

## Statistics Netherlands Household Budget survey

The Budget Survey is an indispensable source for data on household expenditure in the Netherlands. Statistics Netherlands (CBS) can use the results to determine how much more expensive life in the Netherlands is becoming and how prosperity is developing for various groups, such as families with young children, single persons or the elderly. The National Institute for Budget Information (NIBUD) uses the results to provide information on money management.

### 1. What information does the Household Budget Survey ask for?

The following information is required for this study:

- a) General information about your household, such as the number of persons in the household and contact details. This information is needed to prepare the survey for you
- b) An overview of your household's fixed costs. These are regularly recurring private expenses such as rent, mortgage, subscriptions and insurance policies.
- c) During one week: keep a diary of all private expenses of your household except the fixed costs. Your expense diary week is from Monday 6 January to Sunday 12 January 2020. Please report all required data before Wednesday 15 January.

### 2. How can you report the data?

You can use the CBS Budget app to report the data. Where possible, we offer different ways to report the data. You can choose which way you prefer the most.

#### *General information about your household*

The general information about your household should be provided via the general questionnaire. Completion of this questionnaire starts your participation in the survey. Please complete the general questionnaire at the latest by Sunday January 5. [To be added: where and how this general questionnaire is presented. May be a web questionnaire outside the app.]

#### *Fixed costs*

- You can enter your fixed costs manually in the app in the section Fixed costs. You do not have to fill in all fixed costs at once; you can add expenses up to Wednesday 15 January.
- You can save time filling in the fixed costs by importing data from your bank account(s). If you give permission, the app can import information from your bank account(s) for the past two months. In most cases, based on this a large part of the fixed costs questionnaire can be pre-filled. You can edit or delete each pre-filled item.

#### *Expenses during the expense diary week*

For the expense diary week, we ask you to report all private expenses of your household during a week, except for expenses for fixed costs. You can report expenses for the diary week in the following ways:

- Manually fill in each expense. This can be done for each type of expenditure and for each type of shop or supplier. For each day of the diary week please report all products and services per shop/seller and the price of each product/service.
- To save time, instead of manually filling in all products/services and prices, you can also take a photo of the receipt. For a photo of a receipt you only have to report the shop/supplier, the date and the total amount of the expenditure. We process the photo and make sure that all products/services and prices are read into your expense diary. Within a few days you will see in your app the information imported from the photo. You can change it if necessary (e.g. in case of a processing error or if the receipt contains purchases that are not paid for by your household).
- For almost all chains of supermarkets, DIY stores and drugstores, you can also skip taking a photo of the receipt. If you give permission, Statistics Netherlands can request for these stores the details of your purchases. For this we need the following information: date, time, place and the total amount of an expense. We will then retrieve all related products and prices and fill in that data in your expense diary within a few days. Here too you can change the data if necessary. There are three ways to provide the information you need to access chain checkout details:
  - Manual filling in of shop, location, time, total amount.
  - If you give the app permission to keep track of your location, shop, location and time will be filled in automatically. You only have to add the total amount of the receipt.
  - If you pay electronically (e.g. with a debit card) and give permission to import data from your bank account(s), all information can be filled in automatically. Here, too, you can always change the information you have read in.

### What does it mean if I give permission to import data from my bank account?

Importing data of bank accounts is supported for most Dutch banks. This is of course only possible if you clearly give permission for this. Good to know:

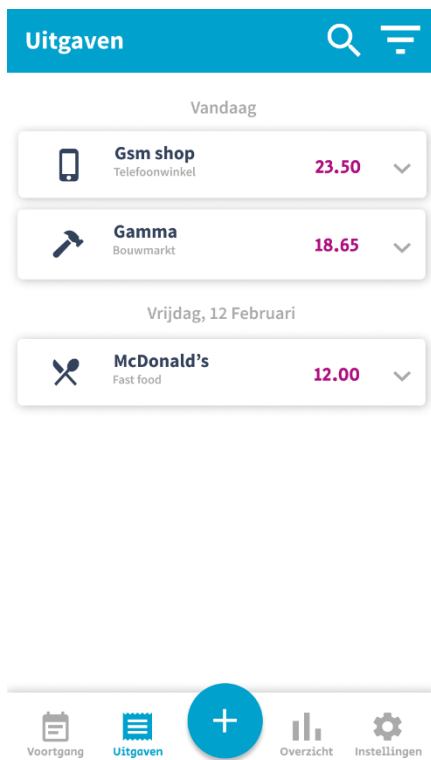
- The app can import data from multiple bank accounts - these will then be merged in the app. The overview will show from which account specific transaction originate.
- By default, data from the past 2 months will be imported. During the diary week contact will be made with your bank account up to four times a day to import data. You can change this as you wish. However, it is not possible to import data for longer than 2,5 months.
- Statistics Netherlands only requests permission to import data. This means that Statistics Netherlands cannot make any changes to the data on your bank account.
- All data is sent via a secure connection.

### How do I import data from my bank account?

1. Go to the HBS app settings
2. Choose: Bank accounts
3. Choose: Add bank account
4. Choose your bank
5. Login with the details of your bank
6. Confirm the request to import data. The way in which this is done varies between banks.
7. Choose witch bank accounts you want to link with the app.

8. Choose: link with app
9. The data will now be imported. This may take a few minutes.
10. Now you see all transactions of the linked bank account.
11. If you don't want specific transactions to appear in the expenses screen just deselect those.
12. Choose the icon in the right top corner to import the transactions to the expenses screen.
13. You will also find the imported bank data the HBS App in the screen "Bank accounts" under settings.

Below screens of the bank account data linkage process described above.



Step 1.

## Instellingen

### Notificaties

Dagelijkse herinnering      Uit  
Tijdstip                              20:30

### Contact

Telefoonnummer      [070 337 3800](tel:0703373800)  
E-mail                      [support@cbs.nl](mailto:support@cbs.nl)

### Taal


Taal                              [Nederlands](#) ▾

### Koppelingen

Bankrekeningen              >



Step 2.

◀ Zoek        18:56        
←      Account inloggen



Please enter your internet banking credentials for us to import your latest transactions securely.





Stay logged in



Je referenties worden gecodeerd en veilig verzonden. De toegang is in de modus alleen-lezen. Spende kan geen wijzigingen aanbrengen in je bankrekening of betalingen.

Inloggen

### How do I use the imported bank account data?

You can find the imported bank account data the HBS App in the section "Banking account transactions". For each imported transaction, you will see a description of the item, the amount, the date and the bank account from which the transaction originated.

If you have imported bank data, the app will suggest, where possible, that you include the imported transactions in either the Fixed Expenses overview or in the Expense Diary . This will not always be possible or correct. You can change this yourself. This can be done in the following ways:

1. Add items directly from the "Banking account transactions" to either the Overview of Fixed Expenses or the Expenses Diary.
2. In the overview of Fixed Expenses or the Expense Diary accept suggestions from the imported bank data (and adjust where necessary).
3. In the overview of Fixed Expenses or the Expense Diary add items from the "Banking account transactions".