

# CZECH INSTRUCTIONS FOR INTERVIEWERS

## MATERIAL DEPRIVATION INDICATORS COLLECTED ON HOUSEHOLD LEVEL

### Capacity to face unexpected financial expenses

(HS060)

- ☞ The aim is to find out whether the household would have its own funds (in cash or in bank account) to cover unexpected expenses in the amount of CZK 12 000, in case of a sudden need. The examples might be a surgery, a funeral, major repairs in the house, replacement of durables like washing machine, refrigerator, car etc. We are interested in the financial readiness and self-sufficiency of the household, so the possibility of borrowing the necessary amount from private individuals or from financial institutions can NOT be considered.

B22 Can your household afford to pay from its own resources an unexpected expense of CZK 12 000?			
1. yes	<input type="checkbox"/>	2. no	<input type="checkbox"/>

#### Fieldwork experience:

- Some respondents tend to report that they have no money ready to spend (no savings), but when the examples are given people more think of the real necessity.
- Interviewers might heard 1000x that pensioners have saved up just for their funeral 😊.

### Capacity to afford paying for one week annual holiday away from home

(HS040)

- ☞ The question expresses the household's ability to pay for all members for at least a weekly holiday away from home per year – including staying in a cottage, with relatives or friends etc., regardless they want it or not. It does not mean that all members of the household have to go on holiday all together and at the same time. If the household can at least afford to stay with relatives to whom it does not pay for accommodation, but it pays for other related expenses itself (e.g. travel expenses, food, entrance fee), the answer should be yes. The answer should also be *yes* when the household can only afford to spend the holiday in its own cottage or if the employer contributes to their holiday. The answer should be *no* if at least one household member cannot afford to go for holidays. For example, when parents pay for a summer camp for a child but cannot afford to go for a holiday themselves, or when a grown-up child can afford a holiday but other household members cannot, the answer is no. Cases where the household cannot go because of 'shortage of time' are not included and the answer should be yes.

### Capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day

(HS050)

- ☞ The variable records whether the household can afford a meal with meat or equivalent vegetarian every second day, regardless the household wants it or not.

### Ability to keep home adequately warm

(HH050)

- ☞ This question is about ability to pay to keep the home adequately warm, regardless the household actually needs it. It rather expresses the habits of the household to have pleasantly warm in the house or apartment or better to save money on heating.

## Replacing worn-out furniture

(HD080)

☞ The question expresses the household's ability to buy new furniture (table, chairs, beds, wardrobe, desk, bookshelf etc.) when worn-out. The household obviously may not want or need any new furniture. It is therefore a hypothetical question whether the household could afford to replace furniture when needed (e.g. worn out, damaged, broken or out of use). There is no specified reference period.

B23 Can your household afford to buy these services or products?		
	yes	no
1. to pay at least a week's annual holiday away from home for all household's members (including stay at the hut/cottage, with friends/relatives etc.).	<input type="checkbox"/>	<input type="checkbox"/>
2. to eat meat, chicken or fish every second day (or their vegetarian equivalent)	<input type="checkbox"/>	<input type="checkbox"/>
3. to keep your home adequately warm	<input type="checkbox"/>	<input type="checkbox"/>
4. to purchase new furniture for used up	<input type="checkbox"/>	<input type="checkbox"/>

### Fieldwork experience:

- When asked about a holiday, respondents often imagine the holiday they wish (a trip to Bali, a stay on the most beautiful Canary Island) and not a week-long holiday anywhere outside their home.
- It is important to explain to the respondents that they really have to take into account all members of the family (household).
- Regarding heating the house, the point is to catch the cases that really does not heat because they are afraid they will not be able to pay the gas bill or they do not have enough money to buy coal. It does not apply to those who are used to switching off the heating and don't mind the cold at home.
- Replacing furniture is the most problematic question because respondents do not understand why they should replace their furniture – whether someone thinks it is oldfashioned already or slightly damaged. Some may have an emotional connection to furniture after their parents, even if it is no longer modern and maybe something does not work properly.

