



**UNIVERSITY OF FLORIDA – FLACSO ECUADOR  
2010 HOUSEHOLD ASSET SURVEY, IMPLEMENTED  
BY HABITUS INVESTIGACION S. A.**

**TRAINING MANUAL**

**June 30, 2010**

(Abridged Translation, July 2011)

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**NOTE:**

*This is an abridged translation of the Spanish original. Whenever the instructions were the same for questions with a similar structure and content, these have been deleted to reduce the length of the document (130 pp). Most of the training exercises and many examples have been deleted as well. The manual does contain the additional instructions that were issued to field supervisors once the survey was initiated, noted as "addendum", since these reflect questions that were not clear in the questionnaire, as well as cases that had not been considered in the design of the questionnaire nor during the training of the enumerators. Also, other explanatory information has been included in the process of translation of this document for an international audience, denoted in brackets [ ].*

## I. INTRODUCTION

This survey is part of an international research project encompassing three countries: Ecuador, Ghana, and the State of Karnataka in India. The purpose of the survey is to gather information on the ownership of household assets and, specifically, about the distribution of the ownership of assets by sex. Participating institutions include the Latin American Faculty of Social Sciences (FLACSO)-Ecuador; the University of Florida; the Indian Institute of Administration Bangalore; the University of Ghana, and American University of Washington, D.C. The comparative study is funded by the "MDG3 Fund: Investing in Equality" of the Dutch Ministry of Foreign Affairs.

The research project aims to identify the socio-economic and institutional factors conditioning ownership of assets by women, and therefore economic equality between men and women. The survey's specific goals are to elicit empirical information on: i) the distribution by sex of asset ownership within households; ii) the importance of asset ownership for women's empowerment and household well-being; iii) factors that facilitate or impede asset ownership by women; and iv) the relationship between marriage and inheritance regimes and access to, ownership of and control over assets by women.

## II. STRUCTURE OF THE SURVEY QUESTIONNAIRE

The questionnaire has three parts:

**Part I.** Contains the cover page, the informed consent memo, and the list of codes.

**Part II.** Contains the household questionnaire, to be answered by the two main adults of each household, ideally by interviewing the couple **together**. The modules include one on the characteristics of the dwelling, followed by a listing of all members of the household, the household registry. Then all the demographic and economic information on the persons who habitually live in the household is collected, followed by information on migrants who contribute economically to the household. Then come seven modules on the household's assets: the dwelling, agricultural land, other real estate, livestock, agricultural equipment and installations, businesses, and consumer durables. The household questionnaire concludes with a module on remittances received by the household, another on economic calamities that its members may have suffered, and finally, a module on assets that have been sold, lost, passed on as an inheritance or given away in the last five years.

**Part III.** Contains the Individual Questionnaire, to be answered by the household's two main adults **separately**. This part collects information on decision-making in the household; it asks about household assets when one of the members of the couple did not participate in the Household Questionnaire as well as more details on certain assets. It also includes modules on financial assets, debts, and marriage and inheritance regimes.

**Table of Content of the Questionnaire**

| PART            | CONTENT  |
|-----------------|--|
| <b>PART I</b>   | Cover page, informed consent and codes   |
| <b>PART II</b>  | Household Questionnaire (to be filled out by the two principal adults of the household, the main couple <i>together</i> )<br>Section 1. Characteristics of the dwelling<br>Section 2. Household registry<br>Section 3. Economic and educational characteristics<br>Section 4. Migrants<br><b>ASSET INVENTORY:</b><br>Section 5. Principal residence<br>Section 6. Agricultural land<br>Section 7. Other real estate<br>Section 8. Livestock<br>Section 9. Agricultural equipment and installations<br>Section 10. Businesses<br>Section 11. Consumer durables<br><b>OTHER:</b><br>Section 12. Remittances<br>Section 13. Economic shocks<br>Section 14. Assets sold, lost, given away or through inheritance |
| <b>PART III</b> | Individual Questionnaire (To be filled out by the two principal adults of the couple, <i>separately</i> )<br>Section 15. Decision-making (asked only in this questionnaire)<br><b>ASSET INVENTORY:</b><br>Section 16. Principal residence<br>Section 17. Agricultural land (with new questions on decisions)<br>Section 18. Other real estate<br>Section 19. Livestock (with new questions on decisions)   |

|  |   |
|--|---|
|  | Section 20. Agricultural equipment and installations<br>Section 21. Businesses<br>Section 22. Consumer durables<br>Section 23. Financial assets (asked only in this questionnaire)<br>Section 24. Debts (asked only in this questionnaire)<br>Section 25. Matrimonial and inheritance regimes (asked only here) |
|--|---|

## PROTOCOL FOR INFORMANT SELECTION

The aim of the survey is to interview the two main adults of the household who are of the opposite sex; that is, one adult man and one adult woman, over age 18.

- In most cases, the household's two main adults will be the couple (married or living together in a consensual union) who maintain the household and know the most about its assets. This research assumes that the household has "TWO HEADS" – the man and the woman.
- If there is no main couple, interview the **"adult person who contributes most to maintaining the household"** and/or who knows most about its assets. In this case, no second person will be interviewed. The Household and Individual Questionnaire will both be answered by only this one person. This situation might arise in the case of female heads who are lone mothers, or where a spouse is a migrant, under age and/or disabled.
- When the dwelling selected contains more than one family unit or couple, select the couple that makes most of the decisions within the household or who is recognized by other members as the main one.

Cases when the household which has been randomly selected should be replaced:

- When the interviewee refuses to give their informed consent
- When no one can be located after three tries
- The dwelling is not occupied by a household or is under construction
- Collective living places (hospitals, jails, etc.)

### **ADDENDUM**

**In urban areas:** Remember that you must visit the dwelling drawn randomly three times before selecting moving on to its replacement. [It's replacement is always the very next dwelling to the right of the original]

#### **Other considerations:**

- ⇒ When applying the Informed Consent, remember that you must have the consent of BOTH persons to be interviewed. If one agrees and the

other doesn't, please consider this household as a reject, and go on to the next unit.

- ⇒ In households where there is a principal couple, if only one person is available at the time of the interview you must make every effort to interview the second person later, completing their Individual Questionnaire. Not more than 10% of households with a couple should consist of an interview with only one person, per team.
- ⇒ Remember that at the beginning of each section you must write the ID code for the persons who are present and being interviewed, usually the household's main couple.

### III. GLOSSARY AND DEFINITIONS

**Agricultural land** – Parcels, plots, pieces of land; large and small farms where agricultural activities are pursued.

**Adult** – A person age 18 or over.

**Anticresis** – When the dwelling is occupied under a lease which requires the deposit of a sum of money, which the landlord keeps during the term of the lease, and returns when the lease ends. The rent paid to the landlord is the equivalent of the interest that this money earns during the period of the lease.

**Assets** – Property and goods of value, plus monetary savings and investments, plus any debts to be collected. The questionnaire uses the terms "property" and "goods" as synonyms for assets, when referring to dwellings, agricultural land, other real estate, livestock, consumer durables, etc.

**Borrowed** – An asset or piece of property loaned to another person, or an asset which the household is using (usually without charge), but which does not belong a household member; ie., the person using it is not the owner.

**"Capitulaciones"** – A legal procedure (similar to a *pre-nuptial agreement*) that can be done before or during the marriage or consensual union (common-law marriage), with a notary public, specifying the ownership and/or administration of property and goods. In Ecuador, this is the legal manner to declare the regime of separation of property.

**Collateral** – The asset (often money, dwelling, land or vehicle) that a person has to leave as assurance or a guarantee that he or she will repay a loan.

**Community land** – Land owned collectively, generally by an indigenous or other rural community.

**Consumer durables** – These are generally durable goods of value that people own, such as gas cooking stoves, television sets, vehicles, etc. In this survey, gold and silver jewelry as well as other consumer goods are included in this category.

**Debts** – Everything an individual owes to another person or institution as the result of a loan or credit. When calculating wealth, this is a liability, which is deducted from growth wealth to arrive at net worth.

**Domestic work** – Household chores, including repairs and maintenance, and work related with caring for other persons; not directly remunerated.

**Donation** – Asset or property donated by a living person, whether or not a relative. Donations are often received through fictitious sales-and-purchase contracts, while the parents are still alive. There are also informal agreements such as the designation of some asset or property by the parents to a child during their lifetime.

**Dwelling** – A structurally separate place of lodging with an independent entrance, constructed, built, transformed or arranged for a person or group of persons to live in, providing that at the time of the survey it is not being used for some other purpose. For this study, the following are not considered as dwellings: mobile spaces (barges, cars, etc.) or improvised locales.

- **Independent entrance** – Direct access from public thoroughfares, or access through areas shared and used by more than one household, such as hallways, courtyards, staircases, elevators, etc.

**Economic shock** – An event, generally unexpected, negatively affecting the household's well-being because of high financial and/or human costs; a "calamity".

**Family property** – When an asset is considered the property of all members of the household, without distinction.

**Financial assets** – All savings that a person has, in whatever form. These may include bank accounts (checking or savings), informal savings, or financial/ investment instruments such as fixed-term certificates of deposit, or shares in a company as well as cash. They also include savings in a retirement plan as well as debts to be collected (e.g., loans that an individual has made to a third party, who has not yet repaid them).

**Gift**- Refers to the transfer of an asset, property or money from one person to another without any expectation that the person receiving it will pay or reimburse the donor for it.

**Habitual resident** – All persons who normally eat and sleep in the same dwelling. This person may be temporarily away from the household at the time of the survey for reasons of work, health, study or vacation. Persons who have more than one habitual residence are considered as members of the household where they have lived for most of the time during the last year, prior to the interview.

**Household** – The social unit comprising a person or group of persons who associate to share lodging and food. That is, a household is the set of people who habitually live in a single dwelling or in part of it (under the same roof), who may or may not be joined by bonds of family or marriage, and who cook together (eat from the same pot).

**Housing Bond** – A program of the Ministry of Housing (MIDUVI) that gives a subsidy to low-income persons to assist them in purchasing a home.

**Human Development Bond** – A monthly payment by the government to mothers with school age children, disabled persons (with a disability equal to or greater than the 40% level established officially) and senior citizens (persons age 65 and over) who are under the poverty line. This monthly cash benefit [conditional cash transfer] of US\$ 35 is conditioned upon meeting the requirements established by the Social Protection Program, and is received by the representatives of nuclear families (usually the mother of eligible children).

**IESS – Ecuadorian Institute of Social Security.** IESS is a government entity responsible for administering the National System of Mandatory Insurance, which is part of the National Social Security System

**Individual property** – When an asset belongs to only one person.

**Inheritance** – What one person receives from another, generally a relative, upon their death. Formally, inheritance from parents may be by testament (a legal document) or by succession (what children are entitled to under the law).

**Inheritance regime** – Refers to the rules of succession and testaments. Practices of inheritance may be different from legal systems in force.

**Joint property** – When an asset belongs to the main couple of the household and/or two or more persons.

**Limited-liability company** – A company or business formally registered with a public authority; it has its own legal status.



**Loans granted** – What a third party owes a person. A financial asset included in calculating a person's net worth.

**Main residence** – The dwelling where the household normally lives.

**Marital regime** - Refers to the rights of spouses over property during the marriage.

**Marital status** - The person's legal status with regard to marriage. It may include:

- **Single** – A person who is not married and has never been married nor in a consensual union.
- **Married** – A person whose union to another of the opposite sex has been legally formalized under civil law.
- **Consensual union** – When the person has a partner with whom s/he shares a home, but is not formally married to them; also known as a common-law marriage or simply as living together. Legally, this person is "single"; however, for the purposes of this study, the classification to be used is consensual union.
- **Widowed** – A person whose spouse has died, but who has not remarried or entered into a consensual union.
- **Divorced** – When the legal marriage bond has been formally dissolved.
- **Separated** – A person who is married but no longer lives with their spouse; the marriage bond had not been dissolved through the legal process of divorce. This category also includes someone who was in a consensual union that has ended, but has not entered into any new commitment.

**Migrant** - A person who has lived away from the household (and/or the community) for six months or longer, who contributes economically to the household through remittances, money or gifts. We also include in the category of migrants those family members who contribute economically to the household even if they never lived in that particular household, or if it has been a long time since they lived there.

**Net worth** – The value of all of a person's assets, minus their debts to third parties.

**NGO – Non-Governmental Organization.** These are private, non-profit institutions. They implement many development programs in Ecuador, including micro credit programs.

**Occupational category** – The labor relation between a person and the economic establishment where he or she works

- **Employer or active partner** - Persons who manage their own company or practice a profession, trade or business and hire one or more employees or workers to whom they pay a salary, wage, commission, etc.
- **Self-employed** - Persons who work without a boss or employer, who operate their own business or practice their profession or trade independently, without having any wageworkers. They may work alone, **or be assisted by unpaid workers**. This category of response includes persons who do piecework, by contract or on commission, if the worker receives a given amount of money for a given amount of work, with the understanding that he or she has finished a day's work when that task or products have been completed. For example: brickmasons who work on a contract basis, tailors, dressmakers, gardeners, people who wash laundry, etc.
- **Unpaid family worker** - Persons who work or help out in a **family** business or company, without being paid for the work they do. If the person works in a business or company and receives payment in cash or in kind, he or she should be considered a wage-earner.
- **Public employee / government worker** - Persons who work for a public employer and receive compensation in the form of a salary, wage, or piecework payment. Piecework is when compensation is a cash payment for each item or unit made or produced by the worker.
- **Private employee** - Persons who work for a private employer and receive compensation in the form of a salary, wage, or piecework payment.
- **Day laborer or Peon**- Persons paid by the day of work, whatever the frequency of payment. In the Coastal region, it is very common for workers on banana plantations to be paid weekly, even though they are considered day laborers, since they are paid per day worked, although they have been employed for years there.
- **Domestic servant** - Persons who work in private (other people's) households in exchange for cash and/or compensation in kind, in such activities as washing, cooking, ironing, child care, caring for the sick or infirm.

**Owner** – The person entitled to decide about the use and disposition of an asset/ property/goods. Generally the owner may sell, rent, mortgage, and leave the asset as an inheritance. This is the legal definition, appropriate when there is a certificate of ownership.

**Partnership** (“*sociedad*”) – When two or more persons pool their capital to make an investment or set up a business; generally such a business relationship is formally registered as such with some legal authority. The persons in a partnership are not necessarily relatives; this is what distinguishes such an entity from a family business.

**Pawn** – To leave an asset in exchange for a sum of money, with the right to reclaim the asset after a given period of time by returning the money plus interest.

**Property document** - A document certifying who own(s) the property, usually referring to a dwelling or land. This category includes receipts for payment or a property deed (whether officially registered or not). Only a registered deed has any legal validity in Ecuador.

**Real estate** – Houses, apartments, buildings, agricultural and non-agricultural land, lots, plots, commercial locales, etc. These are often referred to as “**properties**”.

**Remittances** – Transfer of money by a migrant (either internationally or within Ecuador) to his or her household of origin and/or to some other relative or friend.

**Repossession (to seize/impound/confiscate)** – An action taken when a debt has not been repaid, so the person or corporate body who made the loan takes possession of the collateral.

**Separation of property** - A marital regime under which each spouse keeps as individual property what he or she had prior to marrying, any inheritances that they might received, and the assets s/he acquires during marriage, along with his or her own personal income. Any benefits generated from this property (for example, interest or rent) are also the individual property of the person.

**Sharecropping** – A form of land tenure where the rental is paid in kind, generally with part of the harvest; it has several names in Spanish: *sembrar al partir, aparcería, partidario...*

**Squatting** - When a person or a group takes possession of land that is privately owned and/or government property (also called “an invasion”).

**Temporary migrant** – A person who has been away from the household for six months or less and has not established any other fixed residence; still considered a member of the household.

## **Codes**

Each household member will have a unique identity code (ID) by which he or she will be identified throughout the questionnaire. This will be a number from 01 to 29. The respondent (who will always be one of the members of the main couple of the household or the head of household, if there is no partner), will always be given the ID-01. **Numbers 31 through 35 are reserved for migrant relatives who contribute economically to the household.** These IDs must always be used, and not the FRCs, unless they are not reported on the list in Section 4, on migrants.

