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Title	Unemployment and Welfare Need Survey in Korea : Employed Household

Interview Date: \_\_\_(month) \_\_\_(day) Interviewer Name: \_\_\_\_\_

Form Number	District Code				Residence Code			Household ID	
30									

### Non-Unemployed Household Survey

1. Since the IMF bailout plan came into effect (Nov. 20th, 1997), has any member of your household lost his/her job?
- (1) Yes: Household member number ( ) ( )
- (2) No ⇒ Go to Question 4.

#### 1 Changes in Household Economic Status

※ The following questions are about changes in your household economic status.

2. How did your household handle the job loss of the household member? Please mark (√) all that apply, and then write the person's household member number in the parenthesis at the end of the applicable statement(s). (One household member number inside one set of parentheses.)
- ( ) (1) Other household member(s) got a new job ( ), ( )
- ( ) (2) Household member(s) who was already working found a second job ( ), ( )
- ( ) (3) Household member(s) who was already working moved on to a job that paid more ( ), ( )
- ( ) (4) Household member(s) who was already working worked even harder to earn more money (by increasing work hours, etc.) ( ), ( )
- ( ) (5) Unemployed household member started looking for a job ( ), ( )

3. Did your household sell or reduce the size of your real estate properties in order to cope with income decreases due to job loss? Please mark (√) all that apply
- ( ) (1) Sold a house (or condo) we owned and moved to a smaller place
  - ( ) (2) Moved to another place to lower the lump sum deposit money (in case of deposit-only lease [Jeonse])
  - ( ) (3) Moved to another place to lower the monthly rent payment
  - ( ) (4) Moved from the home we owned to a monthly rent/deposit-only place
  - ( ) (5) Moved from the home on a deposit-only lease to a monthly rent place
  - ( ) (6) Sold other real estate properties
  - ( ) (7) Moved out of the home we had lived in and are currently living with other family/relatives

## 2 Changes in Family Life

4. Since the onset of the IMF crisis, how much has your family life changed? Please mark (√) one for each of the following statements describing changes in family life.

	Not true at all	Not true	Moderately true	True	Very true	Not applicable
1) Sometimes it is hard to maintain a basic standard of living.	1	2	3	4	5	6
2) For fear of medical bills, we do not go to hospitals unless someone is in serious condition.	1	2	3	4	5	6
3) Relationship between husband and wife has become worse, and they fight often.	1	2	3	4	5	6
4) Children's academic performance has dropped.	1	2	3	4	5	6
5) Children's delinquent behaviors have become more frequent.	1	2	3	4	5	6

5. Since the onset of the IMF crisis, has your family experienced the following changes?

	Yes	No
1) Sent children to a relative's house or to an institution for economic reasons.	1	2
2) Sent parents to a relative's house or to an institution for economic reasons.	1	2
3) Sometimes we are not able to pack a school lunch for children.	1	2
4) Gave up or delayed children's higher education.	1	2
5) Took leave of absence from school or enlisted for military service because of economic hardship.	1	2
6) Cut the children's private education (learning center, etc.).	1	2

6. If your household is currently going without for several meals, how often are you forced to skip a meal per week? (Write "0" if you are not currently going without food.)

■ \_\_\_\_\_ times per week

7. If you are not able to pack school lunch for children occasionally, how often does it happen per week? (Write "0" if it never happened.)

■ \_\_\_\_\_ times per week

### **3 Household Health and Use of Medical Services**

8. What type of health insurance does your household have? (If the household has two or more types of health insurance, please choose the one that the head of the household has.)

- (1) Employee health insurance
- (2) Area-based health insurance
- (3) Health insurance for public officers/teachers/military personnel
- (4) Type I Health Insurance
- (5) Type II Health Insurance
- (6) Has no health insurance (uninsured)

9. Did your household change the medical facilities it used to go to because of the IMF financial crisis?

- (1) Yes
- (2) No           ⇒ Go to Question 12.

10. If your household changed medical facilities, what type of medical facilities had your household used before the IMF crisis? What type of medical facilities has your household been using since the IMF crisis?

