked for other work in the past month?

| | |
|---|---|
| Yes | 437 |
| No | 1064 |
| **N** | **1501** |
| Missing – non-response | 23 |
| Missing – not shown | 30 |

**G10Q109** **LIKELIHOOD QUIT JOB**
How likely or unlikely is it that you will quit your current job in the coming year?

| | |
|---|---|
| Extremely Unlikely | 586 |
| Unlikely | 410 |
| Neutral | 194 |
| Likely | 162 |
| Extremely Likely | 130 |
| **N** | **1482** |
| Missing – non-response | 42 |
| Missing – not shown | 30 |

## 14 Self-employed or employee

**G11Q63** **PREFERS SALARIED EMPLOYMENT**
If I had the choice, I would have chosen salaried employment over self-employment.

| | |
|---|---|
| Yes | 44 |
| No | 194 |
| **N** | **238** |
| Missing – non-response | 21 |
| Missing – not shown | 1295 |

**G11Q64** **REASON PREFERS SALARIED**
Why do you prefer salaried employment over self-employment?

| | |
|---|---|
| For the sake of more income security | 14 |
| For the sake of social protection (e.g. sickness, pension, unemployment) | 14 |
| For the sake of better work-life balance | 4 |
| For the sake of less responsibility or stress | 3 |
| For the sake of administrative simplicity | 4 |
| **N** | **43** |
| Missing – non-response | 1 |
| Missing – not shown | 1510 |

**G11Q64_other** **REASON PREFERS SALARIED (OTHER)**
Why do you prefer salaried employment over self-employment? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **4** |
| Missing – non-response | 0 |
| Missing – not shown | 1550 |

## 15 Secondary occupation

**G12Q66** **NUMBER OF JOBS COMBINED**
How many jobs/activities are you currently combining?

| | |
|---|---|
| 1 | 1013 |
| 2 | 305 |
| 3 | 84 |
| 3+ | 18 |
| **N** | **1420** |
| Missing – non-response | 104 |
| Missing – not shown | 30 |

**G12Q67** **SECONDARY OCCUPATION TYPE**
Indicate which of the following best describes your secondary occupation. If you have more than one secondary occupation, choose the one you work the most hours for.

| | |
|---|---|
| Part-time job | 50 |
| Extra in hospitality | 6 |
| Flexi-job | 80 |
| Temporary worker | 16 |

| | |
|---|---|
| Association work | 14 |
| Platform work (De Croo statute) | 1 |
| Self-employed (in secondary profession) | 167 |
| **N** | **387** |
| Missing – non-response | 20 |
| Missing – not shown | 1147 |

**G12Q67_other SECONDARY OCCUPATION TYPE (OTHER)**

Indicate which of the following best describes your secondary occupation. If you have more than one secondary occupation, choose the one you work the most hours for. (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **50** |
| Missing – non-response | 0 |
| Missing – not shown | 1504 |

**G12Q68 REASON SECONDARY (EMPLOYEE)**

You indicate that you have a secondary occupation as an employee. What is the main reason you pursue this secondary occupation?

| | |
|---|---|
| Getting a stable fixed monthly income | 13 |
| Getting social protection and benefits | 1 |
| The variety in work it gives me | 17 |
| **N** | **43** |
| Missing – non-response | 9 |
| Missing – not shown | 1502 |

**G12Q68_other REASON SECONDARY (EMPLOYEE) (OTHER)**

You indicate that you have a secondary occupation as an employee. What is the main reason you pursue this secondary occupation? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **12** |
| Missing – non-response | 0 |
| Missing – not shown | 1542 |

**G12Q69 SECONDARY INCOME ESSENTIAL**

How essential is your secondary income for your standard of living?

| | |
|---|---|
| Not at all essential – I can maintain my current lifestyle without this income. | 101 |
| Somewhat essential – I would need to cut back on non-essential expenses. | 71 |

| | |
|---|---|
| Moderately essential – This income is useful, but not indispensable. | 72 |
| Essential – I would struggle to cover basic needs (e.g. rent, food, utilities). | 69 |
| Very essential – Without this income, I would face financial difficulties. | 67 |
| **N** | **380** |
| Missing – non-response | 27 |
| Missing – not shown | 1147 |

**G12Q73** **MOTIVATION SECONDARY ACTIVITY**
What is your main motivation for pursuing a secondary activity? Please enter your answer below. You may skip this question if you do not wish to answer it.

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **323** |
| Missing – non-response | 0 |
| Missing – not shown | 1231 |

## 16 Fluctuation in employees' income

**G13Q74** **CAN PREDICT EARNINGS (3M)**
Can you predict how much you will earn in the next three months?

| | |
|---|---|
| Absolutely | 355 |
| Mostly yes | 503 |
| Neutral | 115 |
| Almost not at all | 104 |
| Not at all | 160 |
| **N** | **1237** |
| Missing – non-response | 28 |
| Missing – not shown | 289 |

**G13Q75** **PAID MONTHLY**
Are you paid on a monthly basis?

| | |
|---|---|
| Yes, monthly | 918 |
| No, I am paid multiple times a month | 293 |
| No, I am paid less than once a month | 9 |
| **N** | **1220** |
| Missing – non-response | 16 |
| Missing – not shown | 318 |

| | | |
|---|---|---|
| **G13Q76** | **MONTHLY NET SALARY VARIATION**<br>To what extent does your net salary vary from month to month? Explanation: we are referring here to a random month in which no holiday pay is paid. | |
| My income is the same every month | | 402 |
| My income changes a little | | 673 |
| Neutral | | 33 |
| My income changes a lot | | 88 |
| My income changes very strongly | | 31 |
| **N** | | **1227** |
| Missing – non-response | | 9 |
| Missing – not shown | | 318 |

## 17 Fluctuating income

| | | |
|---|---|---|
| **G14Q81** | **DESCRIBES VARIABLE INCOME**<br>How would you generally describe your variable income? | |
| Unproblematic - My variable income causes no or very few financial difficulties | | 402 |
| Rather unproblematic - My variable income sometimes causes minor financial difficulties | | 256 |
| Neither problematic nor unproblematic | | 197 |
| Rather problematic - My variable income regularly causes financial difficulties | | 124 |
| Problematic - My variable income often causes significant financial difficulties | | 40 |
| **N** | | **1019** |
| Missing – non-response | | 36 |
| Missing – not shown | | 499 |

| | | |
|---|---|---|
| **G14Q80** | **HOW MAKES ENDS MEET**<br>How do you make ends meet when your income fluctuates greatly? | |
| *Open-ended response — verbatim, not tabulated.* | | |
| **N** | | **129** |
| Missing – non-response | | 0 |
| Missing – not shown | | 1425 |

| | | |
|---|---|---|
| **G14Q82_SQ001** | **INCOME FLUCTUATION IMPACT — STRESS/CONCERNS IN YOUR HOUSEHOLD**<br>To what extent does your fluctuating income affect the following aspects? — Stress/concerns in your household | |
| No influence | | 435 |
| Low influence | | 244 |

| | |
|---|---|
| Neutral | 197 |
| Moderate influence | 284 |
| High influence | 257 |
| **N** | **1417** |
| Missing – non-response | 107 |
| Missing – not shown | 30 |

**G14Q82_SQ002 INCOME FLUCTUATION IMPACT — SPENDING PATTERN OF YOUR FAMILY**

To what extent does your fluctuating income affect the following aspects? — Spending pattern of your family

| | |
|---|---|
| No influence | 372 |
| Low influence | 268 |
| Neutral | 199 |
| Moderate influence | 331 |
| High influence | 246 |
| **N** | **1416** |
| Missing – non-response | 108 |
| Missing – not shown | 30 |

**G14Q82_SQ003 INCOME FLUCTUATION IMPACT — SAVINGS OPPORTUNITIES**

To what extent does your fluctuating income affect the following aspects? — Savings opportunities

| | |
|---|---|
| No influence | 295 |
| Low influence | 185 |
| Neutral | 181 |
| Moderate influence | 280 |
| High influence | 474 |
| **N** | **1415** |
| Missing – non-response | 109 |
| Missing – not shown | 30 |

**G14Q82_SQ005 INCOME FLUCTUATION IMPACT — SENSE OF FINANCIAL SECURITY**

To what extent does your fluctuating income affect the following aspects? — Sense of financial security

| | |
|---|---|
| No influence | 322 |
| Low influence | 170 |

| | |
|---|---|
| Neutral | 208 |
| Moderate influence | 281 |
| High influence | 437 |
| **N** | **1418** |
| Missing – non-response | 106 |
| Missing – not shown | 30 |

**G14Q82_SQ004** **INCOME FLUCTUATION IMPACT — FINANCIAL PLANNING**

To what extent does your fluctuating income affect the following aspects? — Financial planning

| | |
|---|---|
| No influence | 318 |
| Low influence | 174 |
| Neutral | 230 |
| Moderate influence | 304 |
| High influence | 391 |
| **N** | **1417** |
| Missing – non-response | 107 |
| Missing – not shown | 30 |

**G14Q85_SQ001** **JOB SATISFACTION (0-10) — JOB SATISFACTION|NOT AT ALL SATISFIED|PERFECTLY SATISFIED**

All things considered, how satisfied are you with your current job? Please rate on a scale of 0 to 10, where 0 means not at all satisfied and 10 means completely satisfied. — Job satisfaction|Not at all satisfied|Perfectly satisfied

| | |
|---|---|
| Mean | 6.67 |
| Standard deviation | 2.15 |
| Median | 7 |
| Minimum | 0 |
| Maximum | 10 |
| **N** | **1455** |
| Missing – non-response | 0 |
| Missing – not shown | 99 |

**G17Q120** **TROUBLE PAYING BILLS**

You mentioned that your income sometimes varies. Does this make it difficult for you to pay your personal bills on time?

| | |
|---|---|
| Yes, always | 0 |

| | |
|---|---|
| Yes, regularly | 0 |
| Neutral | 0 |
| No, rarely | 0 |
| No, never | 0 |
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | 1554 |

## 18 Household composition

**G015Q98** **HOUSEHOLD NET INCOME**

Looking at the following income scale, can you say which category the monthly net disposable household income will fall into approximately in 2024? Net disposable household income is the income that a household has left after deduction of taxes and social security contributions, and after addition of any benefits (e.g. child benefit). This is the money that can actually be spent or saved.

| | |
|---|---|
| Less than €1500 | 207 |
| Between €1500 and 1999 | 211 |
| Between €2000 and 2499 | 201 |
| Between €2500 and 2999 | 128 |
| Between €3000 and 3499 | 127 |
| Between €3500 and 4499 | 176 |
| Between €4500 and 4999 | 93 |
| Between €5000 and 5499 | 84 |
| Between €5499 and 5999 | 38 |
| Between €6000 and 6999 | 54 |
| Between €7000 and 7999 | 26 |
| Between €8000 and 8999 | 7 |
| Between €9000 and 9999 | 3 |
| More than €10.000 | 12 |
| **N** | **1367** |
| Missing – non-response | 157 |
| Missing – not shown | 30 |

**G15Q99** **HOUSEHOLD MAKES ENDS MEET**

Considering your household's total disposable income, how difficult or easy is it for your household to make ends meet?

| | |
|---|---|
| Very difficult | 99 |
| Difficult | 116 |
| Somewhat difficult | 268 |
| Neither difficult nor easy | 475 |
| Somewhat easy | 215 |
| Easy | 186 |
| Very easy | 134 |
| **N** | **1493** |
| Missing – non-response | 31 |
| Missing – not shown | 30 |

**G15Q100** **INCOME NEEDED TO GET BY**
How much income do you think your houshold needs (in euro) to make ends meet each month? You may skip this question if you do not wish to answer it.

| | |
|---|---|
| Mean | 31667.54 |
| Standard deviation | 839404.92 |
| Median | 3000 |
| Minimum | 0 |
| Maximum | 25003000 |
| **N** | **887** |
| Missing – non-response | 0 |
| Missing – not shown | 667 |

**G15Q102** **SHARE OF HOUSEHOLD INCOME**
What proportion of your household's total income comes from your income?

| | |
|---|---|
| 100 % | 420 |
| 75 – 99 % | 104 |
| 50 – 74 % | 390 |
| 25 – 49 % | 371 |
| 10 – 24 % | 81 |
| < 10 % | 10 |
| Uncertain: the share varies greatly or is difficult to estimate | 92 |
| **N** | **1468** |
| Missing – non-response | 56 |
| Missing – not shown | 30 |

| G20Q139 | FINANCIAL PLANNING HORIZON<br>Over what time horizon do you typically plan your personal finances? |
|---|---|
| For the next day | 78 |
| For the next week | 185 |
| For the next month | 547 |
| For the next 2 to 3 months | 154 |
| For the next 4 to 12 months | 192 |
| For the next 1 to 3 years | 83 |
| For more than 3 years | 51 |
| **N** | **1290** |
| Missing – non-response | 234 |
| Missing – not shown | 30 |

| G15Q93 | HOUSEHOLD COMPOSITION<br>What is the composition of your household? |
|---|---|
| I live alone | 267 |
| I live alone with children | 135 |
| I live with a (life) partner, without children | 415 |
| I live with a (life) partner and children | 594 |
| **N** | **1498** |
| Missing – non-response | 25 |
| Missing – not shown | 31 |

| G15Q93_other | HOUSEHOLD COMPOSITION (OTHER)<br>What is the composition of your household? (Other — open text) |
|---|---|
| *Open-ended response — verbatim, not tabulated.* | |
| **N** | **86** |
| Missing – non-response | 0 |
| Missing – not shown | 1468 |

| G15Q94 | MINOR CHILDREN (<18)<br>How many minor children (under 18 years of age) in your household depend on the household income? |
|---|---|
| **N** | **686** |
| Missing – non-response | 43 |
| Missing – not shown | 825 |

**G15Q94_other MINOR CHILDREN (<18) (OTHER)**

How many minor children (under 18 years of age) in your household depend on the household income? (Other — open text)

| | |
|---|---|
| Mean | 1.42 |
| Standard deviation | 1.1 |
| Median | 1 |
| Minimum | 0 |
| Maximum | 7 |
| **N** | **677** |
| Missing – non-response | 0 |
| Missing – not shown | 868 |

**G15Q95 CHILDREN (<14)**

How many children are under 14 years of age?

| | |
|---|---|
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | 1554 |

**G15Q95_other CHILDREN (<14) (OTHER)**

How many children are under 14 years of age? (Other — open text)

| | |
|---|---|
| Mean | |
| Standard deviation | |
| Median | |
| Minimum | Inf |
| Maximum | -Inf |
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | 1554 |

**G15Q96 PARTNER OCCUPATION**

What is your partner's main occupation:

| | |
|---|---|
| Salaried | 649 |
| Self-employed | 110 |
| Co-working partner without own status | 3 |
| Unemployed | 21 |
| Student | 7 |

| | |
|---|---|
| Retired | 113 |
| Incapacitated or long-term sick | 60 |
| **N** | **1000** |
| Missing – non-response | 9 |
| Missing – not shown | 545 |

**G15Q96_other** **PARTNER OCCUPATION (OTHER)**
What is your partner's main occupation: (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **37** |
| Missing – non-response | 0 |
| Missing – not shown | 1517 |

**G15Q97** **PARTNER INCOME NEEDED**
My partner's stable income is necessary to compensate for my own fluctuating income within the available household income.

| | |
|---|---|
| Strongly disagree | 16 |
| Disagree | 21 |
| Neutral | 26 |
| Agree | 28 |
| Strongly agree | 52 |
| **N** | **143** |
| Missing – non-response | 0 |
| Missing – not shown | 1411 |

**G15Q106_SQ001** **GOVERNMENT SUPPORT RECEIVED — GROEIPAKKET/CHILD BENEFIT**
What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — Groeipakket/Child benefit

| | |
|---|---|
| Mentioned | 586 |
| Not mentioned | 0 |
| **N** | **586** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_SQ002** **GOVERNMENT SUPPORT RECEIVED — LIVING WAGE (PCSW)**
What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — Living wage (PCSW)

| | |
|---|---|
| Mentioned | 7 |
| Not mentioned | 0 |
| **N** | **7** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_SQ003 GOVERNMENT SUPPORT RECEIVED — YOUR PARTNER'S UNEMPLOYMENT BENEFIT**

What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — Your partner's unemployment benefit

| | |
|---|---|
| Mentioned | 27 |
| Not mentioned | 0 |
| **N** | **27** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_SQ004 GOVERNMENT SUPPORT RECEIVED — SICKNESS BENEFIT/DISABILITY BENEFIT**

What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — Sickness benefit/disability benefit

| | |
|---|---|
| Mentioned | 153 |
| Not mentioned | 0 |
| **N** | **153** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_SQ005 GOVERNMENT SUPPORT RECEIVED — PENSION (RETIREMENT, SURVIVOR'S OR DISABILITY PENSION)**

What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — Pension (retirement, survivor's or disability pension)

| | |
|---|---|
| Mentioned | 149 |
| Not mentioned | 0 |
| **N** | **149** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_SQ006 GOVERNMENT SUPPORT RECEIVED — SOCIAL HOUSING**

What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — Social housing

| | |
|---|---|
| Mentioned | 23 |
| Not mentioned | 0 |
| **N** | **23** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_SQ007 GOVERNMENT SUPPORT RECEIVED — RENTAL SUBSIDY/RENT PREMIUM**

What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — Rental subsidy/rent premium

| | |
|---|---|
| Mentioned | 5 |
| Not mentioned | 0 |
| **N** | **5** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_SQ008 GOVERNMENT SUPPORT RECEIVED — ENERGY PREMIUMS (ELECTRICITY, GAS, WATER)**

What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — Energy premiums (electricity, gas, water)

| | |
|---|---|
| Mentioned | 17 |
| Not mentioned | 0 |
| **N** | **17** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_SQ009 GOVERNMENT SUPPORT RECEIVED — REDUCED PUBLIC TRANSPORT FARE**

What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — Reduced public transport fare

| | |
|---|---|
| Mentioned | 69 |
| Not mentioned | 0 |
| **N** | **69** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_SQ010 GOVERNMENT SUPPORT RECEIVED — STUDY GRANTS/SCHOOL GRANTS**

What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — Study grants/school grants

| | |
|---|---|
| Mentioned | 62 |
| Not mentioned | 0 |
| **N** | **62** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_SQ011 GOVERNMENT SUPPORT RECEIVED — FINANCIAL SUPPORT PCSW**

What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — Financial support PCSW

| | |
|---|---|
| Mentioned | 5 |
| Not mentioned | 0 |
| **N** | **5** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_SQ014 GOVERNMENT SUPPORT RECEIVED — ARTWORK BENEFITS ('KUNSTWERKUITKERING')**

What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — Artwork benefits ('kunstwerkuitkering')

| | |
|---|---|
| Mentioned | 11 |
| Not mentioned | 0 |
| **N** | **11** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_SQ012 GOVERNMENT SUPPORT RECEIVED — NONE**

What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — None

| | |
|---|---|
| Mentioned | 606 |
| Not mentioned | 0 |
| **N** | **606** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_SQ013 GOVERNMENT SUPPORT RECEIVED — NO ANSWER**

What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. — No answer

| | |
|---|---|
| Mentioned | 38 |
| Not mentioned | 0 |
| **N** | **38** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q106_other GOVERNMENT SUPPORT RECEIVED (OTHER)**

What support does your household (including all members of your household) currently receive from the government? Multiple answers possible. (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **66** |
| Missing – non-response | 0 |
| Missing – not shown | 1488 |

**G15Q107_SQ001 MOST IMPORTANT SUPPORT — GROEIPAKKET/CHILD BENEFIT**

What government support is most important to your household? — Groeipakket/Child benefit

| | |
|---|---|
| Mentioned | 451 |
| Not mentioned | 0 |
| **N** | **451** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_SQ002 MOST IMPORTANT SUPPORT — LIVING WAGE (PCSW)**

What government support is most important to your household? — Living wage (PCSW)

| | |
|---|---|
| Mentioned | 6 |
| Not mentioned | 0 |
| **N** | **6** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_SQ003 MOST IMPORTANT SUPPORT — YOUR PARTNER'S UNEMPLOYMENT BENEFIT**

What government support is most important to your household? — Your partner's unemployment benefit

| | |
|---|---|
| Mentioned | 25 |

| | |
|---|---|
| Not mentioned | 0 |
| **N** | **25** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_SQ004 MOST IMPORTANT SUPPORT — SICKNESS BENEFIT/DISABILITY BENEFIT**

What government support is most important to your household? — Sickness benefit/disability benefit

| | |
|---|---|
| Mentioned | 134 |
| Not mentioned | 0 |
| **N** | **134** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_SQ005 MOST IMPORTANT SUPPORT — PENSION (RETIREMENT, SURVIVOR'S OR DISABILITY PENSION)**

What government support is most important to your household? — Pension (retirement, survivor's or disability pension)

| | |
|---|---|
| Mentioned | 137 |
| Not mentioned | 0 |
| **N** | **137** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_SQ006 MOST IMPORTANT SUPPORT — SOCIAL HOUSING**

What government support is most important to your household? — Social housing

| | |
|---|---|
| Mentioned | 20 |
| Not mentioned | 0 |
| **N** | **20** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_SQ007 MOST IMPORTANT SUPPORT — RENTAL SUBSIDY/RENT PREMIUM**

What government support is most important to your household? — Rental subsidy/rent premium

| | |
|---|---|
| Mentioned | 12 |
| Not mentioned | 0 |

| | |
|---|---|
| **N** | **12** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_SQ008 MOST IMPORTANT SUPPORT — ENERGY PREMIUMS (ELECTRICITY, GAS, WATER)**

What government support is most important to your household? — Energy premiums (electricity, gas, water)

| | |
|---|---|
| Mentioned | 36 |
| Not mentioned | 0 |
| **N** | **36** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_SQ009 MOST IMPORTANT SUPPORT — REDUCED PUBLIC TRANSPORT FARE**

What government support is most important to your household? — Reduced public transport fare

| | |
|---|---|
| Mentioned | 35 |
| Not mentioned | 0 |
| **N** | **35** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_SQ010 MOST IMPORTANT SUPPORT — STUDY GRANTS/SCHOOL GRANTS**

What government support is most important to your household? — Study grants/school grants

| | |
|---|---|
| Mentioned | 49 |
| Not mentioned | 0 |
| **N** | **49** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_SQ011 MOST IMPORTANT SUPPORT — FINANCIAL SUPPORT PCSW**