## Arrears on mortgage or rent payments

(HS011)

☞ The variable records whether the household was in a situation where it was unable to pay on time (as scheduled) the rent or the mortgage payment for the main dwelling due to financial difficulties. If household was late with payment because it forgot to pay the bill or found itself in an emergency situation (e.g. a sudden stay in hospital), but did have required amount of money, it should not be recorded. The respondent shall indicate whether this situation has occurred once, several times in the last 12 months or has not occurred at all. If the respondent does not pay any mortgage or rent, the answer is „does not apply”. The focus is put on the risk for the household of losing its main dwelling (being evicted). Any other type of housing loan (e.g. related to the second dwelling) is not included in this variable, but will be included in variable HS031.

## Arrears on utility bills

(HS021)

☞ The variable records whether the household has been in arrears/was unable to pay on time utility bills as heating, electricity, gas, water etc. for the main dwelling. Only situations when household could not cover the costs due to financial difficulties should be recorded. If household was late

with payment, e.g. forgot to pay the bill, but had required amount of money, it should not be recorded. The answer *yes* applies even if only one of the items of utility bills was not covered. Telephone bills should not be considered as utility bills in this item. However, sewage and rubbish bills are taken into account in this question.

### Arrears on hire purchase installments or other loan payments

(HS031)

The variable records whether the household was unable to pay on time repayments for hire purchase or other non-housing loans. It includes all types of commercial credits, credit cards, other loans of any kind (e.g. household equipment, holidays), car leasing, consumer loans, education loans etc. Only situations when household was unable to cover the costs due to financial difficulties should be recorded. If household was late with payment, e.g. forgot to pay the bill, but had required amount of money, it should not be recorded. If the respondent states that he repays the loan and did not get into trouble to pay due to lack of money, the answer is *no*. However, any late payments during the previous 12 months should be taken into account, even if they have already been repaid at present.

B29 Has your household been in arrears at any time in the last 12 months, that is, unable to pay any of the following items on time?				
	yes, once	yes, more times	no	not applicable
1. rent, payment for the use of the flat, repairs fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. payments for heat, electricity, gas or water for the flat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. mortgage or loan payment for the flat/house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. payments for other loans, credits and car rentals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### Fieldwork experience:

- People are obviously embarrassed to talk about their debts and that they got into financial trouble and were unable to pay any compulsory (regular) payment or installment on time.

### Have a car

(HS110)

The variable records whether the household has a car or doesn't have a car because it cannot afford it or for other reasons. Possessing the item does not necessarily imply ownership – the car may be rented, leased, provided on loan, or shared with another household (e.g. parents). If the household has adequate and easy access (i.e. can use it whenever it wants) the answer is *yes*. The household is considered to possess a car if any member of the household possesses it. A company car or van that the household can also use for private purposes is included in the household equipment. However, if the company car is used exclusively for work, it is not included in the household equipment. Motorcycles are excluded.

B15 Please indicate which of the following items you have in your household. If you do not have the item, justify.			
	yes	no	
		cannot afford	other reason
5. car	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## MATERIAL DEPRIVATION INDICATORS COLLECTED ON PERSONAL LEVEL

### Two pairs of properly fitting shoes (including a pair of all-weather shoes)

(PD030)

☞ The question asks whether the interviewed person owns at least two pairs of well-fitting shoes, while at least one pair must be year-round, i.e. wearable throughout the year in any weather (rain, frost etc.). We do not include slippers, sandals, pumps, boots or even winter boots, snowshoes etc. The concept of shoes has to be understood in a broad sense and adapted to the climatic conditions of the country. All-weather shoes could be defined as any daily life shoes that the respondent can wear most days, e.g. to work. If the respondent does not have any year-round shoes, but has more than one seasonal shoes, the answer should be no, for other reasons.

C47 Do you have at least two pairs of properly fitting shoes (including a pair of all-weather shoes)?		
1. yes <input type="checkbox"/>	2. no – cannot afford it <input type="checkbox"/>	3. no – other reason <input type="checkbox"/>

#### Fieldwork experience:

- Neither respondents nor interviewers like this question, no one understands the meaning of year-round footwear. For some, the question is amusing, for others it clearly irritates.

### Replace worn-out clothes by some new (not second-hand) ones

(PD020)

☞ The respondent states whether he/she is buying some new clothes for worn-out ones (e.g. suits, winter coats, pants). It is important to note that the variable refers to worn-out clothes, and not old-fashioned ones. Clothes do not have to be replaced with new ones completely, some are enough. New clothing means not from a second-hand. Worn-out clothing does not mean out of fashion.

