

FINAL OeNB Euro Survey Questionnaire Fall 2018

This document contains all questions asked to respondents in the survey wave of fall 2018 of the OeNB Euro Survey in English.

The numbering of the questions corresponds to the original numbering in the questionnaires used in the relevant survey waves.

Since the questionnaire of the OeNB Euro Survey has been adjusted each year to each wave, the relative succession of the questions asked may differ for each year.

- Questions or parts of questions highlighted in **yellow** indicate that they were deleted, rephrased or have been newly added compared to the master questionnaire of the prior year. If you use questions from multiple waves, please note that a question might have been subject to changes in several survey waves.
- Questions highlighted in **green** have been copied from prior questionnaires.
- Questions, that are highlighted in **grey** are not available for outside users.

We provide the data of all survey waves to external researchers (except some questions marked in grey – see above). The penultimate wave is made available once the data quality check of the most recent wave is finalized (usually from May onward, i.e. wave 2021 is available from May 2023 onward). Information on how to access the data can be found on our website ([Data sharing - Oesterreichische Nationalbank \(OeNB\)](#)). On the website you can also find additional information, e.g., a grid of questions per wave and a description of ex post harmonized socio-demographic variables included in the dataset.

FINAL OeNB Euro Survey Questionnaire Fall 2018

[FOR INTERVIEWER: Read out the following introduction]:

The next set of questions is about financial decisions of **individuals**. These questions were commissioned by a public European institution and are being asked in a total of ten countries. The only purpose of this regular survey is academic research and safeguarding of (financial market) stability. Your answers help researchers to understand **personal** saving and borrowing decisions – so this makes your input very important. We can assure you that your answers will be treated confidentially and, in particular, will never be used for any private or marketing purpose.

[FOR INTERVIEWER: Please make sure, that there is an entry for each question. If respondents hesitate to answer, tell respondents that it is ok, if they do not want to answer, but it would be important to know, whether they do not want to answer or whether they really do not know.]

1) I am going to read you some general statements and would like to know whether you agree or disagree. Please indicate your judgment on a scale from 1 (strongly agree) to 6 (strongly disagree).

Strongly agree	1
Agree	2
Somewhat agree	3
Somewhat disagree	4
Disagree	5
Strongly disagree	6
Don't know	88888
No answer	99999

1. DELETED

22. DELETED

2. Over the next five years, the economic situation of [MY COUNTRY] will improve.

20. Over the next year, prices will strongly increase in [MY COUNTRY].

4. Over the next five years, the [LOCAL CURRENCY] will be very stable and trustworthy.

5. I remember periods of high inflation during which the value of the [LOCAL CURRENCY] dropped sharply.

6. Currently, depositing money at banks is very safe in [MY COUNTRY].

8. I prefer to hold cash rather than a savings account.

7. I remember periods during which access to savings deposits was restricted in [MY COUNTRY].

10. Over the next five years, the euro will be very stable and trustworthy.

10b2. Over the next five years, the USD will be very stable and trustworthy.

11. In [MY COUNTRY] it is very common to hold euro cash.

12., 13., 14. and 23. DELETED

16. Currently, I am able to save money (i.e. I have sufficient funds to save).

15. Currently, the financial situation of my household is good.

19. Over the next 12 months, I expect the financial situation of my household to get better.

21. DELETED

24. I am very interested in economic questions.

25. I am very interested in politics.

26. All things considered, I am satisfied with my life now.

4) How do you think will the exchange rate of the [LOCAL CURRENCY] against the euro develop over the next five years?

The local currency will lose value	1
The exchange rate will stay the same	2
The local currency will gain value	3
Don't know	88888
No answer	99999

5) Sometimes people hold foreign cash e.g. for shopping, as a reserve or because they have retained foreign cash after trips abroad. Do you at present hold any foreign **cash, that is banknotes and coins** and not deposits at a bank account. Refer only to those cash holdings you **hold personally or together with your partner**. **However, any holdings of other household members should be excluded.**

[FOR INTERVIEWER:

- A teenager should only report his own holdings, not the holdings of parents or siblings.
 - For partners/spouses it may not be possible to identify individual holdings. In this case, the respondent should report joint holdings with a partner. Any holdings of children **or other household members** however should be excluded.
 - Any other household members, e.g. an uncle, should report their personal holdings.
 - Please make sure, that there is an entry for each currency. If respondents hesitate to answer, tell respondents that it is ok, if they do not want to answer, but it would be important to know, whether they do not want to answer or whether they really do not know.
- Banknotes and coins held in bank vaults also count as cash.]

[FOR INTERVIEWER: Ask each currency]

Euro	yes 1	no 2	Don't know 88888	No answer 99999
US dollars	yes 1	no 2	Don't know 88888	No answer 99999
Swiss franc	yes 1	no 2	Don't know 88888	No answer 99999
Others	yes 1	no 2	Don't know 88888	No answer 99999
(ONLY FOR POLAND)				
British Pound	yes 1	no 2	Don't know 88888	No answer 99999

[If no foreign cash at present go to Q11]

6) [IF THE RESPONDENT HOLDS EITHER EURO CASH AND/OR US DOLLAR CASH, Q5_1=1 OR Q5_2=1]

Does your answer refer to your **personal** cash holdings or to cash holdings you **hold jointly with your partner**?