Before the IMF financial crisis ( )           After the onset of the IMF financial crisis ( )

- (1) General hospital
- (2) Hospital
- (3) Clinic/doctor's office (including dental clinic)
- (4) Hospital/clinic of oriental medicine
- (5) Pharmacy/drugstore
- (6) Public health center or its branch

11. If your household changed medical facilities, what is the main reason for that?

- (1) Health care costs at the new one were less expensive
- (2) Household economic status became worse
- (3) Household member(s)'s health conditions did not get better
- (4) Staff in the previous one was not nice
- (5) The previous one was too far from where we are
- (6) Transportation to the previous one was inconvenient
- (7) Household members' health conditions have changed
- (8) Other \_\_\_\_\_
- (9) Not applicable

12. Among the members of your household, has anyone suffered from a disease in the past 2 months?

- (1) Yes
- (2) No ⇒ Go to Question 13.

12-1. Household member number	12-2. Type of disease (Please see the table, "Disease Type Codes.")	12-3. Treated or Not	12-4. Reason for not getting treated/discontinued treatment	12-5. Do you think that the current financial crisis had any influence on the onset of this disease or worsening of symptoms?
	Disease	(1) Not yet treated (2) Currently under inpatient care (3) Under inpatient care, then discontinued (4) Currently under outpatient care (5) Under outpatient care, then discontinued (6) Treatment completed	(1) Medical costs (2) Did not feel the need for treatment (3) Other (4) Not applicable (Currently under treatment)	(1) Yes (2) No (3) Don't know

12-6. If the disease was not treated or the treatment was discontinued, do you think the patient would have been treated had it not been for the IMF financial crisis?

- (1) Yes
- (2) No
- (3) Don't know
- (8) Not applicable

12-7. If the patient is currently under treatment, do you think he/she would continue the treatment until he/she is completely cured or the symptoms get better?

- (1) Yes ⇒ Go to Question 13.
- (2) No
- (3) Don't know ⇒ Go to Question 13.
- (8) Not applicable ⇒ Go to Question 13.

12-8. If the patient would not continue the treatment, what is the reason for that?

- (1) Medical costs
- (2) Did not feel the need for treatment
- (3) Other

#### **4 Household Economic Status**

13. Which of the following best describes the ownership status of the home you are currently living in?

- (1) Own home ⇒ Go to Question 14.
- (2) Deposit-only lease [Jeonse] ⇒ Go to Question 13-1.
- (3) Monthly rent [Wolse] ⇒ Go to Question 13-1.
- (4) Other ⇒ Go to Question 13-1.

13-1. Do you own a house (including condominium, a unit in a multi-family housing, etc.) somewhere other than your current residence?

- (1) Yes
- (2) No

14. How does your household make a living? Please mark (✓) all that apply.

- ( ) (1) Earned income of household member(s)
- ( ) (2) Severance pay or benefits
- ( ) (3) Support from family or relatives who do not live together
- ( ) (4) Savings (including cash surrender value of an insurance or a savings plan)
- ( ) (5) Income from capital or property (interests, rental income, etc.)
- ( ) (6) By selling or reducing the size of properties such as house, land, etc.
- ( ) (7) Loan
- ( ) (8) Help from religious or welfare organizations
- ( ) (9) Help from neighbors
- ( ) (10) Unemployment benefits
- ( ) (11) Public work project
- ( ) (12) Government loan (Loan for Stability of Daily Life, etc.)
- ( ) (13) Government grants (Government programs for low income families, etc.)
- ( ) (14) Monetary allowance for vocational trainings
- ( ) (15) By growing, selling agricultural products
- ( ) (16) Other

15. Last month (August), what was the amount of your household income under each of the following categories and what was the amount of total household income?