In this survey we are interested in the economic relationships of household members to persons **who do not live in the household**. To be able to identify these other persons, and specifically their sex, we have created a series of codes we call “Full Relationship Codes” or FRCs. They are always in relation to the respondent coded as ID-01.

### **Full Relationship Codes (FRCs)—Always in relation to ID-01**

#### Relatives of the principal respondent (ID-01); non-household members

- 50 Father of the respondent
- 51 Mother of the respondent
- 52 Son of the respondent and his/her current spouse/partner
- 53 Daughter of the respondent and his/her current spouse/partner
- 54 Son of the respondent with a previous spouse/partner
- 55 Daughter of the respondent with a previous spouse/partner
- 56 Other male relative of the respondent
- 57 Other female relative of the respondent

#### Relatives of the spouse/partner of the principal respondent (ID-01); non-household members

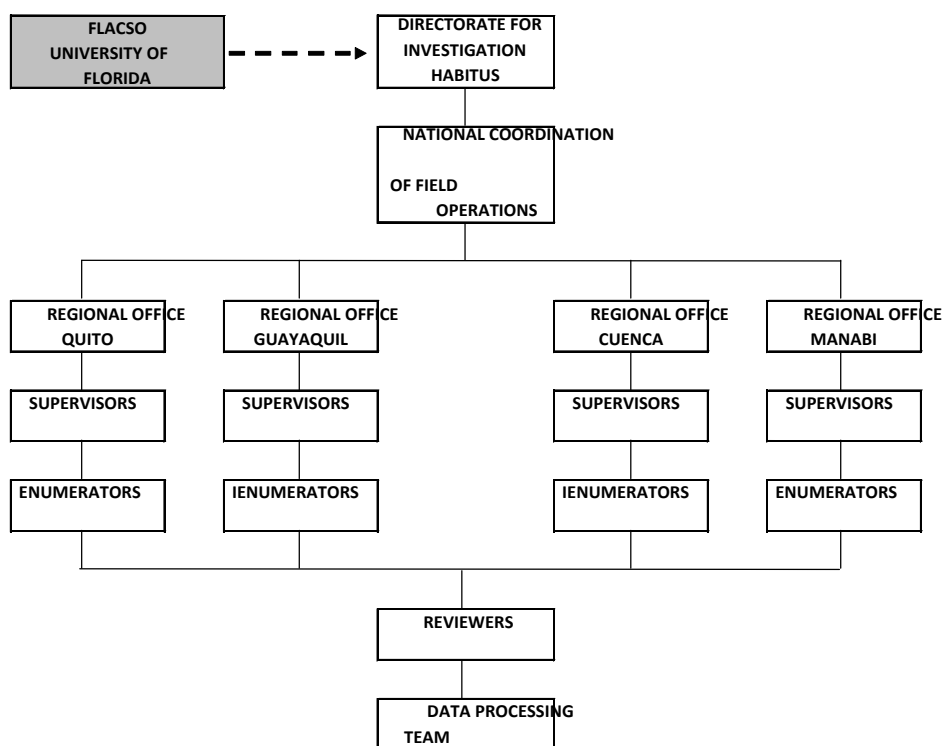
- 60 Father-in-law
- 61 Mother-in-law
- 62 Son of the spouse/partner with another person
- 63 Daughter of the spouse/partner with another person
- 64 Other male relative of the spouse/partner
- 65 Other female relative of the spouse/partner

#### Others

- 70 Male, non-family member
- 71 Female, non-family member
- 80 All the children living in the household

## **IV. ORGANIZING THE FIELD WORK**

- 1. Collection method.** Information will be gathered by on-site visits, selecting and interviewing informants in the dwellings where they live.
- 2. Organizational and functional structure of the information gathering process.** In addition to the researchers and HABITUS statistical experts, the following personnel will oversee the survey:



### 3. Quality Control, data input and processing

**3.1 Quality control (phase one).** Completed questionnaires are brought to company headquarters for data entry, after applying the following quality control measures during field operations: (i) on-site supervision of interviews in all sectors included in the sample, with one supervisor for each four enumerators; (ii) review of questionnaires by supervisors, including re-interviews and checking of key answers in 25% of the cases; and (iii) quality review of 30% of the completed questionnaires in each regional office by the regional coordinators.

**3.2 Quality control (phase two).** At the Company's office, forms are reviewed by a team of critical reviewers. This team reviews (i) the physical completion of the questionnaires, (ii) proper registration of the control data, (iii) assures that there is a valid response for each question of the questionnaire, (iv) assures that proper passes have been followed among questions, (v) checks consistency among the different answers and (vi) makes sure that the form has been properly filled out for optical reading. Additionally, when relevant, the coding by field staff is checked, or other answers are coded.

**3.3 Digital data input – quality control (phase three).** Data will be entered into a data base in a magnetic medium by automated digital input. Questionnaires will be scanned and then reviewed on the screen by a trained verifier. The scanning system also allows for checks on the information entered, including: (i) mandatory verification of fields on the screen (for example: alphanumeric fields), (ii) acceptable answers by type of information (numerical vs. alphabetical), (iii) acceptable number ranges; and (iv) logical consistency among questions.

**3.4 Quality control (phase four).** Once the data base has been obtained, it is subjected to an analysis of consistency among the variables and their distributions; then, a preliminary statistical analysis corresponding to the study's objectives will be carried out.

## **V. INFORMED CONSENT AND THE ETHICS OF INFORMATION**

The purposes of informed consent are as follows. To ensure

- that participants (interviewees) and enumerators understand each other and communicate openly
- that participants understand the aim of the research, their own role, any cost or risk for them, and the benefits they can expect
- that they feel free to ask questions at any time
- that they understand that all the information they provide will be kept confidential, and
- that participants know that their participation in the survey is voluntary and they can stop the interview at any time, with no adverse consequences.

**[See Questionnaire Cover Sheet for full text of the Informed Consent]<sup>1</sup>**

All persons who you would like to interview must give their informed consent. Each copy of the survey questionnaire will have an informed consent form on the cover page. *he form requires that the two participants each write the initials corresponding to their*

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<sup>1</sup> Also deleted in this translation have been sections on how to ask for the informed consent; potential problems that may arise around the informed consent; and a discussion of ethical problems and adverse effects. See the Manual for the questionnaire applied in the India or Ghana studies.

*full name*. If they have any difficulty in doing so, the enumerator may do so for them. The enumerator must also certify (by signing) that the informed consent form was read, and that the participants gave their consent.

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**UNIVERSITY OF FLORIDA – FLACSO ECUADOR 2010 HOUSEHOLD ASSET SURVEY, IMPLEMENTED BY HABITUS INVESTIGACION S.**

**PART I: COVER PAGE**

**A. IDENTIFICATION**

The geographical information regarding the province, canton (municipality) and parish will be pre-coded on the survey forms, so field teams must be careful to follow the precise sample assigned to each region.

Each questionnaire will have a unique identifying form number (a pre-encoded variable located at the bottom right). The questionnaires cannot be used in localities other than the ones they are coded for. If a form gets lost or ruined, it should be replaced by a questionnaire that has no geographical location pre-encoded, and the appropriate information written in.

The information regarding the precise census segment and case number must be filled in by the enumerator with the information provided by the field supervisor.

**B. Other**

The results of each contact and interview should be entered in the table on the cover page. Information must be registered for each failed contact, for Visit 1 to V1. This is important information for estimating the level of effort required to complete one full questionnaire [and the rejection rate]. Appointments made with a household member or the couple should also be registered here. The start and ending time of each interview or part of an interview should also be recorded in this table.

The cover sheet also provides space for basic information on the household and the main informant (the first person contacted of the principle couple) to be entered.

Record the first name (the last name is not necessary), address, other locational details, and a telephone number, subject to the following guidelines:

- In order to maintain the interviewee's confidentiality, the enumerator should never ask the interviewee's full name or address (the address is to be filled in by observation at the end of the interview).
- It is important to get a telephone number in order to clarify any doubts that may arise regarding the information provided. It is best if at the conclusion of the interview, the enumerator ask whether it is ok for the interviewee to be contacted by a supervisor to clarify any doubts and, if consent is given, for the telephone number to be recorded at that time.

## **PART II: HOUSEHOLD QUESTIONNAIRE**

### **Survey Informants:**

This questionnaire is to be answered by the two main adults in the household, ideally, the main couple together. Men and women sometimes have different knowledge about the household and market economy, based on the roles they play and the income generating activities in which they engage. Therefore, we maximize the quality of the information if we can interview the couple together, and if they are given the opportunity to discuss answers to the different questions with each other, yielding better answers because of their different individual knowledge.

### **General Instructions:**

1. Always indicate who is present for each section of the questionnaire, noting this information in the relevant space. This is important in the subsequent analysis of the information provided.
2. Many questions require noting the identification code (ID), if the person lives in the household, or the Full Relationship Code (FRC) for a person who does not live in the household, or the code for a migrant who contributes economically to the household (ID 31 to 35).



**Note: The original manual has a detailed explanation of each question. To avoid duplication, below we only explain whatever is not self-evident in the questionnaire or important for a non-native researcher to be aware of.**

## **SECTION 1. CHARACTERISTICS OF THE DWELLING**

The main purpose of this section is to obtain information on the physical characteristics of the dwelling in order to garner information on the living conditions of the population surveyed.

### Q1. Type of Dwelling

- House/villa - The dwelling is separated from other buildings by walls. It has an independent entrance from the street and is generally inhabited by a single household. It may be located in a continuous construction or separated from other buildings by a garden, meadow, empty lot, wall or fencing. It is built of durable materials such as concrete, stone, brick, adobe or wood. It generally has a ceiling, a water supply and some kind of toilet.
- *One room house (Mediagua)*- A one room, one story construction with brick, adobe, cement block or wood walls, with a roof of straw, asbestos-cement, or galvanized steel roofing. It has a single-pitched roof and no more than two rooms. If it has more than two rooms, record it as a house or villa.
- Apartment/flat - It is a group of rooms that are part of a one or more story building. It is usually an independent unit, with its own water supply and bathroom.
- Rented room(s) (*inquilinato*) – Usually consists of one or more rooms which are part of a larger construction, usually a house, with a shared entrance directly from a hallway, courtyard, corridor or street and generally without exclusive water service, bathroom or kitchen, which are shared with other households. Persons living in a room-type dwelling can usually enter and leave it without going through areas exclusively used by other households, such as their living-room, dining-room or bedrooms.
- Hut or shack (*Rancho/choza/covacha*) - A *rancho* is a rustic construction, usually covered with straw, galvanized iron roofing or similar material, with cane or mud and bamboo (wattle and daub) walls, and with a wooden, cane or earthen floor. This category does not include the *ranchos* (or country houses), sometimes

located on farms which pertain to high-income persons. Dwellings of the “Hogar de Cristo” type (prefabricated concrete) should be recorded as a hut/shack. A *choza* is usually built with adobe, rammed-earth or straw walls, with an earthen floor and straw roof. A *covacha* is a construction using rustic materials such as branches, cardboard, scraps of asbestos-cement, metal roofing, plastic, etc., with a wooden or earthen floor.

- Other corresponds to improvised shelters in places not aimed to be dwellings, such as garages, etc.

Q2. Refers to the number of rooms in the dwelling, to which the habitual residents of the household normally have access.

To ask this question properly, please keep in mind the following definition:

**Room:** This is a space in a dwelling separated by fixed (permanent) walls, of any material, which may be used for any purpose by the household, such as a bedroom, living-room, dining-room, study. This definition does not include kitchens, bathrooms, garages, hallways or those spaces used exclusively for businesses or workshops.

Q3. Ask the area of construction of the dwelling in square meters (ie., the area that the household uses).

Q4. to Q6. Each of these questions can have only one answer. If the outside walls, floor or roof are made of more than one material, ask which is the **PREDOMINANT** material or the material covering the largest area of the dwelling.

NOTE: If two materials (whether the walls, floor or roof) cover 50% of the total area, record the most durable, lasting material that provides the best standard of living for the inhabitants. In the case of an apartment, note the material of the facade.

Q7. Mark one single alternative and record only the main source. Consider the following definitions:

- Public electricity company: Regional electricity companies, mixed public-private companies and private companies (Quito Electric Company, Regional Center-South, etc.), that provide electrical supply to the households in a community.
- Private electricity plant/generator: Generating plants (whether water, gasoline or diesel-driven), that produce electricity for one or a very limited number of households, generally neighbors, but which are the private property of those households.

- A solar panel is a module that taps the energy of solar radiation. This term includes solar collectors used to heat water (usually for domestic use) and photovoltaic panels to generate electricity.
- Candles, lanterns or gas. These are the alternatives for lighting in households without electrical connections.

Q8. Mark one single alternative and record only the main source. Consider the following definitions:

- Public system: When the community has some system of catchment, treatment and conduction of potable water to dwellings; that is a water supply system, managed by a public company.
- Public faucet: When water is obtained from a community facet, located outside the place of residence, usually in the neighborhood, locality or community.
- Other piped source: When there is a system of water catchment and conduction to the dwelling. This may belong to a private enterprise, to a group of households or one household. The catchment system can include rivers or springs near the dwelling, as long as it reaches it by pipes or hoses. It may include treated or un-treated water.
- Truck supplied water. When tank trucks (public or private) are used to supply water to dwellings, usually for a fee. Water may be distributed directly to homes or to a central point.
- Well. Water is from an underground source, and is pumped or drawn up manually with a bucket.
- River. When the water comes from a natural or human-made source, and must be transported manually (buckets) or directly from a river, spring, ditch, gully or other such body of water, without using piping or a hose.
- Other -When the water used in the dwelling is obtained in some other way not described in the above categories. Record the name they tell you in the corresponding space.

Q9. Indicate if the water source is located in the dwelling, outside the dwelling but on the same lot or plot of land, or outside both the dwelling and the lot or plot.

Q10. We are interested in learning about the disposal of sewage water from the dwelling, regardless of whether the system is for exclusive use or shared with other households.

- Toilet attached to public sewer system. Requires a toilet and a water supply system that flushes to an underground public sewer.
- Toilet attached to septic tank. Same as above except flushes to a pit or tank, which may or may not have a ventilation system.
- Toilet attached to dry well/lagoon. The excrement moves by gravity to a pit. This category includes those toilets that discharge directly into an estuary, river or gully.
- Latrine. An outhouse with a pit, but no toilet seat.

Q11. Human Development Bond. Refers to the government conditional cash transfer program for households below the poverty line with children, disabled members or those over 65. Mark the ID code for each household member age 18 and older who receives it.

## **SECTION 2: HOUSEHOLD REGISTER**

### **Objectives:**

1. Get a complete listing of all household members.
2. Get basic demographic information for all of them.

Make a list of all the persons who habitually eat and sleep in the household. Include anyone who may be away from the household temporarily (but for less than six months) but who normally lives in the household, as long as they have not established another residence. *Begin the list with the member of the main couple who first welcomed you and agreed to the interview, followed by his/her spouse or partner, independently of their sex.*

After the spouse/partner (if any), write the names of their daughters and sons and then other family members, according to the *family relationship with the Main Respondent of the household*. Always ask if there is some other person residing with the household who is not a relative but who resides permanently with them (noting them at the end of

the list). Children of domestic servants (or other employees of the household who live there) should be identified using the same code as the employee (12).

Identification codes (ID) assigned to each member are very important, since they will be used throughout the interview to identify each person.

**Habitual Resident:** All persons who eat and sleep regularly in the same dwelling where the household lives. This person may be temporarily away from the household at the time of the survey for reasons of work, health, study or vacations. Persons who have more than one habitual residence are considered as members of the household where they have lived most of the time during the last year, prior to the interview.