Personal holdings	1
Joint holdings with partner	2
Don't know	88888
No answer	99999

6ac) DELETED

7) DELETED

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

9) [IF THE RESPONDENT HOLDS EURO CASH, Q5_1=1]

I am now showing you a card with different amounts. Could you choose the range that best fits the amount of euro **cash** that you hold? Please refer to **banknotes and coins only**, not deposits at a bank account. Again, refer only to those cash holdings **you hold personally or together with your partner**.

SHOWCARD:

A	Less than EUR 25	1
B	EUR 25 – 49	2
C	EUR 50 – 99	3
D	EUR 100 – 249	4
E	EUR 250 – 499	5
F	EUR 500 – 999	6
G	EUR 1000 – 1999	7
H	EUR 2000 – 3999	8
I	EUR 4000 or more	9
Don't know		88888
No answer		99999

11) [ASK ALL] Next, we would like to ask a few questions about savings deposits, banks and consumption. Savings deposits can be denominated in [LOCAL CURRENCY] or in foreign currency, for example in euro. Now, I would like to read out different statements. Please tell me whether you agree or disagree on a scale from 1 (strongly agree) to 6 (strongly disagree).

Strongly agree	1
Agree	2
Somewhat agree	3
Somewhat disagree	4
Disagree	5
Strongly disagree	6
Don't know	88888
No answer	99999

3. In [MY COUNTRY] it is very common to hold foreign currency deposits.
7. Currently, banks and the financial system are stable in [MY COUNTRY].
8. In financial matters, I prefer safe investments over risky investments.
9. For me, it takes quite a long time to reach the nearest bank branch.
10. I tend to live for today and let tomorrow take care of itself.
11. I am impulsive and tend to buy things even when I cannot really afford them.
12. Owing money to somebody, even if it is just a small amount, makes me feel uncomfortable.

11b) Suppose you had [INSERT COUNTRY-SPECIFIC VALUES FROM BELOW] [LOCAL CURRENCY] to deposit in a savings account. Would you choose to deposit this amount in ...

[LOCAL CURRENCY]	1
Euro	2
US Dollar	3
Swiss franc	4
Other foreign currency	5
Don't know	88888
No answer	99999

[FOR TRANSLATOR: Please replace the following amount for your country. These values should represent about 2 times an average monthly salary.]

Czech Republic:	60,000 korun
Hungary:	600,000 forint
Poland:	9,000 złoty
Bulgaria	2,000 lev
Romania	6,000 lei
Croatia	15,000 kuna
Serbia	130,000 dinar
Bosnia and Herzegovina	2,500 mark
FYR Macedonia	65,000 denar
Albania	100,000 lek

[FOR TRANSLATOR: With the formulation "suppose you had ..." we mean the subjunctive, i.e. the hypothetical situation, and not the past tense.]

19dd) There are several ways in which one can hold savings. For example, one can hold cash, use bank accounts, have life insurances, hold mutual funds, pension funds, etc. Do you currently have any savings? Please refer to savings you hold personally or together with your partner.

Yes	1
No	2
Don't Know	88888
No Answer	99999

- A **wage card** is linked to a current account at a bank to which your employer transfers the salary or wages at regular intervals. You can use the wage card to withdraw cash from ATMs.
- A **debit card** is a payment card linked to a current account that allows you to make purchases without using cash. Whenever you pay with your debit card, the amount will be directly deducted from your account. You may also use your debit card to withdraw cash from ATMs.
- A **credit card** enables you to make purchases and to withdraw cash on credit up to a prearranged ceiling. The credit granted can be settled in full by the end of a specified period or can be settled in part (in the latter case you pay interest).
- A **savings plan with a building society** is a savings contract that usually features a fixed term and penalties if the money is withdrawn before the end of the term. At maturity, i.e. at the end of the savings phase, the saver may choose to take out a real estate loan on favorable terms or to have the saved amount paid out. Often, such savings plans are subsidized by the government.
- A **life insurance for saving purposes** is a contract with an insurance company. In addition to the saving motive, the life insurance company pays out a amount of money, if circumstances occur that are set out in the policy.
- A **mutual fund** is a collective investment scheme, operated by an investment company, which enables you to invest in a diversified portfolio of shares, bonds and other securities. Shares are issued and redeemed on demand, based on the fund's net asset value at the end of each trading day.
- A **stock** is a fractional share in the ownership of the corporate company. The value of a stock is linked to the value of the company and can fluctuate.
- A **pension fund** is a savings instrument which pays retirement benefits in the future. It is managed by an independent trustee into which a company and voluntarily the employee make periodic contributions.
- A **bond** is a fractional share in a loan to a company or government (debt security). It usually earns a fixed interest over a fixed period of time.
- **Other assets:** gold, jewellery, gem stone, artworks, etc.

13) [ONLY IF Q12b=1, OTHERWISE GO TO Q22] You said that you hold savings deposits, either personally or together with your partner. Are any of these savings deposits denominated in foreign currency?

