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## Turning Points of the Life-course

Research plan and questionnaire of the Hungarian Social and Demographic Panel Survey  
(HSDPS)  
(Draft)

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## Research plan

The purpose of this introduction is to present the main characteristics of the *Turning Points in Life-course* research project, outline the basic research questions, give an overview of the main methods we intend to use in the research programme, and briefly show the applicability of these methods for analysis of the different problems. It is also our hope that this introduction will serve as a guide to the questionnaire used in the research. This publication is therefore largely of *practical* value since it is intended to provide orientation regarding the questionnaire and the variables for interested researchers, later users of the data and specialists participating in the data survey. Since the information serves a practical purpose we have not attempted to cover the Hungarian and international literature used for the research plan.

The theme of the research has been elaborated, the research questions refined and formulated by a research team working and thinking together for close to a year in the Demographic Research Institute of the Central Statistical Office. The finished questionnaire has been debated in a number of rounds and circles, in Hungary and in international circles, including in the Demographic Committee of the Hungarian Academy of Sciences.

Our scientific effort goes “hands in hand” with the international research co-operation “Generation and Gender” launched by the PAU in Geneva.<sup>1</sup> We used in forming our research program the arguments, results of several discussions of the Consortium. The HSDPS so became a kind of “zero wave” of this international co-operation. We were happy to base our research activity of several Hungarian and international projects. Here are to mention the experience of the Hungarian Household Panel (1992-1997, 6. waves) and the rich tradition of the “marriage cohort surveys” of the Hungarian Central Statistical Office. Regarding the international project besides the experience of the European Panels Surveys (GSOEP, BHPS) we learned a lot from the National Survey of Household and Families too.

Therefore, the present plan and questionnaire is result of long research co-operation and the combined thinking of many researchers and experts. We owe a debt of gratitude to all participants. At the same time we are also well aware that we were unable to take all proposals and opinions into account due to the limitations of time and questioning techniques.

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<sup>1</sup> The members of the international consortium are: PAU/ECE Geneva, London School of Economics, NIDI The Hague, INED Paris, Max Planc Institute of Deomographic Research, Rostock, University „la Sapienza” Rom, Statistics Canada, HCSO Demographic Research Institute, Budapest.

## *The basic question of the research*

Radical changes have occurred in Hungary in the past decade in the demographic behaviour of the population. Instead of marriage, growing numbers are cohabiting; the number of births has declined; within the number of births there has been a strong increase in the proportion of extramarital births; the age of mothers at the birth of the first child has risen; the divorce rate remains on a high level; there has been a sharp increase in the number of pensioners – to mention only a few of the most significant changes. Nor are these processes unique by international comparison. Radical changes in a similar direction have occurred in the former socialist countries since 1990, although at slightly differing paces. In most of the countries of Western Europe changes in behaviour began well before the nineties, and *van de Kaa and Lesthaeghe* introduced the term “second demographic transition” to describe these processes.

It is not the aim of our research plan to give an analytical presentation of the relevant theories and hypotheses. However, it is not possible here to avoid indicating the main approaches in very general terms. It is well known that three major schools can be distinguished in approaches to the explanation of the radical transformation taking place in the societies of (Western and) Eastern Europe as regards family formation.

- (1) Representatives of the *second democratic transition* see the main cause of the radical transformation to lie in the transformation of the cultural system, secularisation, the strengthening of individualisation and the change of values affecting families and gender roles. While they do not neglect environmental conditions, such as the reshaping of the labour market and social policy, the main emphasis is nevertheless placed on the changing cultural system and the motivations for individual actions.
- (2) Another major group of explanations – generally known as *economic approaches* – stresses the change in environmental conditions and in particular the restructuring of the economy (labour market, housing market), and of the major service systems (education). The *crisis hypothesis* regarding the conditions in Eastern Europe is related to this group. According to this approach, the transformation has involved such an extensive restructuring of everyday relations and has caused such a radical

deterioration of material conditions that the population of the countries concerned have postponed or renounced having (more) children in order to avoid an even greater decline.

- (3) The third trend applying to the former socialist societies stresses another consideration. While proponents of this view accept that both changes in individual values and the structural changes in the economy play a role in the changes in the characteristics of family formation, they attribute central significance to the *integration of society*. In very simple terms: the widespread social anomie and the impossibility of planning individual life careers play a decisive role in the fact that individuals do not commit themselves over the long term. That is, they do not form lasting partnerships and do not have children.

It can be seen that only the briefest outline can be given here of the different explanatory approaches. Our aim in elaborating and operationalising the research plan was precisely to obtain sufficient information in our data survey to test the above views, measure the weight of the factors at work and perhaps supplement the explanatory schemes.

The *population movement data* available precisely document the nature of the changes and the characteristic directions of structural changes at macro level. The *census data* for 2001 make it possible to create a detailed map of cohort-specific behaviour changes. However, they provide only limited possibilities for revealing cause and effect relationships and for checking theories concerning the change in demographic behaviour, that is, for testing the hypothesised cause and effect relationships. The data surveys conducted according to the research plan of the Hungarian Social and Demographic Panel Survey (HSDPS) will thus result in the creation of a database making it possible to *identify individual, group-level* (cohort-specific, stratum- and settlement-linked) and *macro-level* factors and to *map their interaction..* We will also obtain a detailed picture of the effects of demographic processes and their welfare consequences. In short: we will be able to test and modify theories and ideas on the demographic processes.