**Household Members:** Household members are the persons who meet the criteria given in the following chart.

| MEMBERS  | NON-MEMBERS  |
|--|--|
| <ol style="list-style-type: none"> <li>1. Habitual residents present at the time of the interview.</li> <li>2. Habitual residents who are temporarily away, at the time of the interview, for reasons of work, health, study or vacations, as long as their absence is for less than 6 consecutive months.</li> <li>3. Domestic servants who are habitual residents of the dwelling and their family members who live with them (live-in).</li> <li>4. Live-in landlords, that is persons who rent out part of their home and share meals with the household in exchange for cash payment. These persons, at the time of the survey, should not have any other habitual residence.</li> <li>5. Guests and non-relatives of the main couple or their relatives, who habitually live in the household, for a period longer than</li> </ol> | <ol style="list-style-type: none"> <li>1. Persons who are away from the household for a period equal to or longer than six (6) months in a row, during the last year, or have some other place of residence. This criterion includes persons who are away for military service, are career military, clergy, or in jail.</li> <li>2. Those who have their habitual residence in some other household. Visitors or tourists who live in the dwelling for a period of less than 6 months.</li> <li>3. Those who eat in the household but do not habitually live in the same dwelling, or those who live under the same roof but do not habitually share meals with the household.</li> <li>4. Persons who are Heads of two (2) or more households are considered non-members of the household selected if they stay, most of the time, habitually, in other households and other dwellings.</li> </ol> |

|           |  |
|-----------|--|
| 3 months. |  |
|-----------|--|

**ADULTS, MAIN COUPLE.-** Indicate in the next column, in the appropriate circle, the two adults of the main couple being interviewed (ie., those to be interviewed for the individual questionnaire). At least one of these persons must complete the whole household questionnaire.

Q2, 3 and 4. At the same time that you are recording the name of the household members, please note their sex and relationship to the respondent who is ID-01. If the sex of the person is not obvious by the name, please ask to clarify.

Always note the age in full years. If the person says they will be 40 in July, write "39". If an infant has not yet had its first birthday, please note "00". If the respondent does not know his or her age and/or the age of some other household member, try to estimate the age on the basis of another household member's age that is known accurately; for example, is X older or younger than Y – by how many years?

The familial relationship is always established in terms of the individual identified as ID-01.

Q5. Ask about all household members who are 12 years or older. It may be assumed that those under age 12 are (1), single (never married or in a consensual union). Consensual union (3) (or common-law marriage) refers to people who have partners but who are not married under civil law. If their partner has died, consider them Widowed (4).

If an adult person answers that he or she is single, ask whether they have a partner or have never had a partner. If they have no partner at present, but did have in the past, put (6) Separated, as in the case in which they were married and separated. If they were married and legally divorced, put (5). If someone answers that they have been "abandoned", ask whether they have divorced or separated from that partner.

For those currently married or in a consensual union, put the ID code of the partner if the spouse/partner lives in the household. If the partner is a migrant and has been away from the household for more than six months, use the code "89". This information will be useful for us later to identify the migrants who contribute economically to the household, in the Migrants Section.

Q6. Ask about all household members who are 12 years or older. If they do not answer the question immediately, read the alternatives. We have separated Evangelical

Christians (2) from other Protestant groups (3), because not all Evangelicals consider themselves Protestant. Include in (3) the Mormons, Baptists, Methodists, etc. Do not assume that all household members belong to the same religion. However, after noting the religion of the interviewee, you can ask if “the other members of the household belong to the same religion”.

Q8. This question is asked for all persons age 12 and older. Read the alternatives. Do not assume that all household members describe themselves as ethnically the same. After noting the interviewee’s answer, you can ask whether “the other members of the household belong to the same ethnic group”. If they do not answer or understand the alternatives, you can mark (8), Don’t know.

### **SECTION 3: ECONOMIC AND EDUCATIONAL CHARACTERISTICS**

FOR ALL PERSONS AGE 10 AND OLDER

Q1. Work. This refers to all persons who, during the past year, carried out one or more activities, paid or not, in the household or elsewhere, for at least one hour a week. We are not including domestic work, which will be reported under Q14.

Pay attention to the skip patterns depending on the alternative recorded; if Code 1, ask Q1B and then skip to Q3, and continue with the questions. If the informant answered Code 2 (did not work) insist again with Q2 and, depending on the answer, continue with the block of questions Q3 - Q8 (if affirmative) or skip to Q8.

#### ***ADDENDUM***

*Whenever we say “last year” we mean from April or May 2009 to the survey date.*

*All occupations reported under the occupational category of Employer-partner and Self-employed must also be recorded in Section 10 Businesses (for example, taxi drivers, laundry washing, ironing, newspaper hawking, etc.). Therefore, check Section 3 Economic Characteristics Page 3, Q5 and Page 5, Q12, codes 1 and 2.*

*Don’t forget that, for agricultural activities to be considered as a business, they must have 5 or more wage-earning workers most of the year.*

The primary occupation is determined by the number of hours worked during the year; that is, the activity on which they spent the most time (without taking into account

domestic chores, which will be reported under Q8). If the number of hours varies during the year, this can be an average. We want to find out about a “typical” week, whatever happens most often.

If the person says they have two primary activities, always ask which they spend more time on, to determine which to include in Q1b and in questions Q3 - Q7. If they say they spend the same amount of time on two activities, then ask which occupation generates the highest income, and consider that the primary activity.

Q2a. The purpose of this question is to elicit information about productive activities that some people do but which are not always taken into account. This can happen with some unpaid activities such as helping with the business, providing a service, helping around the farm or garden. This can also happen with paid activities, which although they generate income, are not taken into account because they require little time or earn little income.

We want to know the number of hours normally worked per week only in the primary occupation. If the number of hours varies during the year, record the number of hours worked in a typical or most common week, and continue on to Q3. If they answer Code 2, “No”, skip to Q8.

Q3. The purpose of this question is to describe in detail the sector or area of activity for the company or business where employed persons work; that is, to learn what the establishments do or produce that provide work for the surveyed population. Refer to the primary occupation. See the Attached ISIC classification used for occupations.

To determine **the activity of the establishment or business**, take into account what they produce or manufacture, sell or re-sell or the services they provide.

This variable must be encoded according to the International Standard Industrial Classification (ISIC) – 3rd Revision.

Q4. Occupational Group. This question is asked of informants who have worked during the last year. The occupational group refers to the **actual work that the person does** in an establishment. Do not confuse the position, job title, or post of the person with their profession (unless their profession actually matches their occupation), or with the name of the position, especially for those in government positions. When names of uncommon occupations are noted, be careful to record the functions they actually perform.

This variable must be encoded according to the International Standard Occupation Classification (ISOC) – 88.



Q5. Occupational Category. Determine under what occupational relationship the person does his or her work. The occupational category must be consistent with the area of activity and occupational group already stated. See Glossary of Terms and Definitions of Occupational Category.

Q6. Ask how many months the interviewee was working in their primary occupation during the last year. Record in numbers of months. The form offers for (1) Worked all year and (2) Less than a month.

Q7. If the interviewee does not recall the year when he or she began that activity, ask alternative questions, such as: what important events happened around those dates, etc.

Q8. Consider the following definitions:

[MARK ALL THOSE MENTIONED]

- Rental income - Person who does not work but does receive income from the profits of a business, company or other investment.
- Retirement income - Person who no longer works and is receiving a retirement pension.
- Student - Person in school, engaged in studying.
- Disabled - Person permanently disabled who cannot work due to a physical or mental handicap.
- Looking for work - Persons who are not working but are actively looking for work.

#### **ADDENDUM**

**Q8** –Ask the question for all persons age 10 and over. After asking if they receive income, pensions, etc. – if the person IS NOT part of the main couple – CONTINUE with Q15. (This "skip" was missing.)

**The following questions are asked only of the two persons who are part of the main couple.**

Q9. The purpose of this question is to determine a secondary or additional occupation. Ask whether, during the last year, he or she did any other activity, at home or

elsewhere, to help support the household. Remember that we will cover domestic activities under Q14.

Remember that, for the purposes of this survey, the second job is the one at which the informant spends **FEWER HOURS OF WORK PER WEEK OR FEWER MONTHS OF WORK DURING THE LAST YEAR**, habitually, compared to the Primary Occupation.

Q9b. If the answer is "YES" (1), ask how many hours he or she habitually works a week in this second activity (a typical week the most common schedule). If the answer is "NO", go to Q14.

For Q10, Q11 and Q12, consider the instructions and definitions given above for the primary activity (Q3, Q4 and Q5).

Q13. Ask how many months the interviewee was working in that secondary occupation during the last year. Record in numbers of months or use the codes for (1) All year or (2) Less than a month.

Q14. We want to know whether the person participates in domestic chores, such as fixing up the house, caring for children/elderly, cooking, dwelling maintenance, etc.).

#### **ADDENDUM**

**Domestic chores.** *This question is only for the main couple or head of household if the household has a single head.*

Q14b. If the person does not answer, ask how many hours a day he or she spends on household chores, and multiply by 7; check whether this number would be reasonable or sounds too high (because multiplying by 7 includes Saturday and Sunday).

FOR THOSE FIVE YEARS AND OLDER

Q15. Record "yes" if the informant can read and write, and record code 2 "NO", if the informant can only write and not read. For instance: It is quite common for a person to be able to write or sign their name, but to be unable to read.

Q16. Record the code for the most advanced level of instruction that the informant has studied or is currently studying.

**HIGHEST YEAR APPROVED.** Record the highest grade, course or year that the person has passed, within the highest level of instruction attained. If the informant is in the first year of any level of instruction, record 00. However, since the recent reform of the education system, higher education is divided into semesters, every two semesters must be counted as one academic year.

### CONVERSION TABLE

|            |   | SISTEMA ANTERIOR   | SISTEMA ACTUAL<br>REFORMA CURRICULAR |   |        |
|------------|---|--------------------|--------------------------------------|---|--------|
| PRIMARIA   | } | JARDÍN DE INFANTES | 1 ER . AÑO DE EDUCACIÓN BÁSICA       | } | BÁSICA |
|            |   | PRIMER GRADO       | 2 DO . AÑO DE EDUCACIÓN BÁSICA       |   |        |
|            |   | SEGUNDO GRADO      | 3 ER . AÑO DE EDUCACIÓN BÁSICA       |   |        |
|            |   | TERCER GRADO       | 4 TO . AÑO DE EDUCACIÓN BÁSICA       |   |        |
|            |   | CUARTO GRADO       | 5 TO . AÑO DE EDUCACIÓN BÁSICA       |   |        |
|            |   | QUINTO GRADO       | 6 TO . AÑO DE EDUCACIÓN BÁSICA       |   |        |
|            |   | SEXTO GRADO        | 7 MO . AÑO DE EDUCACIÓN BÁSICA       |   |        |
| SECUNDARIA | } | PRIMER CURSO       | 8 VO . AÑO DE EDUCACIÓN BÁSICA       | } | MEDIA  |
|            |   | SEGUNDO CURSO      | 9 NO . AÑO DE EDUCACIÓN BÁSICA       |   |        |
|            |   | TERCER CURSO       | 10 MO . AÑO DE EDUCACIÓN BÁSICA      |   |        |
|            |   | CUARTO CURSO       | 1 ER . AÑO DE EDUCACIÓN MEDIA        |   |        |
|            |   | QUINTO CURSO       | 2 DO . AÑO DE EDUCACIÓN MEDIA        |   |        |
|            |   | SEXTO CURSO        | 3 ER . AÑO DE EDUCACIÓN MEDIA        |   |        |

The next block of questions, Q17 – Q22, elicits basic data on the mother and father of household members. Here we ask whether the mother or father of each member lives in the household. If the answer is “YES” (1), note the member’s ID code. This could be the case for most minors in the household, but we must not assume this in general, due to high rates of separation/divorce among parents, and parents’ migration abroad. In any event, it is more likely that the parents of older or adult members will not live in the household. Record (2) if the parents are not household members or (3) if they have died.

Only in the case that the parents do not live in the household, ask the questions about whether they know how to read and write, and the occupation they have or had.

#### **ADDENDUM**

**Q18 and Q20 – Parents know how to read and write? We forgot to put a “Don’t know.” If the person doesn’t know, leave it blank and we will instruct the computing**

*staff to insert a code if there are questions left blank.*

**Q19 and Q21 – We are interested in the primary occupation, the *activity that the informant’s PARENTS spend the most time on or the economic occupation that they currently engage in.* Do not record that he or she is retired.**

See the instructions for Question 4. Note that we are interested in the primary occupation, or the one that the most time is spent on. If they answer that the mother was a “housewife”, in this case, it is all right to record that answer.

#### FOR THOSE 18 AND OVER

Q 23. International Experience. Here we want to know whether any household member has gone abroad both to work and study (1) or to work (2), or just to study (3). Travel abroad does not include tourism, or health-related reasons, or just crossing the border for fun. If the person is a foreigner (born outside Ecuador), record Not Applicable.

If they answer 3, 4, 5 or 8, go to the next Section (Migrants).

Q24. If they traveled abroad to work, record the year they left and the year they returned.

### SECTION 4: MIGRANTS

#### **FOR FAMILY MEMBERS WHO DO NOT HABITUALLY RESIDE IN THE DWELLING, BUT WHO CONTRIBUTE TO THE HOUSEHOLD BEING INTERVIEWED BY SENDING REMITTANCES OR GIFTS**

The next eight questions attempt to elicit information on household members who are absent (*who have not lived in the household during the last 6 months*) and other relatives (*who do not necessarily belong to the household*) and who **contribute economically to this household**, by sending remittances, money or gifts to some household member. They may be migrants either abroad or within Ecuador. We are interested only in those persons who contribute to the household interviewed.

Q1. If there are such people, record “Yes” and the name of all persons who contribute economically to the household, whether with remittances, money or gifts to someone in the household. It doesn’t matter when they went abroad or to some other part of the country to work; what matters to us is that they have sent remittances or gifts during

the last ten years. Legal obligations are not to be included here, for example, child support payments.

Go back to Q5 in the registry of household members and check whether the person we are talking about is the spouse or partner of any household member who has migrated for six months or longer (code 89), and ask explicitly about that person.

If there is no relative who contributes economically to the household, mark NO and skip to the next section.

Q2. Ask the sex of the migrant who contributes to the household.

Q3. Relationship to the respondent. Perhaps some other code must be used, in addition to those listed, such as one of the Full Relationship Codes (FRCs).

Q4. Ask the age in full years of the migrant who contributes to the household.

Q5. Ask the marital status of the migrant who contributes to the household. If the migrant's spouse or partner lives in the household, record their ID code. Make sure that the answer to Q5 of Section 2 and this answer are consistent.

Q6. Ask the level of schooling the migrant reached and the highest year of schooling that the migrant completed. Follow the instructions for Q16 in the Household Registry, Section 2.

Q7. Ask the year when this person migrated (can be the year when they left the household or the community).

Q8. Ask where the migrant lives now. If in Ecuador (1), write the province in the respective space, or if in another country (2), write the name of that country.

***The next six sections of the Household Questionnaire pertain to the inventory of assets (property) that household members own.***

IDEALLY ASK THE QUESTIONS IN THESE SECTIONS OF BOTH MEMBERS OF THE PRINCIPAL COUPLE OF THE HOUSEHOLD TOGETHER.

## **SECTION 5: PRINCIPAL RESIDENCE**

This module contains 24 questions about the dwelling occupied by the household interviewed. It may be a house, an apartment, rooms with extensions, etc. If the household lives in or occupies more than this dwelling, the questions must be about the dwelling that some household member owns. If they own more than one dwelling, itemize in this section the one that they principally live in, and in the section on Other Real Estate include the other houses and properties.

Q1a. Tenancy.

- Owned and totally paid for. When a household member is considered the owner of the dwelling and does not owe any money on it.
- Owned and paying mortgage. When a household member is considered owner of the dwelling but owes some money on it. That is, the dwelling is mortgaged.
- Rented. When one household member pays the monthly rental to live in the dwelling.
- Long-term rental/lease (*anticresis*). This is a lease whereby some household member rents the dwelling by giving a fixed amount of money to the landlord, to have the right to occupy the dwelling for a given period of time. That is, the rent paid by the dwelling occupants is equivalent to the interest that would have been earned if it were invested. Sometimes this arrangement also includes a monthly payment.
- In usufruct/borrowed. When household members live in the dwelling at no cost whatsoever.
- Received for services. When the household members live in the dwelling as part of the payment for the services they provide; for example, the dwelling assigned to a caretaker, janitor, etc.
- Other. If household members live in the dwelling under circumstances different from those mentioned above.

Q1b. It may be that the household occupies only part of the entire space of the whole property and the rest is occupied by another family, offices or commercial locales. If they answer that the household occupies the whole area, continue to Q2. If they answer that the household occupies only part of the property, continue with Q1c.