### Get-together with friends/family (relatives) for a drink/meal at least once a month

(PD050)

☞ In this question we ask whether the interviewed person in his/her free time (after work, during weekends or holidays) meets with friends or relatives at least once a month in a cafe, restaurant, bar or at the respondent's home. This activity should be associated with some consumption of food or drink. Friends are understood as persons who do not share a common household with the respondent and with whom the respondent spends his/her free time and may share private matters. We understand relatives here in a broad sense, i.e. parents, siblings, grandparents, aunts, uncles, cousins and others, but with whom the respondent does not share a common household.

### Regularly participate in a leisure activity

(PD060)

☞ The aim of the question is to find out whether the interviewee regularly engages in an activity in his/her free time, such as sports, cinema, playing a musical instrument etc. The regularity of the activity is not specifically determined, it depends only on the respondent's discretion. However, the answer yes means that he/she runs the activity at least several times a year. The leisure activity should take place away from the respondent's home and should require some financial costs – entrance fee, travel costs (e.g. swimming), purchase costs (e.g. bicycle, skates) or participating costs in an organised play events (e.g. football club fees). However, it does not matter whether the activity is run within a formal organisation (club, art school, association etc.) or not.

## Spend a small amount of money each week on yourself

(PD070)

☞ This question asks whether the interviewed person spends a certain amount of money each week to buy or to do something for yourself, for your own pleasure (e.g. to go to cinema, to buy a small gift, to buy a magazine, a book, a cake, cigarettes, an ice-cream in summer or to visit a hairdresser). It means to be free to spend money just for himself/herself, without having to consult this expense with anybody else. The answer *yes* means that the person can afford to spend money. The amount is not specifically determined, so we leave it to the subjective assessment of the respondent. The aim is to indirectly determine the distribution of income in the household.

C48 Please indicate whether you are doing the following activities. For activities you are not doing, indicate the reason.			
	yes	no	
		cannot afford it	other reason
1. replace worn-out clothes by some new ones (not second hand)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. get-together with friends or family in a cafe, restaurant, bar or at home at least once a month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. regular participation in a paid leisure activity (sports, cinema, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. spending a small amount of money each week on yourself (cinema ticket, small gift, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Fieldwork experience:

- Women tend to report that they have no time to do sports or have any other hobby, they have almost no chance to go out because of family duties and children care.
- A small amount of money is really different for different respondents, but that is perfectly correct because of a subjective question.

## Internet connection for personal use at home

(PD080)

☞ The aim of the question is to find out whether the respondent has access to the internet at home, regardless of the type of device used and of the connection method. The internet access can be via smartphone, other wireless handheld device (tablet), laptop, desktop computer, smart TV, video games console etc. Examples of internet activities for personal use are social networking, sending or receiving emails, using services related to travel and accommodation, creating web pages, blogs, internet banking, reading or downloading online music, video, news etc., looking for information, telephoning or making video calls, buying/selling goods or services or taking part in online consultations. The household member is considered to have internet connection for personal use at home only if all the needs for personal use are fully fulfilled by this connection.

B15 Please indicate which of the following items you have in your household. If you do not have the item, justify.			
	yes	no	
		cannot afford	other reason
1. computer/notebook	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. internet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☞ We decided to place this personal question on our questionnaire at the household level and we assume that if at least one household member has access to the Internet, there is an existing option for all members of the given household.

## FORMER COMPONENTS OF MATERIAL DEPRIVATION INDICATOR

Up to SILC 2019, we had the following household equipment items in our Czech questionnaire:

### Do you have a telephone (including mobile phone)?

(HS070)

- ☞ The variable records whether the household has a telephone (including mobile phone) or whether does not have a telephone because it cannot afford it (enforced lack) or for other reasons. Enforced lack means that the household would like to have it, but cannot afford it. Possession of the item does not necessarily imply ownership – the item may be rented, leased or provided on loan. In the case of mobile telephones, the household should be considered to possess the item if any member possesses it.
- ☞ A business mobile phone, which can be used by a household member for private purposes, should be included in the household equipment.

### Do you have a colour TV?

(HS080)

- ☞ The variable records whether the household has a colour TV or whether does not have a colour TV because it cannot afford it (enforced lack) or for other reasons. Enforced lack means that the household would like to have it, but cannot afford it. Possessing the item does not necessarily imply ownership – the item may be rented, leased, provided on loan or shared with other household within the dwelling. If the item is shared between households, the answer is *yes* if there is an easy, adequate access (i.e. household can use it whenever it wants), otherwise *no*. In the case of a colour television, the household is considered to possess it if any member possesses it.
- ☞ A monitor with a built-in TV card is also registered as a TV, on which TV broadcasts can be watched independently of the switched-on personal computer (ie even when the computer is switched off).

