CBU Debt Burden Survey Sample

Abstract

This survey is conducted by the CBU to gauge the level of household debt burden. Respondents are required to answer the survey questions on behalf of their household. A household is a group of individuals living together at a certain accommodation who manage some, or all of their income and expenses collectively.

The survey is completely anonymous. The CBU does not collect or disclose respondents' personal information to any third parties.

The survey consists of 15 questions.

Prepared by the Financial Stability Department of the Central Bank of Uzbekistan.

If you have any comments, please send them to udjumanazarov@cbu.uz.

CBU Debt Burden Survey Sample

1. Please indicate your current area of living:

• Republic of Karakalpakstan
• Andijan region
• Bukhara region
• Jizzakh region
• Kashkadarya region
• Khorezm region
• Navoi region
• Namangan region
• Samarkand region
• Surkhandarya region
• Syrdarya region
• Tashkent region
• Fergana region
• Tashkent city

2. How many members are there in your household?

•1 •2 •3 •4 •5 •6 •7 •8 or more

3. Select the primary types of employment of your household members:
You can choose multiple options

• agriculture, forestry, and fishing
• industry
• construction
• trade
• driving, freight transport, and delivery services
• information and communication
• finance (bank, insurance and others)
• education
• healthcare and social services
• food service/catering
• accommodation (hotel)

- arts, entertainment, and recreation
- entrepreneurship
- other

4. What is the average monthly income of your household from primary employment?

- up to 2 million UZS
- from 2 million UZS to less than 4 million UZS
- from 4 million UZS to less than 6 million UZS
- from 6 million UZS to less than 8 million UZS
- from 8 million UZS to less than 10 million UZS
- from 10 million UZS to less than 12 million UZS
- from 12 million UZS to less than 14 million UZS
- from 14 million UZS to less than 16 million UZS
- from 16 million UZS to less than 18 million UZS
- from 18 million UZS to less than 20 million UZS
- from 20 million UZS to less than 22 million UZS
- from 22 million UZS to less than 24 million UZS
- from 24 million UZS to less than 26 million UZS
- from 26 million UZS to less than 28 million UZS
- from 28 million UZS to less than 30 million UZS
- 30 million UZS and more

5. Do your household members have additional stable source of income (e.g.., renting property, land, or vehicles, interest income from bank deposits, and others)?

- yes
- no

6. What is your household's average monthly additional income?

- up to 2 million UZS
- from 2 million UZS to less than 4 million UZS
- from 4 million UZS to less than 6 million UZS
- from 6 million UZS to less than 8 million UZS
- from 8 million UZS to less than 10 million UZS
- 10 million UZS and more

7. Do you or any members of your household currently have any loans or debt obligations?

- yes
- no

8. What type of loans or debt obligations are these?
You can choose multiple options

- bank loan
- loans from non-bank credit organizations (pawnshops, microfinance organizations, leasing companies and others)
- debt to non-financial organizations (e.g.., installment purchases of residential property, car, household appliances, and others directly from construction companies, car dealers, or stores)
- other

9. What were the objectives of these loans or debts?
You can choose multiple options

- purchase or renovation of real estate
- vehicle purchase
- purchase of consumer goods (household appliances, furniture, and others)
- private entrepreneurship
- medical treatment
- education
- wedding expenses
- vacation or travel
- daily living expenses
- loan repayment
- other

10. What is the total monthly payment for these loans or debt obligations?

- up to 2 million UZS
- from 2 million UZS to less than 4 million UZS
- from 4 million UZS to less than 6 million UZS
- from 6 million UZS to less than 8 million UZS
- from 8 million UZS to less than 10 million UZS

- from 10 million UZS to less than 12 million UZS
- from 12 million UZS to less than 14 million UZS
- from 14 million UZS to less than 16 million UZS
- from 16 million UZS to less than 18 million UZS
- from 18 million UZS to less than 20 million UZS
- 20 million UZS and more

11. What is the remaining maturity on these loans or debt obligations?

- up to 1 year
- more than 1 year to less than 2 years
- more than 2 years to less than 3 years
- more than 3 years to less than 4 years
- more than 4 years to less than 5 years
- 5 years and more

12. Do you experience difficulties in making timely repayments of your loans or debts (monthly payments)?

- yes
- no

13. In your opinion, how will your household's solvency change over the next 6 months?

- it will improve
- it will not change
- it will deteriorate

14. Do you or any members of your household have intensions for loan or debt over the next 6 months?

- yes
- no

15. For what objectives do you intend to take these loans or credits?
You can choose multiple options

• purchase or renovation of real estate
• vehicle purchase
• purchase of consumer goods (household appliances, furniture, and others)
• private entrepreneurship
• medical treatment
• education expenses
• wedding expenses
• vacation or travel
• daily expenses
• loan repayment
• others

Thank you for participating in this survey!