Our research questions, which will be discussed in greater detail in a later chapter on our plan, can be grouped around the following main problems:

- cohabitation and/or marriage
- the quality of couple relationships
- the circumstances and consequences of remarriage

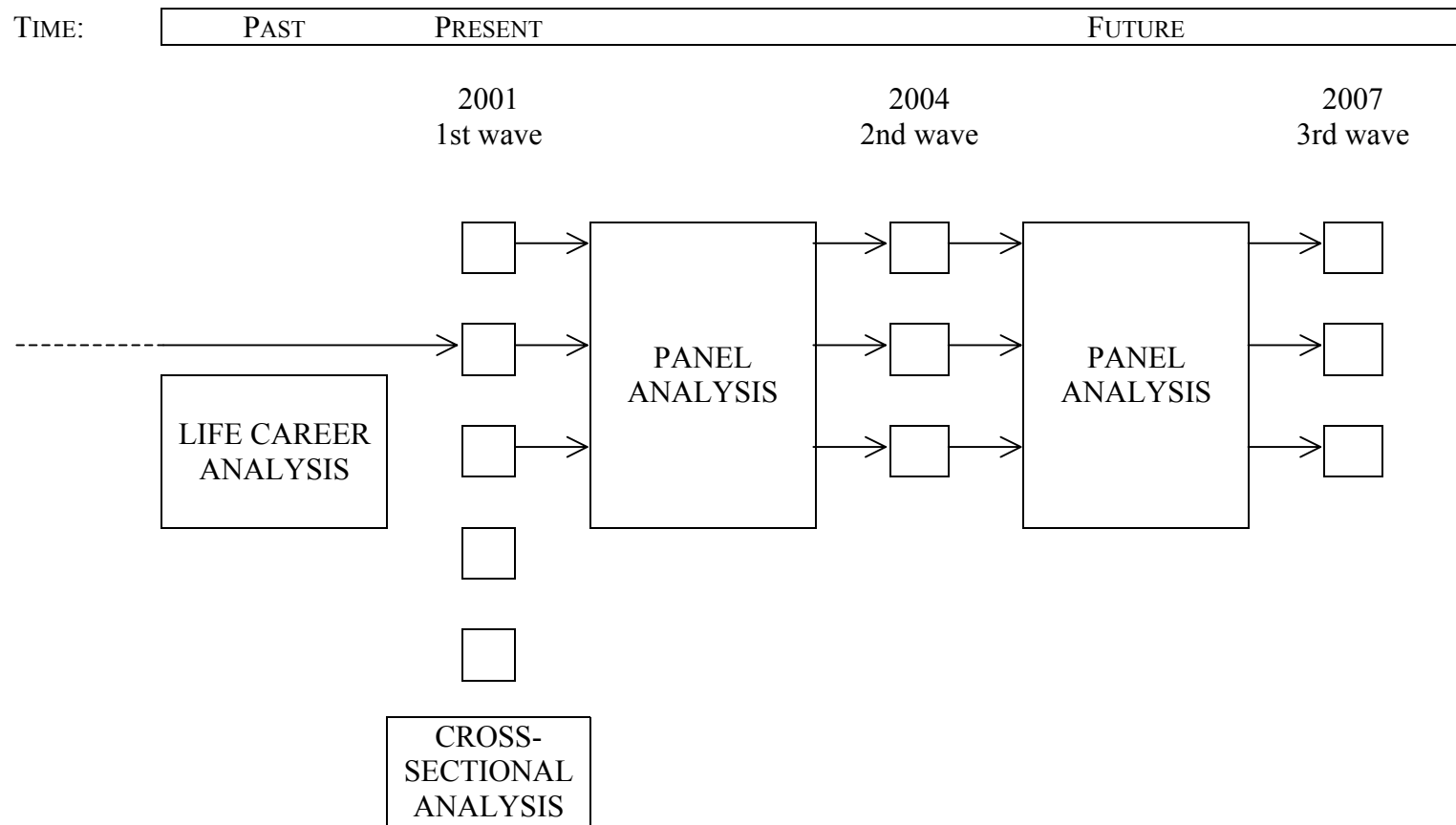
- factors encouraging and impeding having children (persons under 45)
- consequences of having children (persons under 45)
- burdens of the middle-aged (“sandwich generation” hypothesis)
- preparation for the retirement years (active persons over 45)
- living conditions of pensioners (pensioners over 45)
- the process of “separation” from the family of orientation
- relations between the generations and balances.

It can be seen that the focal point of our research is the circumstances and consequences of the establishment and disintegration of families, and family relations. Before going into our research questions in detail, it appears important to present briefly our basic approach to the research (perspectives and methods).