What government support is most important to your household? — Financial support PCSW

| | |
|---|---|
| Mentioned | 6 |
| Not mentioned | 0 |
| **N** | **6** |

| | |
|---|---|
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_SQ014 MOST IMPORTANT SUPPORT — ARTWORK BENEFITS ('KUNSTWERKUITKERING')**

What government support is most important to your household? — Artwork benefits ('kunstwerkuitkering')

| | |
|---|---|
| Mentioned | 11 |
| Not mentioned | 0 |
| **N** | **11** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_SQ012 MOST IMPORTANT SUPPORT — NONE**

What government support is most important to your household? — None

| | |
|---|---|
| Mentioned | 89 |
| Not mentioned | 0 |
| **N** | **89** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_SQ013 MOST IMPORTANT SUPPORT — GEEN ANTWOORD**

What government support is most important to your household? — Geen antwoord

| | |
|---|---|
| Mentioned | 46 |
| Not mentioned | 0 |
| **N** | **46** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G15Q107_other MOST IMPORTANT SUPPORT (OTHER)**

What government support is most important to your household? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **28** |
| Missing – non-response | 0 |
| Missing – not shown | 1526 |

## 19 Household living standards

**G16Q109_SQ001 HOUSEHOLD OWNS — A LAPTOP OR PC**

Can you tell me whether your household has the following items for private use? If you do not have something, can you tell me whether this is because you cannot afford it or for other reasons (e.g. you do not want it or you do not need it)? — A laptop or PC

| | |
|---|---|
| Yes, I have it/we have it | 1375 |
| No, I cannot afford it/we cannot afford it | 62 |
| No, I do not have it because of other reasons/we do not have it because of other reasons | 63 |
| **N** | **1500** |
| Missing – non-response | 21 |
| Missing – not shown | 33 |

**G16Q109_SQ002 HOUSEHOLD OWNS — A SMARTPHONE**

Can you tell me whether your household has the following items for private use? If you do not have something, can you tell me whether this is because you cannot afford it or for other reasons (e.g. you do not want it or you do not need it)? — A smartphone

| | |
|---|---|
| Yes, I have it/we have it | 1481 |
| No, I cannot afford it/we cannot afford it | 8 |
| No, I do not have it because of other reasons/we do not have it because of other reasons | 15 |
| **N** | **1504** |
| Missing – non-response | 15 |
| Missing – not shown | 35 |

**G16Q109_SQ003 HOUSEHOLD OWNS — ENOUGH DEVICES, EVERYONE IN THE FAMILY CAN WORK OR TAKE CLASSES DIGITALLY AT THE SAME TIME**

Can you tell me whether your household has the following items for private use? If you do not have something, can you tell me whether this is because you cannot afford it or for other reasons (e.g. you do not want it or you do not need it)? — Enough devices, everyone in the family can work or take classes digitally at the same time

| | |
|---|---|
| Yes, I have it/we have it | 1130 |
| No, I cannot afford it/we cannot afford it | 156 |
| No, I do not have it because of other reasons/we do not have it because of other reasons | 106 |
| **N** | **1392** |
| Missing – non-response | 120 |
| Missing – not shown | 42 |

**G16Q109_SQ004 HOUSEHOLD OWNS — A GOOD INTERNET CONNECTION**

Can you tell me whether your household has the following items for private use? If you do not have something, can you tell me whether this is because you cannot afford it or for other reasons (e.g. you do not want it or you do not need it)? — A good internet connection

| | |
|---|---|
| Yes, I have it/we have it | 1444 |
| No, I cannot afford it/we cannot afford it | 22 |

| | |
|---|---|
| No, I do not have it because of other reasons/we do not have it because of other reasons | 30 |
| **N** | **1496** |
| Missing – non-response | 25 |
| Missing – not shown | 33 |

**G16Q109_SQ005 HOUSEHOLD OWNS — A TV**

Can you tell me whether your household has the following items for private use? If you do not have something, can you tell me whether this is because you cannot afford it or for other reasons (e.g. you do not want it or you do not need it)? — A TV

| | |
|---|---|
| Yes, I have it/we have it | 1377 |
| No, I cannot afford it/we cannot afford it | 21 |
| No, I do not have it because of other reasons/we do not have it because of other reasons | 102 |
| **N** | **1500** |
| Missing – non-response | 17 |
| Missing – not shown | 37 |

**G16Q109_SQ006 HOUSEHOLD OWNS — A WASHING MACHINE**

Can you tell me whether your household has the following items for private use? If you do not have something, can you tell me whether this is because you cannot afford it or for other reasons (e.g. you do not want it or you do not need it)? — A washing machine

| | |
|---|---|
| Yes, I have it/we have it | 1451 |
| No, I cannot afford it/we cannot afford it | 21 |
| No, I do not have it because of other reasons/we do not have it because of other reasons | 34 |
| **N** | **1506** |
| Missing – non-response | 12 |
| Missing – not shown | 36 |

**G16Q109_SQ007 HOUSEHOLD OWNS — A CAR**

Can you tell me whether your household has the following items for private use? If you do not have something, can you tell me whether this is because you cannot afford it or for other reasons (e.g. you do not want it or you do not need it)? — A car

| | |
|---|---|
| Yes, I have it/we have it | 1348 |
| No, I cannot afford it/we cannot afford it | 81 |
| No, I do not have it because of other reasons/we do not have it because of other reasons | 81 |
| **N** | **1510** |
| Missing – non-response | 12 |
| Missing – not shown | 32 |

**G16Q109_SQ008 HOUSEHOLD OWNS — A BICYCLE**

Can you tell me whether your household has the following items for private use? If you do not have something, can you tell me whether this is because you cannot afford it or for other reasons (e.g. you do not want it or you do not need it)? — A bicycle

| | |
|---|---|
| Yes, I have it/we have it | 1167 |
| No, I cannot afford it/we cannot afford it | 68 |
| No, I do not have it because of other reasons/we do not have it because of other reasons | 232 |
| **N** | **1467** |
| Missing – non-response | 38 |
| Missing – not shown | 49 |

**G16Q109_SQ009 HOUSEHOLD OWNS — A MOPED OR MOTORBIKE**

Can you tell me whether your household has the following items for private use? If you do not have something, can you tell me whether this is because you cannot afford it or for other reasons (e.g. you do not want it or you do not need it)? — A moped or motorbike

| | |
|---|---|
| Yes, I have it/we have it | 166 |
| No, I cannot afford it/we cannot afford it | 151 |
| No, I do not have it because of other reasons/we do not have it because of other reasons | 999 |
| **N** | **1316** |
| Missing – non-response | 92 |
| Missing – not shown | 146 |

**G16Q110_SQ001 AVAILABLE THROUGH WORK — NONE**

Which of these things can you use through work? — None

| | |
|---|---|
| Mentioned | 534 |
| Not mentioned | 0 |
| **N** | **534** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G16Q110_SQ002 AVAILABLE THROUGH WORK — A LAPTOP OR PC WITH AN INTERNET CONNECTION**

Which of these things can you use through work? — A laptop or PC with an internet connection

| | |
|---|---|
| Mentioned | 442 |
| Not mentioned | 0 |
| **N** | **442** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G16Q110_SQ003 AVAILABLE THROUGH WORK — A SMARTPHONE WITH AN INTERNET CONNECTION**

Which of these things can you use through work? — A smartphone with an internet connection

| | |
|---|---|
| Mentioned | 359 |
| Not mentioned | 0 |
| **N** | **359** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G16Q110_SQ004 AVAILABLE THROUGH WORK — ENOUGH DEVICES, EVERYONE IN THE FAMILY CAN WORK OR TAKE LESSONS DIGITALLY AT THE SAME TIME**

Which of these things can you use through work? — Enough devices, everyone in the family can work or take lessons digitally at the same time

| | |
|---|---|
| Mentioned | 70 |
| Not mentioned | 0 |
| **N** | **70** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G16Q110_SQ005 AVAILABLE THROUGH WORK — A GOOD INTERNET CONNECTION**

Which of these things can you use through work? — A good internet connection

| | |
|---|---|
| Mentioned | 205 |
| Not mentioned | 0 |
| **N** | **205** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G16Q110_SQ006 AVAILABLE THROUGH WORK — A TV**

Which of these things can you use through work? — A TV

| | |
|---|---|
| Mentioned | 26 |
| Not mentioned | 0 |
| **N** | **26** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G16Q110_SQ007 AVAILABLE THROUGH WORK — A WASHING MACHINE**

Which of these things can you use through work? — A washing machine

| | |
|---|---|
| Mentioned | 54 |
| Not mentioned | 0 |
| **N** | **54** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G16Q110_SQ008** **AVAILABLE THROUGH WORK — A CAR**

Which of these things can you use through work? — A car

| | |
|---|---|
| Mentioned | 305 |
| Not mentioned | 0 |
| **N** | **305** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G16Q110_SQ009** **AVAILABLE THROUGH WORK — A BICYCLE**

Which of these things can you use through work? — A bicycle

| | |
|---|---|
| Mentioned | 111 |
| Not mentioned | 0 |
| **N** | **111** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G16Q110_SQ010** **AVAILABLE THROUGH WORK — A MOPED OR MOTORBIKE**

Which of these things can you use through work? — A moped or motorbike

| | |
|---|---|
| Mentioned | 14 |
| Not mentioned | 0 |
| **N** | **14** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G16Q111_SQ001** **ACCESS TYPE — A LAPTOP OR PC WITH AN INTERNET CONNECTION**

How do you access this? — A laptop or PC with an internet connection

| | |
|---|---|
| I/We privately own it | 77 |
| Entirely through the business (e.g. at company expense) | 128 |
| Through the business for X% | 54 |
| Not applicable | 0 |

| | |
|---|---|
| **N** | **259** |
| Missing – non-response | 0 |
| Missing – not shown | 1295 |

**G16Q111_SQ002 ACCESS TYPE — A SMARTPHONE WITH AN INTERNET CONNECTION**

How do you access this? — A smartphone with an internet connection

| | |
|---|---|
| I/We privately own it | 76 |
| Entirely through the business (e.g. at company expense) | 119 |
| Through the business for X% | 63 |
| Not applicable | 1 |
| **N** | **259** |
| Missing – non-response | 0 |
| Missing – not shown | 1295 |

**G16Q111_SQ003 ACCESS TYPE — ENOUGH DEVICES SO THAT EVERYONE IN THE FAMILY CAN WORK OR STUDY DIGITALLY AT THE SAME TIME**

How do you access this? — Enough devices so that everyone in the family can work or study digitally at the same time

| | |
|---|---|
| I/We privately own it | 137 |
| Entirely through the business (e.g. at company expense) | 38 |
| Through the business for X% | 47 |
| Not applicable | 29 |
| **N** | **251** |
| Missing – non-response | 8 |
| Missing – not shown | 1295 |

**G16Q111_SQ004 ACCESS TYPE — A GOOD INTERNET CONNECTION**

How do you access this? — A good internet connection

| | |
|---|---|
| I/We privately own it | 92 |
| Entirely through the business (e.g. at company expense) | 97 |
| Through the business for X% | 68 |
| Not applicable | 1 |
| **N** | **258** |
| Missing – non-response | 1 |
| Missing – not shown | 1295 |

**G16Q111_SQ005 ACCESS TYPE — A TELEVISION**

How do you access this? — A television

| | |
|---|---|
| I/We privately own it | 219 |
| Entirely through the business (e.g. at company expense) | 8 |
| Through the business for X% | 4 |
| Not applicable | 23 |
| **N** | **254** |
| Missing – non-response | 5 |
| Missing – not shown | 1295 |

**G16Q111_SQ006 ACCESS TYPE — A WASHING MACHINE**

How do you access this? — A washing machine

| | |
|---|---|
| I/We privately own it | 233 |
| Entirely through the business (e.g. at company expense) | 6 |
| Through the business for X% | 9 |
| Not applicable | 8 |
| **N** | **256** |
| Missing – non-response | 3 |
| Missing – not shown | 1295 |

**G16Q111_SQ007 ACCESS TYPE — A CAR**

How do you access this? — A car

| | |
|---|---|
| I/We privately own it | 64 |
| Entirely through the business (e.g. at company expense) | 114 |
| Through the business for X% | 68 |
| Not applicable | 10 |
| **N** | **256** |
| Missing – non-response | 3 |
| Missing – not shown | 1295 |

**G16Q111_SQ008 ACCESS TYPE — A BICYCLE**

How do you access this? — A bicycle

| | |
|---|---|
| I/We privately own it | 174 |
| Entirely through the business (e.g. at company expense) | 31 |
| Through the business for X% | 19 |
| Not applicable | 31 |

| | |
|---|---|
| **N** | **255** |
| Missing – non-response | 4 |
| Missing – not shown | 1295 |

**G16Q111_SQ009 ACCESS TYPE — A MOPED OR MOTORBIKE**

How do you access this? — A moped or motorbike

| | |
|---|---|
| I/We privately own it | 25 |
| Entirely through the business (e.g. at company expense) | 12 |
| Through the business for X% | 2 |
| Not applicable | 167 |
| **N** | **206** |
| Missing – non-response | 53 |
| Missing – not shown | 1295 |

**G16Q115_SQ001 LEISURE EXPENSE AS BUSINESS COST — RESTAURANT VISITS**

To what extent are the following personal expenses for leisure or recreation declared as business expenses in your accounting? — Restaurant visits

| | |
|---|---|
| Not at all | 74 |
| To a limited extent | 114 |
| Somewhat | 42 |
| To a considerable extent | 11 |
| To a great extent | 15 |
| **N** | **256** |
| Missing – non-response | 3 |
| Missing – not shown | 1295 |

**G16Q115_SQ002 LEISURE EXPENSE AS BUSINESS COST — THEATRE OR CONCERT VISITS**

To what extent are the following personal expenses for leisure or recreation declared as business expenses in your accounting? — Theatre or concert visits

| | |
|---|---|
| Not at all | 225 |
| To a limited extent | 20 |
| Somewhat | 6 |
| To a considerable extent | 3 |
| To a great extent | 0 |
| **N** | **254** |

| | |
|---|---|
| Missing – non-response | 5 |
| Missing – not shown | 1295 |

**G16Q115_SQ003 LEISURE EXPENSE AS BUSINESS COST — CINEMA VISITS**

To what extent are the following personal expenses for leisure or recreation declared as business expenses in your accounting? — Cinema visits

| | |
|---|---|
| Not at all | 239 |
| To a limited extent | 10 |
| Somewhat | 4 |
| To a considerable extent | 0 |
| To a great extent | 0 |
| **N** | **253** |
| Missing – non-response | 6 |
| Missing – not shown | 1295 |

**G16Q115_SQ004 LEISURE EXPENSE AS BUSINESS COST — TRAVELS OR HOLIDAYS**

To what extent are the following personal expenses for leisure or recreation declared as business expenses in your accounting? — Travels or holidays

| | |
|---|---|
| Not at all | 211 |
| To a limited extent | 29 |
| Somewhat | 11 |
| To a considerable extent | 4 |
| To a great extent | 0 |
| **N** | **255** |
| Missing – non-response | 4 |
| Missing – not shown | 1295 |

**G16Q115_SQ005 LEISURE EXPENSE AS BUSINESS COST — FESTIVALS OR CULTURAL EVENTS**

To what extent are the following personal expenses for leisure or recreation declared as business expenses in your accounting? — Festivals or cultural events

| | |
|---|---|
| Not at all | 212 |
| To a limited extent | 28 |
| Somewhat | 10 |
| To a considerable extent | 3 |
| To a great extent | 1 |
| **N** | **254** |

| | |
|---|---|
| Missing – non-response | 5 |
| Missing – not shown | 1295 |

**G16Q112_SQ001 HOUSEHOLD CAN AFFORD — GO ON HOLIDAY ONE WEEK A YEAR**

Can your household afford the following items if required? — Go on holiday one week a year

| | |
|---|---|
| Yes | 1090 |
| No | 389 |
| **N** | **1479** |
| Missing – non-response | 45 |
| Missing – not shown | 30 |

**G16Q112_SQ002 HOUSEHOLD CAN AFFORD — EAT A MEAT, CHICKEN OR FISH MEAL OR VEGETARIAN ALTERNATIVE EVERY TWO DAYS**

Can your household afford the following items if required? — Eat a meat, chicken or fish meal or vegetarian alternative every two days

| | |
|---|---|
| Yes | 1388 |
| No | 102 |
| **N** | **1490** |
| Missing – non-response | 34 |
| Missing – not shown | 30 |

**G16Q112_SQ003 HOUSEHOLD CAN AFFORD — HEAT YOUR HOME ADEQUATELY**

Can your household afford the following items if required? — Heat your home adequately

| | |
|---|---|
| Yes | 1303 |
| No | 193 |
| **N** | **1496** |
| Missing – non-response | 28 |
| Missing – not shown | 30 |

**G16Q112_SQ004 HOUSEHOLD CAN AFFORD — COOL YOUR HOME ADEQUATELY DURING THE SUMMER**

Can your household afford the following items if required? — Cool your home adequately during the summer

| | |
|---|---|
| Yes | 802 |
| No | 559 |
| **N** | **1361** |
| Missing – non-response | 163 |

| | |
|---|---|
| Missing – not shown | 30 |

**G16Q114_SQ001 FINANCIAL SITUATION STATEMENT — I WILL ACHIEVE THE FINANCIAL GOALS I HAVE SET FOR MYSELF**

Please indicate to what extent the following statements describe your situation. — I will achieve the financial goals I have set for myself

| | |
|---|---|
| Does not describe me at all | 139 |
| Describes me not really | 229 |
| Neutral | 415 |
| Describes me a little | 325 |
| Describes me completely | 334 |
| **N** | **1442** |
| Missing – non-response | 82 |
| Missing – not shown | 30 |

**G16Q114_SQ002 FINANCIAL SITUATION STATEMENT — I HAVE SAVED (OR WILL BE ABLE TO SAVE) ENOUGH MONEY TO LAST UNTIL THE END OF MY LIFE**

Please indicate to what extent the following statements describe your situation. — I have saved (or will be able to save) enough money to last until the end of my life

| | |
|---|---|
| Does not describe me at all | 486 |
| Describes me not really | 258 |
| Neutral | 282 |
| Describes me a little | 222 |
| Describes me completely | 200 |
| **N** | **1448** |
| Missing – non-response | 76 |
| Missing – not shown | 30 |

**G16Q114_SQ003 FINANCIAL SITUATION STATEMENT — I AM FALLING BEHIND WITH MY FINANCES**

Please indicate to what extent the following statements describe your situation. — I am falling behind with my finances

| | |
|---|---|
| Does not describe me at all | 646 |
| Describes me not really | 263 |
| Neutral | 246 |
| Describes me a little | 212 |
| Describes me completely | 110 |
| **N** | **1477** |

| | |
|---|---|
| Missing – non-response | 47 |
| Missing – not shown | 30 |

**G16Q114_SQ004 FINANCIAL SITUATION STATEMENT — BECAUSE OF MY MONEY SITUATION, I FEEL I WILL NEVER HAVE THE THINGS I WANT IN LIFE**

Please indicate to what extent the following statements describe your situation. — Because of my money situation, I feel I will never have the things I want in life.

| | |
|---|---|
| Does not describe me at all | 336 |
| Describes me not really | 263 |
| Neutral | 287 |
| Describes me a little | 341 |
| Describes me completely | 252 |
| **N** | **1479** |
| Missing – non-response | 45 |
| Missing – not shown | 30 |

## 20 Your living situation

**G17Q116_SQ001 HOME CHARACTERISTICS — MY PROPERTY HAS A GARDEN**

Do the following characteristics apply to your home? Indicate what applies. — My property has a garden.

| | |
|---|---|
| Mentioned | 1116 |
| Not mentioned | 0 |
| **N** | **1116** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G17Q116_SQ002 HOME CHARACTERISTICS — MY PROPERTY HAS A COURTYARD, TERRACE OR ROOF TERRACE**

Do the following characteristics apply to your home? Indicate what applies. — My property has a courtyard, terrace or roof terrace.

| | |
|---|---|
| Mentioned | 757 |
| Not mentioned | 0 |
| **N** | **757** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G17Q116_SQ003 HOME CHARACTERISTICS — THE PROPERTY IS BIG ENOUGH FOR ME/OUR FAMILY**

Do the following characteristics apply to your home? Indicate what applies. — The property is big enough for me/our family.

| | |
|---|---|
| Mentioned | 1137 |
| Not mentioned | 0 |
| **N** | **1137** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G17Q116_SQ004 HOME CHARACTERISTICS — THE OUTDOOR SPACE IS SUFFICIENTLY LARGE FOR ME/OUR FAMILY**

Do the following characteristics apply to your home? Indicate what applies. — The outdoor space is sufficiently large for me/our family.

| | |
|---|---|
| Mentioned | 963 |
| Not mentioned | 0 |
| **N** | **963** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G17Q116_SQ005 HOME CHARACTERISTICS — I LIKE LIVING IN THIS PROPERTY**

Do the following characteristics apply to your home? Indicate what applies. — I like living in this property.

| | |
|---|---|
| Mentioned | 1086 |
| Not mentioned | 0 |
| **N** | **1086** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G17Q116_SQ006 HOME CHARACTERISTICS — THERE IS A PLAYGROUND OR SQUARE IN MY NEIGHBOURHOOD WHERE CHILDREN CAN PLAY**

Do the following characteristics apply to your home? Indicate what applies. — There is a playground or square in my neighbourhood where children can play.

| | |
|---|---|
| Mentioned | 511 |
| Not mentioned | 0 |
| **N** | **511** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G17Q116_SQ007 HOME CHARACTERISTICS — THERE IS A PARK OR (SMALL) FOREST IN MY NEIGHBOURHOOD WHERE CHILDREN CAN PLAY**

Do the following characteristics apply to your home? Indicate what applies. — There is a park or (small) forest in my neighbourhood where children can play.

| | |
|---|---|
| Mentioned | 555 |
| Not mentioned | 0 |
| **N** | **555** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G17Q116_SQ008 HOME CHARACTERISTICS — NONE OF THE ABOVE**

Do the following characteristics apply to your home? Indicate what applies. — None of the above

| | |
|---|---|
| Mentioned | 55 |
| Not mentioned | 0 |
| **N** | **55** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G17Q116_SQ009 HOME CHARACTERISTICS — NO ANSWER**

Do the following characteristics apply to your home? Indicate what applies. — No answer

| | |
|---|---|
| Mentioned | 26 |
| Not mentioned | 0 |
| **N** | **26** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G17Q117 HOME OWNERSHIP**

Are you (or someone else in your family) the owner of the family home, or do you rent it?