**ADDENDUM**

*If they say that the household DOES NOT occupy the whole house or building, check to make sure that the surface area reported in Q1c is greater than the area reported in Section 1: Dwelling, Q3.*

Q1c. Record the square meters of the whole property. Make sure to include the area of each floor that comprises part of the whole property. If there are other buildings/units on the same land that belong to the household (shacks or rooms), add them and

consider them as part of the total.

**ADDENDUM**

*There is confusion regarding which structure we are referring to. We are not interested in the square meters of construction of a building with apartments, unless someone in the household owns the WHOLE building. The area we want is the property that belongs to the person interviewed or someone in the household; ie., what they could sell.*

**THE NEXT QUESTIONS, FROM Q2 TO Q23, REFER TO THE WHOLE PROPERTY. THEY ARE APPLICABLE ONLY TO THOSE HOUSEHOLDS THAT OWN THEIR DWELLING (who answered Q1 with code 1 or 2).**

Q2. Identify the person (or persons) who own the dwelling using the identification code (ID) or the full relationship codes (FRCs). The owners are who they consider to be the owners of the dwelling; they do not necessarily have to appear on the title of ownership.

Take into account these options: (1) it belongs to all household members (consider this option only if the informants insist that it belongs to all, since we are interested in identifying the individual and/or joint owners; or (2) it belongs to all the sons and daughters who are household members. In the case that the dwelling belongs to all the children, both members and non-household members, write the corresponding FRCs.

Q3. Record the year when the household members became owners of the dwelling. Consider that this is not necessarily when they have finished paying the mortgage; but when they actually took possession of the dwelling, when it was turned over to them ("they got the keys").

Q4. Record how the owner acquired the dwelling, reading the potential answers. The owner is the person(s) identified in Q2. If the person answering this section is not the owner, the question should be about how the owner acquired the dwelling. Notice that we distinguish between "donation/gift" and "inheritance" in order to differentiate between transfers while living and inheritance, which is what one receives after the benefactors has died (whether through succession or a will). In the case of a donation, we want to know whether the dwelling was given at the time of the marriage or some other time, alternatives (3) and (4). If they answer "purchase or construction", skip to Q6; they answer "relocation by the government/ municipality/ prefecture," or "squatting" or some other mode, proceed to Q7.

**ADDENDUM**

*Mark all relevant (multiple) alternatives. Perhaps it was acquired by inheritance (from the parents) AND purchase (buying the shares of other siblings). In this case, then complete Q5 (regarding inheritance) and Q6 (regarding purchase). Follow the same instructions for the acquisition of all other goods/properties.*

Q5. If the dwelling was a donation, a gift, or acquired by inheritance, we need to identify the person who donated or gave the property, using the full relationship codes (FRCs). Skip to Q7.

**ADDENDUM**

*If the dwelling was an inheritance from a spouse who has died, we have no ID or FRC for this deceased person. Use FRCs 56 or 57 and note that it was inherited from the spouse.*

*In the case of donations, we need a code to reflect all cases of the Hogar de Cristo on the Coast and similar programs in the highlands. We propose code "86".*

Q6. If the dwelling was purchased or constructed, note all sources of financing that were used. We are also interested in knowing whose savings were used (1), who sent the remittances (2), and who granted the loan to finance this (6). Record the appropriate ID and FRC codes. Don't forget to include the ID of the person interviewed, if he/she was one of the household members who contributed with their savings or salary.

Savings (their own, or those of other household members) include those obtained from any type of income (wage, independent work, Human Development Bond, etc.). If the purchase or construction was financed by the builder or owner of the development, use the code for "direct financing."

Q7a. Ask whether the person(s) in the household who took out the loan to purchase or build the dwelling, or for some repairs or expansion, still owe money on it. Otherwise, continue with Q8.

**ADDENDUM**

*If they previously reported that they are paying for the dwelling with a mortgage, make sure that they answer Q7a in the affirmative.*

*If they have a current loan, make sure this information is also reported in Section 24:*



*Debts; and that the amounts reported in Q7b and Q5 of Section 24 are the same. If no Debts were reported in Section 24, add the information there from Section 5: Q7a.*

Q7b. Record the amount that remains to be paid on the loan (for purchase of the dwelling, its construction, repair or expansion). It could be that the person holding the debt does not currently reside in the household; the amount owed should still be recorded.

Q8. Note whether there is any document proving that the dwelling belongs to the reported owner. It may bear the name of a household member or a non-member. If the answer is affirmative continue with Q9, otherwise skip to Q11.

Q9. We need to know what type of document it is, noting the appropriate code. If there is more than one document, state the document held by the owner who is a household member. (For example, if the interviewee knows that there is a deed for the dwelling, but do not have it or it is in the name of a non-household members, and yet a household member has the payment receipts, report the payment receipts and not the registered deed.) If someone in the household has two of the documents listed as options, mark the one with the greatest legal validity (a registered deed is the most effective). Mark one single answer.

Q10. Identify the persons who appear in the title or documents showing ownership of the dwelling. Record the ID or FRC codes.

Q11. The interviewee must estimate how much they could get for selling their dwelling, including the land or lot on which it is located, considering its location and current condition. If they don't reply or understand the question, ask what price similar dwellings have been sold for recently in the neighborhood or community. Use the code "there is no market" only if they insist that dwellings in this locale cannot be sold.

***Remember that this question, in the case of two-story houses where one floor is rented, refers to the whole construction, not only the space occupied by the household.***

Q12. The respondent must estimate how much it would cost to build a dwelling like the one they live in, including buying or acquiring the lot or land, at the present time. If they cannot do this, put "Don't know".

Q13. The respondent must estimate how much the dwelling could be rented for, considering its location and current condition. If they don't understand the question, ask what price similar dwellings have been rented for recently in the neighborhood or community.

Q14. In some cases, when construction is involved, the lot and the dwelling are acquired separately and in a different manner. For example, the lot or land may belong to the parents/parents-in-law of the couple interviewed, but the couple built the dwelling there, and are considered the owners of the whole property. In such cases, PROBE about the actual way they acquired the plot and the dwelling. If they got them the same way, skip to Question 24.

**QUESTIONS 15 - 23 REFER TO THE LOT WHERE THE MAIN DWELLING IS LOCATED, WHICH WAS ACQUIRED DIFFERENTLY FROM THE DWELLING**

Q15. Identify the person who owns the land, using the **ID** and **FRC** codes. This is not necessarily the person who appears as owner on the property title. In some cases, the land may belong to the government or the community, and in this case fill in the corresponding circle.

Q16. We need to know how long the owner of the plot has had the property, so ask what year it was acquired. Follow the same instructions as for the dwelling in Q3. The year of acquisition is determined by when they purchased it or began building on the lot. If the owners of the plot are not household members, note the year when the owners of the dwelling took possession of it to construct their dwelling.

**ADDENDUM**

*If the lot and the dwelling were acquired in different ways, check that the year reported here is earlier than or the same as reported in Q3.*

Q17. This question is to find out how the owner acquired the plot. The owner is the person(s) identified in Q15. If the land is lent to the household, record "other" and specify.

- If they answer Donation, Gift or Received as Inheritance, skip to
- Q20. If they answer Government Relocation Program, skip to Q19a.
- If they answer Squatting ("Invasion") or Other, skip to Q21.

Q18. If the plot was purchased, state all sources of financing that were used. Mark all alternatives mentioned.

It is possible that the person might mention that the plot was acquired using two sources: savings and borrowing from financial institutions. In this case, do not skip, and continue with both Q19a and Q19b. Follow the skips indicated on the questionnaire.

Q19a. Ask whether they currently have a loan for the lot. If there is no outstanding loan, continue with Q21.

Q19b. Record the amount that they still owe on the loan, if any household member has an outstanding loan for the plot. Continue with Q21.

Q20. If the land was a donation, gift, or acquired through inheritance, identify the person who donated or gave the property, using the ID and FRC codes. Continue with question 21.

Q21. We need to know whether there is any document proving that the lot belongs to the person indicated above. It may or may not bear the name of the person said to be the owner. If there is no document, SKIP to Q24.

Q22. The same instructions as for Q9 in the principal residence section. Additionally, it could be a notarized document showing the land was awarded by effective possession. This type of procedure is done in coordination with INDA (National Institute for Agrarian Development), the municipality, or the Ministry of Agriculture and Livestock.

Q23. Identify the persons who appear in the title or document. Use the ID or FRC codes.

Q24. Economic activities carried out in the dwelling. Read the alternative answers carefully.

- If the activity is a **GARDEN**, identify whether the space could be sold separately from the dwelling. If affirmative, it should be considered as agricultural land which is adjacent to the residence, and the information should be recorded in the next section, on agricultural land. However, first confirm whether the value given for the dwelling and the lot includes this land, to avoid double counting.
- If they answer (2), raising small animals, this means that Section 8: Livestock, should be filled out.
- If they answer with alternatives 3, 4, 5, or 6, this means that someone in the household has a business, and Section 10: Businesses, should be filled out.

#### **ADDENDUM**

*If they said that the household raises small livestock, check to make sure that the section on animals has been completed. Further, if they said a commercial locale/workshop/office/food preparation and sales, check that this information has been considered for at least one household information in the section on Economic Characteristics, in addition to the section on Businesses.*

## SECTION 6: AGRICULTURAL LAND

[ASK THE TWO MAIN HOUSEHOLD MEMBERS TOGETHER]

### **ADDENDUM**

*Here we must take into account not only land for agriculture, but also land for livestock raising and other related activities, such as beekeeping or fish-farming.*

Q1. List all the parcels or plots of land that belong to or are farmed by household members. Thus include parcels that belong to someone in the household that have been given to a sharecropper or left fallow. Also, include plots that are community property but are farmed by a household member, or that someone in the household has rented or is share-cropping. Take into account that the parcels may or may not be located in the same community or province where they reside. If there are more than eight parcels of land, record the information for the eight largest plots, or the ones that produce the most.

Do not include any land where a household member works as an agricultural employee or laborer. Also do not include property belonging to family members who do not live in the household unless a household member works on the parcel, sharecropping or renting it.

**[PUT CODE 3, IF THE LAND PLOT WAS ADDED DURING THE INDIVIDUAL INTERVIEW]**

[CHECK QUESTIONS 3, 4, 10 AND 11 OF SECTION 3]

To identify the parcel, give a description, such as the type of crop, the type of land or the location, for example, land with water, land near the highway, wife's land near town, etc.

Q2. Record the size of each parcel of land, and then use the codes for units of measurement: (1) Hectares, (2) *Cuadras* (equal to 0.71 has.) and (3) Square meters.

### **ADDENDUM**

*Area. If they own the land, we want the total area. If they are renting, sharecropping,*

*borrowing the parcel, they may not be cultivating or using the whole area. In this case, put the area used for the relevant activity: livestock, fish farming, beekeeping, etc.*

*Q15. The option of "There is no market" should not be used when the informant(s) do not want or cannot assess the selling or renting price of their Agricultural Land or Other Real Estate; in such cases use mechanisms such as: how much would a plot/house like yours cost in this sector? Try to elicit a figure as close as possible to reality (record any observation).*

Q3. The mode of land tenure is of great interest, especially if any household member is considered the owner. They may consider themselves owners whether or not they have a document to prove ownership. Take into account the important distinction we make between option (1), that the land is directly worked by household members (with or without other laborers, but generally fewer than 5 workers), and (4) and (5), which indicate a farm depending on wage labor, employing five or more wage workers most of the year, or a company. It is one thing to hire more workers seasonally, such as for harvesting, and quite another for five or more workers to be hired for most of the year.

If the parcel/farm corresponds to categories (4) and (5) don't fill out the next questions in this section, but rather include the information in Section 10, BUSINESSES.

If they own the parcel, but no household member is currently working it nor has it been given out to someone else, record option (1). [In the Individual Questionnaire, we are going to ask more about the parcels that belong to a household member, options 1, 2, and 3 here].

Option (7), community or cooperative land, refers to any land that is collectively owned, but worked by some household member.

If options (4), (5), (6) (7) or (8) are reported FOR ALL PARCELS skip to the next section.

Q4. If the land is considered joint property, either because it is owned by the couple or by more than one person, include all the ID or FRC codes for those persons.

Q5. We want to know the time in minutes that it takes to walk from the parcel to the nearest road (usable by vehicles).

Q6. Record YES when some form of irrigation is used for crops on this land. If irrigation for the land is exclusively dependent on rainfall, mark code 2.

Q7. Report the year when a household member acquired the parcel. The year when they took possession of the land will not always be the same as the date when they finished paying the loan for the land or obtained the deed.

Q8. Record the way that the owner acquired the land. The owner is the person identified in Q4. To fill in this question, consider the same instructions as for Q4 (*How did you acquire this dwelling?*) or Q17 (*How did you acquire this lot?*) from Section 5, Principal Residence. The option of **(5) Award by the Government** must be considered. This is for government-owned (or expropriated) land that is redistributed by agrarian reform or by legalizing usufruct. Option **(6) Award by the community** refers to land owned by the community which area residents have access to.

***THE BLOCK OF QUESTIONS 9 - 15 ALL HAVE THE SAME CHARACTERISTICS AS THOSE IN THE PREVIOUS SECTION, REGARDING THE PRINCIPAL RESIDENCE.***

Q9. Record the ID and/or FRC codes. Go on to Q12.

Q10. State all sources of financing that were used. If they answer with options (1), (2) and (5) it is important to record the ID and/or FRC codes.

Q11. If the answer is affirmative, record the outstanding balance on the loan. However, recall that the person who has the debt may not necessarily reside in the household; record it anyway.

Q12. Record the appropriate code, if the answer is affirmative continue with Q13, otherwise skip to Q15.

(For reference, see Q22 in the Section: Principal Residence).

Q14. Names on the document. (For reference, Q23, Section: Principal Residence).

Q15. The respondent must estimate how much they would get if they sold the parcel or farm, considering its location and characteristics. Use code 94 "There is no market" only if the informant insists that land in this zone cannot be sold because there is no market or no buyers would be interested.

Q16. The respondent must report how much money they have received or will receive as a rental payment for this past year. If they received part of the harvest as payment in kind, record the amount that would be obtained by selling this product or the value it would have if sold. Take into account that a plot can be rented more than once a year if it can be multi-cropped.

If they have not yet received any rent for the parcel they have given out in sharecropping (or the value of the future harvest cannot be estimated) mark option (7), and continue with Q17.

Q17. This question is for land that, at the time of the survey, has not been rented or given out to be sharecropped. It is a hypothetical question, to help us get another assessment of the potential value of parcel. Ask the respondent to estimate how much they could rent it for (for one year) considering the land's location and characteristics.

## SECTION 7. OTHER REAL ESTATE

This module has 14 questions, and completes the information on real properties that household members own.

Q1. If some household member owns *another* property, such as a house or apartment, a building or NON-agricultural land, record "YES". It doesn't matter if they do not have the document proving their ownership. If they say "NO" skip to the next section.

Mark code 3, if any property was added during the Individual Interview.

The place where the additional properties owned by the household or one of its members are located does not matter. They may or may not be in the same locale where the survey is being done (the neighborhood, community or city) or somewhere further away.

Q2. Record the type of property with the appropriate code. Mark one alternative per row.

If they report that they have a lot where they are constructing a dwelling, report both as a single item.

For questions 3 to 12, see Section 5: Main Residence, as a reference.

Q12. The respondent must estimate how much the property could be sold for, considering its location and current condition.

Q13. If it is not a building that could be constructed, record "Not applicable".

Q14. Indicate option (94) only if the respondent insists that there is no market for this type of property in the zone where it is located. If the property is under construction and cannot be rented in that condition, give code (7).

## SECTION 8: LIVESTOCK

This section has only four questions and consists of an inventory of the household's animals. More detailed questions on animals are asked in the Individual Questionnaire.

**If the household being interviewed is evidently related to a livestock-based company (raising chickens or hogs intensively<sup>2</sup>) instead of completing this**

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<sup>2</sup>Intensive livestock production refers to a farm with the equipment and infrastructure for livestock husbandry.