### *Methods of the research: the advantages of follow-up studies*

A number of methods can be used to measure and follow changes. In this research programme we have aimed at combining the advantages of three different methods (see Figure 1). The follow-up, repeated interview *panel method* is especially advantageous for measuring changes at individual level and revealing the causes and consequences of changes in the intervening period. Use of this method yields both objective and subjective variables on the period before and after the demographic changes (choice of partner, marriage, having children, divorce and remarriage, leaving the parental home). The *Turning Points of Life* research project has also placed emphasis on this method since this approach enables the most comprehensive testing of theories and ideas elaborated for the explanation of changes in demographic behaviour. At the same time we considered it important to allow the use of other methods as well. We have in mind in particular the *life history* method and the possibilities of *time series* analysis. The way in which these methods have been combined depends in the case of each research question on the discussion and consideration of the hypotheses: our choice was based on which approach we considered would give a greater chance of clarifying and making a detailed examination of the question raised.

Figure 1  
*Analytical methods used for the survey*



Let us take a closer look at the above methods. Firstly, to mention and compare a few characteristics of the panel method and the life history method. If people could remember the events of their lives precisely and factually – not only the date of their marriage and the assets in their possession at the time of that important event, but also their earlier incomes, satisfaction, thoughts and values – then the life history could serve as a precise and effective substitute for the follow-up panel method and there would be no need to interview subjects on several occasions.

We know that people have relatively good recall of events which can be linked to precise dates and ages (birth, marriage, divorce, change of job, change of place of residence). But we also know that interviewees have difficulty recalling their earlier income situation and we are not able to gather retrospective data at all on the subjective elements of human behaviour characteristic of an earlier point in time, such as values, plans, motivations, satisfaction.\* However, the most widely accepted views on changes in demographic behaviour attribute central significance precisely to the latter factors. It is sufficient to consider the hypothesis of the “second demographic transition” which places the emphasis on changes in values, or the idea that society is disintegrating. *This is the main reason why we considered principally the possibilities of a follow-up study for testing scholarly hypotheses.*

The following simplified diagram shows a possible explanatory scheme of demographic events using the panel method favoured in the study. Our aim is to understand demographic events (marriage, divorce, having children). In simplified terms these demographic events can be understood as the result of *present* (the date of the 1st wave) objective circumstances (material situation, housing situation), attitudes (sense of identity, values, plans), the nature (quality) of partnerships, and of changes in social and economic status (change of position in the labour market, schooling, change of housing) occurring *synchronously*. (In Figure 3 we have given somewhat more detail for the first two waves on our static variables and the life events, as well as on the social psychological processes presumed to be occurring in parallel.)

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\* More precisely, the only information we can collect about subjective states of conscience is what we think today about what we felt or thought about some event in the past. However, it is always the present point of view and “rationalisation in the present” that dominates.





Figure 2  
*Schematic representation of the analysis of demographic events by the panel method*