| | |
|---|---|
| I own the family home | 403 |
| I and my partner own the family home | 647 |
| My partner owns the family home | 66 |
| I rent/we rent the family home | 309 |
| None of the above | 73 |
| **N** | **1498** |
| Missing – non-response | 26 |
| Missing – not shown | 30 |

**G17Q118 HOME FINANCING**

How did you finance your family home?

| | |
|---|---|
| In personal name (and/or partner) | 974 |
| Combination of own money and company money | 10 |
| Partly in company name | 7 |
| Entirely in company name | 2 |
| **N** | **1025** |
| Missing – non-response | 25 |
| Missing – not shown | 504 |

**G17Q118_other HOME FINANCING (OTHER)**
How did you finance your family home? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **32** |
| Missing – non-response | 0 |
| Missing – not shown | 1522 |

**G17Q119 OWNS OTHER PROPERTY**
Do you own any other properties besides your family home?

| | |
|---|---|
| Yes | 198 |
| No | 836 |
| **N** | **1034** |
| Missing – non-response | 16 |
| Missing – not shown | 504 |

**G17Q122 OTHER PROPERTY VIA COMPANY**
Have you financed at least one other property partly or entirely with company funds?

| | |
|---|---|
| No, in my own name | 0 |
| Yes, at least one other property has been (partly) financed with company funds | 0 |
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | 1554 |

## 21 Saving

**G18Q124 AMOUNT SAVED LAST MONTH**
How much were you able to save last month? That is to say: how much did you put aside in a savings account, investment account or save in some other way (such as pension savings)?

| | |
|---|---|
| €0 | 394 |

| | |
|---|---|
| €1 – €100 | 287 |
| €101 – €500 | 389 |
| €501 – €1.000 | 192 |
| €1.001 – €3.000 | 125 |
| More than €3.000 | 25 |
| **N** | **1412** |
| Missing – non-response | 112 |
| Missing – not shown | 30 |

**G18Q125** **PENSION SAVINGS 2024**

Did you participate in pension savings in 2024, whether or not with tax benefits such as a tax reduction? This concerns the accrual of an individual supplementary pension for which you yourself took the initiative.

| | |
|---|---|
| Yes | 733 |
| No | 464 |
| **N** | **1197** |
| Missing – non-response | 39 |
| Missing – not shown | 318 |

**G18Q127** **ANNUAL PENSION SAVINGS**

How much do you save on average per year through pension savings (e.g., pension savings fund or insurance)? The fiscal maximum for pension savings in 2025 is: €1,050 or €1,350 (depending on the tax benefit you choose - 30% an 25% respectively).

| | |
|---|---|
| Less than €500 | 106 |
| Between €500 and €1.049 | 205 |
| The maximum of €1.050 | 270 |
| Between €1.051 and €1.349 | 72 |
| More than €1.350 | 20 |
| **N** | **673** |
| Missing – non-response | 60 |
| Missing – not shown | 821 |

## 22 Saving: Self-employed

**G19Q129** **PENSION SAVINGS 2024 (SELF-EMPL)**

Did you participate in pension savings in 2024, whether or not with tax benefits such as a tax reduction?

| | |
|---|---|
| Yes | 198 |

| | |
|---|---|
| No | 57 |
| **N** | **255** |
| Missing – non-response | 4 |
| Missing – not shown | 1295 |

**G19Q130** **ANNUAL PENSION SAVINGS (SELF-EMPL)**

How much do you save on average per year through pension savings (e.g. pension savings fund or insurance)? The maximum contribution to the VAPZ (voluntary supplementary pension for self-employed persons) in 2024 was €3,965.77.

| | |
|---|---|
| Less than €500 | 11 |
| Between €500 and €999 | 39 |
| Between €1.000 and€1.999 | 33 |
| Between €2.000 and €3.000 | 35 |
| More than €3.000 | 68 |
| **N** | **186** |
| Missing – non-response | 12 |
| Missing – not shown | 1356 |

**G19Q131** **REASON NO PENSION SAVINGS**

What is the main reason why you are not currently saving for retirement?

| | |
|---|---|
| I prefer other, potentially more profitable investments. | 13 |
| I don't have the budget for it at the moment. | 28 |
| I arrange my pension in a different way. | 10 |
| **N** | **51** |
| Missing – non-response | 6 |
| Missing – not shown | 1497 |

**G19Q132_SQ007** **COMPLEMENTARY INSURANCE — NONE**

Which complementary insurance policies have you taken out? Multiple answers possible. — None

| | |
|---|---|
| Mentioned | 35 |
| Not mentioned | 0 |
| **N** | **35** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G19Q132_SQ001** **COMPLEMENTARY INSURANCE — OCCUPATIONAL DISABILITY INSURANCE**

Which complementary insurance policies have you taken out? Multiple answers possible.
— Occupational disability insurance

| | |
|---|---|
| Mentioned | 84 |
| Not mentioned | 0 |
| **N** | **84** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G19Q132_SQ002 COMPLEMENTARY INSURANCE — GUARANTEED INCOME INSURANCE**

Which complementary insurance policies have you taken out? Multiple answers possible.
— Guaranteed income insurance

| | |
|---|---|
| Mentioned | 149 |
| Not mentioned | 0 |
| **N** | **149** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G19Q132_SQ003 COMPLEMENTARY INSURANCE — INCOME INSURANCE**

Which complementary insurance policies have you taken out? Multiple answers possible.
— Income insurance

| | |
|---|---|
| Mentioned | 24 |
| Not mentioned | 0 |
| **N** | **24** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G19Q132_SQ004 COMPLEMENTARY INSURANCE — HEALTH INSURANCE**

Which complementary insurance policies have you taken out? Multiple answers possible.
— Health insurance

| | |
|---|---|
| Mentioned | 132 |
| Not mentioned | 0 |
| **N** | **132** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G19Q132_SQ005 COMPLEMENTARY INSURANCE — DEATH BENEFIT INSURANCE**

Which complementary insurance policies have you taken out? Multiple answers possible.
— Death benefit insurance

| | |
|---|---|
| Mentioned | 86 |
| Not mentioned | 0 |
| **N** | **86** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G19Q132_SQ006** **COMPLEMENTARY INSURANCE — NO ANSWER**

Which complementary insurance policies have you taken out? Multiple answers possible. — No answer

| | |
|---|---|
| Mentioned | 5 |
| Not mentioned | 0 |
| **N** | **5** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G19Q132_other** **COMPLEMENTARY INSURANCE (OTHER)**

Which complementary insurance policies have you taken out? Multiple answers possible. (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **10** |
| Missing – non-response | 0 |
| Missing – not shown | 1544 |

**G19Q133** **REASON NO INSURANCE**

What is the main reason why you do not currently have insurance?

| | |
|---|---|
| I prefer other, potentially more profitable investments | 5 |
| I do not currently have the budget for it | 20 |
| I insure myself in another way | 4 |
| **N** | **32** |
| Missing – non-response | 3 |
| Missing – not shown | 1519 |

**G19Q133_other** **REASON NO INSURANCE (OTHER)**

What is the main reason why you do not currently have insurance? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **3** |
| Missing – non-response | 0 |

| | |
|---|---|
| Missing – not shown | 1551 |

## 23 Financial knowhow

**G20Q134_SQ001 PAID SERVICES USED — NONE**

Which paid services do you use? — None

| | |
|---|---|
| Mentioned | 7 |
| Not mentioned | 0 |
| **N** | **7** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G20Q134_SQ002 PAID SERVICES USED — ACCOUNTANTS**

Which paid services do you use? — Accountants

| | |
|---|---|
| Mentioned | 233 |
| Not mentioned | 0 |
| **N** | **233** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G20Q134_SQ003 PAID SERVICES USED — ACCOUNTING SOFTWARE (E.G., ACCOUNTABLE)**

Which paid services do you use? — Accounting software (e.g., Accountable)

| | |
|---|---|
| Mentioned | 105 |
| Not mentioned | 0 |
| **N** | **105** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G20Q134_SQ004 PAID SERVICES USED — TAX ADVICE (TAX CONSULTANT OR ADVISOR)**

Which paid services do you use? — Tax advice (tax consultant or advisor)

| | |
|---|---|
| Mentioned | 36 |
| Not mentioned | 0 |
| **N** | **36** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G20Q134_SQ005 PAID SERVICES USED — LEGAL ADVICE (LAWYER, LEGAL EXPERT)**

Which paid services do you use? — Legal advice (lawyer, legal expert)

| | |
|---|---|
| Mentioned | 39 |
| Not mentioned | 0 |
| **N** | **39** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G20Q134_SQ006** **PAID SERVICES USED — INSURANCE BROKER OR ADVISOR**
Which paid services do you use? — Insurance broker or advisor

| | |
|---|---|
| Mentioned | 125 |
| Not mentioned | 0 |
| **N** | **125** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G20Q134_SQ007** **PAID SERVICES USED — BUSINESS COACHING OR CONSULTANCY**
Which paid services do you use? — Business coaching or consultancy

| | |
|---|---|
| Mentioned | 19 |
| Not mentioned | 0 |
| **N** | **19** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G20Q134_SQ008** **PAID SERVICES USED — NO ANSWER**
Which paid services do you use? — No answer

| | |
|---|---|
| Mentioned | 0 |
| Not mentioned | 0 |
| **N** | **0** |
| Missing – non-response | 0 |
| Missing – not shown | |

**G20Q134_other** **PAID SERVICES USED (OTHER)**
Which paid services do you use? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **5** |
| Missing – non-response | 0 |
| Missing – not shown | 1549 |

**G20Q135** **REASON NO ACCOUNTANT**

What is the main reason why you do not use an accountant or bookkeeper?

| | |
|---|---|
| I don't have the budget for it | 1 |
| I prefer to do my bookkeeping myself | 1 |
| My administration is limited, so I don't find it necessary | 4 |
| **N** | **7** |
| Missing – non-response | 0 |
| Missing – not shown | 1547 |

**G20Q135_other** **REASON NO ACCOUNTANT (OTHER)**

What is the main reason why you do not use an accountant or bookkeeper? (Other — open text)

*Open-ended response — verbatim, not tabulated.*

| | |
|---|---|
| **N** | **1** |
| Missing – non-response | 0 |
| Missing – not shown | 1553 |

**G20Q137_SQ001** **FINANCIAL KNOWLEDGE (0-10) — FINANCIAL KNOWLEDGE|VERY LOW|VERY HIGH**

How would you rate your overall financial knowledge? Indicate on the scale. — Financial knowledge|Very low|Very high

| | |
|---|---|
| Mean | 5.81 |
| Standard deviation | 2.24 |
| Median | 6 |
| Minimum | 0 |
| Maximum | 10 |
| **N** | **1471** |
| Missing – non-response | 0 |
| Missing – not shown | 83 |

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# 8. Annex

## 8.1 Dutch Questionnaire

VRAGENLIJST CHANGE SURVEY

# WERKEN ALS ZELFSTANDIGE OF IN ATYPISCH WERK: EEN ONDERZOEK NAAR DE IMPACT VAN INKOMENSSCHOMMELINGEN OP DE LEVENSSTANDAARD

### A: Introductie

### B. Geïnformeerde toestemming

### C. Algemene instructies

### D. Startvragen

**D1. Werkt u juridisch in België?**

*(Bijvoorbeeld: u betaalt belastingen in België, bent aangesloten bij de Belgische sociale zekerheid of u heeft een Belgische onderneming. U hoeft niet permanent fysiek in België te werken om onder het Belgische systeem te vallen.)*

*Voorbeeld: artiest op tournee in het buitenland*

→ *Werkt via een Belgisch contract, blijft aangesloten bij Belgische sociale zekerheid, bouwt pensioenrechten op in België.*

- ☐ Ja
- ☐ Nee
- ☐ Geen antwoord

**D2. Welk geslacht heeft u?**

- ☐ Vrouw
- ☐ Man
- ☐ Andere
- ☐ Geen antwoord

**D3. Wat is uw geboortejaar?**

- ☐ Geen antwoord
- ☐ Uw geboortejaar: ..............................

**D4. Waar bent u geboren?**

- ☐ België

- ☐ EU (niet België)
- ☐ Niet-EU
- ☐ Geen antwoord

**D5. In welke regio woont u? Duid enkel uw hoofdverblijfplaats aan.**

- ☐ Vlaanderen
- ☐ Wallonië
- ☐ Brussels Hoofdstedelijk Gewest
- ☐ Geen antwoord

**D6. Wat is het hoogste diploma dat u heeft behaald?**

- ☐ Geen diploma of lager onderwijs niet met succes beëindigd
- ☐ Lager onderwijs
- ☐ Secundair onderwijs en postsecundair onderwijs (7$^{e}$ jaar)
- ☐ Hoger onderwijs (hogeschool, universiteit of HBO5)
- ☐ Geen antwoord
- ☐ Overige: .............................

## E. Beroepscategorie

**E1. Tot welke beroepscategorie behoort u in uw hoofdberoep?**

- ☐ Zelfstandige
- ☐ Meewerkende echtgenoot
- ☐ Arbeider
- ☐ Bediende
- ☐ Kaderlid
- ☐ Ambtenaar
- ☐ Geen antwoord

## F. Kenmerken van de onderneming

**F1. In welke sector oefent u uw zelfstandige activiteit voornamelijk uit?**

*Kies het antwoord dat het best aansluit.*

- ☐ Managers (hogere kaderleden, leden van wetgevende en uitvoerende macht, managers)
- ☐ Intellectuele, wetenschappelijk en artistieke beroepen (vb. ingenieurs, leraren en professoren, artsen, psychologen, journalisten, kunstenaars, maatschappelijk werkers, kinesisten, softwareontwikkelaars) Technici en verwante beroepen (vb. verpleegkundigen, webtechnici, opticiens, verzekeringsagenten, technici in wetenschap of techniek)
- ☐ Administratief personeel (vb. callcentermedewerkers, magazijniers, logistiek personeel)
- ☐ Dienstverlenend personeel en verkopers (vb. verzorgend personeel, koks, politie-agenten, winkeliers, kappers)
- ☐ Geschoolde landbouwers, bosbouwers en vissers (vb. fruittelers, veetelers, jagers, vissers)
- ☐ Ambachtslieden (vb. bouwarbeiders, kleermakers, meubelmaler)

- ☐ Bedieners van machines en installaties, assembleurs (vb. treinmachinisten, vrachtwagenchauffeurs)
- ☐ Elementaire beroepen (vb. poets- en huihoudelijke hulp, ruitenwassers, ongeschoolde arbeiders)
- ☐ Geen antwoord

**F2. Heeft u een vennootschap opgericht?**

*Heeft u zowel een eenmanszaak als een vennootschap? Selecteer dan 'vennootschap'*

- ☐ Ja
- ☐ Nee (eenmanszaak)
- ☐ Geen antwoord

**F3. Heeft u personeel in dienst?**

*De meewerkende echtgenoot wordt niet als personeel beschouwd.*

- ☐ Ja, ik heb personeel in dienst.
- ☐ Nee, ik heb geen personeel in dienst.
- ☐ Geen antwoord

**F4. Welke vorm heeft de onderneming?**

- ☐ De besloten vennootschap (BV)
- ☐ De commanditaire vennootschap (CommV)
- ☐ De coöperatieve vennootschap (CV)
- ☐ De naamloze vennootschap (NV)
- ☐ De vennootschap onder firma (VOF)
- ☐ De maatschap (zonder rechtspersoonlijkheid)
- ☐ Geen antwoord
- ☐ Overige: ..............................

## G. Eenmanszaak

**G1. Sommige zelfstandigen schrijven zichzelf regelmatig een bedrag over of rekenen op een bepaald bedrag om hun persoonlijke uitgaven te dekken. Reserveert u een deel van uw beroepsinkomsten als persoonlijk budget (bijv. voor levensonderhoud van uzelf en/of uw gezin)?**

- ☐ Ja, een vast maandelijks bedrag
- ☐ Ja, maar het bedrag varieert
- ☐ Nee, ik gebruik mijn beroepsinkomsten zoals ze binnenkomen
- ☐ Geen antwoord
- ☐ Overige: ..............................

**G2. *In welke mate geldt het volgende voor u*: Ik weet op voorhand hoeveel levenonderhoudsbudget ik maandelijks aan de kant schuif in de komende drie maanden.**

- ☐ Helemaal wel
- ☐ Eerder wel
- ☐ Neutraal
- ☐ Eerder niet
- ☐ Helemaal niet

- ☐ Geen antwoord

**G3. Hoeveel maanden per jaar in 2024 schoof u een budget aan de kant voor levensonderhoud?**

- ☐ Geen antwoord
- ☐ Aantal maand: ..............................

**G4. Hoeveel bedraagt dit maandelijks bedrag momenteel?**

- ☐ Minder dan €500
- ☐ €500-999
- ☐ €1000-1499
- ☐ €1500-1999
- ☐ €2000-2499
- ☐ €2500-2999
- ☐ €3000-3499
- ☐ €3500-3999
- ☐ €4000-4499
- ☐ €4500-5000
- ☐ Meer dan €5000
- ☐ Geen antwoord
- ☐ Overige: ..............................

**G5. Wat was het hoogste maandelijkse bedrag dat u gebruikte als budget voor levensonderhoud in de laatste twee jaar?**

- ☐ Geen antwoord
- ☐ Hoogste maandelijks bedrag: ...........................

**G6. Wat was het laagste maandelijkse bedrag dat u gebruikte als budget voor levensonderhoud in de laatste twee jaar?**

- ☐ Geen antwoord
- ☐ Laagste maandelijks bedrag: ...........................

## H. Vennootschap

**H1. Op welke manier(en) keert u zichzelf inkomen uit vanuit uw vennootschap?**

- ☐ Via een bezoldiging (loon als bedrijfsleider)
- ☐ Via dividenden
- ☐ Via een lening via rekening-courant
- ☐ Ik ontvang geen inkomen uit mijn vennootschap
- ☐ Geen antwoord
- ☐ Overige: ...........................

**H2. In welke mate geldt het volgende voor u: Ik weet op voorhand hoeveel ik mezelf maandelijks uitkeer in de komende drie maanden.**

- ☐ Helemaal mee eens
- ☐ Mee eens

- Neutraal
- Niet mee eens
- Helemaal niet mee eens
- Geen antwoord

**H3. Keert u uzelf maandelijks (bij benadering) hetzelfde bedrag uit?**

- Ja, altijd
- Ja, vaak
- Soms
- Nee, meestal niet
- Nee, nooit
- Geen antwoord

**H4. Wat bepaalt in hoofdzaak het bedrag van de bezoldiging die u zichzelf uitkeert?**

- Mijn persoonlijke of gezinsnoden (bv. vaste gezinskosten, levensonderhoud)
- De liquiditeitspositie van mijn onderneming
- Mijn sociale zekerheidsbijdragen en rechten (bv. pensioenopbouw)
- Fiscale regelgeving
- Overige: ..........................

**H5. Hoeveel maanden hebt u uzelf een bezoldiging uitbetaald in 2024?**

- Geen antwoord
- Aantal maand: ..........................

**H6. Hoeveel bedraagt het maandelijks bedrag van de bezoldiging momenteel?**

*Let op: de antwoordopties zijn gebaseerd op verschillende intervallen, geïnformeerd door de regels voor sociale bijdragen en de schijven van de personenbelasting.*

- Minder dan €1400 /maand
- €1401 – 2300 /maand
- €2300 – 4000 /maand
- €4001 – 6000 /maand
- €6001 – 8900 /maand
- Meer dan €8900 /maand
- Geen antwoord
- Overige: ..........................

**H7. Wat was het hoogste maandelijkse bedrag dat u uzelf uitbetaalde in de laatste twee jaar?**

- Geen antwoord
- Hoogste maandelijks bedrag: ..........................

**H8. Wat was het laagste maandelijkse bedrag dat u uzelf uitbetaalde in de laatste twee jaar?**

- Geen antwoord
- Laagste maandelijks bedrag: ..........................

## I. Meewerkende echtgenoot

**I1. Hoe ziet uw financiële situatie er als meewerkende echtgenoot uit?**

*Meerdere antwoorden mogelijk*

- ☐ Ik krijg een vast bedrag per maand
- ☐ Ik word betaald als het bedrijf het goed doet
- ☐ Ik heb geen eigen inkomen naast het bedrijf
- ☐ Ik heb zelf ook nog ander werk
- ☐ Ik heb een eigen pensioenopbouw
- ☐ Ik kan zelf sparen voor later
- ☐ Als het bedrijf stopt, heb ik geen inkomen
- ☐ Geen antwoord

## J. Zelfstandige bezigheid

**J1. Hoeveel jaren bent u werkzaam als zelfstandige?**

- ☐ Minder dan één jaar
- ☐ Geen antwoord
- ☐ Jaar/jaren: ..........................

**J2. Toen u uw huidige job als zelfstandige begon, wat was de belangrijkste reden om zelfstandige te worden?**

*Meerdere antwoordopties mogelijk*

- ☐ Ik zag een kans of gelegenheid om een eigen zaak te starten
- ☐ Ik wilde mijn eigen ideeën of projecten realiseren
- ☐ Ik verwachtte dat zelfstandig werk me financieel meer zou opleveren
- ☐ Ik wilde meer autonomie en de vrijheid om zelf beslissingen te nemen
- ☐ Ik wilde mijn werkuren en werkorganisatie zelf bepalen
- ☐ Dit type werk wordt doorgaans als zelfstandige uitgevoerd
- ☐ Ik zette het familiebedrijf voort
- ☐ Ik vond geen geschikte job in loondienst
- ☐ Mijn werkgever vroeg of verwachtte dat ik als zelfstandige zou verderwerken
- ☐ Ik voelde me genoodzaakt om zelfstandige te worden bij gebrek aan alternatieven
- ☐ Geen antwoord
- ☐ Overige: ..........................