Income categories (during the month of August, 1998)	Amount (in 10,000 won)
1) Earned income (including bonuses)	
2) Property/capital income (interests, dividend, rental income, etc.)	
3) Social security income	
4) Private pension benefits	
5) Other income	

■ Total household income: \_\_\_\_\_0,000 won  
 (Farmer/agricultural worker =Average monthly farm income of previous year + Earned income/property income/capital income, etc. (during the month of August))

16. Since the onset of the IMF financial crisis, how has your household income changed?

- (1) Income has increased
- (2) There has been no change
- (3) Compared to the time before the IMF financial crisis, income has decreased  
 (Decreased amount: Approximately \_\_\_\_\_0,000 won )
- (4) Don't know

17. What is the amount of total monthly spending of your household in the past 1 month period? (Please exclude spending on exceptional occasions such as weddings, funerals, or lent money.)

Expenses (during the month of August 1998)	Amount (in 1,000 won)
1) Food	
2) Housing (monthly rent, assessment, etc.)	
3) Private education costs	
4) Child care	
5) Taxes, utilities, and other charges (taxes, monthly insurance premiums except for health insurance, water and sewer, electricity, gas, communications, etc.)	
6) Loan/debt payment	
7) Durable goods (appliances, heating/cooling products, furniture, car, etc.)	
8) Medical costs	8-1) Monthly health insurance premium
	8-2) Medical costs excluding insurance premium (including drug costs)
9) Other	

■ Total household spending: \_\_\_\_\_, \_\_\_\_\_000 won

18. Since the onset of the IMF financial crisis, how has your household spending changed?

- (1) Spending has increased.
- (2) There has been no change
- (3) Compared to the time before the IMF financial crisis, spending has decreased  
(Decreased amount: Approximately \_\_\_\_\_0,000 won )
- (4) Don't know

19. What is the minimum amount of monthly living expenditures you think your household needs to have?

■ Minimum monthly living expenditures: □□□□0,000 won

Minimum monthly expenditures that your household needs	Amount (in 10,000 won)
1) Minimum medical expenditures	_____0,000 won
2) Minimum food expenditures	_____0,000 won
3) Minimum education expenditures	_____0,000 won

20. Excluding all debt and loans, what is the amount of total net worth of your household?

- (1) Less than 10 million won
- (2) 10 million won – Less than 30 million won
- (3) 30 million won – Less than 50 million won
- (4) 50 million won – Less than 75 million won
- (5) 75 million won – Less than 100 million won
- (6) 100 million won – Less than 150 million won
- (7) 150 million won – Less than 200 million won
- (8) 200 million won – Less than 300 million won
- (9) 300 million won – Less than 400 million won
- (10) 400 million won – Less than 500 million won
- (11) 500 million won – Less than 700 million won
- (12) 700 million won – Less than 1 billion won
- (13) 1 billion won – Less than 2 billion won
- (14) 2 billion won or more

20-1. What is the total amount of your household savings (including savings, insurance, savings plans, etc.)?

■ Total amount of savings: \_\_\_\_\_00 million \_\_\_\_\_0,000 won

21. What is the total amount of your household debt? (If you are a landlord of a deposit-only lease housing [Jeonse], please include the lump sum deposit amount.)

■ Total amount of household debt: \_\_\_\_\_00 million \_\_\_\_\_0,000 won

※ The following questions are about gift income of your household.

22. Before and after the IMF financial crisis, have you received any financial support from parents, brothers/sisters, or other relatives/neighbors? (Please exclude support given for ceremonial occasions such as weddings or funerals.)

(1) Yes

(2) No ⇒ Go to Question 23.

22-1. If you have received support or are currently receiving support, what is the amount of average monthly support?

	Amount of average monthly support received (in 10,000 won)		
	Parents	Brothers/sisters	Other relatives/neighbors
22-1-1. Before the IMF financial crisis	1) ____ 0,000 won	2) ____ 0,000 won	3) ____ 0,000 won
22-1-2. After the IMF financial crisis	4) ____ 0,000 won	5) ____ 0,000 won	6) ____ 0,000 won

22-2. If you have received or are currently receiving actual goods that would help support your family, what have you mainly received?