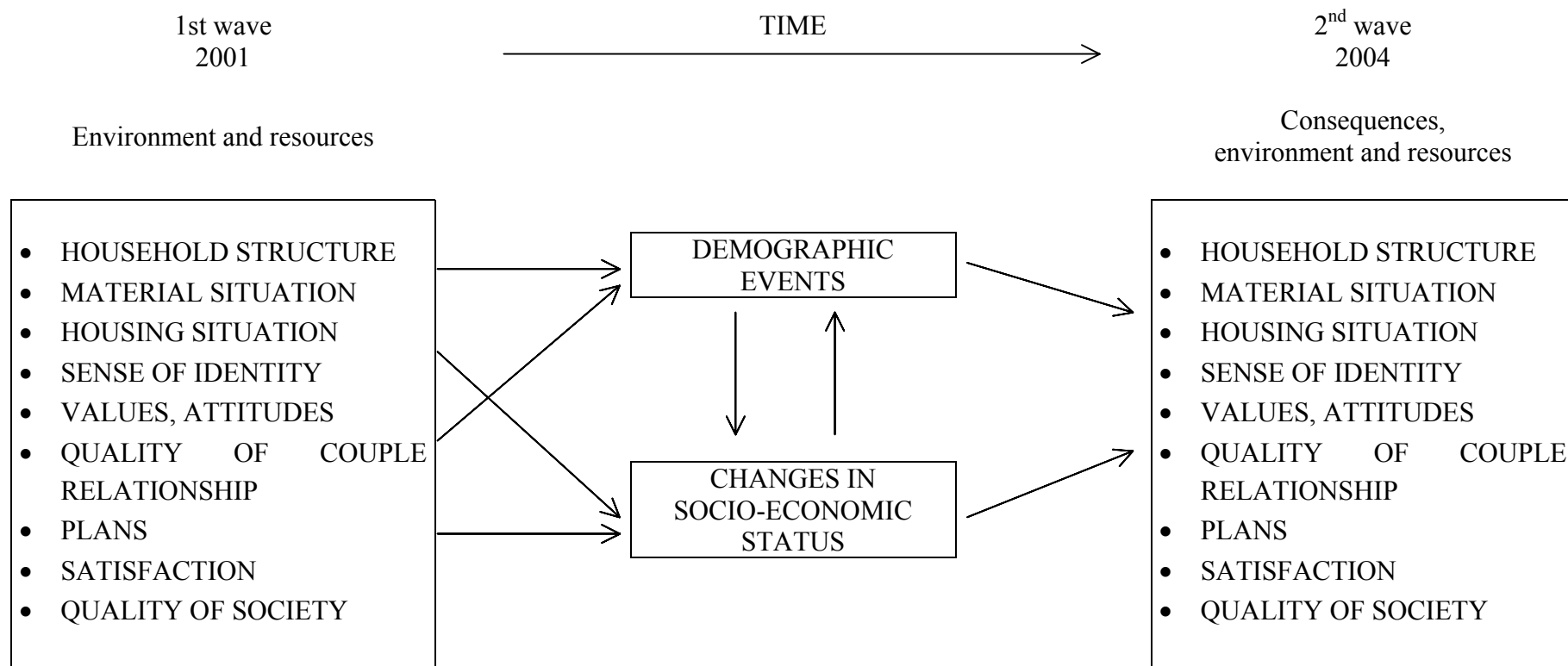
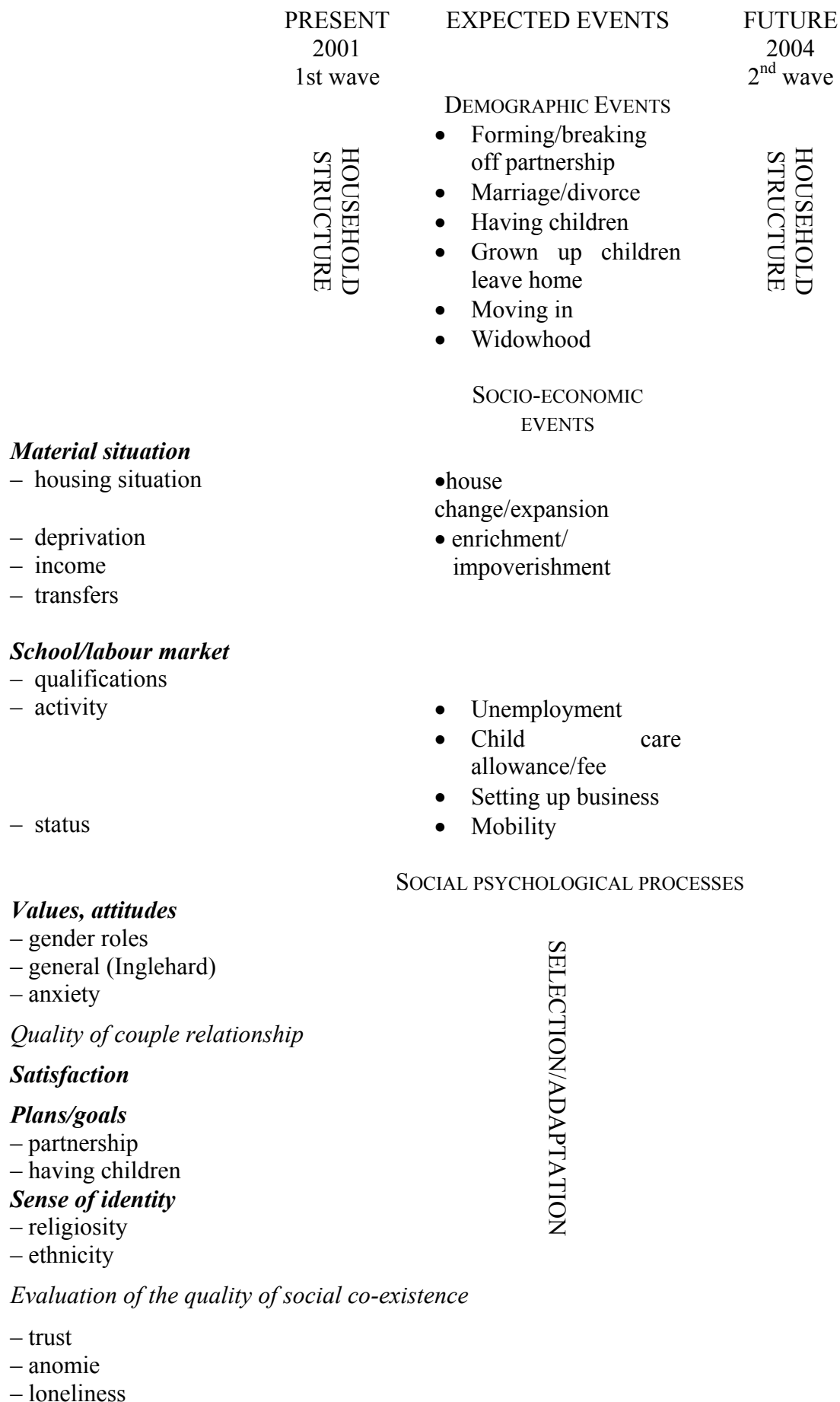




Figure 3:

*Main dimensions and variables of the analysis of demographic behaviour using the panel method*



This panel method takes into account the logic behind the ideas developed in explanation of the demographic changes, namely that individuals face different options, the restrictions on demographic actions are steadily diminishing, demographic events are increasingly the consequences of individual decisions while at the same time the options available are shaped by the social structure. Stressing the role of values, Lesthage and Moors hold that the values select demographic behaviours. Figure 2 places demographic events in the social context. At the same time it also shows that demographic events and processes have an influence on the already mentioned synchronous changes in socio-economic status (withdrawal from the labour market, impoverishment, change of housing) and have both predictable and unexpected consequences (poverty, happiness, satisfaction). The research project also wishes to examine the welfare consequences of changes in demographic status. Referring back to the idea of Lesthage: values are also shaped and adapted as a consequence of demographic changes.