Yes	1	[Q15]
No	2	[Q22]
Don't know	88888	[Q22]
No answer	99999	[Q22]

15) [ONLY IF Q13=1] You mentioned that you have foreign currency savings deposits. In which currency are these savings deposits denominated?

[FOR INTERVIEWER: Please make sure, that there is an entry for each currency. If respondents hesitate to answer, tell respondents that it is ok, if they do not what to answer, but it would be important to know, whether they do not want to answer or whether they really do not know.]

[FOR INTERVIEWER: Ask each currency]

Euro	yes 1	no 2	Don't know	88888	No answer	99999
US dollar	yes 1	no 2	Don't know	88888	No answer	99999
Swiss franc	yes 1	no 2	Don't know	88888	No answer	99999
Other	yes 1	no 2	Don't know	88888	No answer	99999
British Pound	yes 1	no 2	Don't know	88888	No answer	99999

(ASK British Pound ONLY IN POLAND)

77) to 83) DELETED

22) [ASK ALL] Next, I would like to ask you a few questions about loans. Do you, either personally or together with your partner, plan to take out a loan within the next 12 months and if so, in what currency? [MULTIPLE ANSWERS POSSIBLE]

No	1	[GO TO Q19k]
Yes		
...in [LOCAL CURRENCY]	2	[GO TO Q22aa]
...in euro	3	[GO TO Q22aa]
...in Swiss franc	4	[GO TO Q22aa]
...in other foreign currency	5	[GO TO Q22aa]
Don't know	88888	[GO TO Q19k]
No answer	99999	[GO TO Q19k]

22aa) [ONLY IF RESPONDENT PLANS A LOAN; Q22 = 2, 3, 4 or 5; OTHERWISE GO TO Q19k] What is the purpose of your planned loan? Do you intend to finance a house or an apartment, or is it for consumption goods (furniture, travelling, household appliances, etc.), a car, for education or for other purposes? [MULTIPLE ANSWERS POSSIBLE]

I intend to finance...		
main residence		1a
another house or apartment		1b
consumption goods (furniture, travelling, household appliances, etc.)		2
a car		3
education		4
a business or professional activity		6
It is for other purposes		5
Don't know	88888	
No answer	99999	

19k) [ASK ALL] Since the year 2000, how many times have you, either personally or together with your partner, contacted a bank with the aim of obtaining a loan?

I never contacted a bank	77777	[Q20]
Number of times	##	[Q19fa]
Don't know	88888	[Q19m]
No answer	99999	[Q19m]

19fa) [ONLY IF Q19k = ##, any number of times] What was the purpose of the loan (loans) for which you contacted your bank? [MULTIPLE ANSWERS POSSIBLE]

to finance main residence		1
to finance another house or apartment		2
for consumption goods (furniture, travelling, household appliances, etc.)		3
to finance a car		4
for education		5
to finance a business or professional activity		6
for other purposes		7
Don't know	88888	
No answer	99999	

19l) [ONLY IF Q19k = ##, any number of times] What information did the bank consider when deciding on whether to grant a loan.
[MULTIPLE ANSWERS POSSIBLE]

Payslip or other proof of income	1
Information about other outstanding loans	2
Credit score	3
Documented ownership of your main residence	4
Other	5
Don't know	88888
No answer	99999

[FOR INTERVIEWER: A credit score is a numerical expression based on a level analysis of a person's credit files, to represent the creditworthiness of an individual. A credit score is primarily based on a credit report information typically sourced from credit bureaus.]

19m) [ONLY IF Q19k = ##, any number of times, 88888 or 99999] Since the year 2000, how many times has a bank discouraged you from applying for a loan or refused a loan?

Never	77777	[Q20]
Number of times	##	[Q20]
Don't know	88888	[Q20]
No answer	99999	[Q20]

[FOR INTERVIEWER: Note, the number of refusals by banks here should be smaller or equal the number of bank contacts in Q19k.]

19l) DELETED

20) [ASK ALL] Do you, either personally or together with your partner, currently have any loans that you are still paying off?

[FOR INTERVIEWER:]

- A teenager should only report about his loans, not the loans of parents or siblings.
- For partners/spouses it may not be possible to identify individual loans. In this case, the respondent should report joint loans with a partner. Any loans of children **or other household members** however should be excluded.
- Any other household members, e.g. an uncle, should report their personal loans.]

No	1	[Q75]
Yes ...		

my loans are solely denominated in foreign currency	2	[Q20e]
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[Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]

my loans are predominantly denominated in foreign currencies	3	[Q20e]
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[Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]

about equal amount of loans in local and foreign currencies	4	[Q20e]
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[Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]

my loans are predominantly denominated in local currency	5	[Q20e]
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my loans are solely denominated in local currency	6	[Q20e]
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Don't know	88888	[Q75]
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No answer	99999	[Q75]
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20e) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6; OTHERWISE GO TO Q75]
 I would now like to ask you some questions about your largest most important loan: What is the purpose of your largest, most important loan?
 [Interviewer: Note, only one answer possible.]