	Which of the following items that you have been mainly supported? (Please mark only one.) <Example> (1) Staple food such as rice (including baby formula) (2) Non-staple food items (3) Clothes (4) Housing/lodging (5) Other household necessities		
	Parents	Brothers/sisters	Other relatives/neighbors
22-2-1. Before the IMF financial crisis			
22-2-2. After the IMF financial crisis			

23. Before and after the IMF financial crisis, have you ever provided financial support to your parents, brothers/sisters, or other relatives/neighbors? (Please exclude support given for ceremonial occasions such as weddings or funerals.)

(1) Yes

⇒ Go to Question 24.

(2) No

23-1. If you ever provided or would like to provide financial support to someone close to you, what is the amount of average monthly support?

	Amount of average monthly support given (in 10,000 won)		
	Parents	Brothers/sisters	Other relatives/neighbors
23-1-1. Before the IMF financial crisis	1) ____ 0,000 won	2) ____ 0,000 won	3) ____ 0,000 won
23-1-2. After the IMF financial crisis	4) ____ 0,000 won	5) ____ 0,000 won	6) ____ 0,000 won

23-2. If you have provided or are currently providing actual goods that would help support someone close to you, what have you mainly given?

	Which of the following items that you have mainly provided? (Please mark only one.) <Example> (1) Staple food such as rice (including baby formula) (2) Non-staple food items (3) Clothes (4) Housing/lodging (5) Other household necessities		
	Parents	Brothers/sisters	Other relatives/ neighbors
23-2-1. Before the IMF financial crisis			
23-2-2. After the IMF financial crisis			

### 5 Evaluations of Government Unemployment Policies

※ The following are questions about various government loan programs for the unemployed.

24. Are you aware of the government loan programs for the unemployed?

- (1) Yes
- (2) No ⇒ Go to Question 27.

25. If you are aware of the government loan programs, have you ever applied for any of those loans?

- (1) Yes ⇒ Go to Question 25-1.
- (2) No ⇒ Go to Question 25-7.

25-1. For which of the following loan programs did you apply? (If you have applied for more than one loan programs, please answer for the one with the greatest requested loan amount.)

- (1) Loan for stability of daily life (living expenses, medical/wedding/funeral expenses, education costs, etc.)
- (2) Home loan (including a loan for lump sum deposit on deposit-only lease [Jeonse])
- (3) Loan for small businesses
- (4) Small business loan for former managers, professionals, and technicians (including grants for business ventures)
- (5) Farm business start-up grants for farm returnees

25-2. When did you apply for the loan you listed above?

- Date of application: 19\_\_\_\_ (year) \_\_\_\_ (month)

25-3. If you applied for a loan, were you able to get the loan?

(1) Yes

(2) No



25-4. How much did you borrow under the loan?

■ Loan amount \_\_\_\_\_0,000 won

25-5. For what purpose did you use the loan?

- (1) Basic living expenses
- (2) Educational expenses
- (3) Training/education expenses
- (4) Medical expenses
- (5) Wedding expenses
- (6) Funeral expenses
- (7) Business start-up investment for self-employment
- (8) Farm business as a farmer or a farm returnee/purchasing farm equipment
- (9) Home buying/Paying a lump sum deposit on a deposit-only lease home
- (10) Other

25-6. Why do you think you were not able to get the loan? (Please choose the single most important reason.)

- (1) I had nothing to put up as collateral
- (2) I could not find a cosigner
- (3) The size of living area in my residence exceeded the limit
- (4) Property taxes exceeded the limit
- (5) My application was disqualified (due to unsatisfactory business proposal, etc.)
- (6) I did not register as a job seeker.
- (7) It has not been 3 months (or 1 month) since I registered as a job seeker
- (8) I am not the head of the household
- (9) Other

25-7. What was the reason why you did not apply for any of the government loan programs? (Please choose the single most important reason.)