These considerations and analytical logic will be raised and discussed again when we outline the main questions of the research. Here, it should be pointed out that these analyses can only be made *after* the second wave – or later waves – of interviews. After the first data survey wave we will analyse only the questions and variables elaborated according to the customary cross-sectional or life history method.

We have developed a number of question types for the traditional *cross-sectional analyses* (see Figure 1). Firstly, we have taken from the institute's earlier research projects a few types of questions which enable time series analyses. Secondly, we can also analyse the links between the population's demographic values and family structure, and social status. (In this case the variables elaborated for the panel survey are interpreted as cross-sectional indices.) Thirdly, we ask a number of questions in which the interviewees are asked to say why they decided on a particular demographic behaviour (e.g. why they want, or do not want, to have more children). We will then be able to interpret and analyse the causes rationalised by the interviewees. Finally, there are questions – such as the “sandwich generation” hypothesis regarding the middle aged – that can best be studied through cross-sectional analyses but which can also be interpreted in panel form.

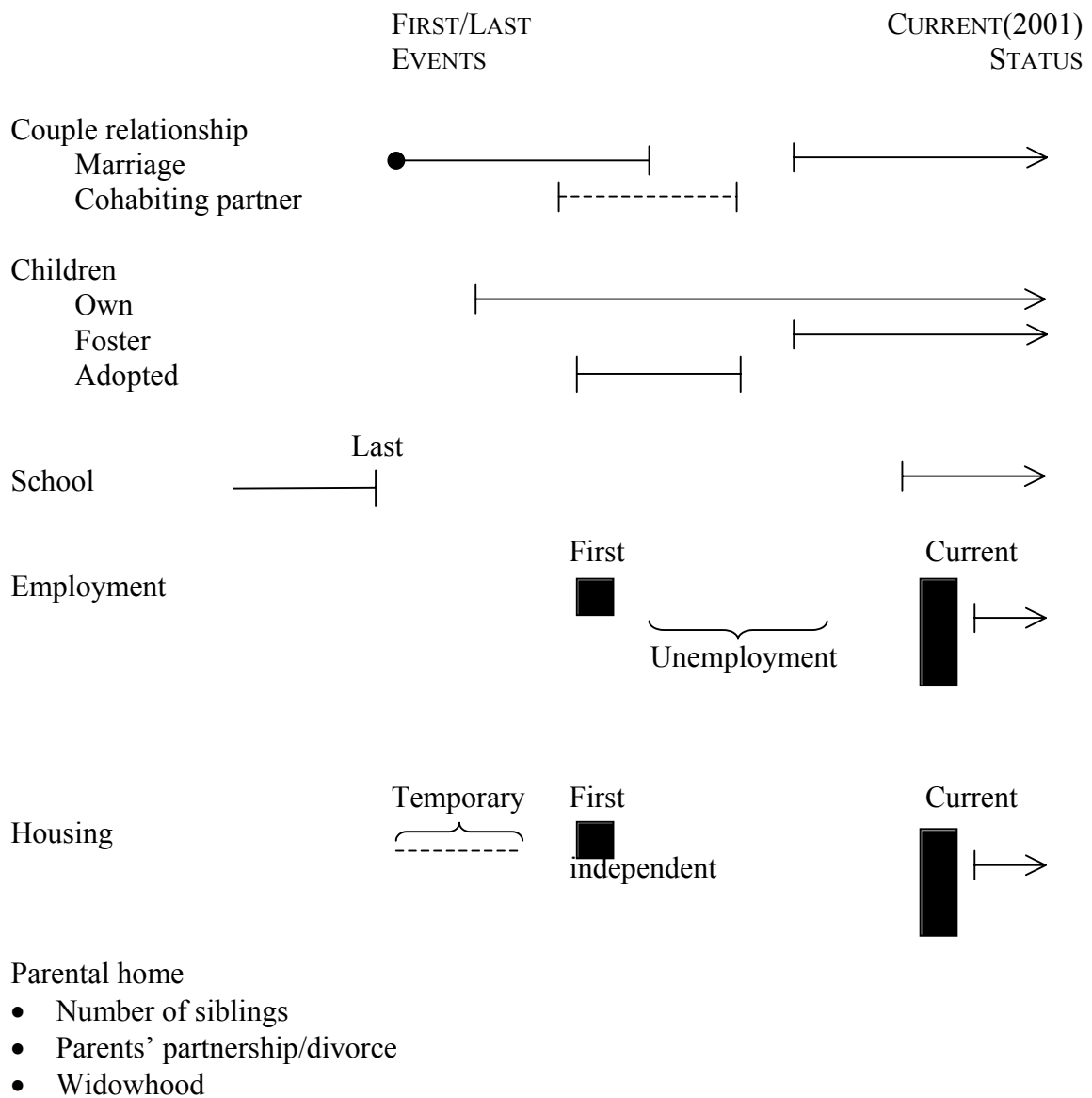
The *life history* data can also be interpreted after the first wave of the data survey. The conditions of the survey have not allowed us to follow all essential dimensions of individual life histories. To fully cover the life history we would have had to obtain a detailed history of partnerships and children, housing, activity and workplaces, and schooling from each interviewee. (See Figure 4.) The time limitations for interviews, and the fact that we regarded the panel method as the most suitable for research on changes in demographic behaviour did