I/we took out the loan to finance...

my/our current main residence	1
another house or apartment	2
consumption goods (furniture, travelling, household appliances, etc.)	3
a car	4
education	5
a business or professional activity	6
other	7
Don't know	88888
No answer	99999

20d1) [ONLY IF Q20 = 2, 3, 4, 5 or 6] In which year did you take out this loan? Again, if you have more than one loan, please refer to the largest, most important loan.

Year	####
Don't know	88888
No answer	99999

20d3) [ONLY IF Q20 = 2, 3, 4, 5 or 6]
 In which currency was this loan granted?

[LOCAL CURRENCY]	1
Euro	2
Swiss franc	3
Other	4
[FOR TRANSLATORS: for Croatia, Serbia, Macedonia and Bosnia-Herzegovina use these categories]	
[LOCAL CURRENCY]	1
Euro or indexed to euro	2
Swiss franc or indexed to Swiss franc	3
Other	4
Don't know	88888
No answer	99999

20d6) [ONLY IF Q20 = 2, 3, 4, 5 or 6] At the time the loan was granted, what was the overall term of the loan?

[FOR TRANSLATORS: with term of the loan we mean duration, maturity]

[FOR INTERVIEWER: Please code months and years separately. If the term is more than one year plus a fraction e.g. 2.5 years, then code 2 years and 6 months. If term is 2 years this should be coded as 2 years not 24 months, months should be missing. If term is 6 months this should be coded 6 months not 0.5 years and years should be missing.]

Years #### OR: Months ####	
Don't know	88888
No answer	99999

20d7) DELETED

20f) [ONLY IF Q20 = 2, 3, 4, 5 or 6] Did you pledge assets as collateral security or specify a third party guarantor when taking out the loan?

Yes, pledged assets	1 [Q20g]
Yes, both: pledged assets and specified a third party guarantor	2 [Q20g]
Yes, only specified a third party guarantor	3 [Q20]
No	4 [Q20b3]
Don't know	88888 [Q20b3]
No answer	99999 [Q20b3]

[FOR INTERVIEWER: If the respondent is unfamiliar with the terms please read out the respective explanations:

- Pledging an asset as collateral security: means that the pledged asset cannot be sold without asking the bank. Example: a mortgage on the borrower's main residence.
- Specifying a third party guarantor: the guarantor promises to repay the loan in case the borrower is not able to do so.

ADDITIONAL NOTE: If the third party guarantor only signs a document giving this promise choose answer 3, if third party guarantor additionally pledges assets, choose answer 2.]

20g) [ONLY ASK IF Q20f = 1 or 2, OTHERWISE GO TO Q20i] Which assets did you use as collateral security?

[MULTIPLE ANSWERS POSSIBLE]

Household's main residence	1
Other immovable property of your household (house, apartment, land, etc.)	2
Immovable property of a third person	3
Movable property (car, motorbike, TV, etc.)	4
Financial assets (savings deposits, shares, bonds)	5
Other	6
Don't know	88888
No answer	99999

[FOR INTERVIEWER: The main residence is the place where the respondent (and his/her household) currently lives for most of the year.]

20h) DELETED

20i) [ONLY ASK IF Q20f = 2 or 3] Who acted as third party guarantor?

[MULTIPLE ANSWERS POSSIBLE]

My partner	1
A household member other than my partner	2
A family member not living in this household	3
Another relative	4
Another individual (not related to persons in this household / not a family member)	5
My employer or the employer of one of the household members	6
A public institution, government or local authority	7
Don't know	88888
No answer	99999

20b3) [ONLY IF Q20 = 2, 3, 4, 5 or 6] Think of all the loans you have, either personally or together with your partner: Have you been in arrears on loan repayments once or more during the last 12 months on account of financial difficulties?

[INTERVIEWER: "once" refers to the repayment of one installment]

Yes, once	1 [Q20b4]
Yes, twice or more	2 [Q20b4]
No	3 [Q22x3]
Don't know	88888 [Q22x3]
No answer	99999 [Q22x3]

20b2) DELETED

20b4) [ONLY IF Q20b3 = 1 OR 2]

And currently: Are you late with your loan repayments; and if yes, is your repayment more than 3 months late, or less than 3 months late?

No	1
Yes,	
more than 3 months late	2
less than 3 months late	3
Don't know	88888
No answer	99999

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

22x3) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6; OTHERWISE GO TO **Q75**]

You said you, either personally or together with your partner, have a loan. If your loan is from a bank, what is the name of the bank that gave you the loan? If you have more than one bank loan, please refer to the largest, most important loan. If your loan is from a source other than a bank, please indicate that you do not have bank loans.