**J3. Heeft u ooit als werknemer (in hoofdberoep of bijberoep) gewerkt?**

- ☐ Ja
- ☐ Neen
- ☐ Geen antwoord

## K. Volatiliteit van de zelfstandige bezigheid

**K1. Heeft uw onderneming te maken met seizoensgebonden schommelingen in de omzet?**

*Bijvoorbeeld door schoolvakanties, feestdagen of weersomstandigheden.*

- ☐ Helemaal niet of nauwelijks
- ☐ Een beetje
- ☐ Neutraal
- ☐ Sterk
- ☐ Zeer sterk
- ☐ Geen antwoord

**K2. In welke mate schommelt uw omzet van maand tot maand volgens u?**

- ☐ Helemaal niet of nauwelijks
- ☐ Een beetje
- ☐ Noch zwak, noch sterk
- ☐ Sterk
- ☐ Zeer sterk
- ☐ Geen antwoord

**K3. Kunt u van tevoren zeggen hoeveel uw omzet ongeveer zal zijn de komende drie maanden?**

*Met omzet bedoelen we het totale bedrag dat uw onderneming in een bepaalde periode ontvangt vóór aftrek van kosten, belastingen en sociale bijdragen.*

- ☐ Helemaal wel
- ☐ Eerder wel
- ☐ Soms
- ☐ Eerder niet
- ☐ Helemaal niet
- ☐ Geen antwoord

**K4. Hoeveel maanden in 2024 waren qua omzet naar schatting slecht?**

- ☐ Geen antwoord
- ☐ Aantal maand: ..........................

**K5. Hoeveel verschillende opdrachtengevers of klanten had u de afgelopen 12 maanden?**

- ☐ 1
- ☐ 2-3
- ☐ 4-10
- ☐ >10
- ☐ Geen antwoord

**K6. Komt 70% of meer van de bedrijfsinkomsten van één klant?**

- ☐ Ja
- ☐ Neen
- ☐ Geen antwoord

**K7. Als mijn klant/klanten laat of onregelmatig betalen, is het voor mij moeilijk om mijn financiën op orde te houden. Bent u het hiermee eens?**

- ☐ Helemaal akkoord
- ☐ Eerder akkoord
- ☐ Deels akkoord, deels niet akkoord
- ☐ Eerder niet akkoord
- ☐ Helemaal niet akkoord
- ☐ Geen antwoord

**K8. Hoe hard schommelen uw professionele kosten van uw zelfstandige activiteit gemiddeld per maand?**

*Met professionele kosten bedoelen we de uitgaven die u maakt voor uw beroepsactiviteit, zoals huur van werkruimte, materiaal, verzekeringen, vervoerskosten of andere uitgaven die nodig zijn om uw werk te kunnen uitvoeren.*

- ☐ De kosten zijn stabiel
- ☐ De kosten schommelen licht
- ☐ De kosten variëren sterk
- ☐ Geen antwoord

**K9. Hoeveel bedroegen uw sociale zekerheidsbijdragen per kwartaal bij benadering in 2024?**

- ☐ Niet van toepassing - ik heb geen sociale zekerheidsbijdragen betaald in 2024
- ☐ Geen antwoord
- ☐ Mijn sociale zekerheidsbijdragen bedroegen: ..........................

**K10. Geef aan in hoeverre bent u het eens met de volgende stelling over het functioneren van uw activiteiten als zelfstandigen/uw zaak:**

**Mijn activiteiten als zelfstandigen/mijn zaak draait momenteel goed.**

- ☐ Helemaal mee oneens
- ☐ Oneens
- ☐ Neutraal
- ☐ Eens
- ☐ Helemaal mee eens
- ☐ Geen antwoord

**K11. Wat denkt u dat de belangrijkste redenen zijn waarom uw zaak (momenteel) minder goed draait?**

*Deze vraag is optioneel en mag worden overgeslagen.*

..........................

**K12. Bent u optimistisch over de toekomst van uw zaak?**

- ☐ Helemaal niet optimistisch
- ☐ Niet erg optimistisch
- ☐ Neutraal
- ☐ Optimistisch
- ☐ Zeer optimistisch
- ☐ Geen antwoord

## L. Werknemers

**L1. Heeft u in uw hoofdberoep een arbeidsovereenkomst voor onbepaalde of bepaalde duur?**

- ☐ Arbeidsovereenkomst voor onbepaalde duur
- ☐ Arbeidsovereenkomst voor bepaalde duur
- ☐ Geen antwoord

**L2. Gelieve uw arbeidsovereenkomst in hoofdberoep te specifiëren. U kan meerdere antwoorden aanduiden.**

- ☐ Arbeidsovereenkomst voor voltijdse arbeid
- ☐ Arbeidsovereenkomst voor deeltijdse arbeid
- ☐ Contract als uitzendkracht
- ☐ Arbeidsovereenkomst dienstencheques
- ☐ Gelegenheidsarbeid in de horecasector (extra)
- ☐ Gelegenheidsarbeid in de land- en tuinbouwsector
- ☐ Platformwerk
- ☐ Flexi-job
- ☐ Geen antwoord
- ☐ Overige: ..........................

**L3. Ik werk op een tijdelijk contract omdat...**

| | Helemaal niet akkoord | Eerder niet akkoord | Deels akkoord, deels niet akkoord | Eerder akkoord | Helemaal akkoord | Geen antwoord |
|---|---|---|---|---|---|---|
| ... het moeilijk is voor mij om vast werk te vinden. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... het me momenteel beter uitkomt (bijv. omwille van familie, studie, vrije tijd...). | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... het me een hoger loon biedt in vergelijking met andere contracten/aanstellingen. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... het me meer vrijheid geeft. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... ik zo een vast contract hoop te krijgen. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... het me een aanvullend inkomen biedt. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... ik zo ervaring en expertise kan opdoen met uiteenlopende taken en jobs. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... dit contract/deze aanstelling hoorde bij de job die ik wou. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... het het enige type van contract/aanstelling was dat ik kon krijgen. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**L4. Wat is de totale looptijd van uw contract?**

- ☐ Minder dan 1 maand
- ☐ Van 1 tot minder dan 3 maanden

- ☐ Van 3 tot minder dan 6 maanden
- ☐ 6 maanden of meer
- ☐ Geen antwoord

**L5. Hoeveel keer is uw huidige contract al verlengd geweest?**

- ☐ 0 keer
- ☐ 1 keer
- ☐ 2-3 keer
- ☐ 4-5 keer
- ☐ Meer dan 5 keer
- ☐ Geen antwoord

**L6. Hoe lang werkt u reeds op tijdelijke contracten sinds u bent beginnen te werken (uw huidige contract inbegrepen)?**

*U mag deze vraag overslaan als u geen antwoord wilt geven.*

- ☐ Jaren: ...........................
- ☐ Maanden: ...........................

**L7. Kunt u van tevoren zeggen hoeveel uur u de volgende maand gaat werken?**

- ☐ Helemaal niet
- ☐ Eerder wel
- ☐ Een beetje
- ☐ Eerder niet
- ☐ Helemaal wel
- ☐ Geen antwoord

**L8. In welke mate gaat u akkoord met de volgende uitspraken?**

| | Helemaal niet akkoord | Eerder niet akkoord | Deels akkoord, deels niet akkoord | Eerder akkoord | Helemaal akkoord | Geen antwoord |
|---|---|---|---|---|---|---|
| Ik verwacht dat ik hier moet vertrekken als mijn huidige contract afgelopen is. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Ik denk dat mijn huidige arbeidscontract vernieuwd zal worden wanneer het afloopt. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Er werd mij een vast contract beloofd in deze organisatie na afloop van mijn huidige contract. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**L9. In welke mate gaat u akkoord met de volgende uitspraken?**

| | Helemaal niet akkoord | Eerder niet akkoord | Deels akkoord, deels niet akkoord | Eerder akkoord | Helemaal akkoord | Geen antwoord |
|---|---|---|---|---|---|---|
| Mijn huidige contract komt mij op dit ogenblik het beste uit. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

| | | | | | | |
|---|---|---|---|---|---|---|
| Ik verkies een ander type contract boven het contract dat ik nu heb. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Mijn huidige contract is het type contract dat ik ook in de toekomst wil. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**L10. Wat is de voornaamste reden om deeltijds te werken?**

- ☐ U vindt geen voltijdse job of uw job wordt niet voltijds aangeboden
- ☐ Omdat ik nog een andere activiteit wil opnemen (flexi-job, zelfstandig)
- ☐ U combineert verschillende deeltijdse jobs
- ☐ U volgt onderwijs of een opleiding
- ☐ Omwille van ziekte of arbeidsongeschiktheid
- ☐ U draagt de zorg voor eigen kinderen of andere zorgbehoevende familieleden
- ☐ Andere familiale redenen
- ☐ Andere persoonlijke redenen
- ☐ Geen antwoord
- ☐ Overige: ..........................

**L11. Was uw vorig contract ook deeltijds?**

- ☐ Ja
- ☐ Nee
- ☐ Dit is mijn eerste contract / n.v.t.
- ☐ Geen antwoord

**L12. Als u de volgende schaal van inkomsten bekijkt, kunt u dan zeggen in welke categorie uw maandelijkse nettoloon van uw hoofdberoep zich bij benadering bevindt, eventuele inkomsten uit overuren inbegrepen?**

- ☐ €1000 of minder
- ☐ Tussen €1000 en 1499
- ☐ Tussen €1500 en 1999
- ☐ Tussen €2000 en 2499
- ☐ Tussen €2500 en 2999
- ☐ Tussen €3000 en 3499
- ☐ Tussen €3500 en 4499
- ☐ Tussen €4500 en 4999
- ☐ €5000 of meer
- ☐ Geen antwoord

## M. Algemene vragen over werk

**M1. Hoeveel varieert het aantal werkuren doorgaans van week tot week, overuren inbegrepen?**

- ☐ Het aantal werkuren is stabiel.
- ☐ Het aantal werkuren wisselt soms van week op week.
- ☐ Het aantal werkuren wisselt sterk van week op week.

- ☐ Geen antwoord

**M2. Hoeveel uren werkt u gemiddeld per week?**

- ☐ Geen antwoord
- ☐ Aantal uur: ...........................

**M3. Hoeveel uur werkt u gemiddeld per week, en hoeveel uur in uw drukste en rustigste weken?**

*U mag deze vraag overslaan als u geen antwoord wilt geven.*

- ☐ Rustigste week: ...........................
- ☐ Gemiddeld: ...........................
- ☐ Drukste week: ...........................

**M4. Bent u akkoord met deze uitspraak?**

**Zelfs wanneer ik ziek ben, voel ik me genoodzaakt om door te werken.**

- ☐ Helemaal oneens
- ☐ Oneens
- ☐ Neutraal
- ☐ Eens
- ☐ Helemaal eens
- ☐ Geen antwoord

**M5. Waarom zou u werken wanneer u ziek bent?**

| | Helemaal niet akkoord | Eerder niet akkoord | Deels akkoord, deels niet akkoord | Eerder akkoord | Helemaal akkoord | Geen antwoord |
|---|---|---|---|---|---|---|
| Ik voel me verantwoordelijk tegenover mijn klanten/ cliënten. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Ik ben financieel afhankelijk van mijn werkinkomen. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Er is niemand om mijn taken over te nemen. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Ik ben bang om opdrachten of inkomsten te verliezen. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Mijn ziekte is niet ernstig genoeg om te stoppen met werken. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Ik heb geen toegang tot ziekteverzekering of vervangingsinkomen. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Ik wil niet dat anderen denken dat ik lui of onbetrouwbaar ben. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Ik werk graag, ook als ik me niet 100% goed voel. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Ik voel me schuldig als ik niet werk. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**M6. Hebt u de voorbije maand naar ander werk gezocht?**

- ☐ Ja
- ☐ Neen
- ☐ Geen antwoord

**M7. Hoe waarschijnlijk of onwaarschijnlijk is het dat u uw huidige job in het komende jaar zult opzeggen?**

- ☐ Helemaal niet waarschijnlijk
- ☐ Niet waarschijnlijk
- ☐ Neutraal
- ☐ Waarschijnlijk
- ☐ Zeer waarschijnlijk
- ☐ Geen antwoord

## N. Zelfstandige bezigheid of loondienst

**N1. Mocht ik kunnen kiezen, dan zou ik loondienst verkiezen boven werken als zelfstandige.**

- ☐ Ja
- ☐ Neen
- ☐ Geen antwoord

**N2. Waarom verkiest u loondienst over werken als zelfstandige?**

- ☐ Omwille van meer inkomenszekerheid
- ☐ Omwille van sociale bescherming (bv. ziekte, pensioen, werkloosheid)
- ☐ Omwille van betere werk-privébalans
- ☐ Omwille van minder verantwoordelijkheid of stress
- ☐ Omwille van administratieve eenvoud
- ☐ Geen antwoord
- ☐ Overige: ..........................

## O. Bijberoep

**O1. Hoeveel jobs/activiteiten combineert u momenteel?**

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 3+
- ☐ Geen antwoord

**O2. Duid aan welke van onderstaande uw bijberoep het beste beschrijft. Indien u meer dan één bijberoep heeft, neem het bijberoep waar u de meeste uren voor werkt.**

- ☐ Deeltijdse job
- ☐ Extra in de horeca
- ☐ Flexi-job

- ☐ Uitzendkracht
- ☐ Verenigingswerk
- ☐ Platformwerk (De Croo statuut)
- ☐ Zelfstandig (in bijberoep)
- ☐ Geen antwoord
- ☐ Overige: ..........................

**O3. U geeft aan een bijberoep als loontrekkende te hebben. Wat is de voornaamste reden dat u dit bijberoep beoefent?**

- ☐ Een stabiel vast maandelijks inkomen
- ☐ Sociale bescherming en voordelen
- ☐ Afwisseling in mijn leven
- ☐ Geen antwoord
- ☐ Overige..........................

**O4. Hoe noodzakelijk zijn uw inkomsten uit bijberoep voor uw levensstandaard?**

- ☐ Helemaal niet noodzakelijk – Ik kan zonder dit inkomen leven zoals ik nu leef.
- ☐ Enigszins noodzakelijk – Ik zou moeten besparen op extra uitgaven.
- ☐ Matig noodzakelijk – Het inkomen is nuttig, maar niet onmisbaar.
- ☐ Noodzakelijk – Ik zou moeite hebben om mijn basisbehoeften te dekken (vb. huur, voeding, energie).
- ☐ Zeer noodzakelijk – Zonder dit inkomen zou ik in financiële problemen komen.
- ☐ Geen antwoord

**O5. Wat is uw belangrijkste motivatie voor het uitoefenen van een bijberoep? Vul uw antwoord hieronder in.**

*U mag deze vraag overslaan als u geen antwoord wilt geven.*

- ☐ ..........................

## P. Schommeling inkomen werknemers

**P1. Kunt u van tevoren zeggen hoeveel u de komende drie maanden gaat verdienen?**

- ☐ Helemaal wel
- ☐ Eerder wel
- ☐ Neutraal
- ☐ Eerder niet
- ☐ Helemaal niet
- ☐ Geen antwoord

**P2. Wordt u maandelijks uitbetaald?**

- ☐ Ja, maandelijks
- ☐ Neen, ik krijg meerdere uitbetalingen per maand
- ☐ Neen, ik word minder dan één keer per maand uitbetaald
- ☐ Geen antwoord

**P3. In welke mate wisselt uw nettoloon van maand tot maand?**

*Toelichting: we verwijzen hier naar een willekeurige maand waarin geen vakantiegeld wordt uitbetaald.*

- ☐ Mijn inkomen is elke maand hetzelfde
- ☐ Mijn inkomen verandert een beetje
- ☐ Neutraal
- ☐ Mijn inkomen verandert veel
- ☐ Mijn inkomen verandert heel sterk
- ☐ Geen antwoord

## Q. Schommelend inkomen

**Q1. Hoe zou u uw wisselend inkomen over het algemeen omschrijven?**

- ☐ Probleemloos
- ☐ Eerder probleemloos- Mijn wisselend inkomen zorgt soms voor kleine financiële moeilijkheden
- ☐ Noch problematisch noch onproblematisch
- ☐ Eerder problematisch - Mijn wisselend inkomen zorgt regelmatig voor financiële moeilijkheden
- ☐ Problematisch - Mijn wisselend inkomen zorgt vaak voor aanzienlijke financiële moeilijkheden
- ☐ Geen antwoord

**Q2. Hoe zorgt u ervoor dat u rondkomt wanneer uw inkomen erg wisselt?**

*U mag deze vraag overslaan als u geen antwoord wilt geven.*

- ☐ ..........................

**Q3. In welke mate heeft uw wisselend inkomen invloed op de volgende aspecten?**

| | Geen invloed | Weinig invloed | Neutraal | Enige invloed | Veel invloed | Geen antwoord |
|---|---|---|---|---|---|---|
| Stress / zorgen in uw huishouden | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Uitgavenpatroon van uw gezin | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Spaarmogelijkheden | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Gevoel van financiële zekerheid | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Uw financiële planning | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**Q4. Alles in acht genomen, hoe tevreden bent u met uw huidige job? Geef aan met een cijfer van 0 tot 10, waarbij 0 staat voor helemaal niet tevreden en 10 voor perfect tevreden.**

*U mag deze vraag overslaan als u geen antwoord wilt geven.*

| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|---|---|
| ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**Q5. U gaf aan dat uw inkomen soms wisselt. Heeft u hierdoor moeite om uw persoonlijke rekeningen op tijd te betalen?**

- ☐ Ja, altijd

- Ja, regelmatig
- Neutraal
- Neen, zelden
- Neen, nooit
- Geen antwoord

## R. Samenstelling huishouden

**R1. Als u de volgende schaal van inkomsten bekijkt, kunt u dan zeggen in welke categorie het maandelijkse netto beschikbaar huishoudinkomen zich bij benadering bevindt voor 2024?**

*Het netto beschikbaar huishoudinkomen is het inkomen dat een huishouden overhoudt na aftrek van belastingen en sociale premies, en na toevoeging van eventuele uitkeringen (bv. kinderbijslag). Dit is het geld dat daadwerkelijk te besteden of te sparen is.*

*Let op: de categorieën stijgen in stappen van €500, maar vanaf €6.000 worden de intervallen €1.000.*

- Minder dan €1500
- Tussen €1500 en 1999
- Tussen €2000 en 2499
- Tussen €2500 en 2999
- Tussen €3000 en 3499
- Tussen €3500 en 4499
- Tussen €4500 en 4999
- Tussen €5000 en 5499
- Tussen €5499 en 5999
- Tussen €6000 en 6999
- Tussen €7000 en 7999
- Tussen €8000 en 8999
- Tussen €9000 en 9999
- Meer dan €10.000
- Geen antwoord

**R2. Met het totale beschikbare inkomen van uw huishouden voor ogen, hoe moeilijk of gemakkelijk kan uw huishouden rondkomen?**

- Zeer moeilijk
- Moeilijk
- Eerder moeilijk
- Noch moeilijk noch makkelijk
- Eerder gemakkelijk
- Gemakkelijk
- Zeer gemakkelijk
- Geen antwoord

**R3. Hoe groot moet volgens u het inkomen zijn voor uw huishouden om maandelijks juist rond te komen (in euro), dat wil zeggen de eindjes aan elkaar te knopen?**

*U mag deze vraag overslaan als u geen antwoord wilt geven.*

*Gelieve rekening te houden met de huidige leefomstandigheden van uw huishouden en met wat u verstaat onder 'de eindjes aan elkaar knopen'.*

*Het gaat zowel om de netto inkomens uit arbeid of uit uw bedrijf, als sociale uitkeringen (vervangingsinkomen, kinderbijslag, werkloosheidsuitkering, pensioenuitkering, tegemoetkoming personen met handicap) en andere uitkeringen (maaltijdcheques, interesten, mandaten e.d.). Reken het inkomen van al uw gezinsleden mee en vergeet uzelf niet mee te tellen.*

- ☐ ...........................

**R4. Welk deel van het totale gezinsinkomen komt van uw inkomen?**

- ☐ 100 %
- ☐ 75 – 99 %
- ☐ 50 – 74 %
- ☐ 25 – 49 %
- ☐ 10 – 24 %
- ☐ < 10 %
- ☐ Onzeker: Het aandeel wisselt sterk of is moeilijk in te schatten
- ☐ Geen antwoord

**R5. Over welke tijdshorizon plant u doorgaans uw persoonlijke en huishoudelijke financiën?**

- ☐ Voor de komende dag
- ☐ Voor de komende week
- ☐ Voor de komende maand
- ☐ Voor de komende 2 tot 3 maanden
- ☐ Voor de komende 4 tot 12 maanden
- ☐ Voor de komende 1 tot 3 jaar
- ☐ Voor meer dan 3 jaar
- ☐ Geen antwoord

**R6. Wat is de samenstelling van uw huishouden?**

*In het huishouden worden alleen personen met wie u inkomsten en uitgaven deelt gerekend (bijv. partner, kinderen). Vermeld geen huisgenoten of anderen die bij u wonen maar hun financiën apart beheren.*

- ☐ Ik woon alleen
- ☐ Ik woon alleen met kinderen
- ☐ Ik woon samen met een (levens)partner, zonder kinderen
- ☐ Ik woon samen met een (levens)partner en kinderen
- ☐ Geen antwoord
- ☐ Overige: ...........................

**R7. Hoeveel minderjarige kinderen (jonger dan 18 jaar) in uw huishouden zijn afhankelijk van het huishoudinkomen?**

- ☐ Geen antwoord
- ☐ Aantal kinderen: ...........................

**R8. Hoeveel kinderen zijn jonger dan 14 jaar?**

- ☐ Geen antwoord
- ☐ Aantal kinderen: ...........................

**R9. Welke vorm van bezigheid heeft uw partner in hoofdberoep:**

- ☐ Werknemer
- ☐ Zelfstandig
- ☐ Meewerkende partner zonder eigen statuut
- ☐ Werkloos
- ☐ Student
- ☐ Gepensioneerd
- ☐ Arbeidsongeschikt of langdurig ziek
- ☐ Geen antwoord
- ☐ Overige: ..........................

**R10. Het stabiele inkomen van mijn partner is noodzakelijk om mijn eigen, wisselende inkomen op te vangen binnen het beschikbaar huishoudinkomen.**

- ☐ Helemaal niet eens
- ☐ Eerder niet eens
- ☐ Deels eens, deels oneens
- ☐ Eerder eens
- ☐ Helemaal eens
- ☐ Geen antwoord

**R11. Welke steun krijgt uw huishouden (alle leden van uw huishouden meegeteld) momenteel van de overheid? Meerdere antwoorden mogelijk**

- ☐ Groeipakket/Kinderbijslag
- ☐ Leefloon (OCMW)
- ☐ Werkloosheidsuitkering van uw partner
- ☐ Ziekte-uitkering/invaliditeitsuitkering
- ☐ Pensioen (rust-, overlevings- of invaliditeitspensioen)
- ☐ Sociale huisvesting
- ☐ Huursubsidie/huurpremie
- ☐ Energiepremies (elektriciteit, gas, water)
- ☐ Verlaagd tarief openbaar vervoer
- ☐ Studietoelagen/schooltoelagen
- ☐ Financiële ondersteuning OCMW
- ☐ Kunstwerkuitkering
- ☐ Geen
- ☐ Geen antwoord
- ☐ Overige: ..........................