### Do you have a washing machine?

(HS100)

- ☞ The variable records whether the household has a washing machine or whether does not have a washing machine because it cannot afford it (enforced lack) or for other reasons. Enforced lack means that the household would like to have it, but cannot afford it. Possessing the item does not necessarily imply ownership – the item may be rented, leased, provided on loan or shared with another household within the dwelling. If the item is shared between households, the answer is *yes* if there is an easy, adequate access (i.e. household can use it whenever it wants), otherwise *no*. In the case of a washing machine, the household is considered to possess it if any member possesses it.
- ☞ The term washing machine means all types of washing machines (automatic, whirlpool, drum). If the washing machine is used by more than one household, it should be included in the equipment of all households.

## HOUSING AND ENVIRONMENT DEPRIVATION ITEMS

### **Leaking roof, damp walls/floors/foundation, or rot in window frames or floor**

(HH040)

- ☞ The aim of the question is to obtain an objective measure of the condition of the dwelling; whether the dwelling has a problem with a leaking roof or damp ceilings, dampness in the walls, floors or foundation and/or rot in window frames and doors.

### **Problems with the dwelling: too dark, not enough light**

(HS160)

- ☞ The objective is to assess whether the respondent feels the dwelling being too dark, not enough day-light and whether it is a problem for the household. The question asks whether the household feels that most of the rooms are too dark (not necessarily all of the rooms). It is recommended to consider the dwelling as 'too dark, without enough day-light' in the situation of a normal sunny day, which means that artificial lighting is not to be taken into account.

### **Noise from neighbours or from the street**

(HS170)

- ☞ The objective is to assess whether the respondent feels that noise from neighbours or from outside is a problem for the household and they are bothered by the problem. Both aspects of noise from neighbours (neighbouring apartments, staircase or water pipe) and noise from outside (traffic, businesses, factories) are to be covered and specified in the question.
- ☞ Noise from outside should be described as noise linked to traffic (street or road, plane, railway), linked to business, factories, agricultural activities, clubs and yard.

### **Pollution, grime or other environment problems**

(HS180)

- ☞ The objective is to assess whether the respondent feels that pollution, grime etc. are a problem for the household and they are bothered by the problem. A reference to the area (situated close to the place where you live) should be clearly indicated.
- ☞ Examples might be: road dust, exhaust gases of vehicles; smoke, dust or unpleasant smells from factories; strong smell of wastes or sewerage; polluted water from water pipe as well as polluted river.

### **Crime, violence or vandalism in the area**

(HS190)

- ☞ The objective is to assess whether the respondent feels that crime, violence or vandalism is a problem for the household and whether they are bothered by the problem. A reference to the area (situated close to the place where you live) should be clearly indicated.
- ☞ Crime is to be defined as a deviant behaviour that violates prevailing norms, specifically, cultural standards prescribing how humans ought to behave normally. A legalistic approach is not to be used. Examples may be given as thefts, illegal activities.

B4 Do you have any of the following problems with your dwelling?		
	yes	no
1. leaking roof, damp walls/floors, damp foundations or rotten windows, floorboards or window frames	<input type="checkbox"/>	<input type="checkbox"/>
2. too dark or not enough daylight	<input type="checkbox"/>	<input type="checkbox"/>
3. noise from neighbours or noise from the street (traffic, business, factories, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
4. pollution, grime and other environmental problems in the area	<input type="checkbox"/>	<input type="checkbox"/>
5. crime, violence or vandalism in the area	<input type="checkbox"/>	<input type="checkbox"/>

### Fieldwork experience:

- The respondent is asked what shortcomings he/she finds in their dwelling and what problems feels related to the surroundings of the flat or house. The respondent should comment on each of these issues. These problems should occur for a long time or repeatedly. Most of them are related to the immediate vicinity of the respondent's house.
- Interviewers tell us that the answers to these questions may differ from different household members. While women are more attentive to problems from their neighbourhood, men tend to complain about problems with the house itself.
- If both a man and a woman are present in the interview, it is sometimes unclear which answer to choose at the household level.