**section, complete Section 10, on businesses. If there is doubt as to whether it is a company, use the criterion of whether it employs 5 or more paid workers for most of the year.**

Q1a. Ask whether any of the household members owns each type of animal and fill in the respective circle. If they own any other type of animal that is not on the list, write (97), (98) and record the type. If no household member owns any animals, go on to the next section.

Q1b. Then, for each type of animal that any member owns, note the code and report the total number.

Take into account that a household can have animals even if they have no agricultural land. This is common with small animals that can be raised around the dwelling or on the land of relatives or neighbors. Include these animals that are kept elsewhere.

The household may also have animals that do not belong to any of its members. These should NOT be included in the inventory of the household's animals.

In questions 2, 3 and 4, the form of ownership of the animals is noted as follows:

- Individual property. Referring to individual ownership by one of the household members;
- Joint property. Referring to joint ownership by the main couple or two or more individuals; one or more owner may be a non-household resident (report FRC)
- Everyone's property. Refers to when the informants state that the animals belong to all household members and not to one person in particular. If the household reports that the animals are jointly owned by the sons and daughters, consider them the whole family's property.

It is possible that a given type of animal will be owned in various combinations. For example, some cows may belong to the husband of the respondent, others to the woman responding, and others to both the woman and her husband. In this case, record as individual property those that are hers or his and as joint property those belonging to both. Put that they belong to "everyone in the household" only if the interviewee insists that they are not individual or joint property.

For each different type of livestock and form of ownership, report: **a)** the owners' identification code, **ID**; or for joint owners who do not live in the household, the **FRC**; **b)** the number of animals they own and; **c)** the estimated total value the owner would receive for their animals if they were sold. The respondent must estimate how much they would get for selling each type of animal, considering its age and size, by type of property. For example, estimate the total value of the cows belonging to the woman interviewed; the total value of her husband's cows; and then the cows owned jointly by the couple. Do each combination of owners separately.



## SECTION 9: AGRICULTURAL EQUIPMENT AND INSTALLATIONS

Check whether the household has agricultural land or any household member works independently in agricultural activities. If not, go on to the next section, Section 10.

This section consists of an inventory of the agricultural equipment and installations owned by household members who work in agricultural activities. Do not include the equipment belonging to an agricultural company (employing 5 or more paid workers most of the year); this information is to be recorded in the section on Businesses.

**If the respondent is not a farmer and has no agricultural land, but reports having agricultural equipment, record this information in the section on Consumer Durables.**

### ***ADDENDUM***

***Agricultural equipment*** should be recorded as such, as long as the household has agricultural land or some household member works independently in such activities.

Q1. Read the list of agricultural equipment and installations, asking whether anyone in the household owns them, and fill in the respective circle. If they have some other type of equipment that is not on the list, mark "others" (97), (98) and record what type of equipment is involved.

Take into account that, in this section, we are interested only in the equipment used for agricultural production. If this equipment is used mainly for the home, it must be included in the section on Consumer Durables.

For each type of equipment, put the total number, except for the case of tools. For tools, we are interested only in the value and whom they belong to. In the case of irrigation pipe, we are not interested in the number of sections, but just the number of pipe units operating independently.

***For Q2 - Q4, follow the same instructions as given for Section 8: Livestock. o***

**(a).** Identify the person who owns each equipment item using the ID (or FRC if appropriate). As with the livestock, the equipment may be the individual property of household members; joint property; or could belong to all household members. It is possible to have several combinations for a given type of equipment.

**(b).** After identifying the owners of each type of equipment, record the number of equipment items belonging in each category (individual property, joint property and property of everyone). In the case of tools, it is not necessary to estimate the number; here what matters is estimating the total value.

**(c).** The respondent must estimate how much each type of equipment could be sold for, considering its current condition. It is necessary to estimate the value separately for each type of equipment belonging to each individual or group of individuals. For example, estimate the total value of the tools belonging to the respondent's husband, and those jointly owned by the couple interviewed. Do each combination of owners separately.

## **SECTION 10: BUSINESSES**

This module has 24 questions about the operation and acquisition of businesses, including a detailed inventory of its assets. Include agricultural businesses here which were identified in the previous sections on agricultural land and livestock.

Make sure that the business activities that were identified in Section 3, in the questions on economic activity (Q3, Q4 and Q5) are reported here.

Q1. This question asks whether the household has any businesses, including self-employment activities. Keep in mind that a household can have two or more independent or self-employed workers, each with their own business. These are to be reported as separate activities, even if they are in the same branch of economic activity. In one single business, there can NEVER be TWO or more independent workers. In contrast, TWO or more employers or partners could be recorded; or one independent worker and one unpaid family worker.

Also check the Principal Residence section, Q24, and the section on Agricultural Land, Q3 options 4 and 5, to be sure that all businesses and independent activities have been recorded.

Q2. Describe each business or independent activity, according to the instructions previously given for Q3 of Section 3, regarding the sector of activity.

Q3. The type of business ownership is differentiated as follows:

- Limited liability. The economic establishment is formally registered as such. It has its own legal status.
- Partnership. At least two partners comprise this business. This partnership does not necessarily have to be among family or household members. The economic establishment is formally registered as such with the legal authority.

- Family business. An economic establishment belonging to the household as a whole, or to at least two family members (who may or may not live in the household). These establishments (workshops, stores, service centers, etc.) do not necessarily have a legal status, and may not be formally registered with a legal or governmental authority.

**RECORD THE ALTERNATIVE WITH THE GREATEST LEGAL VALIDITY.**

**ADDENDUM**

*If the informant says the business is a "partnership" with another person, who is not a household member or is not a relative, but it is not registered with any public authority, mark as "Other", with the respective observation. We want to elicit this information.*

Q4. Record the code of the person(s) who owns the business. If the business belongs to more than one person, note all the **IDs** and/or **FRC** code. [If the person answering the question does not own the business, ask who owns the business].

Q5. Record the year that the household member started or became the owner of the business. Note that the business may have been established before the household member took it over.

Q6. Give the primary location of the business. If the business produces in one place and sells in another, record the place where the articles are produced. Consider the following definitions:

- Home, no designated space. The business owner has no fixed place in the dwelling to work. This may be the case of certain artisans.
- Home, designated space. Persons do their work in their dwelling, in a space set aside for this activity. This category might include stores, craft workshops and service centers owned by a household member.
- Owned or rented locale. This option is for those persons who do their work in their own or a rented space which is located outside or independent of their dwelling.
- Market stand. The stand may be owned or rented, but located in a market place.
- Mobile (*ambulante*). To engage in their occupation, they have to move around to different places. This is the case of persons who work door to door or street peddlers who move around the city; those who move to different places, in the

locale where they live and elsewhere (taxi drivers, bus drivers, truck drivers, etc.), fishermen, etc.

- In the street. This alternative includes people who work in a fixed place located in the street, usually with no roof or other protection. For example: small stands to sell candy and cigarettes, newspaper stands, clothing sales, etc.
- Kiosk. This is a fixed place, such as a stand which is covered and usually permanent. For example, covered newspaper stands or food stands near a bus stop.
- Construction site. Include here those persons who work as brickmasons, laborers, carpenters, electricians, etc. in a building, on a highway or some other construction job.
- Farm. Where agricultural and livestock activities are carried out; distinguish according to property ownership.

Q7. Record the number of workers employed in the business. Distinguish between persons who work eight-hour days (full-time) and those who work part-time, either because of shorter workdays, or because they work seasonally or by the job or piecework. For each category, distinguish between household members and non-household members.

Q8. Ask who generally administers the business. Administration includes making the decisions such as how much to produce, the prices of the finished products, whom to hire as employees, etc.

Q9. Record the number of hours dedicated to the business by the person who administers it, identified in Q8. If more than one person administers the business, add the hours worked by all the people who administer it.

Q 10. The respondent must estimate how much they would get if they sold the business, considering its current condition. This must be the total value, without taking into account the percentage that multiple owners would be entitled to. If the business cannot be sold (which may be the case for certain independent occupations – such as washing laundry) give code (7), not applicable. This may also be the case for intellectual services, such as a consultant.

In the case of businesses reselling products, estimate the value of the merchandise, plus furniture and equipment comprising the business. For businesses that produce or transform raw material, instruct your interviewee that it is necessary to aggregate in the total value of the business, the cost of the machinery, equipment, vehicles and merchandise.

Q11. Of the total value of the business, what percentage would correspond to the members of this household? This question is important because the business can be a partnership, limited-liability company, or have partners or co-owners who do not live in the household.

**ADDENDUM**

*If a sole proprietorship (those who answered (4) to Q3), Q11 must always be answered with the code **9 Not Applicable**. Only report a percentage for those who reported alternative (1), (2), or (3) to Q3, corresponding to the household member who is an owner.*

Q12. In this question we want to know how the business began. Consider the following alternative answers:

- Self-financing. The money to create the business came from personal savings, salaries, fees or remittances.
- Loans. The money to invest in the business was borrowed.
- The next two alternatives refer to businesses that already existed at the time they were purchased and distinguishes between those purchased with self-financing and with loans.
- Donations/gifts. No money was paid to own the business. Perhaps relatives donated the business while they were still alive.
- Inheritance. Business received by one person from another, who is generally a relative, after the owner's death. Formally, inheritance from parents may be by testament or succession (what the offspring inherits under intestate).

Q13. If the business was a donation, gift, or acquired by inheritance, we need to identify the person who donated or gave the business, using the **ID** and/or **FRC** codes. Take into account that there are special codes for deceased relatives.

Q14. How the business was financed is a multiple-response question. If the business was purchased or self-financed, state all sources of financing that were used. If the answer includes codes (1), (2), and/or (6), include the ID and/or FRC codes for the persons involved.

Q15. Record the value of the business when the owners began or acquired it, referring to the information recorded in Q5 (year when the business began). The business acquisition value should include all investments in the business, irrespective of the form of financing (savings, loans, remittances, etc.).

If the business was acquired or started before Ecuador converted to the dollar, we provide the possibility for the value to be reported in Sucres, using code (1). [Dollarization was announced in January 2000; at that time the exchange rate was 25 million Sucres to the US dollar].

This question is Not Applicable in the same cases when this code was recorded in Q8— for some types of independent, self-employment activities.

Q16. Ask whether this business currently has any loan or loans outstanding. The loan(s) outstanding could be for the initial business capital, some repair or expansion, or for working capital. That is, the purpose of the loan does not matter here. Do not record loans that have already been repaid.

Q17. Ask the informant the TOTAL amount of debt outstanding on the business, irrespective of purpose or who holds the debt.

**QUESTIONS Q18 - Q24 REQUIRE THE INTERVIEWEE TO ESTIMATE THE VALUE OF THE DIFFERENT BUSINESS ASSETS (MACHINERY, EQUIPMENT, FURNITURE, VEHICLES, ETC.) IF THEY WERE SOLD TODAY IN THEIR CURRENT CONDITION.**

Q18. First ask whether the business has each category of asset indicated. Then ask the value of all assets by category, business by business.

**ADDENDUM**

*Note only vehicles used predominantly for the business (if not, record that vehicle only in Section 11: Consumer Durables). **Be careful not to double count the asset.***

Q19. In the case of agricultural businesses, don't forget to estimate the value of the agricultural land. Assume that the land would be sold without crops.

**ADDENDUM**

**BEFORE** considering the amount they would pay for "**locales or buildings**" (Q19), you must check that the facilities were not part of the main residence or other real estate – check Q24 of Section 5. Do not include the value of facilities that were already assessed in previous sections.

*If they report a value for the building/locale/land/facilities, check on what was reported under Q6. If they reported alternatives (1) or (2), a value should probably not be recorded under this question.*

Q20. Include here only the value of vehicles (including bicycles and motorcycles) used predominantly for the business. If they are used more for personal matters, then report their value in the next section, Consumer Durables.

Q21. In the case of microenterprises, the self-employed, ask whether the durable goods in the home are used in the business. Report the value here only of those goods used predominantly in the business. The next section will collect information on the household's durable goods, noting if these are also used in a business.

Q22. In the case of agricultural businesses, include the value of animals and crops in production (e.g., the value of the crop to be harvested). In the case of a mill, include the value of the product waiting to be ground that belongs to the owner.

Q23. Inventory. This category includes all final products that have not been sold.

**ADDENDUM**

*In Q23, record all products that have not been sold, e.g., merchandise in shops, hardware stores, etc.*

**SECTION 11. CONSUMER DURABLES**

This module has 10 questions. Questions 1 - 5 refer to all consumer durables owned by the household and its members; questions 6-10 – on the acquisition of the consumer durables – is asked only of the most valuable items in the household.

**ADDENDUM**

*If the household has more than 19 types of durable goods, continue writing them on a blank sheet of paper (attach to the survey form for review by the encoders). **Then add the values of these additional items, according to their form of ownership, and record them using code 97 or 98. The computing area has to make the skip and not ask for information on the number of items.***

Q1a. Read the list of consumer durables, asking whether the someone in the household owns them, marking the respective circle. If someone in the household has some other type of goods that are not on the list, record (97) and (98), specifying them.

Q1b. For each type of durable, record the **total number owned**. The exception is furniture. For furniture we only need to know who the owners are, the type of ownership, and their estimated value.

The breakdown of types of ownership of consumer durables should follow the instructions for Section 8: Livestock, regarding **Individual/Joint Ownership and items belonging to everyone in the household.**

For each type of property, note: **a)** the owners' identification code, **ID**; or for persons who do not live in the household, the **FRC**; **b)** the number of ASSETS they own (except for furniture) and; **c)** the estimated value the owner of the ASSETS would receive if they were sold. The respondent should estimate how much they would obtain by selling each ITEM (or group of goods in each category) considering their current condition, by type of property.

For example, the household may have three television sets, one belonging to the respondent's husband, another belonging to the respondent, and a third one belonging to them both. In this case, record as individual property those that are hers and his (separately) and as joint property the television set belonging to both of them. List the durables belonging to "everyone in the household" only if the informant insists that the owners cannot be identified separately.

Q5. Note whether the consumer durables are used in a business, and if so, write the business code registered in Q1 of Section 8, BUSINESSES. If the asset is used in several businesses, write the corresponding codes.

For example, if the sewing machine is used only to make clothes for the household, put **NO**. However, if the sewing machine is used to sew clothing for persons outside the household and payment is received for this, mark **YES**.

Consider that, if there is a positive answer to Q5, it must be supported by and consistent with the information on the economic activities of household members (Section 2) and Section 10, Businesses.

**ADDENDUM**

*If the consumer durable is used in a household business, the ID code for the business is the business NUMBER on the list given on page 21 of the form.*

**THE FOLLOWING QUESTIONS ARE ASKED ONLY ABOUT SOME OF THE MOST VALUABLE CONSUMER DURABLES IN THE HOUSEHOLD, LISTED HERE. FOR Q6 - Q10 TAKE INTO ACCOUNT ONLY THE NEWEST ITEM, IF THERE IS MORE THAN ONE IN EACH CATEGORY**

**[Fill in the circle for the items on this list that the household owns]**



Q 6. Record how each of the ASSETS owned by the household on the list was acquired. They can be acquired in multiple ways. For example, if the person interviewed inherited one television set and purchased another, record inheritance and purchase.

#### **ADDENDUM**

**Q6 – Acquisition.** *If the item was acquired as payment for work (**salary in kind or barter**), mark the alternative **"Other"**.*

Q7. If the item was a donation, gift, or acquired by inheritance, we need to identify the person who donated or gave them, using the ID and/or FRC codes.

Q8. If the items were purchased, note all sources of financing that were used. Write the appropriate IDs and FRCs for persons who contributed to their purchase (codes 1, 2, and 8).

Q9a. If the item was purchased with a loan, here we ask if the loan is still outstanding. If the answer is "yes", go on to Q9b; otherwise, skip to Q10.

Q9b. Record the amount of the loan outstanding, if applicable.

Q10. Write the year that the item was acquired. Record the year of the initial purchase. It doesn't matter if they are purchasing it on credit and have not finished paying. If there is more than one item in this category, give the year that the NEWEST item was acquired.

## **SECTION 12: REMITTANCES**

This Section should be filled in only if there is a migrant who contributes economically to the household. It is necessary to check whether there is positive information in Q1, Section 4, on Migrants.

It is important to consider here not only international migrants but also those who have left the community, parish, city or province to work in another part of Ecuador. This section should record those persons who, having been household members in the past, or relatives who never have lived in the household, have sent remittances or gifts to some household member to help support them in the last ten years.