Use **SHOW CARD "Bank list"**

Bank	#####
I do not have a loan from a bank	77777
Don't know	88888
No answer	99999

SHOW CARD "Bank List"

blue = changes in 2017

Albania:

Abi Bank	10014 (=former 10005 and 10013)
Alpha Bank	10001
American Bank of Investment	10013 (=10014)
BKT	10002
Banka Societe Generale Albania	10003
Credins Bank	10004
Credit Agricole	10012
Emporiki Bank	10005 (=10013)
Fibank	10015
Intesa Sanpaolo Bank	10006
NBG	10007
Procredit Bank	10008
Raiffeisen Bank Albania	10009
Banka e Tiranës	10010
Union Bank	10011
Other	666666

Bosnia and Herzegovina:

Addiko banka	20025
ASA banka	20026 (rebranded 2017, merger of 20006 and 20019)
Banka Srpske	20024 (closed since 10.05.2016, keep in the list)
BBI Banka	20001
Bobar Banka	20002 (not operating since 2015)
BOR Banka	20003 (merged with 20011 and changed name in 2016)
Hypo Alpe-Adria-Banka	20004 (=20025 renamed Addiko banka since Oct. 2016)
Intesa SanPaolo Banka	20005
Investiciono-Komercijalna Banka Zenica	20006 (part of 20026, abandoned its previous name)
Komercijalna banka Banja Luka	20007
Komercijalno-Investiciona Banka Velika Kladusa	20008
Moja Banka	20019 (part of 20026, abandoned its previous name)
NLB	20009
Nova Banka Banja Luka	20010
MF Banka	20023
Pavlovic International Bank	20021
Privredna Banka Sarajevo	20011 (bought 20003 in 2016)
Procredit Bank	20022
Raiffeisen Banka	20012
Sberbank	20020 (=20018)
Sparkasse Banka	20013
UniCredit Banka	20015
Union Banka Sarajevo	20016
Vakufska Banka	20017
Volksbank	20018
Ziraat Banka	20014
Other	666666

Macedonia:

Alfa Banka	30001 (=30019, since May 2016 Silk Road Banka AD Skopje)
Eurostandard Banka	30002
Halk Banka	30003
Sparrkase Banka	30004
Kapital Banka	30005
Komercijalna Banka	30006
Makedonska Banka za podrška na razvoj	30007
NLB Tutunska Banka	30008
Ohridska Banka	30009
Postenska Banka	30010
ProCredit Banka	30011
Centralna Kooperativna Banka	30012
Silk Road Banka AD Skopje	30019
Stopanska Banka AD Bitola	30013
Stopnaska Banka AD Skopje	30014

TTK Banka	30015
UNI Banka	30016
Ziraat Banka	30017 (=30003, Halk Banka purchased Ziraat)
Unicredit Banka	30018
Other	666666, please specify: ____ (string)
Bulgaria:	
Invest Bank	40024 (please insert new bank alphabetically)
Алианц Банк	40001
Алфа Банк	40002
Банка Пиреус	40003
Българо-американска Кредитна Банка	40004
ДСК	40005
Емпорики Банк	40006
Корпоративна Търговска Банка	40007 (insolvent since April 2015)
Credit Agricole	40022 (=40007)
МКВ Юнионбанк	40008
Обединена Българска Банка - ОББ	40009
Общинска банка	40010
Пощенска банка	40011
Прокредит Банк	40012
Първа Инвестиционна Банка	40013
Райфайзенбанк	40014
Сибанк	40015
Сосиете Женерал Експресбанк	40016
TBI Банк	40017
Тексим Банк	40018
Commercial Bank Victoria	40023
Токуда Банк	40019
УниКредит Булбанк	40020
Централна Кооперативна Банка	40021
БНП Париба	40025 (since 2018)
Интернешънъл Асет Банк	40026 (since 2018)
Other	666666
Croatia:	
Addiko banka	50037
Banco Popolare	50001
Banka Brod	50002
Banka Kovanica	50003
BKS Banka	50035
Centar banka	50004 (bankrupt since 30.09.2013)
Credo banka	50005 (bankrupt since 16.1.2012)
Croatia Banka	50006
Erste banka	50007
Hrvatska poštanska banka	50008
Hypo Alpe-Adria-Banka	50009 (=50037, renamed Addiko banka since July 2016)
Imex banka	50010
Istarska Kreditna banka	50011
Jadranska banka	50012
Karlovačka banka	50013
Kentbank	50033
Kreditna banka	50014
Međimurska banka	50015 (=50020, merger with Privredna, 23.2.2012)
OTP banka	50016
Partner banka	50017
Podravska banka	50018
Primorska banka	50019
Privredna banka	50020
Prva stambena štedionica	50021 (=50032)
Raiffeisen banka	50022
Samoborska banka	50023
Sberbank	50034 (=50030)
Slatinska banka	50024
Slavonska banka	50025 (=50009)
Societe Generale - Splitska banka	50026 (=50016 bought by OTP end of 2016)
Splitsko-dalmatinska banka	50027
STED Banka	50036
VABA	50028