- (1) I did not know how to apply for it
- (2) I did not register as a job seeker
- (3) It has not been 3 months (or 1 month) since I registered as a job seeker
- (4) I did not meet qualifications (being a head of the household, size of the living area of the home, amount of net worth, etc.)
- (5) Application procedures were too difficult and complicated (co-signer requirement, etc.)
- (6) Burden of loan payment (interest rates are too high, and payback period is too short.)
- (7) I don't think getting a loan would be helpful
- (8) I expect to find a new job soon
- (9) Other

26. What do you think the biggest problem with the government loan programs is? (Please select only one.)

- (1) Loan amount is too small
- (2) Qualification criteria such as asset/co-signer requirement are too difficult to meet
- (3) Application procedures are too difficult and complicated
- (4) Interest rates are too high
- (5) Payback period is too short
- (6) Other ( )
- (7) Don't know

※The following are questions about the government aid programs for the needy.

27. Are you aware of the government aid programs for the needy? (※Or, temporary aid programs for households with an unemployed member.)

(1) Yes

(2) No ⇒ END OF NON-UNEMPLOYED HOUSEHOLD SURVEY

28. Has your household ever applied for any of the government aid programs?

(1) Yes

(2) No ⇒ END OF NON-UNEMPLOYED HOUSEHOLD SURVEY

28-1. If applied, what type of the aid programs did your household apply for?

(1) (General) Aid programs for the needy

(2) Temporary aid programs for unemployed household

28-2. Since applying, have you received benefits?

(1) Yes

(2) No ⇒ Go to Question 28-6.

28-3. When did you receive benefits from the government aid programs? (Please answer based on the most recent aid program you have received benefits from.)

■ From 19\_\_\_\_(year) \_\_\_\_ (month) to 19\_\_\_\_(year) \_\_\_\_ (month)  
(or, present)

28-4. For what purpose was the aid given? Please mark (√) all that apply.

1) Cash assistance for basic living expenses	( )
2) Assistance for medical expenses (including exemption from paying health insurance premiums)	( )
3) Assistance for educational expenses (including tuition exemption)	( )
4) Other	( )

28-5. Combining all aids given, what is the amount of average monthly benefits?

■ Average monthly benefits : \_\_\_\_\_,\_\_\_\_\_000 won

28-6. What do you think is the main reason why you did not receive benefits from the government aid programs for the needy, even though you applied for one? (Please select only one.)

- (1) I did not know whether I was eligible for receiving the benefits
- (2) I did not know exactly how to apply
- (3) Monthly income exceeded the threshold (230,000 won/month)
- (4) Net worth exceeded the threshold (44 million won)
- (5) I have support obligors on the family register/resident registration
- (6) Additional procedures were difficult and complicated
- (7) I did not think receiving aids would be helpful
- (8) Receiving government aids is shameful
- (9) Despite being eligible for the benefits, I was disqualified because of a social worker's arbitrary judgment or procedural mistake
- (10) Other

29. Have you ever consulted with a social welfare officer or a social worker at your neighborhood [Dong/Myeon] office regarding the government aid programs for the needy?

- (1) Yes ⇒ Go to Question 29-1.
- (2) No ⇒ Go to Question 29-2

29-1. If yes, how helpful was the social welfare officer or social worker?

- (1) Very helpful
- (2) Helpful
- (3) Moderately helpful
- (4) Not very helpful
- (5) Not helpful at all

29-2. If you did not, what was the reason why you did not consult with a social welfare professional regarding the government aid programs for the needy? (Please select only one.)

- (1) I did not know there was a social welfare officer (or a social worker) at my neighborhood [Dong/Myeon] office
- (2) I couldn't, because the social welfare officer was too busy
- (3) I couldn't, because the social welfare officer was very unkind
- (4) I didn't, because I thought doing so was cumbersome
- (5) Other ( )

30. What do you think is the biggest problem with the government aid programs for the needy?

- (1) The amount of aid money is too small to provide substantial help
- (2) Qualification criteria are too difficult to meet
- (3) Administrative procedures for application and receiving benefits are too complicated
- (4) Other

◀ Thank you for taking time to complete this survey. ▶