**IMPORTANT:**

*Persons considered as migrants generally have a new residence for a period of no less than six months.*

**Exception:** *We can include people in this group who have not been away for 6 months but currently have a new residence and send remittances to the household.*

**OBJECTIVES OF THIS SECTION:**

1. Learn about the frequency and type of economic contribution by migrants, and especially if they contribute to asset accumulation in the household.
2. Analyze who controls remittances and who makes decisions about them.

Q1. Write the first name of migrants who contribute economically, transferring the information recorded in Section 4, on Migrants, Q1. If there is more than one migrant who contributes economically to the household, do the whole set of questions for each migrant, according to the instructions given above.

If there are no migrants, fill in that circle and move on to the next section.

Q2. We are interested in knowing how often the migrant has sent remittances/money to anyone in the household during the last year (last twelve months prior to the interview).

- If they have not sent money in the last 12 months, record the code (7), and go on to Q5.
- If this migrant has never sent money, but has sent (or brought) gifts during the last 10 years, use the code (7) and go on to Q10.

Q3. If they send money, ask how much they normally send each time. Record the amount in Dollars or Euros, indicating the appropriate code.

Q4. Here the enumerator must add the information reported in Q2 and Q3. For example, if they send \$100 a month, then confirm that with the respondent, saying that during the last year, the migrant sent a total of \$1200. If the respondent says "that sum is too high (or low)", adjust the total sum.

Q5. Ask whether, in the last year, the amount that the migrant normally sends has changed compared with 2008. The purpose of this question is to find out if remittances have varied (up or down) since the global economic crisis began.

NOT APPLICABLE (5). Consider this option in the following cases:

- The migrant sent no money in 2008.
- The migrant has been contributing resources to the household for less than one year.

*Consider that migrants may not have sent any money in 2008 and 2009; if this is the case, record code (5) and go on to Q10, which asks about gifts that migrants may have sent.*

Q 6. Ask who in the household usually receives the remittances or money, and write the **ID and FRC** codes of that person. In this question WE ARE INTERESTED ONLY IN MONEY RECEIVED. This is the person who makes the arrangements to receive the money. Don't consider gifts (clothing, shoes, appliances, etc.).

Q7. Ask who in the household handles or administers remittances or money that is sent. Do not assume that it is the same person who receives remittances, named in the preceding question. For example, perhaps the migrant's father receives the remittances in his name, but the mother administers the money (e.g., deciding how to spend it or implementing the migrant's instructions on how to spend it).

Q8. The purpose of this question is to learn whether the person handling or administering the remittances receives instructions from the migrant on how to spend the money, or if this person decides how to use the funds independently.

Q9. Ask how household members used the remittances or money they were sent during the last year. They may give multiple answers. If they answer only that they used it to cover expenses for shopping, health care or education [codes (1), (2), (3)], read the rest of the list to be sure that they have not forgotten some expense involving the purchase of assets or inputs. [MARK ALL THOSE MENTIONED]

Q10. Ask whether the migrant has sent any non-monetary gift to any household member during the last year, and write the code for the type of gift(s). If no gifts were sent, write (6) and continue to the next section.

Q11. If the migrant sent some non-monetary gift, write the ID code here of the person(s) who received the gifts. You can write several ID and FRC codes.

## SECTION 13: ECONOMIC SHOCKS

### Objectives:

1. Gather information on “shocks” that have hit the household economically during the last *five* years (since January 2005), and how household members have reacted to these calamities.
2. Analyze the impact of assets lost due to economic calamities (such as sales) and efforts to overcome such emergencies.

Q1. The enumerator must read the full list of calamities or shocks, writing “YES” (1) or “NO” (2) for each event. The other questions in this section refer only to events where they answered YES (1), following up on the event reported.

If the answer is “NO” (code 2) to all options for Q1, go on to the next section.

It may be that a calamity (such as burglary, Shock 6), occurred more than once. In that case, *consider only the event that had the greatest economic consequences for the household.*

### **ADDENDUM**

**Q1:** *The instructions are wrong where they say: [IF THE ANSWER IS “YES” TO ALTERNATIVES 1 - 6 GO TO Q3]. The correct instructions are, if the answer is affirmative for alternatives 1, 2 and 3, go on to Q3, but if it is affirmative for alternatives 4, 5, 6, 7, 8 and 9 do Q2a.*

Q2a. This question refers to the assets lost due to the event itself, which belonged to a household member or to the household as a whole. It is relevant only if the events that happened were Shocks 4, 5, 6, 7, or 8.

For example:

- As part of a natural disaster, such as a flood or volcanic eruption, the dwelling, agricultural land or livestock were lost.
- An accident or robbery resulted in the loss of a vehicle.
- Theft or a swindle resulted in the loss of savings.
- A divorce resulted in the loss of the dwelling or other goods.
- Do not include here those assets that were sold or pawned TO SOLVE an emergency (a later question is for assets sold or pawned, in Q6 – How did you cope with the shock?)

Q2b. If any assets were lost as part of the shock, after reporting (1) for Q2a, note the code for the lost asset in the second column.

Q2c. In the third column, note whom the asset belonged to. Use the ID and/or FRC codes. An option given is to record that the assets belonged to everyone in the household, by filling in that circle.

Q3. In this question, we ask for a subjective assessment of the seriousness of the shock in terms of the *economic* consequences for the household: if it was very severe, mark (1); severe, mark (2); somewhat severe, (3); or not at all severe, code (4). If the answer is this last code, and there was only one shock, skip to the next section.

Emphasize that we are asking only about the economic consequences. Death or illness of a relative is obviously very severe emotionally, but does not necessarily have economic consequences if that person did not contribute income to the household.

Q4. For each shock reported in Q1, we want to know if the person/household received assistance from any person or institution.

This assistance may be from some family member or individual – in which case write the ID and/or FRC code. If the assistance was from an institution, note the appropriate code, such as the Church (80), the community (81), the government at any level (82), and/or an NGO or private agency (83), insurance plan (any type) (84), *Junta de Beneficencia* (85). The assistance may have been in money, in kind or a loan. If it was a loan, make sure that the next question, Q5, includes the answer (2) that they applied for a loan, among other answers. If anyone in the household had an insurance plan (private or public, such as IESS) and used it on that occasion, mark code 84.

This question can include multiple answers.

Q5. For each shock reported in Q1, we want to know how the problem was solved; that is, the economic consequences for the household. Read the full list of alternatives, recording the code for the action, and marking all that apply.

If their answer includes codes (8) or (9), that an asset was sold or pawned, continue with Q6. If the answers do not include these options, continue with the next section.

Q6. If they sold or pawned an asset as a consequence of this shock, note the type of asset, using the codes from the list; also, record who in the household owned the asset, using the ID or FRC as the case may be; then record whether the asset was sold or pawned. For each shock, you can report the sale or pawning of more than one asset.

Q7. Here we want to know which asset was sold or pawned first, second and third, for each shock.

Q8. Ask how much they got for each asset sold or pawned (in dollars).

Q9. Ask who in the household made the decision to sell or pawn this asset. You can include more than one ID code, if several persons together in the household made the decision, recording the three main ones. However, if the decision was made by persons who were not household members consider the FRC codes.

Q10. We want to know if the household has been able to replace the asset they sold on that occasion, or has been able to recover the asset they pawned. Regarding re-purchase, for a piece of land or dwelling, it does not matter if the new property is located in a different place.

If the asset pawned was not reclaimed, ask whether this asset was included in the inventory of household assets (sections on Consumer Durables or Agricultural Equipment). If the answer is affirmative, this asset must be removed from that section.

## **SECTION 14: ASSETS SOLD, LOST, GIVEN IN INHERITANCE OR GIVEN AWAY**

This section has 7 questions.

Q1. Ask specifically about whether each asset noted here was sold, given away, lost, or given as an inheritance in the last five years, and for each record the relevant answer.

- If the answer is negative for all assets, this part of the interview is finished, and the Household Questionnaire is concluded. Next comes the Individual Questionnaire.

- If there is a positive answer, describe the asset, using one row for each asset.
- In the case of houses/buildings, businesses or vehicles, skip to Q3.

Q2. Size of the land parcel (See Q2 in Section 6 on agricultural land).

Q3. Identify the persons who owned the ASSET, using the ID and FRC codes.

Q5. Record the reason why the ASSET no longer belongs to the household member(s). Mark a single answer and follow the skip pattern. If they sold it, gave it as inheritance or as a gift, continue with Q7, but if the ASSET was impounded (seized), they were driven out, was invaded (squatted upon) or is under litigation (some lawsuit), go on to the next section.

Q6. If they sold the ASSET, record how much money the seller received for it. If payment included value in kind, such as vehicles, animals, crops, etc., record the value that would be obtained by selling these items, animals and/or products on the market.

Q7. Do not assume that only the owner of the asset would make the decision to sell, give away or leave the land as inheritance. Record the ID code of the household members who were involved in the decision. However, if the decision was made jointly with someone who does not reside in the household, give the FRC codes to identify those persons.

***THIS IS THE END OF THE INTERVIEW PERTAINING TO THE HOUSEHOLD QUESTIONNAIRE. NOW MOVE ON TO THE INDIVIDUAL QUESTIONNAIRE. IF THE COUPLE ANSWERED THE HOUSEHOLD QUESTIONNAIRE TOGETHER, ASK THEM NOW TO SEPARATE, IN ORDER TO INTERVIEW THE MAN AND WOMAN INDIVIDUALLY. IT IS IMPORTANT TO CONDUCT THE NEXT PART OF THE INTERVIEW IN A SEPARATE, PRIVATE PLACE, WHERE THEY CANNOT HEAR EACH OTHER.***

***IF ONLY ONE PERSON WAS PRESENT FOR THE INTERVIEW FOR THE HOUSEHOLD QUESTIONNAIRE, CONTINUE WITH THAT PERSON. YOU CAN ASSURE THEM THAT IT WILL NOT TAKE LONGER THAN ANOTHER 20 TO 30 MINUTES TO COMPLETE THE REST OF THE INTERVIEW.***

### **PART III. THE INDIVIDUAL QUESTIONNAIRE**

**THE INDIVIDUAL QUESTIONNAIRE IS TO BE APPLIED TO THE TWO MAIN ADULTS OF THE HOUSEHOLD, OF THE OPPOSITE SEX, IDEALLY THE WOMAN AND MAN OF THE MAIN COUPLE. IF THERE IS NO COUPLE, SEE THE INSTRUCTIONS ON PAGE 5 ON SELECTING INTERVIEWEES.**

#### **OBJECTIVES:**

1. Gather some additional information on assets and the decisions about their use, from the persons who own them – either individually or jointly (in the case of agricultural land and livestock).
2. If the second respondent was not present for the Household Questionnaire, to confirm the information from the inventory on the existence and number of assets, and the owners of these assets. In addition, they are asked to assess the value of the assets they own, whether individually, jointly or that belong to all.
3. Gather information at an individual level about financial assets and debts. This information may be confidential and not shared among household members, so THIS INFORMATION IS ASKED ONLY IN THE INDIVIDUAL QUESTIONNAIRE.
4. Gather opinions about decision-making in the household and about marriage and inheritance regimes. THIS INFORMATION IS REQUESTED ONLY IN THE INDIVIDUAL QUESTIONNAIRE.

***IMPORTANT: Several of the following sections (15 - 19) require information from the household questionnaire, on the occupations of the two interviewees, or on the number of each asset that the household has. If the respondent did not participate in the interview for the household questionnaire, this information must be copied onto the form before interviewing the second person.***

***On the Individual Questionnaire, the FRCs still refer to the family relationship with the main interviewee, ID-01. It is important NOT to forget to write the informant's ID in the box at the upper right-hand corner.***



## SECTION 15: DECISION-MAKING

### OBJECTIVE:

- Gather information about the way decisions are made in the household.

#### **ADDENDUM**

*To begin this section, explain that we are going to ask a series of questions about how decisions are made in the household and that we want to know whether the decision is made 1) on their own; 2) along with another person; 3) with another person's permission; or 4) some other person makes the decision. The answers to Q2 and Q4 are slightly different, and you should read the additional option (2) to make sure it is clearly understood.*

Remember that each member of the couple must provide the information separately. Make sure that no one else can hear the questions that are asked.

Q1. To be employed. In the event that the interviewee responds with answers (2), (3) or (4), it is very important to ask who that other person is, noting the ID or FRC code (the latter if the person does not live in the household). These alternatives are repeated on Q1, Q2, Q3 and Q4.

Q2. For this question, there is a variation in the possible answers, taking into account that the interviewee may decide about the use of all the money s/he makes (1), or only about part of the money earned (2), with the decision about the other part, being discussed with someone else. The money a person receives does not include the money that the husband gives the wife for expenses. It refers to income that the respondent may receive independently, including the Human Development Bond. Record as "not applicable" when the person does not earn or receive money.

### **QUESTIONS 3, 4 AND 5 ARE ASKED ONLY IF THE INTERVIEWEE HAS A PARTNER. IF THEY HAVE NO PARTNER, GO TO Q6.**

Q3 & Q4. Read the questions carefully so the person interviewed can understand that you are asking the same question, but now with respect to their partner. Record the appropriate ID and FRC codes.

**ADDENDUM**

**Q1 and Q2** – Make sure whether or not the informant is ID-01. If they have a partner, and they report options (2), (3) or (4), make sure the IDs reported are different than from 01, if 01 is being interviewed.

**Q3 and Q4** – The IDs reported for these questions must be different from those reported on Q1 and Q2.

Q5. If both members of the couple earn or receive income, ask how much they make compared to their partner: more, less, or about the same, or, if the case, report that the partner has no income or the person interviewed has no income.

If for some reason, at the time of the interview, the respondent (or their partner) is not working and earning income, but did work during the last year, ask this question in reference to the usual situation; that is, the way things have been for most of the last year.

Q6. This question refers to household expenses and not to the income each receives. We want to know who contributes the most to shared expenses (dwelling, food, health care, education, etc.) The person contributing the most need not necessarily be part of the main couple (or the head, in the case of households without a main couple). For example, it may be that a son or daughter has a good job and contributes more to expenses than the parents do. The person who contributes the most to household support may also be a migrant. If two or more persons contribute in equal parts or proportions, write all the ID and FRC codes as necessary.

Q7. Administration of household budget. If two or more persons do so jointly, write the ID codes for all.

Q8. We also want to know who in the household normally shops for food. This may be the same person(s) reported under Q7, or some other person(s) but never assume this and be sure to ask.

- It may also be that one person does the shopping at the market, and another at the neighborhood grocery shop or supermarket. In this case, write the ID codes for both of them.
- If the person who does the shopping is a domestic servant, write the ID code if they are live-in; if not, use code (70) (or 69, if male).

Q9. This question is for those who have a partner. If they do not have a partner (3) or answer "NO", they have not had a disagreement over expenditures (2), mark the appropriate circle and skip to Q11. If they answer "YES", there was a disagreement between them about some spending decision, continue with Q9b., Which decisions? They may give multiple answers:

- 1 S/he didn't let me buy an asset/property that I wanted.
- 2 S/he wanted to buy an asset/property that I did not agree with.
- 3 We disagreed about expenses over food, clothing, etc.
- 4 We disagreed about expenses for entertainment.
- 5 S/he spends too much (wants to spend more than I do).
- 6 Other

If more than one disagreement occurred, ALWAYS refer to the most important one.

Q10. If there was disagreement, ask whether the interviewee expressed their opinion.

Q11. We want to know how the interviewee judges his/her health status: (1) very healthy, (2) healthy (normal or fair), (3) somewhat unhealthy (some health problems), or (4) unhealthy or currently ill or with a serious health problem.

Q12. Then we want to know whether the respondent makes the decision to access health-care services when s/he needs them: (1) alone; 2) jointly with another person; (3) with someone else's permission; or 4) some other person makes the decision. If they answer 2, 3 or 4, report the ID and FRC for that person.

Q13. We want to know how the decision is made (or was made during child-bearing years) to use some family planning or contraceptive method. The alternative answers and instructions are the same as for the preceding question, Q12.

For example: If the respondent says "**that's not my business to decide**", put option (4), "No, another person makes the decision".