**R12. Welke steun van de overheid is het belangrijkste voor uw huishouden?**

- ☐ Groeipakket/Kinderbijslag
- ☐ Leefloon (OCMW)
- ☐ Werkloosheidsuitkering van uw partner
- ☐ Ziekte-uitkering/invaliditeitsuitkering
- ☐ Pensioen (rust-, overlevings- of invaliditeitspensioen)
- ☐ Sociale huisvesting
- ☐ Huursubsidie/huurpremie

- ☐ Energiepremies (elektriciteit, gas, water)
- ☐ Verlaagd tarief openbaar vervoer
- ☐ Studietoelagen/schooltoelagen
- ☐ Financiële ondersteuning OCMW
- ☐ Kunstwerkuitkering
- ☐ Geen
- ☐ Geen antwoord
- ☐ Overige: ..........................

## S. Levensstandaard van het huishouden

**S1. Kunt u zeggen of uw huishouden over de volgende goederen beschikt voor privégebruik? In het geval u iets niet hebt, kunt u dan zeggen of dit komt omdat u het zich niet kunt veroorloven of omwille van andere redenen (u wilt het bijvoorbeeld niet of u hebt het niet nodig)?**

| | Ja, ik beschik / wij beschikken er over | Neen, ik kan / wij kunnen het niet veroorloven | Neen, ik beschik / wij beschikken er niet over omwille van andere redenen | Geen antwoord |
|---|---|---|---|---|
| Een laptop of PC | ☐ | ☐ | ☐ | ☐ |
| Een smartphone | ☐ | ☐ | ☐ | ☐ |
| Voldoende apparaten, iedereen van het gezin kan tegelijk digitaal werken of les volgen | ☐ | ☐ | ☐ | ☐ |
| Een goede internetverbinding | ☐ | ☐ | ☐ | ☐ |
| Een tv | ☐ | ☐ | ☐ | ☐ |
| Een wasmachine | ☐ | ☐ | ☐ | ☐ |
| Een auto | ☐ | ☐ | ☐ | ☐ |
| Een fiets | ☐ | ☐ | ☐ | ☐ |
| Een bromfiets of motorfiets | ☐ | ☐ | ☐ | ☐ |

**S2. Welke van deze dingen kunt u gebruiken via uw werk?**

- ☐ Geen
- ☐ Een laptop of PC met een internetverbinding
- ☐ Een smartphone met internetverbinding
- ☐ Voldoende apparaten, iedereen van het gezin kan tegelijk digitaal werken of les volgen
- ☐ Een goede internetverbinding
- ☐ Een tv
- ☐ Een wasmachine
- ☐ Een auto
- ☐ Een fiets
- ☐ Een bromfiets of motorfiets

**S3. Hoe heeft u hier toegang tot?**

| | Het is mijn / ons privébezit | Volledig via de zaak (bv. op kosten van de onderneming) | Via de zaak voor X% | Niet van toepassing | Geen antwoord |
|---|---|---|---|---|---|
| Een laptop of PC met internetverbinding | ☐ | ☐ | ☐ | ☐ | ☐ |

| | | | | | |
|---|---|---|---|---|---|
| Een smartphone met internetverbinding | ☐ | ☐ | ☐ | ☐ | ☐ |
| Voldoende apparaten, iedereen van het gezin kan tegelijk digitaal werken of les volgen | ☐ | ☐ | ☐ | ☐ | ☐ |
| Een goede internetverbinding | ☐ | ☐ | ☐ | ☐ | ☐ |
| Een tv | ☐ | ☐ | ☐ | ☐ | ☐ |
| Een wasmachine | ☐ | ☐ | ☐ | ☐ | ☐ |
| Een auto | ☐ | ☐ | ☐ | ☐ | ☐ |
| Een fiets | ☐ | ☐ | ☐ | ☐ | ☐ |
| Een bromfiets of motorfiets | ☐ | ☐ | ☐ | ☐ | ☐ |

**S4. In welke mate worden de volgende persoonlijke uitgaven voor ontspanning of vrije tijd ingebracht als beroepskosten in uw boekhouding?**

*Met "inbrengen als beroepskost" bedoelen we dat de uitgave geheel of gedeeltelijk als professioneel wordt verantwoord en fiscaal in aftrek wordt gebracht*.

| | Helemaal niet | In beperkte mate | Enigszins | In aanzienlijke mate | In sterke mate | Geen antwoord |
|---|---|---|---|---|---|---|
| Restaurantbezoeken | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Theater- of concertbezoeken | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Bioscoopbezoeken | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Reizen of vakanties | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Festivals of cultuurevenementen | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**S5. Kan uw huishouden zich volgende zaken veroorloven indien gewenst?**

| | Ja | Neen | Geen antwoord |
|---|---|---|---|
| Jaarlijks één week op vakantie gaan | ☐ | ☐ | ☐ |
| Om de twee dagen een vlees- kip- of vismaaltijd of een vegetarisch alternatief eten | ☐ | ☐ | ☐ |
| Uw woning voldoende verwarmen | ☐ | ☐ | ☐ |
| Uw woning voldoende afkoelen tijdens de zomer | ☐ | ☐ | ☐ |
| | ☐ | ☐ | ☐ |

**S6. Geef aan in hoeverrre volgende stellingen uw situatie beschrijven.**

| | Beschrijft mij helemaal niet | Beschrijft mij niet echt | Neutraal | Beschrijft mij een beetje | Beschrijft mij volledig | Geen antwoord |
|---|---|---|---|---|---|---|
| Ik zal de financiële doelen bereiken die ik mezelf heb gesteld | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Ik heb genoeg geld gespaard (of zal kunnen sparen) om het tot het einde van mijn leven vol te houden | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Ik loop achter met mijn financiën | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Vanwege mijn geldsituatie heb ik het gevoel dat ik nooit de | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

| | | | | | | |
|---|---|---|---|---|---|---|
| dingen zal hebben die ik wil in het leven. | | | | | | |

## T. Uw woonsituatie

**T1. Zijn de volgende kenmerken van toepassing op uw woning? Duid aan wat past.**

- ☐ Mijn woning heeft een tuin.
- ☐ Mijn woning heeft een koer, terras of dakterras.
- ☐ De woning is voldoende groot voor mij/ons gezin.
- ☐ De buitenruimte is voldoende groot voor mij/ons gezin.
- ☐ Ik woon graag in deze woning.
- ☐ Er is een speeltuintje of pleintje in mijn buurt waar kinderen kunnen spelen.
- ☐ Er is een park of (klein) bos in mijn buurt waar kinderen kunnen spelen.
- ☐ Geen van bovenstaande
- ☐ Geen antwoord

**T2. Bent u (of iemand anders van uw gezin), eigenaar van de gezinswoning of huurt u deze?**

- ☐ Ik ben eigenaar van de gezinswoning
- ☐ Ik en mijn partner zijn eigenaars van de gezinswoning
- ☐ Mijn partner is eigenaar van de gezinswoning
- ☐ Ik huur/wij huren de gezinswoning
- ☐ Geen van bovenstaande
- ☐ Geen antwoord

**T3. Hoe heeft u uw gezinswoning gefinancierd?**

- ☐ Op persoonlijke naam (en/of partner)
- ☐ Combinatie van eigen geld en bedrijfsgeld
- ☐ Deels op naam van het bedrijf
- ☐ Volledig op naam van het bedrijf
- ☐ Geen antwoord
- ☐ Overige: ...........................

**T4. Heeft u naast uw gezinswoning nog één of meer woningen in bezit?**

- ☐ Ja
- ☐ Neen
- ☐ Geen antwoord

**T5. Heeft u ten minste één andere woning deels of volledig met bedrijfsgeld gefinancierd?**

- ☐ Neen, op persoonlijke naam
- ☐ Ja, ten minste één andere woning is (deels) met bedrijfsgeld gefinancierd
- ☐ Geen antwoord

## U. Sparen

**U1. Hoeveel heeft u vorige maand kunnen sparen? Dat wil zeggen: hoeveel heeft u opzijgezet op een spaarrekening, beleggingsrekening of op een andere manier gespaard (zoals pensioensparen)?**

- €0
- €1 – €100
- €101 – €500
- €501 – €1.000
- €1.001 – €3.000
- Meer dan €3.000
- Geen antwoord

**U2. Deed u in 2024 aan pensioensparen, al dan niet onder fiscaal gunstige voordelen zoals een belastingvermindering? Het gaat hier over het opbouwen van een individueel aanvullend pensioen waarvoor uzelf het initiatief genomen hebt.**

- Ja
- Neen
- Geen antwoord

**U3. Hoeveel spaart u gemiddeld per jaar via pensioensparen (bijv. pensioenspaarfonds of -verzekering)?**

*Het fiscale maximum voor pensioensparen bedraagt in 2025: €1.050 of €1.350 (afhankelijk van het belastingvoordeel dat u kiest - 30% en 25% respectievelijk).*

- Minder dan €500
- Tussen €500 en €1.049
- Het maximum van €1.050
- Tussen €1.051 en €1.349
- Meer dan €1.350
- Geen antwoord

## V. Sparen: zelfstandigen

**V1. Deed u in 2024 aan pensioensparen, al dan niet onder fiscaal gunstige voordelen zoals een belastingvermindering?**

- Ja
- Neen
- Geen antwoord

**V2. Hoeveel spaart u gemiddeld per jaar via pensioensparen (bijv. pensioenspaarfonds of -verzekering)?**

*De maximale bijdrage aan het VAPZ (vrij aanvullend pensioen voor zelfstandigen) bedroeg in 2024: €3.965,77.*

- Minder dan €500
- Tussen €500 en €999
- Tussen €1.000 en €1.999
- Tussen €2.000 en €3.000

- ☐ Meer dan €3.000
- ☐ Geen antwoord

**V3. Wat is de belangrijkste reden waarom u momenteel niet aan pensioensparen doet?**

- ☐ Ik geef de voorkeur aan andere, potentieel meer rendabele investeringen
- ☐ Ik heb er momenteel geen budget voor
- ☐ Ik regel mijn pensioen op een andere manier
- ☐ Geen antwoord

**V4. Welke aanvullende verzekeringen heeft u afgesloten?**

***Meerdere** antwoorden mogelijk.*

- ☐ Geen
- ☐ Arbeidsongeschiktheidsverzekering
- ☐ Verzekering gewaarborgd inkomen
- ☐ Inkomensverzekering
- ☐ Ziektekostenverzekering
- ☐ Overlijdensrisicoverzekering
- ☐ Geen antwoord
- ☐ Overige: ..........................

**V5. Wat is de belangrijkste reden waarom u momenteel geen verzekering heeft afgesloten?**

- ☐ Ik geef de voorkeur aan andere, potentieel meer rendabele investeringen
- ☐ Ik heb er momenteel geen budget voor
- ☐ Ik verzeker mezelf op een andere manier
- ☐ Geen antwoord
- ☐ Overige: ..........................

## W. Financiële kennis

**W1. Van welke betaalde diensten maakt u gebruik?**

- ☐ Geen
- ☐ Boekhouders of accountants
- ☐ Boekhoudkundige software (vb. Accountable)
- ☐ Fiscaal advies (belastingconsulent of -adviseur)
- ☐ Juridisch advies (advocaat, jurist)
- ☐ Verzekeringsmakelaar of –advies
- ☐ Business coaching of –consultancy
- ☐ Geen antwoord
- ☐ Overige: ..........................

**W2. Wat is de belangrijkste reden waarom u geen gebruik maakt van een boekhouder of accountant?**

- ☐ Ik heb er het budget niet voor
- ☐ Ik doe mijn boekhouding liever zelf
- ☐ Mijn administratie is beperkt, dus ik vind het niet nodig
- ☐ Geen antwoord

☐ Overige: ...........................

**W3. Hoe zou u uw algehele financiële kennis beoordelen? Duid aan op de schaal.**

*De schaal loopt van 0 tot 10, waarbij 0 zeer laag, 5 gemiddeld en 10 zeer hoog betekent.*

| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|---|---|
| ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

## X. Slot

## 8.2 French Questionnaire

QUESTIONNAIRE CHANGE SURVEY

# TRAVAILLER EN TANT QU'INDÉPENDANT OU DANS UN EMPLOI ATYPIQUE : UNE ÉTUDE SUR L'IMPACT DES FLUCTUATIONS DE REVENUS SUR LE NIVEAU DE VIE

### A: Introduction

### B. Consentement éclairé

### C. Instructions générales

### D. Questions initiales

**D1. Travaillez-vous sous le régime belge ?**

*(Par exemple : vous avez une entreprise belge, vous payez des impôts en Belgique ou vous êtes affilié à la sécurité sociale belge. Il n'est pas nécessaire de travailler physiquement en Belgique de façon permanente pour être soumis aux règles belges.)*

*Exemple : artiste en tournée à l'étranger*

→ *Travaille sous contrat belge, reste affilié à la sécurité sociale belge, acquiert des droits à la pension en Belgique.*

- ☐ Oui
- ☐ Non
- ☐ Pas de réponse

**D2. Quel est votre sexe ?**

- ☐ Femme
- ☐ Homme
- ☐ Autre
- ☐ Pas de réponse

**D3. Quelle est votre année de naissance ?**

- ☐ Pas de réponse
- ☐ Votre année de naissance : ..............................

**D4. Où êtes-vous né ?**

- ☐ Belgique
- ☐ EU (hors de Belgique)

- ☐ Hors EU
- ☐ Pas de réponse

**D5. Dans quelle région habitez-vous ? Indiquez uniquement votre lieu de résidence principale.**

- ☐ Flandre
- ☐ Wallonie
- ☐ Région de Bruxelles-Capitale
- ☐ Pas de réponse

**D6. Quel est le diplôme le plus élevé que vous ayez obtenu ?**

- ☐ Pas de diplôme ou le répondant n'a pas terminé l'enseignement primaire avec succès
- ☐ Enseignement primaire
- ☐ Enseignement secondaire ou post-secondaire
- ☐ Enseignement supérieur (haute école, université ou BES)
- ☐ Pas de réponse
- ☐ Autre : ..............................

## E. Catégorie professionnelle

**E1. T À quelle catégorie professionnelle appartenez-vous dans votre activité principale ?**

- ☐ Indépendant
- ☐ Conjoint aidant
- ☐ Ouvrier
- ☐ Employé
- ☐ Cadre
- ☐ Fonctionnaire
- ☐ Pas de réponse

## F. Caractéristiques de l'entreprise

**F1. Dans quel secteur exercez-vous principalement votre activité indépendante ?**

*Choisissez la réponse qui vous convient le mieux.*

- ☐ Cadres et dirigeants (cadres supérieurs, membres du pouvoir législatif et exécutif, managers)
- ☐ Professions intellectuelles, scientifiques et artistiques (par ex. ingénieurs, enseignants et professeurs, médecins, psychologues, journalistes, artistes, assistants sociaux, kinésithérapeutes, développeurs de logiciels)
- ☐ Techniciens et professions apparentées (par ex. infirmiers, techniciens web, opticiens, agents d'assurance, techniciens scientifiques ou techniques)
- ☐ Personnel administratif (par ex. employés de centres d'appel, magasiniers, personnel logistique)
- ☐ Personnel de service et vendeurs (par ex. personnel soignant, cuisiniers, policiers, commerçants, coiffeurs)
- ☐ Agriculteurs, forestiers et pêcheurs qualifiés (par ex. arboriculteurs, éleveurs, chasseurs, pêcheurs)
- ☐ Artisans (par ex. ouvriers du bâtiment, tailleurs, fabricants de meubles)

- ☐ Conducteurs de machines et d'installations, assembleurs (par ex. conducteurs de train, chauffeurs de camion)
- ☐ Professions élémentaires (par ex. aides ménagères, nettoyeurs de vitres, ouvriers non qualifiés)
- ☐ Pas de réponse

**F2. Avez-vous créé une société ?**

- ☐ Oui
- ☐ Non (entreprise individuelle / personne physique)
- ☐ Pas de réponse

**F3. Employez-vous du personnel ?**

*Le conjoint aidant n'est pas considéré comme un membre du personnel.*

- ☐ Oui, j'emploie du personnel
- ☐ Non, je n'emploie pas du personnel
- ☐ Pas de réponse

**F4. Quelle est la forme juridique de votre entreprise ?**

- ☐ Société à responsabilité limitée (SRL)
- ☐ Société en commandite (SComm)
- ☐ Société coopérative (SC)
- ☐ Société anonyme (SA)
- ☐ Société en nom collectif
- ☐ Société simple (pas de personnalité juridique)
- ☐ Pas de réponse
- ☐ Autre : ..............................

## G. Entreprise individuelle / personne physique

**G1. Certains indépendants se versent régulièrement ou comptent sur un certain montant pour couvrir leurs dépenses personnelles. Mettez-vous de côté une partie de vos revenus professionnels pour vos dépenses personnelles (par exemple pour subvenir à vos besoins ou ceux de votre famille) ?**

- ☐ Oui, un montant mensuel fixe
- ☐ Oui, mais le montant varie
- ☐ Non, j'utilise mes revenus professionnels au fur et à mesure qu'ils arrivent
- ☐ Pas de réponse
- ☐ Autre : ..............................

**G2. *Dans quelle mesure l'énoncé suivant s'applique-t-il à vous ?* Je sais à l'avance de quel budget je disposerai chaque mois pour mes dépenses personnelles au cours des trois prochains mois.**

- ☐ Tout à fait d'accord
- ☐ D'accord
- ☐ Neutre
- ☐ Pas d'accord
- ☐ Pas du tout d'accord
- ☐ Pas de réponse

**G3. En 2024, pendant combien de mois avez-vous mis de l'argent de côté pour vos dépenses personnelles et familiales ?**

*Par dépenses personnelles et familiales, on vise les dépenses courantes pour payer le logement, l'alimentation, les loisirs, etc.*

- ☐ Pas de réponse
- ☐ Nombre de mois : ..............................

**G4. Quel est actuellement le montant mensuel de ce budget pour vos dépenses personnelles et familiales ?**

- ☐ Moins de 500 €
- ☐ 500-999 €
- ☐ 1000-1499 €
- ☐ 1500-1999 €
- ☐ 2000-2499 €
- ☐ 2500-2999 €
- ☐ 3000-3499 €
- ☐ 3500-3999 €
- ☐ 4000-4499 €
- ☐ 4500-5000 €
- ☐ Plus que 5000 €
- ☐ Pas de réponse
- ☐ Autre : ..............................

**G5. Au cours des deux dernières années, quel a été le montant mensuel le plus élevé que vous avez consacré à vos dépenses personnelles et familiales ?**

- ☐ Pas de réponse
- ☐ Montant mensuel le plus élevé : ...........................

**G6. Au cours des deux dernières années, quel a été le montant mensuel le plus faible que vous avez consacré à vos dépenses personnelles et familiales ?**

- ☐ Pas de réponse
- ☐ Montant mensuel le plus faible : ...........................

## H. Société

**H1. De quelle(s) manière(s) percevez-vous des revenus ?**

- ☐ Par le paiement d'une rémunération (salaire en tant que chef d'entreprise)
- ☐ Par le versement de dividendes
- ☐ Par un prêt via un compte courant
- ☐ Je ne perçois aucun revenu de mon entreprise
- ☐ Pas de réponse
- ☐ Autre : ...........................

**H2. Dans quelle mesure l'énoncé suivant s'applique-t-il à vous ? Je sais à l'avance quel montant je me verserai chaque mois au cours des trois prochains mois.**

- ☐ Tout à fait d'accord
- ☐ Plutôt d'accord
- ☐ Neutre
- ☐ Plutôt pas d'accord
- ☐ Pas du tout d'accord
- ☐ Pas de réponse

**H3. Vous versez-vous à peu près le même montant chaque mois ?**

- ☐ Oui, toujours
- ☐ Oui, souvent
- ☐ Parfois
- ☐ Généralement non
- ☐ Non, jamais
- ☐ Pas de réponse

**H4. Qu'est-ce qui détermine principalement le montant de la rémunération que vous vous versez ?**

- ☐ Mes besoins personnels ou familiaux (par exemple, les frais fixes de la famille, les frais de subsistance)
- ☐ Les liquidités disponibles dans mon entreprise
- ☐ Mes cotisations et droits à la sécurité sociale (par exemple, constitution de droits pour la pension)
- ☐ Les réglementations fiscales
- ☐ Autre : ..........................

**H5. En 2024, pendant combien de mois vous êtes-vous versé une rémunération ??**

- ☐ Pas de réponse
- ☐ Nombre de mois : ..........................

**H6. Quel est actuellement le montant mensuel de cette rémunération ?**

*Remarque : les options de réponse sont basées sur différents intervalles, définis en fonction des règles de cotisations sociales et des tranches de l'impôt sur le revenu.*

- ☐ Moins de 1400 €/mois
- ☐ 1401 – 2300 €/mois
- ☐ 2301 – 4000 €/mois
- ☐ 4001 – 6000 €/mois
- ☐ 6001 – 8900 €/mois
- ☐ Plus de 8900 €/mois
- ☐ Pas de réponse
- ☐ Autre : ..........................

**H7. Quel a été, au cours des deux dernières années, le montant mensuel le plus élevé que vous vous êtes versé comme rémunération ?**

- ☐ Pas de réponse
- ☐ Montant : ..........................

**H8. Quel a été le montant mensuel le plus bas que vous vous êtes versé au cours des deux dernières années ?**

- ☐ Pas de réponse
- ☐ Montant : ..........................

## I. Conjoint aidant

**I1. Quelle est votre situation financière en tant que conjoint aidant ?**

*Plusieurs réponses possibles*

- ☐ Je reçois un montant fixe chaque mois
- ☐ Je reçois de l'argent quand l'entreprise se porte bien
- ☐ Je n'ai pas de revenus propres en dehors de l'entreprise
- ☐ J'ai un autre travail
- ☐ Je constitue moi-même mes droits à la pension
- ☐ Je peux épargner pour plus tard
- ☐ Si l'entreprise s'arrête, je n'ai pas de revenus
- ☐ Pas de réponse

## J. Activité indépendante

**J1. Depuis combien d'années travaillez-vous en tant qu'indépendant ?**

- ☐ Moins d'une année
- ☐ Pas de réponse
- ☐ Année(s) : ..........................