not allow us to ask questions on all aspects of life history. However, we have elaborated a limited life history module which will enable us to examine a variety of demographic characteristics. This module comprises the following two thematic parts:

- (1) We conduct a full and detailed survey on each partnership concerned and on the history of having (and raising) children. Within this the questions cover the beginning and end of partnerships, their type, own, foster and adopted children, their living together in the household concerned.
- (2) We record all necessary information on the characteristics and stages of leaving the parental family. namely: completion of schooling, first workplace, first moving out, first own home, first partnership, birth of first child.

It is worth noting here that in the second wave, when we will have to follow the evolution of partnerships and the history of having children only from 2001, we are planning to ask questions about the full economic activity and workplace history. Obviously, with the panel-type interviews, we will be able to follow the life histories in full in the period between 2001 and 2004.

Figure 4  
*The life history method in the Turning Points of Life research project*



## *Main research questions determining the content of the questionnaire*

As already indicated, the aim of our research is to obtain a detailed picture of the characteristics of family formation in Hungary, to test the theories and approaches elaborated for the interpretation of demographic changes, and finally to find explanations for the demographic changes of the last ten years. To attain this aim we have studied the international and Hungarian literature. Since demographic changes comprise a number of sub-processes, it appeared a good idea to create sub-themes within the research and to make a separate examination of what methods are best suited for examining each sub-theme. In the following we briefly present these sub-themes of the research. Our aim here was to answer questions arising in connection with different problems, and to determine which of the three methods applied – panel study, life history method, traditional cross-sectional analysis – is most suitable for examination of the problems. More precisely, to determine which questions can be answered with the methods used in the research.

### *Cohabitation and/or marriage*

One of the basic questions of our research is whether cohabiting and marriage represent *alternative* lifestyles, or whether they can be regarded as *successive* patterns of living together in the life of the individual. Does the Hungarian practice in couple relationships follow the Scandinavian type (where cohabitation is an alternative to marriage) or the German pattern where the majority of cohabiting relationships, especially where a child is born, become marriages?

By examining this problem with the part of the *life history module* concerning partnerships, it will be possible to establish unequivocally whether succession exists or not. By breaking down the data into age groups and strata we will obtain a picture of the strata and the historical period in which cohabiting partnerships began to spread.

A cross-sectional (present time) comparison of cohabiting partnerships and marriage will give a picture of their links to strata, of individual preferences and any differences in the quality of partnership relations between those in the two relationship types.

The *panel module* will enable us to examine which objective circumstances and subjective dispositions favour the establishment of different types of partnerships and the transitions from one type to the other.

### *Circumstances and consequences of divorce (separation)*

Regarding demographic events it is perhaps about the instability of marriages, and divorces that we know the least. Although we know the divorce rates and we have some idea from everyday experiences about the negative consequences of divorces (impoverishment, one-parent families, poorly socialised children, homeless persons), we have no objective and systematic knowledge on the causes and consequences. We know the causes of divorce, for example, from the causes given by those involved in court, that is, the way they “rationalise” their earlier partnerships when answering questionnaires after the divorce event.

The *panel method* offers especially favourable possibilities for examining this problem. We will know the objective circumstances before the divorces or separations (housing situation, financial situation, labour market situation) and the quality of the partnership (expectations and their fulfilment, arguments, satisfaction). This will make it possible to examine what preconditions and tensions make partnerships likely to be fragile. and from another angle, to see what circumstances and attitudes guarantee successful partnerships. Regarding the consequences, we will be able to see what difficulties the divorced and separated have to cope with. The above questions can naturally also be examined in a differentiated way, in the context of social articulation.

With the help of the *life history method* – since we will have full partnership histories – we will be able to describe and examine the cohort-specific characteristics of divorces.

### *Remarriage, moving in*

Although the divorce rate is high, most people do not remain alone till the end of their lives. An indication of this can be seen in the fact that although the proportion of households raising children alone is growing, the increase is not as great as would be justified by the high divorce rate. In other words, those who separate seek partners, move in and/or remarry. Both the life history method and the panel method can provide information on this process. The *life history method* can be used to examine the pattern of cohabiting partnership/marriage → divorce/separation → cohabitation → remarriage events in the different cohorts. We will also know the limiting or encouraging role played in this process by the existence and number of children. With the help of the *panel method* we will be able to elaborate a very detailed explanatory system for understanding these changes in partnership status. We will be able to



compare the objective circumstances and subjective disposition of those opting for or against remarriage (see: Figures 2 and 3). We will be able to examine any differences in the housing situation, schooling, labour market status, values, desires, attitudes and loneliness of the two groups and also how they see the environment of their lives (trust, anomie).