Q14. We want to know how common domestic violence is in the community or neighborhood where the household resides and/or in their social group. Domestic violence refers to intra-family violence, which may be physical (beating/battering), psychological (many arguments, manifested in lack of respect, threats, etc.), or verbal (shouting).

Review and read each alternative answer with the informant and mark the appropriate one. If the respondent answers that they don't know, because, for example, they don't

have much to do with the neighbors, or they are new in the neighborhood, you can put "Don't know".

Q15. Now you ask if they themselves have experienced one of the forms of domestic violence, defined above, in their home and by whom. If they answer "YES" to options 1, 2, and/or 3 (multiple responses are possible), write the ID or FRC code of the person/s who has abused them.

Q16. Ask whether the respondent belongs to any of the groups or organizations in the list, reading the alternatives. Mark all those that are relevant.

**THE NEXT SECTIONS (16 - 24) REVISIT THE ISSUE OF ASSET OWNERSHIP. QUESTIONS IN THESE SECTIONS VARY DEPENDING ON WHETHER THE RESPONDENT PARTICIPATED OR NOT IN THE HOUSEHOLD QUESTIONNAIRE. THERE ARE MORE QUESTIONS IF THE RESPONDENT DID NOT PARTICIPATE IN THE HOUSEHOLD INTERVIEW.**

### **SECTION 16: PRINCIPAL RESIDENCE**

This section completes and reconfirms the information from the Inventory regarding the Principal Residence. It is applicable only if the informant is one of the members of the household's main couple but was not present to answer the Household Questionnaire. If s/he was present, fill in the "YES" circle for Q1 and go on to the next section. If s/he was not present, fill in "NO" and continue.

Q2. As with the household inventory, the person who owns the dwelling must be identified using the ID and FRC codes. If the person says s/he is not the owner (code (3) and Not Applicable, because the home is not owned) and their name does not appear as one of the owners on the deed reported in Section 5, Q10, go on to the next section.

Q3. The respondent must estimate how much the dwelling (including the lot) could be sold for, considering its location and current condition.

Q4. The respondent should estimate how much it would cost to build a dwelling like the one they live in today, including the lot.

Q5. The respondent must estimate how much the dwelling could be rented for, considering its location and current condition.

## SECTION 17. AGRICULTURAL LAND

This module completes and reconfirms the information on agricultural land from the Household Inventory and asks for additional information from those who own land parcels regarding agricultural decisions.

Q1a. Reconfirm whether this household has agricultural land or not. If not, go on to the next section.

[COPY THE LIST OF PLOTS FROM THE HOUSEHOLD QUESTIONNAIRE BELONGING TO ANY HOUSEHOLD MEMBER]. Don't include on this list parcels that someone in the household is renting or sharecropping.

Q1b. Once the list is copied, ask whether these are the only land parcels owned by someone in the household, or of community land that they work.

If the interviewee confirms that there is no more land, option (2), complete the information requested below for all pieces of land.

If the respondent says that there are other land parcels that they own that have not been mentioned before, go back to Section 4 on the Household Questionnaire, page 12, and add this parcel. When adding this parcel, mark code 3 on Q1, ***that the land was added during the individual interview.*** Next, complete the rest of the information required in Section 4 on this parcel. When you finish, come back here, to Section 17 and complete the information requested below.

Q2. Reconfirm who owns the land. If they own it jointly with another person, identify that person with the ID and/or FRC code.

**THE FOLLOWING QUESTIONS IN THIS SECTION ARE ONLY IF THE RESPONDENT OWNS (OR CO-OWNS) ANY OF THE LAND (OR IS CONSIDERED TO OWN PART OF THE COMMUNITY LAND). IF NOT, GO ON TO THE NEXT SECTION.**

Q3. Ask whether this land is currently being cultivated or used for any type of agricultural activity. The land may be fallow/resting. If the land has been sharecropped or rented or lent to someone (a non-household member), give code 2, "No" and go on to Q13, once you have asked about all the parcels.

**QUESTIONS Q4 - Q12 REFER ONLY TO LAND CULTIVATED BY SOMEONE IN THE HOUSEHOLD**

Q4. If the land is cultivated, or was cultivated during the last 12 months, ask what was grown. If the land is fallow/resting, report code (6), "other".

Q5. Record the IDs of household members who work (or worked) on the plot during the last 12 months, including the respondent, if s/he took part in the field work. If more than three household members work on the land, list the three who devoted the most time to this work. If there are co-owners who are non-household members, who also work on this land, include their FRCs if they are among the three who contribute the most time. Do not include FRCs for others who work on the land who are not co-owners.

Q6. Record the ID and/or FRC codes for those who were involved in the decision about what crops to plant. It may be that the person who decides about what to grow on the parcel was not involved in actually cultivating the land. For example, a family member who has migrated to the city or to another country may decide about what to plant on the land.

Q7. Record the ID and/or FRC codes for those who were involved in the decision about what agricultural inputs to use on the land.

Q8. Record the ID and/or FRC code for the person(s) who were involved in the decision about how much of the harvest to sell. If none of the harvest from this parcel was sold, report code (7) and go on to Q11.

Q9. Record the ID and/or FRC code for those who actually sold the crops.

Q10. Record the ID and/or FRC code for those who were involved in the decision on how to use the money from the sale.

Q11. We want to know whether they have made any sort of investment to improve the land IN THE LAST FIVE YEARS. If they have not made any land improvements, go on to Q13. If an improvement has been made, mark all that apply: leveling (1), terracing (2), desalinizing (3), constructing irrigation canals (4) or others (5).

Q12. Record the ID and/or FRC code for those who were involved in deciding to improve the land.

Q13. This question is only for respondents who did not take part in the interview for the Household Questionnaire. The respondent must estimate how much they could get for selling the land if sold today, considering its location and characteristics.

## **SECTION 18. OTHER REAL ESTATE**

This section completes and reconfirms the information from the Inventory of Other Real Estate. It is applicable to the person only if s/he is a member of the household's main couple but was not present to answer the Household Questionnaire.

Q1a. If s/he was present, fill in the "YES" circle and go on to the next section. If s/he was not present, continue with the questions.

Q1b. Reconfirm whether this household has other real estate (besides the main residence or agricultural land). If not, go on to the next section.

Q1c. After copying the list of other properties from Section 7 of the Household Questionnaire, ask if there is some other house, apartment, building or non-agricultural land belonging to some household member that has not been included in the list.

If the interviewee confirms that the household currently has no other properties (option (2)), complete the information requested below for all properties.

If the answer is "YES" (1), describe it under Q1, and go back to Section 7 of the Household Questionnaire to list it there as well. Remember to record this property there (in Q1) with code 3. Complete the other questions in Section 7 on this property and, when finished, return to this page to continue.

Q2. Confirm who the owners of the properties are. If the interviewee does not own or co-own any of these properties, go on to the next section.

**THE NEXT QUESTIONS, Q3 - Q5, ARE ONLY FOR AN INTERVIEWEE WHO DID NOT TAKE PART IN THE HOUSEHOLD QUESTIONNAIRE AND OWNS OR CO-OWNS ANY OF THE PROPERTIES LISTED. THE VALUATION QUESTIONS [IN THE USUAL FORMAT] ARE TO BE ANSWERED ONLY FOR THAT PERSON'S OWN PROPERTIES.**

## **SECTION 19: LIVESTOCK**

This section has 19 questions, and includes new questions about acquiring livestock and decisions about selling, slaughtering and caring for these animals, which must be answered by the interviewees if they are the owners or co-owners.

Q1a. If the interviewee was present during the household questionnaire, fill in the "YES" circle. If not present, fill in the "No" circle.

Q1b. If the interviewee says they have animals, fill in the "Yes" circle in this column. Then, there are two options:

- If the interviewee was there during the Household Questionnaire, go on to Q9.
- If the interviewee was NOT present during the Household Questionnaire, copy the list of animals reported as owned by a household member from Section 8, of the Household Questionnaire in the first column of Q1c. Also copy from there the number of animals per type, in the third column of Q1c, under "Total number for the household, Household Questionnaire."

Confirm that the household has that type of animal, and ask "**How many do you have**"? Record the number of animals reported by the person in the Individual Questionnaire space.

If the number reported is **equal** to the number reported on the Household Questionnaire, then in the second column fill in circle 1, "YES", and continue with the next animal.

If the number reported is **different** from the number reported on the Household Questionnaire, in the second column, fill in circle 2, "no", and follow the flow of the questions (Q2 - Q4) that come next.

*NOTICE THAT THE METHODOLOGY IN THIS SECTION IS DIFFERENT FROM THE PREVIOUS ONES. WE WILL NOT RETURN TO THE HOUSEHOLD QUESTIONNAIRE TO ADD ADDITIONAL ANIMALS. RATHER, WHEN THERE IS A DISAGREEMENT IN THE NUMBER OF ANIMALS OF SOME TYPE BETWEEN THE HOUSEHOLD AND INDIVIDUAL QUESTIONNAIRES, WE WILL FILL IN THE CHART FROM Q2 - Q4, ON THE OWNERSHIP OF ANIMALS AND THEIR APPRAISAL OF VALUE WITH THIS SECOND INFORMANT.*

Q2, Q3, Q4. For different types of livestock, put: **a)** the ID and/or FRC code for individual and/or joint owners; **b)** the number of animals they own and; **c)** the estimated value the owner would receive if they were sold. The respondent should estimate how much they would obtain by selling each type of animal considering their age and size, that belong to each individual or group of individuals. Do each combination of owners separately. If they say that everyone in the household are owners, use the last columns.

*Q5a. CONFIRM THAT YOU HAVE CHECKED THE INFORMATION FOR ALL TYPES OF ANIMALS THAT THE HOUSEHOLD OWNS.*

If the answer is "NO", that there are no additional animal types, go to Q9. If they answer "Yes", then fill in the circle for the additional types of animals, and then continue



on to Q5b. Only if there are new types of animals should you continue with the chart, filling out Q6 to Q8 and questions a, b and c. These questions are the same as those on the previous page.

**THE NEXT QUESTIONS REFER ONLY TO THE THREE MOST IMPORTANT TYPES OF ANIMALS IN TERMS OF THEIR TOTAL VALUE, THAT ARE OWNED OR CO-OWNED BY THE INTERVIEWEE**

If the interviewee has no animals of their own, fill in the respective circle, and go on to the next section.

Q9. Record all the ways that the respondent acquired each type of animal. There may be more than one manner of acquisition per type of animal, for example, if the person interviewed inherited two sheep and purchased one, record inheritance (5) and purchase (1).

Q10. If animals were acquired through a donation, a gift, or inheritance, we need to identify the person who donated or gave them, using the ID and/or FRC codes. For example, if the respondent inherited from their deceased father and mother-in-law (and their ID is 01), put the appropriate codes, 50 and 61.

Q11. If the animals were purchased, note all sources of financing that were used. In those cases in which other persons contributed to the purchase (if the answer is code 1 or 2), identify them with the ID and/or FRC code.

Q12a. Sales. If they say "no" (2), that haven't an animal in the last 12 months, go on to Q15A.

Q12b. If they sold some animal in the last year, record the ID - FRC code for the person(s) who were involved in the decision to sell them, including the code of the respondent, if s/he was involved. If several different transactions were made, involving different persons, record all the codes.

Q13. Record the ID codes of persons who generally handle the transactions and negotiate the price when they sell animals.

Q14. Record the ID code for the person(s) who were involved in the decision about how to spend the proceeds of the sale.

Q15. Sales of by-products. If they say "no" (2), go on to Q18a.

If they sold some animal by-product in the last year such as milk, dairy products (yogurt or cheese), wool, eggs, meat, hides, etc., record the ID-FRC code for the person(s) involved in the decision to sell.

Q16. See Q10 in this same section. Record the ID - FRC.

Q17. See Q11 in this same section. Record the ID - FRC.

Q18. If they say "no" (2), go on to Q19. If they respond "yes" (1), record the ID/FRC for the person(s) who were involved in the decision to slaughter animals in the last year.

Q19. Record the ID/FRC of the person(s) who were involved in the decisions regarding animal care. This includes the person who decides about feeding, where to graze the animals, when they require veterinary care, etc.

## **SECTION 20: AGRICULTURAL EQUIPMENT AND INSTALLATIONS**

***THE METHODOLOGY IN THIS SECTION IS SIMILAR TO THE PREVIOUS ONE ON LIVESTOCK.***

Q1a. If the interviewee was present during the Household Questionnaire, fill in the "YES" circle. If not present, fill in the "No" circle.

If the interviewee says they have such equipment, fill in the "Yes" circle in this column. Then, there are two options:

- If the interviewee was there during the Household Questionnaire, go on to the next section.
- If the interviewee was NOT present in the Household Questionnaire, copy the list of equipment reported as the property of some household member in Section 9 of the Household Questionnaire, and the number reported there in the third column of Q1c, under "No. Total household, Household Questionnaire."

Q1b. Confirm that the household has that type of equipment, and ask "**How many do you have**"? Record the number reported by the person in the Individual Questionnaire space.

- If the number reported is **equal** to the number reported on the Household Questionnaire, then in the second column fill in circle 1, "YES", and continue with the next equipment item.

- If the number reported is **different** from the number reported on the Household Questionnaire, in the second column, fill in circle 2, "NO", and follow the flow of the questions (Q2 - Q4) below.

**ADDENDUM**

**Q1c.** *In the case of tools, since we are not asking the number on the Household Questionnaire, with the second informant, just confirm with a "yes" or "no" whether someone in the household owns tools.*

For different types of equipment, put: **a)** the ID and/or FRC code for individual and/or joint owners; **b)** the number they own and; **c)** the estimated value the owner would receive if they were sold. The respondent should estimate how much they would obtain by selling each type of equipment considering their age, that belong to each individual or group of individuals. Do each combination of owners separately. If they say that everyone in the household are owners, use the last columns.

NOTICE THAT, IN THE CASE OF TOOLS, IT IS NOT NECESSARY TO ESTIMATE THE TOTAL NUMBER; ONLY THE VALUE OF THOSE BELONGING TO EACH INDIVIDUAL OR GROUP OF INDIVIDUALS.

Q6, Q7, Q8. Only if there are additional equipment items or installations facilities, not mentioned in the Household Inventory, continue with questions Q6 - Q8, a, b and c.

## **SECTION 21. BUSINESSES**

This section completes and reconfirms the information in the inventory of businesses, Section 10. It is applicable to the person only if s/he is one of the household's main informants but was not present to answer the Household Questionnaire.

Q1a. If s/he was present for the Household Questionnaire, fill in the "YES" circle and go on to the next section. If s/he was not present, continue with the questions.

Q1b. Confirm whether this household has businesses or not. If not, go on to the next section.

[COPY THE LIST OF BUSINESSES RECORDED IN THE HOUSEHOLD QUESTIONNAIRE, SECTION 10.]

Q1c. Once the list is copied, ask if there is any other business belonging to a household member that has not been included in the list. If the interviewee confirms that the household does not have any other business (option 2), continue with the questions.

If the answer is "YES" (1), write it under Q1, and go back to Section 10, Household Questionnaire. Remember to record this property there (in Q1) with code 3. Complete the other questions in Section 10 regarding this business and, when finished, return to this page.

Q2. Reconfirm who owns the businesses. If the business belongs to more than one person, that is, they are joint owners, identify them with their ID and/or FRC codes. If the respondent answers with code (3), (7) or (8), go to the next section.

Q3. This question on the value of the business should be asked only if the respondent was not present for the Household Questionnaire and s/he is owner or co-owner of any of the businesses.

## **SECTION 22: CONSUMER DURABLES**

This module is applicable only if the interviewee was not present for the interview for the household questionnaire.

Q1a. If s/he was present, mark "Yes" and go on to the next section. If s/he was not present, fill in the "No" circle and continue.

Q1b. The enumerator must consult Section 11 of the Household Questionnaire and note whether the household owns any of the 7 major items, and the number. Then ask the informant how many they have of each type. If there is disagreement, mark circle 2 (not the same) in the second column, and go on with questions Q2 - Q4 regarding the asset.

NOTICE THAT THE METHODOLOGY IN THIS SECTION IS SIMILAR TO THE INDIVIDUAL QUESTIONNAIRE ON LIVESTOCK.