**J2. Lorsque vous avez commencé votre activité actuelle comme travailleur indépendant, quelle a été la principale raison de devenir indépendant ?**

*Plusieurs réponses possibles*

- ☐ J'ai vu une opportunité de créer ma propre entreprise.
- ☐ Je voulais concrétiser mes idées ou mes projets.
- ☐ Je pensais que le travail indépendant me rapporterait davantage financièrement.
- ☐ Je voulais plus d'autonomie et la liberté de prendre mes propres décisions.
- ☐ Je voulais organiser moi-même mes horaires.
- ☐ Ce type d'activité est généralement exercé sous le statut d'indépendant.
- ☐ J'ai repris l'entreprise familiale.
- ☐ Je n'ai pas trouvé d'emploi adéquat comme salarié.
- ☐ Mon employeur me demandait ou attendait de moi que je continue à travailler en tant que travailleur indépendant.
- ☐ Je me suis senti obligé de devenir travailleur indépendant faute d'alternatives.
- ☐ Pas de réponse
- ☐ Autre : ..........................

**J3. Avez-vous déjà travaillé comme salarié (emploi principal ou accessoire) ?**

- ☐ Oui

- ☐ Non
- ☐ Pas de réponse

## K. Fluctuations de l'activité en tant qu'indépendant

**K1. Votre entreprise connaît-elle des fluctuations saisonnières de son chiffre d'affaires ? Par exemple en raison des vacances scolaires, des jours fériés ou des conditions météorologiques ?**

- ☐ Pas du tout/ à peine
- ☐ Un peu
- ☐ Neutre
- ☐ Beaucoup
- ☐ Énormément
- ☐ Pas de réponse

**K2. Selon vous, dans quelle mesure votre chiffre d'affaires varie-t-il d'un mois à l'autre ?**

- ☐ Pas du tout/ à peine
- ☐ Un peu
- ☐ Ni faiblement, ni fortement
- ☐ Beaucoup
- ☐ Énormément
- ☐ Pas de réponse

**K3. Pouvez-vous estimer à l'avance le chiffre d'affaires approximatif pour les trois prochains mois ?**

*Par chiffre d'affaires, nous entendons le montant total que votre entreprise encaisse sur une période donnée avant déduction des frais, impôts et cotisations sociales.*

- ☐ Tout à fait
- ☐ Plutôt oui
- ☐ À peine
- ☐ Plutôt non
- ☐ Pas du tout
- ☐ Pas de réponse

**K4. Combien de mois en 2024 ont été, selon votre estimation, de « mauvais mois » en termes de chiffre d'affaires d'entreprise ?**

- ☐ Pas de réponse
- ☐ Nombre de mois : ..........................

**K5. Combien de clients différents avez-vous eu au cours des 12 derniers mois ?**

- ☐ 1
- ☐ 2-3
- ☐ 4-10
- ☐ >10
- ☐ Pas de réponse

**K6. Est-ce qu'au moins 70 % des revenus de votre entreprise proviennent d'un seul client ?**

- Oui
- Non
- Pas de réponse

**K7. Êtes-vous d'accord avec l'énoncé suivant ? Quand mes clients paient en retard ou de façon irrégulière, j'ai du mal à gérer mes finances.**

- Tout à fait d'accord
- Plutôt d'accord
- Ni d'accord ni pas d'accord
- Plutôt pas d'accord
- Pas du tout d'accord
- Pas de réponse

**K8. À quel point les frais professionnels liés à votre activité indépendante varient-ils en moyenne d'un mois à l'autre ?**

*Par frais professionnels, nous entendons les dépenses engagées pour votre activité professionnelle, comme la location d'un espace de travail, le matériel, les assurances, les frais de transport ou d'autres dépenses nécessaires à l'exercice de votre activité.*

- Les coûts sont stables
- Les coûts fluctuent légèrement
- Les coûts varient fortement
- Pas de réponse

**K9. En 2024, à combien s'élevaient environ vos cotisations de sécurité sociale trimestrielles ?**

- Sans objet - je n'ai pas versé de cotisations sociales en 2024.
- Pas de réponse
- Mes cotisations de sécurité sociale s'élevaient à environ : ...........................

**K10. Indiquez dans quelle mesure vous êtes d'accord avec l'affirmation suivante concernant le fonctionnement de votre activité indépendante / de votre entreprise :**

**Mon activité indépendante / mon entreprise fonctionne bien en ce moment.**

- Pas du tout d'accord
- Plutôt pas d'accord
- Neutre
- Plutôt pas d'accord
- Pas du tout d'accord
- Pas de réponse

**K11. Selon vous, quelles sont les principales raisons pour lesquelles votre entreprise fonctionne moins bien (actuellement) ?**

*Cette question est facultative et peut être ignorée.*

...........................

**K12. Etes-vous optimiste au sujet du futur de votre activité ?**

- ☐ Pas du tout optimiste
- ☐ Pas très optimiste
- ☐ Neutre
- ☐ Optimiste
- ☐ Très optimiste
- ☐ Pas de réponse

## L. Salariés

**L1. Dans votre profession principale, avez-vous un contrat de travail à durée indéterminée ou à durée déterminée ?**

- ☐ Contrat de travail à durée indéterminée
- ☐ Contrat de travail à durée déterminée
- ☐ Pas de réponse

**L2. Veuillez préciser le type de contrat de travail dans votre profession principale.**

- ☐ Contrat de travail à temps plein
- ☐ Contrat de travail à temps partiel
- ☐ Contrat de travail intérimaire
- ☐ Contrat de titres-service
- ☐ Travail occasionnel dans le secteur horeca (extra)
- ☐ Travail occasionnel dans le secteur de l'agriculture et de l'horticulture
- ☐ Travail de plateforme
- ☐ Flexi-job
- ☐ Pas de réponse
- ☐ Autre : ..........................

**L3. Indiquez dans quelle mesure vous êtes d'accord avec les énoncés suivants. Je suis occupé(e) dans un emploi à durée déterminée parce que...**

| | Pas du tout d'accord | Plutôt pas d'accord | En partie d'accord, en partie pas d'accord | Plutôt d'accord | Tout à fait d'accord | Pas de réponse |
|---|---|---|---|---|---|---|
| ... il m'est difficile de trouver un emploi à durée indéterminée. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... cela me convient mieux pour le moment (par exemple pour des raisons familiales, d'études ou de temps libre). | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... ce type de contrat m'offre un salaire plus élevé que d'autres formes d'emploi. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... cela me donne plus de liberté. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... j'espère obtenir un contrat à durée indéterminée par la suite. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... cela me procure un revenu complémentaire. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

| | | | | | | |
|---|---|---|---|---|---|---|
| ... cela me permet d'acquérir de l'expérience et des compétences dans différents types de tâches et d'emplois. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... ce contrat correspondait au poste que je souhaitais. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... c'était le seul type de contrat que je pouvais obtenir. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**L4. Quelle est la durée totale de votre contrat ?**

- ☐ Moins de 1 mois
- ☐ De 1 à moins de 3 mois
- ☐ De 3 à moins de 6 mois
- ☐ 6 mois ou plus
- ☐ Pas de réponse

**L5. Combien de fois votre contrat actuel a-t-il été prolongé ?**

- ☐ 0 fois
- ☐ 1 fois
- ☐ 2-3 fois
- ☐ 4-5 fois
- ☐ Plus de 5 fois
- ☐ Pas de réponse

**L6. Depuis combien de temps travaillez-vous dans le cadre de contrats à durée limitée depuis que vous avez commencé à travailler (y compris votre contrat actuel)?**

*Vous pouvez ignorer cette question si vous ne souhaitez pas y répondre.*

- ☐ Années: ..........................
- ☐ Mois: ..........................

**L7. Pouvez-vous dire à l'avance combien d'heures vous travaillerez le mois prochain ?**

- ☐ Pas du tout
- ☐ Plutôt non
- ☐ Un peu
- ☐ Plutôt oui
- ☐ Tout à fait
- ☐ Pas de réponse

**L8. Dans quelle mesure êtes-vous d'accord avec les affirmations suivantes ?**

| | Tout à fait d'accord | Plutôt d'accord | En partie d'accord, en partie pas d'accord | Plutôt pas d'accord | Pas du tout d'accord | Pas de réponse |
|---|---|---|---|---|---|---|
| Je m'attends à devoir partir lorsque mon contrat actuel sera terminé. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Je pense que mon contrat de travail actuel sera renouvelé lorsqu'il arrivera à échéance. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

| | | | | | | |
|---|---|---|---|---|---|---|
| On m’a promis un contrat à durée indéterminée dans cette organisation après la fin de mon contrat actuel. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**L9. Dans quelle mesure êtes-vous d'accord avec les affirmations suivantes ?**

| | Tout à fait | Plutôt oui | À pein | Presque pas | Pas du tout | Pas de réponse |
|---|---|---|---|---|---|---|
| Mon contrat actuel est ce qui me convient le mieux pour le moment. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Je préférerais un autre type de contrat que celui que j'ai actuellement. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Mon contrat actuel est le type de contrat que je souhaite également avoir à l'avenir. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**L10. Quelle est la principale raison pour laquelle vous travaillez à temps partiel ?**

- ☐ Vous ne trouvez pas d'emploi à temps plein ou votre emploi n'est pas proposé à temps plein
- ☐ Vous souhaitez exercer une autre activité en parallèle (par ex. flexi-job, activité indépendante)
- ☐ Vous cumulez plusieurs emplois à temps partiel
- ☐ Vous suivez des études ou une formation
- ☐ En raison d'une maladie ou d'un handicap
- ☐ Pour vous occuper de vos enfants ou de proches dépendants
- ☐ Pour d’autres raisons familiales
- ☐ Pour d’autres raisons personnelles
- ☐ Pas de réponse
- ☐ Autre : ..........................

**L11. Votre contrat précédent était-il également à temps partiel ?**

- ☐ Oui
- ☐ Non
- ☐ C'est mon premier contrat/sans objet
- ☐ Pas de réponse

**L12. En consultant l’échelle de revenus ci-dessous, pouvez-vous indiquer dans quelle catégorie se situe approximativement votre salaire net mensuel, en incluant d’éventuels revenus d’heures supplémentaires ?**

- ☐ 1000€ ou moins
- ☐ Entre 1000 et 1499 €
- ☐ Entre 1500 et 1999 €
- ☐ Entre 2000 et 2499 €
- ☐ Entre 2500 et 2999 €
- ☐ Entre 3000 et 3499 €
- ☐ Entre 3500 et 4499 €
- ☐ Entre 4500 et 4999 €
- ☐ 5000 € ou plus
- ☐ Pas de réponse

## M. Questions générales sur le travail

**M1. A quel point le nombre d'heures que vous travaillez varie-t-il habituellement d'une semaine à l'autre (en incluant d'éventuelles heures supplémentaires) ?**

- ☐ Le nombre d'heures que je travaille est stable
- ☐ Le nombre d'heures que je travaille varie parfois d'une semaine à l'autre
- ☐ Le nombre d'heures que je travaille varie fortement d'une semaine à l'autre
- ☐ Pas de réponse

**M2. Combien d'heures travaillez-vous en moyenne par semaine ?**

- ☐ Pas de réponse
- ☐ Nombre d'heures : ..........................

**M3. Combien d'heures travaillez-vous pendant vos semaines les plus chargées et les plus calmes (en incluant les heures supplémentaires) ?**

*Vous pouvez ignorer cette question si vous ne souhaitez pas y répondre*

- ☐ Semaine la plus calme: ..........................heures
- ☐ Semaine moyenne: ..........................heures
- ☐ Semaine la plus chargée: ..........................heures

**M4. Êtes-vous d'accord avec cette affirmation ?**

**Même quand je suis malade, je me sens obligé de continuer à travailler.**

- ☐ Pas du tout d'accord
- ☐ Plutôt pas d'accord
- ☐ Neutre
- ☐ Plutôt d'accord
- ☐ Tout à fait d'accord
- ☐ Pas de réponse

**M5. Pourquoi travailleriez-vous lorsque vous êtes malade ?**

| | Tout à fait d'accord | Plutôt d'accord | Neutre | Plutôt pas d'accord | Pas du tout d'accord | Pas de réponse |
|---|---|---|---|---|---|---|
| Je me sens responsable envers mes clients. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Je dépends financièrement de mes revenus professionnels. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Personne ne peut reprendre mes tâches. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| J'ai peur de perdre des missions ou des revenus. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Ma maladie n'est pas assez grave pour arrêter de travailler. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Je n'ai pas accès à une assurance maladie ou à un revenu de remplacement. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Je ne veux pas que les autres pensent que je suis paresseux(se) ou peu fiable. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

| | | | | | | |
|---|---|---|---|---|---|---|
| J'aime travailler, même lorsque je ne me sens pas à 100% en forme. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Je me sens coupable si je ne travaille pas. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**M6. Avez-vous cherché un autre job au cours du mois dernier ?**

- ☐ Oui
- ☐ Non
- ☐ Pas de réponse

**M7. Dans quelle mesure est-il probable ou improbable que vous quittiez votre job actuel au cours de l'année à venir ?**

- ☐ Pas du tout probable
- ☐ Peu probable
- ☐ Neutre
- ☐ Probable
- ☐ Très probable
- ☐ Pas de réponse

## N. Activité indépendante ou travail salariée

**N1. Si j'avais eu le choix, j'aurais préféré être salarié plutôt qu'indépendant.**

- ☐ Oui
- ☐ Non
- ☐ Pas de réponse

**N2. Pourquoi préférez-vous le travail salarié à l'activité indépendante ?**

- ☐ Pour une plus grande sécurité des revenus
- ☐ Pour la protection sociale (par exemple, maladie, pension, chômage)
- ☐ Pour un meilleur équilibre entre vie professionnelle et vie privée
- ☐ Pour avoir moins de responsabilités ou de stress
- ☐ Pour la simplicité administrative
- ☐ Pas de réponse
- ☐ Autre : ...........................

## O. Activité complémentaire

**O1. Combien d'emplois/activités cumulez-vous actuellement ?**

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 3+
- ☐ Pas de réponse

**O2. Indiquez laquelle des options ci-dessous décrit le mieux votre activité complémentaire. Si vous avez plusieurs activités complémentaires, indiquez celle qui vous occupe le plus d'heures.**

- ☐ Emploi à temps partiel
- ☐ Travail occasionnel dans l'horeca (extra)
- ☐ Flexi-job
- ☐ Travail intérimaire
- ☐ Travail associatif
- ☐ Travail via une plateforme numérique (statut De Croo)
- ☐ Activité indépendante complémentaire
- ☐ Pas de réponse
- ☐ Autre : ..........................

**O3. Vous indiquez exercer une activité complémentaire en tant que salarié. Quelle est la principale raison pour laquelle vous exercez cette activité complémentaire ?**

- ☐ Revenu mensuel fixe et stable
- ☐ Protection sociale et avantages sociaux
- ☐ La variété dans le travail que cela me donne
- ☐ Pas de réponse
- ☐ Autre : ..........................

**O4. Dans quelle mesure vos revenus issus d'une activité complémentaire sont-ils essentiels pour votre niveau de vie ?**

- ☐ Pas du tout essentiel – Je peux maintenir mon niveau de vie actuel sans ces revenus.
- ☐ Assez essentiel – Je devrais réduire certaines dépenses non essentielles.
- ☐ Moyennement essentiel – Ces revenus sont utiles, mais pas indispensables.
- ☐ Essentiel – J'aurais du mal à couvrir mes besoins fondamentaux (loyer, nourriture, énergie).
- ☐ Très essentiel – Sans ces revenus, je serais en difficulté financière.
- ☐ Pas de réponse

**O5. Quelle est votre principale motivation pour exercer une activité complémentaire ? Entrez votre réponse ci-dessous.**

*Vous pouvez ignorer cette question si vous ne souhaitez pas y répondre.*

- ☐ ..........................

## P. Fluctuation des revenus des salariés

**P1. Pouvez-vous dire à l'avance combien vous allez gagner au cours des trois prochains mois ?**

- ☐ Tout à fait
- ☐ Plutôt oui
- ☐ Neutre
- ☐ Presque pas
- ☐ Pas du tout
- ☐ Pas de réponse

**P2. À quelle fréquence êtes-vous payé(e) ?**

- ☐ Chaque mois
- ☐ Plusieurs fois par mois
- ☐ Moins d'une fois par mois
- ☐ Pas de réponse

**P3. De combien votre salaire net peut-il varier en moyenne d'un mois à l'autre ?**

*Explication : nous faisons ici référence à un mois quelconque au cours duquel aucune prime de vacances n'est versée.*

- ☐ Mon revenu est le même chaque mois
- ☐ Mon revenu change un peu
- ☐ Neutre
- ☐ Mon revenu change beaucoup
- ☐ Mon revenu change très fortement
- ☐ Pas de réponse

## Q. Revenu variable

**Q1. Comment décririez-vous votre revenu variable en général ?**

- ☐ Non problématique – Mon revenu variable ne me cause pas ou très peu de difficultés financières
- ☐ Plutôt non problématique – Mon revenu variable me cause parfois de petites difficultés financières
- ☐ Ni problématique ni non problématique
- ☐ Plutôt problématique – Mon revenu variable me cause régulièrement des difficultés financières
- ☐ Problématique – Mon revenu variable me cause souvent d'importantes difficultés financières
- ☐ Pas de réponse

**Q2. Comment faites-vous pour joindre les deux bouts lorsque votre revenu fluctue beaucoup ?**

*Vous pouvez ignorer cette question si vous ne souhaitez pas y répondre.*

- ☐ ..........................

**Q3. Dans quelle mesure vos revenus variables influencent-ils les aspects suivants ?**

| | Pas d'influence | Peu d'influence | Neutre | Influence modérée | Beaucoup d'influence | Pas de réponse |
|---|---|---|---|---|---|---|
| Stress/préoccupations au sein de votre ménage | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Habitudes de dépenses de votre famille | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Possibilités d'épargne | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Sentiment de sécurité financière | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Votre planification financière | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**Q4. Dans l'ensemble, à quel point êtes-vous satisfait(e) de votre emploi actuel ? Donnez une note comprise entre 0 et 10, où 0 correspond à « pas du tout satisfait » et 10 à « parfaitement satisfait».**

*Vous pouvez ignorer cette question si vous ne souhaitez pas y répondre.*

| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|---|---|
| ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**Q5. Vous avez indiqué que vos revenus varient parfois. Cela vous rend-il la tâche difficile pour payer vos factures personnelles à temps ?**

- ☐ Oui, toujours
- ☐ Oui, régulièrement
- ☐ Neutre
- ☐ Non, rarement
- ☐ Non, jamais
- ☐ Pas de réponse

## R. Composition des ménages

**R1. Si vous regardez l'échelle de revenus ci-dessous, pouvez-vous indiquer dans quelle catégorie se situe approximativement le revenu mensuel net disponible de votre ménage pour l'année 2024 ?**

*Le revenu net disponible du ménage correspond au revenu dont dispose votre foyer après déduction des impôts et des cotisations sociales, et après ajout des éventuelles allocations (par ex. allocations familiales). C'est le montant que votre ménage peut réellement dépenser ou épargner.*

*Remarque : les catégories augmentent par tranches de 500 €, mais à partir de 6 000 €, les intervalles passent à 1 000 €.*

- ☐ Moins de 1500 €
- ☐ Entre 1500 et 1999 €
- ☐ Entre 2000 et 2499 €
- ☐ Entre 2500 et 2999 €
- ☐ Entre 3000 et 3499 €
- ☐ Entre 3500 et 4499 €
- ☐ Entre 4500 et 4999 €
- ☐ Entre 5000 ou 5499 €
- ☐ Entre 5499 ou 5999 €
- ☐ Entre 6000 ou 6999 €
- ☐ Entre 7000 ou 7999 €
- ☐ Entre 8000 ou 8999 €
- ☐ Entre 9000 ou 9999 €
- ☐ Plus de 10.000 €
- ☐ Pas de réponse

**R2. Compte tenu du revenu total disponible de votre ménage, dans quelle mesure est-il difficile ou facile pour votre ménage de joindre les deux bouts ?**

- ☐ Très difficile
- ☐ Difficile
- ☐ Plutôt difficile
- ☐ Ni difficile ni facile
- ☐ Plutôt facile
- ☐ Facile

- ☐ Très facile
- ☐ Pas de réponse

**R3. Selon vous, quel montant votre ménage devrait-il percevoir chaque mois (en euros) juste pour parvenir à joindre les deux bouts, c'est-àdire pour pouvoir subvenir à vos besoins ?**

*Vous pouvez ignorer cette question si vous ne souhaitez pas y répondre.*

*Veuillez tenir compte des conditions de vie actuelles de votre ménage et de ce que vous entendez par « joindre les deux bouts ».*

*Il s'agit à la fois des revenus nets provenant de votre travail ou de votre entreprise, des prestations sociales (revenu de remplacement, allocations familiales, allocations de chômage, pension, allocation pour personnes handicapées) et d'autres prestations (chèques-repas, intérêts, mandats, etc.).*

*Calculez les revenus de tous les membres de votre famille et n'oubliez pas de vous inclure dans le calcul.*

- ☐ ..........................

**R4. Quelle part du revenu total de votre ménage provient de votre propre revenu?**

- ☐ 100 %
- ☐ 75 – 99 %
- ☐ 50 – 74 %
- ☐ 25 – 49 %
- ☐ 10 – 24 %
- ☐ < 10 %
- ☐ Je ne sais pas : la part varie fortement ou est difficile à estimer
- ☐ Pas de réponse

**R5. Sur quel horizon de temps planifiez-vous habituellement vos finances personnelles et celles de votre ménage ?**

- ☐ Pour le jour à venir
- ☐ Pour la semaine à venir
- ☐ Pour le mois à venir
- ☐ Pour les 2 à 3 mois à venir
- ☐ Pour les 4 à 12 mois à venir
- ☐ Pour les 1 à 3 années à venir
- ☐ Pour plus de 3 ans
- ☐ Pas de réponse

**R6. Quelle est la composition de votre ménage ?**

*Seules les personnes avec lesquelles vous partagez vos revenus et vos dépenses sont prises en compte dans le ménage (par exemple, votre partenaire, vos enfants). Ne mentionnez pas les colocataires ou autres personnes qui vivent avec vous mais gèrent leurs finances séparément.*

- ☐ Je vis seul(e)
- ☐ Je vis seul(e) avec des enfants
- ☐ Je vis avec un(e) partenaire (de vie), sans enfants
- ☐ Je vis avec un(e) partenaire (de vie) et des enfants
- ☐ Pas de réponse
- ☐ Autre : ..........................