### *Circumstances of having children – encouraging and impeding factors*

The other central problem of our research is understanding behaviour in having children. This question has perhaps the most extensive literature since the evolution of the birth rate is one of the basic issues of demography. This problem has acquired special emphasis in Hungary and the whole of Europe with the radical decline in the full fertility rate over the past decade. Although the higher age when having children has also played a role in this, it seems most likely that the number of children will stabilise at a lower level than in the period prior to the systemic change. In elaborating our series of questions, one of our considerations has been to find out whether having children and the number of children are most influenced by the material situation, housing situation, labour market position, values (religiosity), the quality of the partnership, uncertainty over the future, the attitude of those involved towards social expectations or their plans.\*\* We will be able to use our variables to test a variety of hypotheses.

We are attributing an important part also to the method of *cross-sectional* analysis in examining this research question. We will have a precise picture of how uniform or differentiated are the plans for having children in the groups in different material situations, by age groups, labour market status, level of schooling, ethnicity and other social criteria. In addition, we intend to ask questions directed specifically at the factors encouraging and impeding having children, and at the role of the state's family policy. We will be able to measure the social differences regarding the encouraging and impeding factors and also to make time series analyses in individual cases.

Using the *panel method* we will be able to analyse the above correlations in an asynchronous way. In other words, what *present situation* (advantageous or disadvantageous financial situation, cramped or spacious housing conditions, favourable or unfavourable labour market status, the period of time spent on work, the quality and perspective of the partnership, satisfaction, the perception of family policy, etc.) influence *having or not having*

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\*\* We are also planning to add the services (nursery, kindergarten) available in the given settlement and a few characteristics of the local labour market to the data file subsequently, as possible influencing factors.

*children in the future.* We assume that by including both asynchronous (previous) and synchronous processes in a single model we will obtain a much more precise picture of the “logic” of behaviour in having children. Finally, with the help of the panel method it will be possible to “control” how realistic are the “reasons” for having children held by those concerned.

The *life history* method will give a detailed picture of behaviour in having children in the nineties. Unfortunately, because of the limited interview time, we will not be able to ask questions covering the labour market career in detail, although we assume that it played an essential role in explaining behaviour in having children in the nineties. We are planning to ask questions covering the labour market career in detail in the second wave (in 2004).

### *The consequences of having children*

Some demographic events/changes in status can be planned (marriage, childbirth), others cannot (divorce). The data survey will make it possible to follow the circumstances that make a change of status probable, as well as the consequences of a change of status. In the case of having children we assume – *ceteris paribus* – that a deterioration results in the material situation of the cohabiting family. However, experimental analyses show that this is not always the case, probably because the partners pursue an active adaptation strategy (change of workplace, overtime, casual work). But it is not only the material consequences that are important: the subjective components of well-being also count! Do families become happier and more satisfied after the birth of a child? Is it true that women’s satisfaction increases while that of men declines? Do the parents spend less or more time together, does the relationship of marriage/cohabiting partners improve or not, or even deteriorate? It is especially important to examine this problem after the birth of the first child as that represents the biggest change in lifestyle. These experiences are also of relevance in the decision to have more children and even more in the evolution of the couple relationships!

### *Preparation for the retirement years*

One of the most essential future changes of status for the majority of employees over 45 is retirement. How much does this question occupy them? Do they have plans concerning the time of retirement and how they will spend the years in retirement? Are there things that fill them with anxiety regarding their future?

The *cross-sectional* approach will allow a differentiated investigation of these questions, making it possible to determine the degree of difference among employees over 45 years as regards labour market situation, occupational status, type of housing, marital status, etc.

The *panel design* is an especially good instrument for examining how plans change with the approach of retirement, whether they become more specific, and the degree of frustration, and whether people are able to put their ideas into practice after retirement. The panel design will also enable us to analyse the material and subjective welfare consequences of status change following the occupational career and retirement. What change is there in the individual's material situation, satisfaction, happiness, loneliness, frustration and health status as a result of and following retirement.

The detailed questions on labour market career history planned for the second wave will create further possibilities for examining the extent to which the material and subjective well-being of pensioners depends on the labour market career and on events in the life career of the family.

### *Living conditions of the elderly – ageing*

It is surprising that we know relatively little about the living conditions of the elderly and even less about the process of ageing. One of the aims of our research is to take into account the characteristics of old age – and not just the customary characteristics of living conditions – in order to obtain a picture of the material situation of the elderly, their family and social relations, capacity for work, health status, everyday activities, as well as their thoughts, frustrations and satisfaction. Even more important than such a description is the examination of change over time and the process of ageing. Is it true that ageing involves a shrinking of the life space and field of action, a narrowing of contacts? If so, can we speak of linear processes? Is it possible that the elderly person becomes “reconciled” with his or her situation and after a certain age or life situation is reached the perception of “exclusion” or loss of status is diminished? Do the elderly have helping (family) relations at their disposal and are these activated in case of emergency?