### ***ADDENDUM***

*If you are doing this section with the second person (who was not present for the household questionnaire), ask them about ALL goods on the list (all 7 goods listed). For example, if the interviewee for the household questionnaire reported that the household had no computer, you would put "0" in the space of the household questionnaire and then confirm: "This household has no computer?" If the person*

*confirms this response, mark "0" in the box for the individual questionnaire; and fill in circle 1 for "Yes, correct".*

*We ask about the form of ownership of the item only in the case that **information on the number was reported differently on the Household Questionnaire or no information was provided.***

Q2, Q3, Q4. For the different items put: **a)** the ID and/or FRC code for individual and/or joint owners; **b)** the number they own and; **c)** the total estimated value the owner would receive if they were sold. The respondent should estimate how much they would obtain by selling each type of equipment considering their age, that belong to each individual or group of individuals. Do each combination of owners separately. If they say that everyone in the household are owners, use the last columns.

## **SECTION 23: FINANCIAL ASSETS**

### **OBJECTIVE:**

- Gather information on all of the financial assets of the two respondents.

### **ADDENDUM**

*If they have a bank account (or any other account) but currently have no money in the account (or very little money), the account should be listed. Ask questions in terms of the "normal" situation during the last year.*

Q1. Ask the respondent if s/he has money invested in any of the financial assets listed. It doesn't matter whether the accounts, certificates, or shares are in the respondent's name or not.

- The account in a bank or in a savings and loan cooperative can be a checking or savings account.
- An account with another private institution (that is not a formal bank) includes accounts they may have in NGO programs, such as Community Banks or Community Development Banks.
- Informal savings programs or arrangements may include groups where each person saves a certain amount every week, bi-weekly or monthly, and every so

often the whole amount or part of it is lent to one of the members; these groups also sometimes lend to each other. These informal programs include those operating in indigenous and rural communities, for example, pyramid and chain schemes.

- Cash savings refers to money the individual may have stashed or concealed around the house.
- Certificates of deposit (fixed-term) generally pay a fixed interest rate if the certificate is held until the expiration date.
- Stocks, shares and bonds refers to those that the individual may have invested, for example, in: the Stock Exchange, a company, a bank.
- Life insurance is a form of savings if the individual has to save and pay a certain amount every month/other fixed period. Don't include here life insurances paid by the employer, such as the IESS.
- A funeral fund is a form of savings if the individual has to save a certain amount every month or other fixed period to make the payment.

FOR EACH TYPE OF FINANCIAL ASSET THE RESPONDENT REPORTS, ASK QUESTIONS Q2 - Q5. IF THEY HAVE NO FINANCIAL ASSETS, GO TO Q6.

Q2. Ask whether the account belongs only to the respondent. If the answer is "NO", ask who else they hold the account with, and write their ID or FRC code. If the answer is "YES", go to Q4.

Q3. If the financial asset is held/invested along with another person(s), ask whether the respondent has the right to withdraw money from this account or source (1) alone, independently; (2) only with the signature of the partner or other co-owner of the account; or (3) if they have no right to withdraw money from this source (such as in the case of a funeral fund, for example).

Q4. We want to know the current value of the account or how much money has been invested. If there are different flows, try to figure the average for the last month, and write the sum in dollars. It will be necessary to insist, prudently and delicately, to elicit an accurate figure, one that is close to the truth. Different ways of asking will be rehearsed in the training course.

Q5. Ask how they got the money that is invested or deposited in the account. If they do not offer this information, read the list. They may mention several sources and record all, along with the ID/FRC when appropriate.

**QUESTIONS Q6 - Q11 REFER TO RETIREMENT PLANS OR PENSIONS.**

Q6. Ask whether they have any retirement plan or pension in their own name. If the answer is "NO" (2) go to Q14.

Q7. Ask whether the plan is from (1) Social Security - IESS, (2) their employer – the company where they work; (3) Some other private institution; or (96) another, specifying which one. Mark all that apply.

**IF THEY HAVE ONLY ONE, GO TO Q9.**

Q8. If they have more than one retirement plan, ask the one that currently has the highest value. Mark only one.

Q9. Here we want to know who contributes to the plan, (1) the interviewee, (2) the company where they work, or (3) both.

Q10. Ask whether they can withdraw money from the plan before retiring, and with or without a penalty.

Q11. Ask whether they can leave this pension as an inheritance, whether to their spouse, children, or any other person they designate.

Q12. For employer-based retirement plans (provided as an extra benefit to employees), or an individual retirement fund, ask the current value in dollars saved in this type of plan.

Q13. For those affiliated to the IESS, ask how many years they have been affiliated, adding all the years of affiliation. Then ask what their highest monthly salary has been up to know.

**QUESTIONS Q14 - Q17 REFER TO LOANS MADE BY THE INTERVIEWEE TO THIRD PARTIES.**

Q14. Ask whether any person, client or business owes him or her money. If the answer is "NO" (2) go to the next section.

Q15. If anyone owes him/her money, write the ID and/or FRC.

Q16. Ask how much they are currently owed, not counting interest.

## SECTION 24. DEBTS

### OBJECTIVES:

- Gather complete information about all the debts of the interviewees. This information is necessary to estimate the individual's and household's net worth.
- To determine the individual's decision-making capacity with respect to loans that have been taken out in their name.

Q1. Read the question textually. If the answer is "YES" (1), describe each loan they have, either by source or its purpose, giving each a code (D1, D2, etc.). If the answer is (2), ask whether "Are you sure that you have no debts to informal lenders (loan sharks) or any business or shop or some relative or friends, or to a credit card?" If the answer is "NO" (2) go to the next section.

We are interested only in loans that the interviewee has, whether individual or jointly with another person. If, during the interview for the Household Questionnaire, a mortgage was mentioned for the dwelling or some other loan for the purchase of assets, bring up the loan again and ask the subsequent questions.

We are not interested in loans that have already been repaid or that are owed by other household members. Delays in paying child support pensions are not considered here as "debts" [they are, however, obligations out of current income].

Q2. If in Q1 the interviewee has not mentioned whom the debt is owed to, ask that here, using one of the codes given for each TYPE of debt, and the ID for option (1), if owed to a family member.

### **ADDENDUM**

*There should be consistency between this section and Section 23, Financial Assets, page 47, Q1, that is, if there are debts reported here to private banks (4), government banks (5), cooperatives (6), other private institutions/NGOs (7) and credit cards (11). information should be provided in Section 23 on the type of account they have in order to receive the loan: (a) bank account, (b) account in a savings and loan cooperative, (c) account with another private institution.*

**NOTE:** *If the informant says that s/he opened these accounts only for the loan and has no money saved there, record 00 in Q4 of Section 23 and put the corresponding observation. In Q5 of that Section, don't forget the ID and FRC codes.*



Q3. If the debt is owed jointly with another person (option 2) record the ID or FRC code.

Q4. Ask about the initial loan amount, and record it in dollars. If the debt is in animals, then determine the value of the livestock to be repaid, to record the initial amount.

Q5. Ask how much they would have to pay now, if they were to repay the debt totally. If they answer that they owe X payment notes, ask how much each note amounts to when due, and calculate the total sum.

Q6. Ask whether they had to provide any property/belonging as collateral to guarantee this loan. If the answer is "NO" (2) go to Q9.

Q7. If they had to provide collateral, ask what it consisted of, and record it using the codes listed. If they say that they signed a promissory note, check, I.O.U. or voucher, use option (7), "documents."

Q8. Ask who owns the asset used as collateral, indicating their ID and/or FRC code.

Q9. Ask about the purpose of each loan, whether it was to purchase some asset or for some particular expense, recording the appropriate code. They can mention more than one purpose.

Q10. Ask who decided to take out the loan, recording the ID/FRC codes in cases (2) and (3).

## **SECTION 24: MARITAL AND INHERITANCE REGIMES**

### **Definitions:**

- The marital regime refers to the rights of spouses over property during the marriage, depending when and how it was acquired.
- The inheritance regime refers to the rules of succession and testaments. Take into account that common practice may be different from the legal norms.

### **Objectives:**

- Gather basic data on marital practices (including consensual unions).
- Explore how much is known about women's property rights.

- Estimate the likelihood of entering a second marriage or relationship and whether one generally loses or gains assets when separating, divorcing or becoming widowed.
- Estimate the probability of inheriting assets, their type and from whom.
- Explore whether the number of siblings has an impact on inheritance practices and expectations, whether before or after parents' death.
- Estimate the likelihood of inheriting properties depending on whether the parents had assets.

Q1, Q2, & Q3. **MUST BE ASKED OF ALL INTERVIEWEES.**

***DO NOT SUGGEST THE 'CORRECT' ANSWER (WHAT THE LAW SAYS). WE WANT TO KNOW THAT PEOPLE THINK ABOUT THIS.***

Mark one single answer for each question.

**ADDENDUM**

*Explain that **"there are no correct or incorrect answers; we just would like to know how much you know about the laws/rules governing assets during marriage or when one is in a consensual union. We are interested in knowing how you understand these laws."***

*If they answer that the property belongs to their children, repeat the alternative answers from the questionnaire again. **If the informant keeps insisting that the property belongs to the children, record "Don't know".***

Q4. Verify the current marital status of the respondent from the Household Register, and enter here, using the codes provided.

**QUESTIONS Q5 - Q12 VARY ACCORDING TO THE MARITAL STATUS OF THE RESPONDENT.**

Q5. This question is only for those persons who are in a consensual union. The registration referred to could be with a notary public or a government office (such as INDA).

Q6. If currently married or in a consensual union, ask what year they began living together with their current partner.

For example: The couple got together in 1980, but married with a civil ceremony in 1990. In this case, record 1980, the year when they began living together as a couple.

**QUESTIONS Q7 AND Q8 ARE ONLY FOR INTERVIEWEES WHO ARE CURRENTLY MARRIED OR IN A CONSENSUAL UNION.**

Q7. Carefully read each of the options listed. For those who are currently married, ask whether they made any specific agreement in a notary public office regarding properties or assets, either when they got married or afterwards. These agreements are known as *capitulaciones* and are the exceptions to the marital regime currently in force in Ecuador of “marital joint property”. Those in a consensual union can also make “capitulaciones,” although this is less common.

The codes describe the different types of agreements that are possible:

- **Separation of assets** – Each individual maintains ownership of the assets s/he had prior to marriage as well as any asset that either of them acquires during the marriage purchased with their own funds. In this case, there is no community property owned by the couple.
- It is also possible to declare that some specific asset, in addition to what they owned prior to marriage, will remain as the individual property of one of the spouses, in this case the interviewee. For example, this could include a house or land that s/he is paying for or about to purchase.
- This option is the same as the previous one (2), but involves an asset that the respondent’s partner has decided to keep as her/his individual property.
- It is also possible to declare that all assets, including those acquired prior to marriage or by inheritance, will be the joint property of the couple.

If they have not made “capitulaciones”, and the marital regime known as *sociedad conyugal* (conjugal property) is in force, write “NO”, and go on to Q9.

Q8. Read the list of properties/assets and record the ones s/he says have been declared as the individual property of the interviewee or their spouse.

Q9. For those currently married or in a consensual union, ask whether the respondent was previously married or in a consensual union with someone else. If the answer is “NO” skip to Q13.

Q10. If previously married/consensual union ask the reason the relationship terminated, noting (1)Divorce, (2) separation or (3) death of the partner. It is not necessary to ask further details about this situation.

Q11. This question is for those who have answered Q9 affirmatively, and also for all those who reported their current marital status as divorced, separated or widowed. We want to know whether the respondent kept any assets when their marriage or consensual union dissolved.

- Individual property is understood to mean assets and properties that the person brought to the marriage/union, plus any asset or property that they received as an inheritance in their own name. Conjugal or joint property refers to the community assets that the couple accumulated during the marriage.

The options are as follows:

- 1 There were no properties to keep
- 2 I kept none of the assets
- 3 I kept some assets/properties (whether individual or conjugal property)
- 4 Yes, I kept all the assets/properties

Q12. We are also interested in learning whether these persons lost any assets when their marriage or union ended. The options are as follows:

- 1 There were no assets/properties to lose
- 2 Yes, I lost some assets/properties (whether individual or conjugal property)
- 3 Yes, I lost everything
- 4 No, I didn't lose anything

**QUESTIONS Q13 - Q25 HAVE TO DO WITH ASPECTS OF INHERITANCE. ALL INTERVIEWEES, REGARDLESS OF THEIR MARITAL STATUS, SHOULD BE ASKED THESE QUESTIONS.**

**Notice that in these questions, Q13-Q25, we define inheritance broadly: as a donation (including fictitious purchases/sales), by succession or will, or by informal assignment.**

Q13. We want to know whether the respondent has ever received an asset/property as inheritance from any relative. If the interviewee was present for the household questionnaire, they may have reported inherited assets under the questions about how

the asset was acquired (whether a residence, agricultural land, etc.). Therefore, the question is framed as, “besides what you previously reported as owning currently”. **We don’t want to count the same asset twice.** At the same time, perhaps they have received other inheritances that they no longer own, which we should include to calculate the impact of inheritance. If the answer is “NO”, go to Q16.

**ADDENDUM**

**Q13** – Don’t read the second part of the question if it is not applicable; e.g., Read “Have you ever received or inherited assets”. **BUT DO NOT READ “besides what you previously reported” if you already know that this is not the case ...**

Q14. If they have ever received or inherited assets, besides what they have previously reported, ask which assets, and fill in the appropriate circle; also record from whom they received the inheritance, using the ID and FRC codes.

Q15. We are also interested in learning about expectations regarding inheritance. Therefore, ask whether they expect to receive an inheritance from anyone. Use the ID – FRC codes, if affirmative, to record whom they expect to inherit from.

Q16. We want to know the number of brothers s/he had, including those who are deceased, half-brothers, step-brothers, and adopted or foster brothers. This will help us calculate the likelihood of inheriting from the parents. If they had no brothers, record “NONE” and skip to Q20, which asks the same information about sisters.

Q17. If they had brothers, ask whether any of them has received any property/assets from their parents as an inheritance.

**Notice that we are asking only about inheritance from parents, and not from other relatives.** As well as YES and NO, we are including another option, (3) “They received other compensation,” such as help with their college studies, etc. Please specify. If they answered 2 or 3, skip to Q20.

Q8. If any brother inherited something from the parents, record the properties they inherited. They may give multiple answers.

Q 19, Q20, Q21. **THESE ARE THE SAME AS Q16, 17 AND 18 BUT FOR SISTERS.**

Q22. Ask whether all brothers and sisters that inherited something, inherited assets of equal value. Here we are interested in knowing whether there is a gender bias (males or

females inheriting more) or if any particular offspring, male or female, was given more than the rest. *We are interested in the relative value of the inheritances, and whether sons/ daughters inherited different things; e.g., agricultural land for males and livestock for females.* If no sibling has inherited so far, record code (7).

**QUESTIONS Q23 - Q25 GO INTO GREATER DEPTH ON ASSETS/PROPERTIES THAT PARENTS HAD WHEN THE RESPONDENT SET UP THEIR FIRST HOUSEHOLD.**

Q23. Ask whether at the time they married or formed their first household, their parents owned (1) a dwelling; (2) agricultural land, or (3) non-agricultural land or a lot.

Record "Not applicable" in the following cases:

- If both parents had already died when the interviewee got married or established their first consensual union.
- If the respondent has not yet established their first independent household.
- If both father and mother had no properties when the respondent set up his/her first household, record "They had no properties".
- If the answer is "Not applicable", this individual interview is over.

Q24. For any property that is applicable, note whether it was the (1) joint property of the parents; (2) property of the father; (3) property of the mother; (4) Other. You can mark all those that are mentioned.

Q25. If they owned land, whether an agricultural parcel or a lot, ask its size, noting the appropriate unit of measurement. If they had more than one piece of land, add together the total area.

**This concludes this individual interview. Please thank the interviewee and tell her/him how much we appreciate their consenting to be interviewed and answering our questions.**

**CHECK TO SEE WHETHER OR NOT TWO INDIVIDUAL INTERVIEWS HAVE BEEN CONDUCTED IN THIS HOUSEHOLD. IF NOT, CONTINUE WITH THE INDIVIDUAL INTERVIEW WITH THE SECOND PERSON.**