**R7. Combien d'enfants mineurs (âgés de moins de 18 ans) dans votre ménage dépendent du revenu du ménage ?**

- Pas de réponse
- Nombre d'enfants : ..........................

**R8. Combien d'enfants ont moins de 14 ans ?**

- Pas de réponse
- Nombre d'enfants : ..........................

**R9. Quelle est l'activité principale de votre partenaire :**

- Salarié
- Indépendant
- Conjoint(e) aidant(e)
- Chômeur
- Étudiant
- Retraité
- En incapacité de travail ou malade de longue durée
- Pas de réponse
- Autre : ..........................

**R10. Au sein du ménage, le revenu stable de mon partenaire est indispensable pour compenser mes revenus variables.**

- Pas du tout d'accord
- Plutôt pas d'accord
- Ni d'accord ni pas d'accord
- Plutôt d'accord
- Tout à fait d'accord
- Pas de réponse

**R11. Quel soutien votre ménage (en comptant tous ses membres) reçoit-il actuellement de la part des autorités ? Plusieurs réponses possibles.**

- Allocations familiales
- Revenu d'intégration (CPAS)
- Allocation de chômage de votre partenaire
- Allocation de maladie/allocation d'invalidité
- Pension (pension de retraite, de survie ou d'invalidité)
- Logement social
- Allocation de logement/prime de loyer
- Primes d'énergie (électricité, gaz, eau)
- Tarif réduit pour les transports publics
- Bourses d'études/allocations scolaires
- Soutien financier CPAS
- Allocation du travail des arts
- Aucun
- Pas de réponse

- ☐ Autre : ..........................

**R12. Quelle aide publique est la plus importante pour votre ménage ?**

- ☐ Allocations familiales
- ☐ Revenu d'intégration (CPAS)
- ☐ Allocation de chômage de votre partenaire
- ☐ Allocation de maladie/allocation d'invalidité
- ☐ Pension (pension de retraite, de survie ou d'invalidité)
- ☐ Logement social
- ☐ Allocation de logement/prime de loyer
- ☐ Primes d'énergie (électricité, gaz, eau)
- ☐ Tarif réduit pour les transports publics
- ☐ Bourses d'études/allocations scolaires
- ☐ Soutien financier CPAS
- ☐ Allocation du travail des arts
- ☐ Aucun
- ☐ Pas de réponse
- ☐ Autre : ..........................

## S. Niveau de vie des ménages

**S1. Pouvez-vous indiquer si votre ménage dispose des biens suivants pour un usage privé ? Et si vous ne possédez pas un de ces biens, pouvez-vous préciser si c'est parce que vous ne pouvez pas vous le permettre financièrement ou pour une autre raison (par exemple : vous ne le voulez pas ou vous n'en avez pas besoin) ?**

| | Oui, je l'ai / nous l'avons | Non, je ne peux pas me le permettre / nous ne pouvons pas nous le permettre | Non, je ne l'ai pas / nous ne l'avons pas pour d'autres raisons | Pas de réponse |
|---|---|---|---|---|
| Un ordinateur portable ou un PC | ☐ | ☐ | ☐ | ☐ |
| Un smartphone | ☐ | ☐ | ☐ | ☐ |
| Suffisamment d'appareils pour que tous les membres de la famille puissent travailler ou suivre des cours numériques en même temps | ☐ | ☐ | ☐ | ☐ |
| Une bonne connexion internet | ☐ | ☐ | ☐ | ☐ |
| Une tv | ☐ | ☐ | ☐ | ☐ |
| Une machine à laver | ☐ | ☐ | ☐ | ☐ |
| Une voiture | ☐ | ☐ | ☐ | ☐ |
| Un vélo | ☐ | ☐ | ☐ | ☐ |
| Un vélomoteur ou une moto | ☐ | ☐ | ☐ | ☐ |

**S2. Lesquelles de ces biens pouvez-vous utiliser dans le cadre de votre travail ?**

- ☐ Aucun
- ☐ Un ordinateur portable ou un PC avec une connexion internet
- ☐ Un smartphone avec une connexion internet

- ☐ Suffisamment d'appareils pour que tous les membres de la famille puissent travailler ou suivre des cours numériques en même temps
- ☐ Une bonne connexion internet
- ☐ Une télévision
- ☐ Une machine à laver
- ☐ Une voiture
- ☐ Un vélo
- ☐ Un cyclomoteur ou une moto

**S3. Comment y avez-vous accès ?**

| | C'est ma / notre propriété privé | Entièrement par l'intermédiaire de l'entreprise (par exemple aux frais de l'entreprise) | Par l'intermédiaire de l'intreprise pour X% | Pas de réponse |
|---|---|---|---|---|
| Un ordinateur portable ou un PC avec une connexion internet | ☐ | ☐ | ☐ | ☐ |
| Un smartphone avec une connexion internet | ☐ | ☐ | ☐ | ☐ |
| Suffisamment d'appareils pour que tous les membres de la famille puissent travailler ou suivre des cours numériques en même temps | ☐ | ☐ | ☐ | ☐ |
| Une bonne connexion internet | ☐ | ☐ | ☐ | ☐ |
| Une télévision | ☐ | ☐ | ☐ | ☐ |
| Une machine à laver | ☐ | ☐ | ☐ | ☐ |
| Une voiture | ☐ | ☐ | ☐ | ☐ |
| Un vélo | ☐ | ☐ | ☐ | ☐ |
| Un cyclomoteur ou une moto | ☐ | ☐ | ☐ | ☐ |

**S4. Dans quelle mesure les dépenses personnelles suivantes liées aux loisirs ou au temps libre sont-elles déclarées comme frais professionnels dans votre comptabilité ?**

*Par "déclarées comme frais professionnels", on entend des dépenses entièrement ou partiellement justifiées comme professionnelles et déduites fiscalement.*

| | Pas du tout | Dans une faible mesure | Dans une certaine mesure | Dans une mesure considérable | Dans une large mesure | Sans réponse |
|---|---|---|---|---|---|---|
| Sorties au restaurant | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Spectacles de théâtre ou concerts | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Sorties au cinéma | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Voyages ou vacances | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Festivals ou événements | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**S5. Votre ménage a-t-il les moyens d'acheter les articles suivants si nécessaire ?**

| | Oui | Non | Pas de réponse |
|---|---|---|---|
| Partir en vacances une semaine par an | ☐ | ☐ | ☐ |
| Manger un repas de viande, de poulet ou de poisson ou une alternative végétarienne tous les deux jours | ☐ | ☐ | ☐ |
| Chauffer votre maison de manière adéquate | ☐ | ☐ | ☐ |

| | | | |
|---|---|---|---|
| Refroidir votre maison de manière adéquate pendant l'été | ☐ | ☐ | ☐ |
| | ☐ | ☐ | ☐ |

**S6. Veuillez indiquer dans quelle mesure les affirmations suivantes décrivent votre situation.**

| | Ne me décrit pas du tout | Me décrit pas vraiment | Neutre | Me décrit un peu | Me décrit tout à fait | Pas de réponse |
|---|---|---|---|---|---|---|
| J'atteindrai les objectifs financiers que je me suis fixé | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| J'ai économisé (ou je pourrai économiser) suffisamment d'argent pour tenir jusqu'à la fin de ma vie | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Je suis en retard dans mes paiements | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| En raison de ma situation financière, j'ai l'impression que je ne pourrai jamais avoir ce que je veux dans la vie | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

## T. Votre situation de vie

**T1. Les caractéristiques suivantes s'appliquent-elles à votre logement ? Indiquez celles qui correspondent.**

- ☐ Mon logement dispose d'un jardin.
- ☐ Mon logement dispose d'une cour, d'une terrasse ou d'un toit-terrasse.
- ☐ Le logement est suffisamment grand pour moi/notre famille.
- ☐ L'espace extérieur est suffisamment grand pour moi/notre famille.
- ☐ J'aime vivre dans ce logement.
- ☐ Dans mon quartier, il y a une aire de jeux ou un square où les enfants peuvent jouer.
- ☐ Il y a un parc ou un (petit) bois dans mon quartier où les enfants peuvent jouer.
- ☐ Aucune des réponses ci-dessus
- ☐ Pas de réponse

**T2. Êtes-vous (ou un autre membre de votre famille) propriétaire de la maison familiale ou la louez-vous ?**

- ☐ Je suis propriétaire du logement familial
- ☐ Je suis propriétaire du logement familial avec mon partenaire
- ☐ Mon partenaire est propriétaire du logement familial
- ☐ Je loue/nous louons le logement familial
- ☐ Aucune des réponses ci-dessus
- ☐ Pas de réponse

**T3. Comment avez-vous financé votre maison familiale ?**

- ☐ En mon nom personnel (et/ou avec mon partenaire)
- ☐ Combinaison de fonds propres et de fonds de l'entreprise
- ☐ En partie au nom de l'entreprise
- ☐ Entièrement au nom de l'entreprise
- ☐ Pas de réponse
- ☐ Autre : ..........................

**T4. Possédez-vous d'autres biens immobiliers en plus de votre maison familiale ?**

- Oui
- Non
- Pas de réponse

**T5. Avez-vous financé au moins un autre bien immobilier, en partie ou en totalité, avec les fonds de votre entreprise ?**

- Non, tout est financé à titre personnel
- Oui, au moins une autre habitation a été financée (partiellement) avec des fonds de l'entreprise
- Pas de réponse

## U. Épargner

**U1. Combien avez-vous pu épargner le mois dernier ? C'est-à-dire : combien avez-vous mis de côté sur un compte d'épargne, un compte d'investissement ou épargné d'une autre manière (comme l'épargne-retraite) ?**

- 0 €
- 1 – 100 €
- 101 – 500 €
- 501 – 1.000 €
- 1.001 – 3.000 €
- Plus de 3.000 €
- Pas de réponse

**U2. Avez-vous épargné pour votre retraite en 2024, avec ou sans avantages fiscaux tels qu'une réduction d'impôt ? Il s'agit ici de la constitution d'une pension complémentaire individuelle dont vous avez pris l'initiative.**

- Oui
- Non
- Pas de réponse

**U3. Combien économisez-vous en moyenne par an grâce à votre épargne pension (par exemple, fonds d'épargne-pension ou assurance-pension) ?**

*Le plafond fiscal pour l'épargne-pension en 2025 est de 1.050 € ou 1.350 € (selon l'avantage fiscal que vous choisissez - 30% et 25% respectivement).*

- Moins de 500 €
- Entre 500 et 1.049 €
- Le maximum de 1.050 €
- Entre 1.051 et 1.350 €
- Plus de 1.350 €
- Pas de réponse

## V. Épargne : des indépendants

**V1. Avez-vous épargné pour votre pension en 2024, avec ou sans avantages fiscaux tels qu'une réduction d'impôt ?**

- ☐ Oui
- ☐ Non
- ☐ Pas de réponse

**V2. Combien économisez-vous en moyenne par an grâce à votre épargne pension (par exemple, fonds d'épargne-pension ou assurance-pension) ?**

*La cotisation maximale à une PLCI (pension libre complémentaire pour indépendants) s'élevait en 2024 à 3.965,77 €.*

- ☐ Moins de 500 €
- ☐ Entre 500 et 999 €
- ☐ Entre 1.000 et 1.999 €
- ☐ Entre 2.000 et 3.000 €
- ☐ Plus de 3.000 €
- ☐ Pas de réponse

**V3. Quelle est la principale raison pour laquelle vous ne cotisez pas actuellement à un plan d'épargne-retraite ?**

- ☐ Je préfère d'autres investissements potentiellement plus rentables.
- ☐ Je n'ai pas le budget nécessaire pour cela actuellement
- ☐ Je gère ma retraite autrement
- ☐ Pas de réponse

**V4. Quelles assurances complémentaires avez-vous souscrites ?**

*Plusieurs réponses possibles.*

- ☐ Aucun
- ☐ Assurance incapacité de travail
- ☐ Assurance revenu garanti
- ☐ Assurance revenue
- ☐ Assurance santé
- ☐ Assurance vie
- ☐ Pas de réponse
- ☐ Autre : ..........................

**V5. Quelle est la principale raison pour laquelle vous n'avez pas souscrit d'assurance à l'heure actuelle ?**

- ☐ Je préfère d'autres investissements potentiellement plus rentables
- ☐ Je ne dispose pas actuellement du budget nécessaire
- ☐ Je m'assure d'une autre manière
- ☐ Pas de réponse
- ☐ Autre : ..........................

## W. Connaissances financières

**W1. Quels services payants utilisez-vous ?**

- ☐ Aucun
- ☐ Comptables
- ☐ Logiciels comptables (par exemple Accountable)
- ☐ Conseils fiscaux (conseiller ou consultant fiscal)
- ☐ Conseils juridiques (avocat, juriste)
- ☐ Courtier ou conseiller en assurance
- ☐ Coaching ou conseil en affaires
- ☐ Pas de réponse
- ☐ Autre : ..........................

**W2. Quelle est la principale raison pour laquelle vous ne faites pas appel à un comptable ou à un expert-comptable ?**

- ☐ Je n'ai pas le budget pour cela
- ☐ Je préfère faire ma comptabilité moi-même
- ☐ Mon administration est limitée, je ne trouve donc pas cela nécessaire
- ☐ Pas de réponse
- ☐ Autre : ..........................

**W3. Comment évalueriez-vous vos connaissances financières générales ? Indiquez votre réponse sur l'échelle.**

*L'échelle va de 0 à 10, où 0 signifie très faible, 5 moyen et 10 très élevé.*

| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|---|---|
| ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

## X. Questions finales

## 8.3 English questionnaire

QUESTIONNAIRE CHANGE SURVEY

# WORKING AS A SELF-EMPLOYED PERSON OR IN ATYPICAL WORK: STUDY OF THE IMPACT OF INCOME FLUCTUATIONS ON LIVING STANDARDS

### A: Introduction

### B. Informed consent

### C. Instructions

### D. Introduction questions

**D1. Do you work under the Belgian system?**

*(For example: you have a Belgian business, pay taxes in Belgium, or are part of the Belgian social security system. You don't need to work permanently physically in Belgium to be considered as working under the Belgian system.)*

*Example: artist on tour abroad*

→ *Works under a Belgian contract, remains affiliated with Belgian social security, accrues pension rights in Belgium.*

- ☐ Yes
- ☐ No
- ☐ No answer

**D2. What is your gender?**

- ☐ Female
- ☐ Male
- ☐ Other
- ☐ No answer

**D3. What is your birthyear?**

- ☐ No answer
- ☐ Your birthyear: ..............................

**D4. Where were you born?**

- ☐ Belgium
- ☐ EU (excluding Belgium)
- ☐ Non-EU

- ☐ No answer

**D5. Which region do you live in? Please indicate your main place of residence only.**

- ☐ Flandres
- ☐ Wallonia
- ☐ Brussels-Capital Region
- ☐ No answer

**D6. What is the highest degree you have obtained?**

- ☐ None
- ☐ Primary education
- ☐ Secondary education or postsecondary
- ☐ Higher education (e.g. polytechnic, university)
- ☐ No answer
- ☐ Other: ..............................

## E. Professional category

**E1. Which occupational category do you belong to in your main profession?**

- ☐ Self-employed
- ☐ Assisting spouse
- ☐ Worker
- ☐ Clerk
- ☐ Cadres
- ☐ Civil servant
- ☐ No answer

## F. Characteristics of the company

**F1. In which sector do you mainly practice self-employment?**

*Choose the answer that fits best.*

- ☐ Managers (senior executives, members of legislative and executive bodies, managers)
- ☐ Intellectual, scientific and artistic professions (e.g. engineers, teachers and professors, doctors, psychologists, journalists, artists, social workers, physiotherapists, software developers)
- ☐ Technicians and related professions (e.g. nurses, web technicians, opticians, insurance agents, science or technical technicians)
- ☐ Administrative staff (e.g. call center employees, warehouse workers, logistics staff)
- ☐ Service workers and salespeople (e.g. care workers, cooks, police officers, shopkeepers, hairdressers)
- ☐ Skilled agricultural, forestry and fishery workers (e.g. fruit growers, livestock farmers, hunters, fishers)
- ☐ Craftspeople (e.g. construction workers, tailors, furniture makers)
- ☐ Machine and plant operators, assemblers (e.g. train drivers, truck drivers)
- ☐ Elementary occupations (e.g. cleaners, domestic helpers, window cleaners, unskilled laborers)

- ☐ No answer

**F2. Have you set up a company?**

*If you have both a sole proprietorship and a company, please select 'company'.*

- ☐ Yes
- ☐ No (sole propietorship)
- ☐ No answer

**F3. Do you employ staff?**

*The assisting spouse is not considered to be a member of staff.*

- ☐ Yes, I employ staff
- ☐ No, I don't employ staff
- ☐ No answer

**F4. What form does the company take?**

- ☐ The Private Limited Company (BV/SRL)
- ☐ The Limited Partnership (CommV/SComm)
- ☐ The Cooperative Society (CV/SC)
- ☐ The Public Limited Company (NV/SA)
- ☐ The General Partnership (VOF)
- ☐ The Simple Partnership (no legal personality)
- ☐ No answer
- ☐ Other: ..............................

## G. Sole proprietorship

**G1. Some self-employed people regularly transfer or count on a certain amount to cover their personal expenses. Do you set aside part of your professional income as a personal budget (e.g. for living expenses for yourself and/or your family)?**

- ☐ Yes, a fixed monthly amount
- ☐ Yes, but the amount varies
- ☐ No, I use my professional income as it comes in
- ☐ No answer
- ☐ Other: ..............................

**G2. *To what extent does the following apply to you*: I know in advance how much life maintenance budget I will set aside monthly over the next three months.**

- ☐ Strongly agree
- ☐ Agree
- ☐ Neither agree nor disagree
- ☐ Disagree
- ☐ Strongly disagree
- ☐ No answer

**G3. How many months a year in 2024 did you set aside a budget for living expenses?**

- ☐ No answer
- ☐ Number of months: ..............................

**G4. How much is this monthly amount currently?**

- ☐ Less than €500
- ☐ €500-999
- ☐ €1000-1499
- ☐ €1500-1999
- ☐ €2000-2499
- ☐ €2500-2999
- ☐ €3000-3499
- ☐ €3500-3999
- ☐ €4000-4499
- ☐ €4500-5000
- ☐ More than €5000
- ☐ No answer
- ☐ Other: ..............................

**G5. What was the highest monthly amount you used as living expenses budget in the last two years?**

- ☐ No answer
- ☐ Highest monthly amount: ...........................

**G6. What was the lowest monthly amount you used as living expenses budget in the last two years?**

- ☐ No answer
- ☐ Lowest monthly amount: ...........................

## H. Company

**H1. In what way(s) do you distribute income to yourself from your partnership?**

- ☐ Through an emolument (salary as a company director)
- ☐ Through dividends
- ☐ Through a loan through current account
- ☐ I do not receive any income from my company
- ☐ No answer
- ☐ Other: ...........................

**H2. To what extent does the following apply to you: I know in advance how much I will pay myself each month for the next three months.**

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly disagree

- ☐ No answer

**H3. To what extent does the following apply to you: I know in advance how much I will pay myself each month for the next three months?**

- ☐ Yes, always
- ☐ Yes, often
- ☐ Sometimes
- ☐ No, not really
- ☐ No, never
- ☐ No answer

**H4. What essentially determines the amount of remuneration you pay yourself?**

- ☐ My personal or family needs (e.g., family fixed costs, living expenses)
- ☐ The liquidity position of my business
- ☐ My social security contributions and entitlements (e.g., pension accrual)
- ☐ Tax regulations
- ☐ Other: ...........................

**H5. How many months per year did you pay yourself a remuneration in 2024?**

- ☐ No answer
- ☐ Number of months: ...........................

**H6. What is the current monthly remuneration amount?**

*Please note: the response options are based on different intervals, informed by social security contribution rules and personal income tax brackets.*

- ☐ Less than €1400 /month
- ☐ €1401 – 2300 /month
- ☐ €2300 – 4000 /month
- ☐ €4001 – 6000 /month
- ☐ €6001 – 8900 /month
- ☐ More than €8900 /month
- ☐ No answer
- ☐ Other: ...........................

**H7. What was the highest monthly amount you paid yourself in the last two years?**

- ☐ No answer
- ☐ Amount: ...........................

**H8. What was the lowest monthly amount you paid yourself in the last two years?**

- ☐ No answer
- ☐ Amount: ...........................

## I. Assisting spouse

**I1. What is your financial situation as a cooperating spouse?**

*Multiple answers possible.*

- ☐ I get a fixed amount per month
- ☐ I am paid when the business does well
- ☐ I have no income of my own besides the business
- ☐ I have other work of my own
- ☐ I have my own pension accrual
- ☐ I save money myself for the future
- ☐ If the business stops, I have no income
- ☐ No answer

## J. Self-employed activity

**J1. How many years have you been self-employed?**

- ☐ Less than a year
- ☐ No answer
- ☐ Year(s): ..........................

**J2. When you started your current job as a self-employed person, what was the main driver for becoming self-employed?**

*Multiple answers possible.*

- ☐ I saw an opportunity to start my own business.
- ☐ I wanted to realize my own ideas or projects.
- ☐ I expected that self-employment would yield more financial gain.
- ☐ I wanted more autonomy and the freedom to make my own decisions.
- ☐ I wanted to determine my own working hours and work organization.
- ☐ This type of work is typically performed as a self-employed individual.
- ☐ I continued the family business.
- ☐ I couldn't find a suitable salaried position.
- ☐ My employer asked or expected me to continue working as a self-employed individual.
- ☐ I felt compelled to become self-employed due to a lack of alternatives.
- ☐ No answer
- ☐ Other: ..........................

**J3. Have you ever worked as an employee (main or secondary job)?**

- ☐ Yes
- ☐ No
- ☐ No answer

## K. Volatility of the self-employed activity

**K1. Does your company experience seasonal fluctuations in turnover?**

*For example, due to school vacations, public holidays, or weather conditions?*

- ☐ Not at all or hardly
- ☐ A little
- ☐ Neutral
- ☐ A lot
- ☐ Extremely
- ☐ No answer

**K2. To what extent do you think your turnover fluctuates from month to month?**

- ☐ Not at all or hardly
- ☐ A little
- ☐ Neither weak nor strong
- ☐ A lot
- ☐ Extremely
- ☐ No answer

**K3. Can you estimate in advance how much your turnover will be in the next three months?**

*By turnover (gross revenue) we mean the total amount your business receives over a given period before deducting expenses, taxes, and social contributions.*

- ☐ Completely
- ☐ Mostly
- ☐ Somewhat
- ☐ Barely
- ☐ Not at all
- ☐ No answer

**K4. How many months in 2024 in terms of turnover were estimated to be bad months?**

- ☐ No answer
- ☐ Number of months: ...........................