To answer these questions we have elaborated the group of questions addressed to pensioners over the age of 45. Differences within the elder age group – by family structure, labour market career, settlement type – can be examined already in the first wave. The

individual processes of ageing can be interpreted and analysed with the help of the panel method after the second wave. It will be possible to examine the extent of change in work activity, structure of activity, feeling of frustration and satisfaction in the different groups of elderly persons. Hopefully, the panel-type interviews will also enable us to reveal the cause and effect relationships.

We consider it important to obtain information on how different major groups of society (generations, strata, genders) and those directly concerned see old age. Are there sharp differences or is there a homogeneous picture of the situation of the elderly in society?

### *Separation from the family of orientation*

A central issue in the process of family formation is how, with what timing and synchrony the process of separation from the family of orientation and formation of the new family takes place. It is our assumption that substantial changes have been taking place in this respect too in recent decades. To explore this theme we need to study the main turning points in the events and processes of entering employment, moving away from home, choice of partner, and having children. Applying the logic of the *life history method* we will have important information on the time of completing school studies and the first job, the beginning of the first partnership and the time of birth of the first child (see Figure 4). With the help of this information we can form a picture of differences in the algorithm of the separation of generations from the parental home and the establishment of new families.

The *panel method* will supplement this by providing a variety of indicators concerning the material circumstances and subjective disposition of those establishing families and on their formation. This will help to identify the points which assist or impede the process of separation and establishment of the new family.

## *Transfers between generations*

As in so many other areas, we have had to anticipate limited questionnaire time here too, even though we have countless unanswered questions. Is the “sandwich generation” concept characteristic of the *middle-aged*, that is, that the middle-aged have to help both the younger (their children) and the elderly (their parents)? This need for help arises when the middle-aged are at the peak of their career (are very busy with their work), when they have sufficient funds to “be able to travel at last”. That is, when the need for help is the greatest and the least time is available for help. How do those concerned adapt to this situation? Are there still monetary and work help transfers made towards the *young* helping them to establish families? In the case of the *elderly* is there a typical pattern concerning what they can count on?

Because of the time limitations, we focus in the investigation on *regular* help, taking stock of assistance in cash and work, and of gifts. In examining the network of contacts we place the main emphasis on children and parents. Our questions will enable us to calculate not only the generational “balance” but also the *dynamics* of help given.

### Outline of the content of the Hungarian Social and Demographic Panel Survey, called **„The Turning Points of Life-course”**

#### A/ BASIC CHARACTERISTICS OF THE RESPONDENT

- gender, age, marital status
- current partner-relation
- household composition  
(gender, age, relation to the respondent’s, economic activity)
- education; current participation
- economic activity
- occupational status, character of the working place
- time at the employment
- housing, quality of the housing
- religiosity, attitudes toward religion
- identity
- subjective social status (present, future, justified)
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#### B/ RESPONDENT’S PARTNER

- gender, age, marital status
- level of education
- economic activity
- occupational status

## C/ HISTORIES

- partner and marriage history
  - character (marriage, partnership, cohabitation)
  - dates, of start and break-up
- history of child-bearing
- first separation from the parental home
- end of education
- first occupation

## D/ COMPONENTS OF WELL-BEING

- material living conditions (10 item)
- components of lifestyle (13 item)
- individual and household income
- sources of households income (20 item)
- health condition
- satisfaction (6 item)
- anomie-scale (6 item)
- loneless (5 item)
- trust

## E/VALUES AND ATTITUDES

- values and principles of raising children (5 item)
- anxiety, uncertainty
- Inghart-index (short)
- marriage versus cohabitation (6 item)
- preferences concerning family life (general, 4 item)
- ideal family form for raising children
- ideal number of children
- preferred age for the next child
- ideal age of marriage
- assessment of the role of elderly

## F/ QUALITY OF MARRIAGE/COHABITATION

- components of successful marriage/cohabitation
- character of current partnership (10 item)
- satisfaction
- spheres of discussions, quarrels (10 item)
- modes of solving the discussions
- attitude toward divorce

## G/SOCIALISATION OF RESPONDENT

- marriage, separation, divorce of the parents
- death of the parents

## H/ CHILDBEARING (female under 45, male under 50)

- plans
- factors of restraint (15 item)
- possible role of family policy (4 questions)

#### I/ELDERLY (above 45)

- anxieties (9 item)
- plans when and how to retire (active persons)
- the circumstances of becoming a pensioner
- the role of economic transformation
- components of lifestyle of the elderly (8 item)

#### J/ TRANSFERS BETWEEN THE HOUSEHOLDS

- functional types of getting transfers (12 item)
- relation of transfer-giver (4 tips)
- functional types of receiving transfers (12 item)
- relation of transfer-receiver (4 tips)
- parental help at establishing the first home (retrospective)

#### K/ PLANS

- marriage
- fertility
- changing home
- changing working place
- after becoming a pensioner et