Veneto banka	50029
Volksbank	50030 (50034, renamed Sberbank, 21.1.2013)
Wuestenrot stambena štedionica	50031
Zagrebačka banka	50032
Other	666666
Poland:	
Alior Bank	60001
Bank Millennium	60002
Bank PEKAO SA	60003
Bank Pocztowy	60004
Bank Polskiej Spółdzielczości (BPS)	60005
Banki Spółdzielcze	60006
BGŻ	60007 (=60008)
BGZ BNP Paribas	60027
BNP Paribas (formerly Fortis Bank)	60008
BOŚ Bank	60009
BPH	60010
BRE Bank (mBank, MultiBank)	60011
BZ WBK	60012
Citi Handlowy	60013
Credit Agricole (formerly Lukas Bank)	60014
Deutsche Bank Polska	60030
EuroBank	60015
Getin Noble Bank	60016
ING Bank Śląski	60017
Invest-Bank	60018 (=60029, renamed Plus Bank)
Krakowski Bank Spółdzielczy (KBS)	60026
Kredyt Bank	60019 (=60012)
Nest Bank	60031
Nordea Bank	60020
Orange Finanse	60032
PKO BP	60021
Plus Bank (wcześniej Invest-Bank)	60029
Polbank	60022 (=60023)
Raiffeisen Bank	60023
Raiffeisen Bank Polbank	60028
Santander Bank	60024
Spółdzielcza Grupa Bankowa	60025
T-Mobile Usługi Finansowe	60033
Other	666666
Romania:	
Alpha Bank	70001
ATE Bank	70002 (=70034, sold by Piraeus on 18.4.2013 to a private person, PF remained mainly at Piraeus; relaunched as Banca Romana de Credite si Investitii in 2014)
Banca Comerciala Carpatica	70003 (merged with 70035, new name since May 2017)
Banca Comerciala FERROVIARA	70004
Banca Comerciala Romana (BCR)	70005
Banca CR Firenze	70006 (merged with 70018)
Banca Romana de Credite si Investitii (BRCI)	70034 (since 2014)
Banca Millennium	70007 (=70022, sold to OTP)
Banca Romaneasca.	70008
Bancpost	70009
Bank Leumi	70010
BCR Banca Pentru Locuinte	70011
BRD-Groupe Societe Generale	70012
CEC Bank	70013
Citibank	70014 (=70024, sold to Raiffeisen)
Credit Agricole	70030
Credit Europe Bank	70015
Emporiki Bank	70016 (=70030, sold to Credit Agricole)
EXIMBANK Banca de Export Import a Romaniei	70036
Garanti Bank	70017
Idea Bank	70032 (Polish Bank since April 2015 in Romania, former RIB)
ING Bank Romania	70033
Intesa Sanpaolo	70018
Libra Internet Bank	70019

Marfin Bank	70020
Nextebank SA	70021 (=70035, renamed Patria Bank)
OTP Bank	70022
Patria Bank	70035
Piraeus Bank	70023
Porsche Bank Romania SA	70037
ProCredit Bank	70031
Raiffeisen	70024
RBS Bank	70025 (=70028, sold to Unicredit)
Romanian International Bank	70026 (=70032, sold to Idea Bank)
Banca Transilvania	70027
UniCredit	70028
Volksbank	70029 (=70027, merged with Banca Transilvania
31.12.2015)	
Other	666666
Serbia:	
Addiko banka	80041
Agrobanka	80001 (in bankruptcy)
AIK banka	80002
Alpha Bank	80003 (renamed Jubanka in April 2017)
Banca Intesa	80004
Bank of China	80046 (since 2018)
Čačanska banka	80005 (=80040, renamed to Halkbank, 22.10.2015)
Credit Agricole Srbija	80006
Credy banka	80007 (renamed KBM sinve 2013)
Direktna Banka ad Kragujevac	80042
Dunav banka	80032 -80037 (=80038 Dunav renamed as MTS Banka,
18.5.2015)	
Erste banka	80008
Eurobank EFG	80009
EXPOBANK banka	80045
Findomestic banka	80010 (=80042, merged & renamed end of 2016)
Halkbank	80040
Hypo Alpe-Adria-Bank	80011 (=80041, renamed to Addiko banka, 8.7.2016)
Jubanka	80044 (former 80003 Alpha Bank; in December 2017 merged with AIK Banka 80002)
Jubmes banka	80012
Jugobanka jugbanka	80033 (in bankruptcy since 4.4.2018.)
KBC banka	80013 (=80032 KBC renamed Telenor, 9.5.2014)
KBM banka	80034 (=80042, renamed Direktna Banka ad Kragujevac,
8.7.2016)	
Komercijalna banka	80014
Marfin banka	80015 (= 80045, renamed Expobank in June 2017)
Mirabank	80043 (new registered bank, 5.2.2015)
Moskovska banka	80016 (=80039 Moskovska bank renamed to VTB, Sept.
2013)	
MTS Banka	80038
NLB banka	80017
Opportunity Banka	80018
OTP banka	80019
Piraeus Bank ad Beograd	80020
Banka Poštanska Štedionica	80021
Privredna banka Beograd	80023 (in bankruptcy)
ProCredit Bank	80036
Raiffeisen bank	80024
Razvojna banka Vojvodine	80025 (in bankruptcy)
Sberbank	80035
Societe Generale banka	80026
Srpska Banka ad	80027
Telenor banka	80032
UniCredit banka	80028
Univerzal banka	80029 (in bankruptcy)
Vojvođanska banka – NBG	80030
Volksbank	80031 (=80035 since end of 2012)
VTB	80039
Other	666666

Czech Republic:

Air Bank	90001
AXA	90002
mBank	90003
Citibank	90004
Ceska sporitelna	90005
Ceskomoravska stavebni sporitelna (Liska)	90006
CSOB	90007
Postovni sporitelna	90008
Equa bank	90010
Fio banka	90011
Moneta Money bank (dřívě GE Money bank)	90012
Hypotecni banka	90013
ING Bank	90014
Komerčni banka	90015
Modra pyramida stavebni sporitelna	90016
Raiffeisen stavebni sporitelna	90017
Raiffeisenbank	90018
Stavebni sporitelna České sporitelny (Burinka)	90019
UniCredit bank	90020
Sberbank (dřívě Volksbank)	90021
Wustenrot stavebni sporitelna	90022
ZUNO Bank	90023
Other	666666

Hungary:

Budapest Bank	100001
CIB Bank	100002
Citibank	100003
Erste Bank	100004
FHB	100005
K&H	100006
MKB Bank	100007
OTP Bank	100008
Raiffeisen Bank	100009
Sberbank	100013
Takarékbank	100010
Unicredit Bank	100011
Volksbank	100012
Other	666666

75) [ASK ALL] Now imagine that you have an emergency and you need to borrow [INSERT COUNTRY-SPECIFIC VALUES FROM BELOW] [LOCAL CURRENCY]. How likely is it that you could borrow this amount from any of the following sources?

[For translator: Please make sure that this question is translated as “could borrow” and not “would borrow”!]

[Use show card below]

From...

- a) a bank
- b) an employer
- h) a pay day lender, a pawnshop, or an internet loan provider**
- f) family, relatives or friends
- g) another private lender

For each item:

very likely=1, likely=2, unlikely=3, very unlikely=4, don't know=88888, no answer=99999

[FOR INTERVIEWER: please provide the following definitions if the respondent is not sure about the meaning of the following lenders:

payday lender:

A payday loan is a small, short-term loan from a nonbank lender that typically carries high interest rates and comes due on the next payday. As a security, borrowers must give lenders access to their current account or write a check for the full balance (including interest) in advance.

Pawnshop or pawnbroker: A store which offers loans in exchange for personal property as equivalent collateral. If the loan is repaid in the contractually agreed time frame, the collateral may be repurchased at its initial price plus interest. If the loan cannot be repaid on time, the collateral may be liquidated by the pawn shop through a pawnbroker or secondhand dealer through sales to customers.]

An internet loan provider: It is a company which provides personal loans for any purpose only via the internet. That loan provider is not necessarily a bank.]

SHOW CARD for Q75

- a bank
- an employer
- a pay day lender, a pawn shop or an internet loan provider**
- family, relatives or friends
- another private lender

[FOR TRANSLATOR: Please replace the following amount for your country. These values should represent about 4 times an average monthly wage in your country.]

Czech Republic: 100,000 korun

Hungary: 1,000,000 forint

Poland: 15,000 złoty

Bulgaria: 4,000 leva

Romania: 10,000 lei

Croatia: 30,000 kuna

Serbia: 250,000 dinar

Bosnia and Herzegovina: 5,000 mark

FYR Macedonia: 130,000 denar

Albania: 180,000 lek

37) [ASK ALL] Now suppose the opposite situation: Suppose your friend has taken out a consumer loan from a bank to finance his/her new car and you acted as a guarantor for this consumer loan. Then your friend loses his/her job and therefore is no longer able to repay the loan. Please tell me which of the following statements correctly describes your legal obligation as a guarantor [in YOUR COUNTRY]:

[INTERVIEWER: READ OUT ALL STATEMENTS AND USE SHOW CARD.
ONLY ONE ANSWER POSSIBLE.]

- | | |
|---|-------|
| As a guarantor, I am obliged to immediately inform the bank about any financial difficulties my friend may run into, but I have no financial obligations. | 1 |
| As a guarantor, I am obliged to financially support my friend but I do not have any financial obligations toward the bank where he/she took out the loan | 2 |
| As a guarantor, I am obliged to repay the outstanding amount of the loan excluding interest to the bank. | 3 |
| As a guarantor, I am obliged to repay the outstanding amount of the loan including interest to the bank. | 4 |
| None of the statements is correct. | 5 |
| Don't know | 88888 |
| No answer | 99999 |

87) Sometimes family members or friends indeed need financial assistance and may ask you for help. Did you ever help a family member or a friend in one of the following ways?

- a. Granting a loan (informally)
- b. Being a co-borrower on a bank loan
- c. Being a co-borrower on a non-bank loan
- d. Acting as a guarantor for a bank loan
- e. Acting as a guarantor for a non-bank loan
- f. Pledging assets as collateral for a bank loan
- g. Pledging assets as collateral for a non-bank loan

[For each item: Yes=1 No=2 Do not know=88888 No answer=99999]

88) And over the past 12 months, did a family member or a friend ask for your help and you helped in one of the following ways?

- a. Granting a loan (informally)
- b. Being a co-borrower on a bank loan
- c. Being a co-borrower on a non-bank loan
- d. Acting as a guarantor for a bank loan
- e. Acting as a guarantor for a non-bank loan
- f. Pledging assets as collateral for a bank loan
- g. Pledging assets as collateral for a non-bank loan

[For each item: Yes=1 No=2 Do not know=88888 No answer=99999]

66) MOVED BACK

22f) I would like to ask you a question about how much trust you have in certain institutions. For each of the following institutions, please tell me if you tend to trust it or tend not to trust it. 1 means "I trust completely", 2 means "I somewhat trust", 3 means "I neither trust nor distrust", 4 means "I somewhat distrust" and 5 means "I do not trust at all".