**K5. How many different clients or customers did you have in the last 12 months?**

- ☐ 1
- ☐ 2-3
- ☐ 4-10
- ☐ >10
- ☐ No answer

**K6. Does 70% or more of business income come from one customer?**

- ☐ Yes
- ☐ No
- ☐ No answer

**K7. When customers pay late or unpredictably, it's hard for me to keep my finances in order. Do you agree?**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree
- No answer

**K8. How hard does your professional cost of your self-employment fluctuate on average per month?**

*By professional expenses we mean the costs you incur for your professional activity, such as office or workspace rent, equipment, insurance, transportation costs, or other expenses necessary to carry out your work.*

- Costs are stable
- Costs fluctuate slightly
- Costs vary widely
- No answer

**K9. How much were your social security contributions per quarter in 2024?**

- Not applicable - I did not pay any social security contributions in 2024.
- No answer
- My social contributions amounted to: ..........................

**K10. Indicate to what extent you agree with the following statement about the functioning of your activities as a self-employed person/your business:**

**My activities as a self-employed person/my business are currently running well.**

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree
- No answer

**K11. What do you think are the main reasons why your business is (currently) performing less well?**

*This question is optional and may be skipped.*

..........................

**K12. Are you optimistic about the future of your business?**

- Not at all optimistic
- Not very optimistic
- Neutral
- Optimistic
- Very optimistic
- No answer

## L. Employee

**L1. Do you have a permanent or fixed-term employment contract in your main occupation?**

- ☐ Permanent employment contract
- ☐ Fixed-term employment contract
- ☐ No answer

**L2. Please specify your main employment contract.**

*You may indicate several answers.*

- ☐ Full-time employment contract
- ☐ Part-time employment contract
- ☐ Temporary employment contract
- ☐ Service voucher contract
- ☐ Occasional employment in hospitality sector (extra)
- ☐ Occasional employment in agriculture and horticulture sector
- ☐ Platform work
- ☐ Flexi-job
- ☐ No answer
- ☐ Other: ...........................

**L3. I am working on a temporary contract because...**

| | Strongly disagree | Disagree | Neutral | Agree | Strongly agree | No answer |
|---|---|---|---|---|---|---|
| ... it is difficult for me to find permanent work. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... it is more convenient for me at the moment (e.g. because of family, study, free time...). | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... it offers me a higher salary compared to other contracts/appointments. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... it gives me more freedom. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... I hope to secure a permanent contract.[3] | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... it gives me a supplementary income. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... it allows me to gain experience and expertise with a variety of tasks and jobs. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... this contract/appointment suited the job I wanted. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| ... it was the only type of contract/appointment I could get. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**L4. What is the total duration of your contract?**

- ☐ Less than 1 month
- ☐ From 1 to less than 3 months
- ☐ From 3 to less than 6 months
- ☐ 6 months or more
- ☐ No answer

[3] *In the English questionnaire, due to a translation error, this answering option was incorrectly displayed as "It gives me more freedom. It gives me more freedom".*

**L5. How many times has your current contract been extended?**

- ☐ 0 times
- ☐ 1 time
- ☐ 2-3 times
- ☐ 4-5 times
- ☐ More than 5 times
- ☐ No answer

**L6. How long have you been working on temporary contracts since you started working (your current contract included)?**

*You may skip this question if you do not wish to answer it.*

- ☐ Years: ..........................
- ☐ Months: ..........................

**L7. Can you say in advance how many hours you will work next month?**

- ☐ Not at all
- ☐ Barely
- ☐ Somewhat
- ☐ Mostly
- ☐ Completely
- ☐ No answer

**L8. To what extent do you agree with the following statements?**

| | Strongly agree | Agree | Neutral | Disagree | Strongly disagree | No answer |
|---|---|---|---|---|---|---|
| I expect to have to leave here when my current contract expires | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| I think my current employment contract will be renewed when it expires. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| I was promised a permanent contract in this organisation after my current contract expires. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**L9. To what extent do you agree with the following statements?**

| | Strongly agree | Agree | Neutral | Disagree | Strongly disagree | No answer |
|---|---|---|---|---|---|---|
| My current contract suits me best at the moment. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| I prefer a different type of contract to the one I have now. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| My current contract is the type of contract I want in the future as well. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**L10. What is the main reason for working part-time?**

- ☐ You cannot find a full-time job or your job is not offered on a full-time basis
- ☐ Because you want to take up another activity (flexi-job, self-employed)

- You combine multiple part-time jobs
- You are in education or training
- Because of illness or disability
- You care for children or other family members
- Other family reasons
- Other personal reasons
- No answer
- Other: ...........................

**L11. Was your previous contract also part-time?**

- Yes
- No
- This is my first contract/N.A.
- No answer

**L12. Looking at the following income scale, can you say which category your monthly net salary from your main occupation falls into, approximately, including any overtime pay?**

- €1000 or less
- Between €1000 and 1499
- Between €1500 and 1999
- Between €2000 and 2499
- Between €2500 and 2999
- Between €3000 and 3499
- Between €3500 and 4499
- Between €4500 and 4999
- €5000 or more
- No answer

## M. General questions about work

**M1. How much do the number of working hours typically vary from week to week, including overtime?**

- The number of hours is stable.
- The number of hours sometimes changes from week to week.
- The number of hours varies a lot from week to week.
- No answer

**M2. How many hours do you work on average per week?**

- No answer
- Number of hours: ...........................

**M3. How many hours do you work on average per week, and how many hours in your quietest and busiest weeks (including overtime)?**

*You may skip this question if you do not wish to answer it.*

- Quietest week: ...........................
- Average week: ...........................

- ☐ Busiest week: ..........................

**M4. Do you agree with this statement?**

**Even when I am ill, I feel compelled to continue working.**

- ☐ Strongly disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly agree
- ☐ No answer

**M5. Why would you work when you are ill?**

| | Strongly agree | Agree | Neutral | Disagree | Strongly disagree | No answer |
|---|---|---|---|---|---|---|
| I feel responsible toward my clients. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| I am financially dependent on my work income. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| There is no one to take over my tasks. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| I'm afraid of losing assignments or income. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| My illness isn't serious enough to stop working. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| I don't have access to sick leave or replacement income. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| I don't want others to think I'm lazy or unreliable. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| I enjoy working, even when I'm not feeling 100%. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| I feel guilty if I don't work. | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**M6. Have you looked for other work in the past month?**

- ☐ Yes
- ☐ No
- ☐ No answer

**M7. How likely or unlikely is it that you will quit your current job in the coming year?**

- ☐ Extremely Unlikely
- ☐ Unlikely
- ☐ Neutral
- ☐ Likely
- ☐ Extremely Likely
- ☐ No answer

## N. Self-employed or employee

**N1. If I had the choice, I would have chosen salaried employment over self-employment.**

- Yes
- No
- No answer

**N2. Why do you prefer salaried employment over self-employment?**

- For the sake of more income security
- For the sake of social protection (e.g. sickness, pension, unemployment)
- For the sake of better work-life balance
- For the sake of less responsibility or stress
- For the sake of administrative simplicity
- No answer
- Other: ..........................

## O. Secondary occupation

**O1. How many jobs/activities are you currently combining?**

- 1
- 2
- 3
- 3+
- No answer

**O2. Indicate which of the following best describes your secondary occupation. If you have more than one secondary occupation, choose the one you work the most hours for.**

- Part-time job
- Extra in hospitality
- Flexi-job
- Temporary worker
- Association work
- Platform work (De Croo statute)
- Self-employed (in secondary profession)
- No answer
- Other: ..........................

**O3. You indicate that you have a secondary occupation as an employee. What is the main reason you pursue this secondary occupation?**

- Getting a stable fixed monthly income
- Getting social protection and benefits
- The variety in work it gives me
- No answer
- Other: ..........................

**O4. How essential is your secondary income for your standard of living?**

- Not at all essential – I can maintain my current lifestyle without this income.
- Somewhat essential – I would need to cut back on non-essential expenses.
- Moderately essential – This income is useful, but not indispensable.
- Essential – I would struggle to cover basic needs (e.g. rent, food, utilities).
- Very essential – Without this income, I would face financial difficulties.
- No answer

**O5. What is your main motivation for pursuing a secondary activity? Please enter your answer below.**

*You may skip this question if you do not wish to answer it.*

- ……………………..

## P. Fluctuation in employees' income

**P1. Can you predict how much you will earn in the next three months?**

- Absolutely
- Mostly yes
- Neutral
- Almost not at all
- Not at all
- No answer

**P2. Are you paid on a monthly basis?**

- Yes, monthly
- No, I am paid multiple times a month
- No, I am paid less than once a month
- No answer

**P3. To what extent does your net salary vary from month to month?**

*Explanation: we are referring here to a random month in which no holiday pay is paid.*

- My income is the same every month
- My income changes a little
- Neutral
- My income changes a lot
- My income changes very strongly
- No answer

## Q. Fluctuating income

**Q1. How would you generally describe your variable income?**

- Unproblematic - My variable income causes no or very few financial difficulties
- Rather unproblematic - My variable income sometimes causes minor financial difficulties
- Neither problematic nor unproblematic

- ☐ Rather problematic - My variable income regularly causes financial difficulties
- ☐ Problematic - My variable income often causes significant financial difficulties
- ☐ No answer

**Q2. How do you make ends meet when your income fluctuates greatly?**

*You may skip this question if you do not wish to answer it.*

- ☐ ..........................

**Q3. To what extent does your fluctuating income affect the following aspects?**

| | No influence | Low influence | Neutral | Moderate influence | High influence | No answer |
|---|---|---|---|---|---|---|
| Stress/concerns in your household | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Spending pattern of your family | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Savings opportunities | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Sense of financial security | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Financial planning | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**Q4. All things considered, how satisfied are you with your current job? Please rate on a scale of 0 to 10, where 0 means not at all satisfied and 10 means completely satisfied.**

*You may skip this question if you do not wish to answer it.*

| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|---|---|
| ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**Q5. You mentioned that your income sometimes varies. Does this make it difficult for you to pay your personal bills on time?**

- ☐ Yes, always
- ☐ Yes, regularly
- ☐ Neutral
- ☐ No, rarely
- ☐ No, never
- ☐ No answer

## R. Household composition

**R1. Looking at the following income scale, can you say which category the monthly net disposable household income will fall into approximately in 2024?**

*Net disposable household income is the income that a household has left after deduction of taxes and social security contributions, and after addition of any benefits (e.g. child benefit). This is the money that can actually be spent or saved.*

*Please note: the categories increase in increments of €500, but from €6,000 onwards, the intervals become €1,000.*

- ☐ Less than €1500
- ☐ Between €1500 and 1999

- Between €2000 and 2499
- Between €2500 and 2999
- Between €3000 and 3499
- Between €3500 and 4499
- Between €4500 and 4999
- Between €5000 and 5499
- Between €5499 and 5999
- Between €6000 and 6999
- Between €7000 and 7999
- Between €8000 and 8999
- Between €9000 and 9999
- More than €10.000
- No answer

**R2. Considering your household's total disposable income, how difficult or easy is it for your household to make ends meet?**

- Very difficult
- Difficult
- Somewhat difficult
- Neither difficult nor easy
- Somewhat easy
- Easy
- Very easy
- No answer

**R3. How much income do you think your household needs (in euro) to make ends meet each month?**

*You may skip this question if you do not wish to answer it.*

*Please take into account your household's current living conditions and what you understand by 'making ends meet'.*

*This includes net income from employment or your business, as well as social benefits (replacement income, child benefit, unemployment benefit, pension, disability allowance) and other benefits (meal vouchers, interest, mandates, etc.). Include the income of all your family members and do not forget to include yourself.*

- ..........................

**R4. What proportion of your household's total income comes from your income?**

- 100 %
- 75 – 99 %
- 50 – 74 %
- 25 – 49 %
- 10 – 24 %
- < 10 %
- Uncertain: the share varies greatly or is difficult to estimate
- No answer

**R5. Over what time horizon do you typically plan your personal finances?**

- For the next day
- For the next week

- For the next month
- For the next 2 to 3 months
- For the next 4 to 12 months
- For the next 1 to 3 years
- For more than 3 years
- No answer

**R6. What is the composition of your household?**

*Only persons with whom you share income and expenses are counted in the household (e.g. partner, children). Exclude roommates or others who live with you but manage finances separately.*

- I live alone
- I live alone with children
- I live with a (life) partner, without children
- I live with a (life) partner and children
- No answer
- Other: ..........................

**R7. How many minor children (under 18 years of age) in your household depend on the household income?**

- No answer
- Number of kids: ..........................

**R8. How many children are under 14 years of age?**

- No answer
- Number of kids: ..........................

**R9. What is your partner's main occupation:**

- Salaried
- Self-employed
- Co-working partner without own status
- Unemployed
- Student
- Retired
- Incapacitated or long-term sick
- No answer
- Other: ..........................

**R10. My partner's stable income is necessary to compensate for my own fluctuating income within the available household income.**

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree
- No answer

**R11. What support does your household (including all members of your household) currently receive from the government?**

*Multiple answers possible.*

- ☐ Groeipakket/Child benefit
- ☐ Living wage (PCSW)
- ☐ Your partner's unemployment benefit
- ☐ Sickness benefit/disability benefit
- ☐ Pension (retirement, survivor's or disability pension)
- ☐ Social housing
- ☐ Rental subsidy/rent premium
- ☐ Energy premiums (electricity, gas, water)
- ☐ Reduced public transport fare
- ☐ Study grants/school grants
- ☐ Financial support PCSW
- ☐ Artwork benefits ('kunstwerkuitkering')
- ☐ None
- ☐ No answer
- ☐ Other: ..........................

**R12. What government support is most important to your household?**

- ☐ Groeipakket/Child benefit
- ☐ Living wage (PCSW)
- ☐ Your partner's unemployment benefit
- ☐ Sickness benefit/disability benefit
- ☐ Pension (retirement, survivor's or disability pension)
- ☐ Social housing
- ☐ Rental subsidy/rent premium
- ☐ Energy premiums (electricity, gas, water)
- ☐ Reduced public transport fare
- ☐ Study grants/school grants
- ☐ Financial support PCSW
- ☐ Artwork benefits ('kunstwerkuitkering')
- ☐ None
- ☐ No answer
- ☐ Other: ..........................

## S. Household living standard

**S1. Can you tell me whether your household has the following items for private use? If you do not have something, can you tell me whether this is because you cannot afford it or for other reasons (e.g. you do not want it or you do not need it)?**

| | Yes, I / we have it | No, I / we cannot afford it | No, I / we do not have it because of other reasons | No answer |
|---|---|---|---|---|
| A laptop or PC | ☐ | ☐ | ☐ | ☐ |
| A smartphone | ☐ | ☐ | ☐ | ☐ |

| | | | | |
|---|---|---|---|---|
| Enough devices, everyone in the family can work or take classes digitally at the same time | ☐ | ☐ | ☐ | ☐ |
| A good internet connection | ☐ | ☐ | ☐ | ☐ |
| A TV | ☐ | ☐ | ☐ | ☐ |
| A washing machine | ☐ | ☐ | ☐ | ☐ |
| A car | ☐ | ☐ | ☐ | ☐ |
| A bicycle | ☐ | ☐ | ☐ | ☐ |
| A moped or motorbike | ☐ | ☐ | ☐ | ☐ |

**S2. Which of these things can you use through work?**

- ☐ A laptop or PC with an internet connection
- ☐ A smartphone with an internet connection
- ☐ Enough devices, everyone in the family can work or take lessons digitally at the same time
- ☐ A good internet connection
- ☐ A TV
- ☐ A washing machine
- ☐ A car
- ☐ A bicycle
- ☐ A moped or motorbike

**S3. How do you access this?**

| | I / we privately own it | Entirely through the business (e.g. at company expense) | Through the business for X% | Not applicable | No answer |
|---|---|---|---|---|---|
| A laptop or PC with an internet connection | ☐ | ☐ | ☐ | ☐ | ☐ |
| A smartphone with an internet connection | ☐ | ☐ | ☐ | ☐ | ☐ |
| Enough devices so that everyone in the family can work or study digitally at the same time | ☐ | ☐ | ☐ | ☐ | ☐ |
| A good internet connection | ☐ | ☐ | ☐ | ☐ | ☐ |
| A television | ☐ | ☐ | ☐ | ☐ | ☐ |
| A washing machine | ☐ | ☐ | ☐ | ☐ | ☐ |
| A car | ☐ | ☐ | ☐ | ☐ | ☐ |
| A bicycle | ☐ | ☐ | ☐ | ☐ | ☐ |
| A moped or motorbike | ☐ | ☐ | ☐ | ☐ | ☐ |

**S4. To what extent are the following personal expenses for leisure or recreation declared as business expenses in your accounting?**

*"Declared as business expenses" refers to expenses that are wholly or partly justified as professional and deducted for tax purposes.*

| | Not at all | To a limited extent | Somewhat | To a considerable extent | To a great extent | No answer |
|---|---|---|---|---|---|---|
| Restaurant visits | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Theatre or concert visits | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Cinema visits | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

| | | | | | | |
|---|---|---|---|---|---|---|
| Travels or holidays | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Festivals or cultural events | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

**S5. Can your household afford the following items if required?**

| | Yes | No | No answer |
|---|---|---|---|
| Go on holiday one week a year | ☐ | ☐ | ☐ |
| Eat a meat, chicken or fish meal or vegetarian alternative every two days | ☐ | ☐ | ☐ |
| Heat your home adequately | ☐ | ☐ | ☐ |
| Cool your home adequately during the summer | ☐ | ☐ | ☐ |
| | ☐ | ☐ | ☐ |

**S6. Please indicate to what extent the following statements describe your situation.**

| | Does not describe me at all | Does not really describe me | Neutral | Describes me a little bit | Describes me completely | No answer |
|---|---|---|---|---|---|---|
| I will achieve the financial goals I have set for myself | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| I have saved (or will be able to save) enough money to last until the end of my life | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| I am falling behind with my finances | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| Because of my money situation, I feel I will never have the things I want in life | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

## T. Your living situation

**T1. Do the following characteristics apply to your home? Indicate what applies.**

- ☐ My property has a garden.
- ☐ My property has a courtyard, terrace or roof terrace.
- ☐ The property is big enough for me/our family.
- ☐ The outdoor space is sufficiently large for me/our family.
- ☐ I like living in this property.
- ☐ There is a playground or square in my neighbourhood where children can play.
- ☐ There is a park or (small) forest in my neighbourhood where children can play.
- ☐ None of the above
- ☐ No answer

**T2. Are you (or someone else in your family) the owner of the family home, or do you rent it?**

- ☐ I own the family home
- ☐ I and my partner own the family home
- ☐ My partner owns the family home
- ☐ I rent/we rent the family home
- ☐ None of the above
- ☐ No answer

**T3. How did you finance your family home?**

- ☐ In personal name (and/or partner)
- ☐ Combination of own money and company money
- ☐ Partly in company name
- ☐ Entirely in company name
- ☐ No answer
- ☐ Other: ..........................

**T4. Do you own any other properties besides your family home?**

- ☐ Yes
- ☐ No
- ☐ No answer

**T5. Have you financed at least one other property partly or entirely with company funds?**

- ☐ No, in my own name
- ☐ Yes, at least one other property has been (partly) financed with company funds
- ☐ No answer

## U. Saving

**U1. How much were you able to save last month? That is to say: how much did you put aside in a savings account, investment account or save in some other way (such as pension savings)?**

- ☐ €0
- ☐ €1 – €100
- ☐ €101 – €500
- ☐ €501 – €1.000
- ☐ €1.001 – €3.000
- ☐ More than €3.000
- ☐ No answer

**U2. Did you participate in pension savings in 2024, whether or not with tax benefits such as a tax reduction? This concerns the accrual of an individual supplementary pension for which you yourself took the initiative.**

- ☐ Yes
- ☐ No
- ☐ No answer

**U3. How much do you save on average per year through pension savings (e.g., pension savings fund or insurance)?**

*The fiscal maximum for pension savings in 2025 is: €1.050 or €1.350 (depending on the tax benefit you choose - 30% an 25% respectively).*

- ☐ Less than €500
- ☐ Between €500 and €1.049
- ☐ The maximum of €1.050
- ☐ Between €1.051 and €1.349

- More than €1.350
- No answer

## V. Saving: Self-employed

**V1. Did you participate in pension savings in 2024, whether or not with tax benefits such as a tax reduction?**

- Yes
- No
- No answer

**V2. How much do you save on average per year through pension savings (e.g. pension savings fund or insurance)?**

*The maximum contribution to the VAPZ (voluntary supplementary pension for self-employed persons) in 2024 was €3.965,77.*

- Less than €500
- Between €500 and €999
- Between €1.000 and€1.999
- Between €2.000 and €3.000
- More than €3.000
- No answer

**V3. What is the main reason why you are not currently saving for retirement?**

- I prefer other, potentially more profitable investments
- I don't have the budget for it at the moment.
- I arrange my pension in a different way.
- No answer

**V4. Which complementary insurance policies have you taken out?**

*Multiple answers possible.*

- None
- Occupational disability insurance
- Guaranteed income insurance
- Income insurance
- Health insurance
- Death benefit insurance
- No answer
- Other: ..........................

**V5. What is the main reason why you do not currently have insurance?**

- I prefer other, potentially more profitable investments
- I do not currently have the budget for it
- I insure myself in another way
- No answer
- Other: ..........................

## W. Financial knowhow

**W1. Which paid services do you use?**

- ☐ None
- ☐ Accountants
- ☐ Accounting software (e.g., Accountable)
- ☐ Tax advice (tax consultant or advisor)
- ☐ Legal advice (lawyer, legal expert)
- ☐ Insurance broker or advisor
- ☐ Business coaching or consultancy
- ☐ No answer
- ☐ Other: ..........................

**W2. What is the main reason why you do not use an accountant or bookkeeper?**

- ☐ I don't have the budget for it
- ☐ I prefer to do my bookkeeping myself
- ☐ My administration is limited, so I don't find it necessary
- ☐ No answer
- ☐ Other: ..........................

**W3. How would you rate your overall financial knowledge? Indicate on the scale.**

*The scale ranges from 0 to 10, where 0 means very low, 5 means average and 10 means very high.*

| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|---|---|
| ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

## X. Concluding questions