[Coding: 1 to 5; Don't know 88888, No answer 99999; Furthermore, only for the last two items 8 and 9: I am not aware this institution exists in my country 77777.]

1. Government/cabinet of ministers
2. Police
3. Domestically Owned Banks
4. Foreign Owned Banks
5. The European Union
6. [NAME OF CENTRAL BANK]
7. to 9. DELETED

[For TRANSLATOR: Please insert the name of the central bank in your country.]

24a) [Ask only in **Albania, Bosnia, Macedonia and Serbia**] I would like to ask you some questions about the European Union.

1. When, in which year, do you think [YOUR COUNTRY] **will** join the European Union?
2. And in your personal opinion, when, in which year, do you think [YOUR COUNTRY] **should** join the European Union?

Categories for each item:

Calendar year ##### Never 77777 Don't know 88888 No answer 99999

24b) [ASK ALL] I would like to ask you some questions about the euro.

1. When, in which year, do you think the euro **will** be introduced in [YOUR COUNTRY]?
2. And in your personal opinion, when, in which year, do you think the euro **should** be introduced in [YOUR COUNTRY]?

Categories for each item:

Calendar year ##### Never 77777 Don't know 88888 No answer 99999

[FOR INTERVIEWER only in **Albania, Bosnia, Macedonia and Serbia**: We do not mean joining the European Union but introducing the euro.]

FOR INTERVIEWER only in **Bulgaria and Bosnia**: We mean when the national currency will be entirely replaced by the euro.]

Ask Q35 and Q36 only in RS and MA, DELETED in all other countries

35) Suppose you could choose the currency in which you receive the following payments. Would you prefer to receive [LOCAL CURRENCY], euro, U.S. dollar or another foreign currency?

- a. Salary
- b. Payment from a car sale
- c. Payment from a real estate rental agreement
- d. Payment from a real estate sale

[LOCAL CURRENCY]	1
Euro	2
U.S. dollar	3
Other foreign currency	4
Don't know	88888
No answer	99999

36) And in which currencies do you usually make the following payments?

- a. Daily shopping
- b. Furniture, household appliances
- c. Bills for home repair services (e.g. plumber)
- d. Car purchase
- e. House or apartment rent
- f. House or apartment purchase

[LOCAL CURRENCY]	1
Euro	2
U.S. dollar	3
Other foreign currency	4
I do not make such payments	5
Don't know	88888
No answer	99999

26) DELETED

30) Next, we would like to ask some general questions concerning **saving and borrowing**. Suppose you had 100 [LOCAL CURRENCY] in a savings account and the interest rate was 2% per year. Disregarding any bank fees, how much do you think you would have in the account after 5 years if you left the money to grow: more than 102, exactly 102, less than 102 [LOCAL CURRENCY]?

More than 102 [LOCAL CURRENCY]	1
Exactly 102 [LOCAL CURRENCY]	2
Less than 102 [LOCAL CURRENCY]	3
Don't know	88888
No answer	99999

31) Suppose that the interest rate on your savings account was 4% per year and inflation was 5% per year. Again disregarding any bank fees – after 1 year, would you be able to buy more than, exactly the same as, or less than today with the money in this account?

More	1
Exactly the same	2
Less	3
Don't know	88888
No answer	99999

32) Suppose that you have taken a loan in EURO. Then the exchange rate of the [LOCAL CURRENCY] depreciates against the EURO. How does this change the amount of local currency you need to make your loan installments?

Increases	1
Stays exactly the same	2
Decreases	3
Don't know	88888
No answer	99999

34) When an investor spreads his money among different assets, does the risk of losing money

Increase	1
Decrease	2
Stay the same	3
Don't Know	88888
No Answer	99999

66) In managing your financial investments, would you say you have a preference for investments that offer: [Items on a **SHOW CARD**]

VERY HIGH returns, but with A HIGH risk of losing part of the capital	1
A GOOD return, but also a FAIR degree of protection for the investment capital	2
A FAIR return, with a GOOD degree of protection for the invested capital	3
LOW returns, WITH NO RISK of losing the invested capital	4
Don't Know	88888
No Answer	99999

90) We will now move on to another topic, namely to some questions about your attitudes toward debt and spending of the government and public institutions.

Governments and public institutions may incur debt, just like individuals. The outstanding total debt of governments and public institutions is generally referred to as "public debt".

Let me read out some statements reflecting the different views people tend to have about public debt and its effects. Please indicate your own judgment on a scale from 1 (strongly agree) to 6 (strongly disagree).

Strongly agree	1
Agree	2
Somewhat agree	3
Somewhat disagree	4
Disagree	5
Strongly disagree	6
Don't know	88888
No answer	99999

[FOR INTERVIEWER: **USE SHOWCARD**]

- a) Higher public debt levels diminish the chances of future generations.
- b) Higher public debt levels make it possible to conduct necessary investments today (e.g. into public infrastructure like schools and streets). ~~instead of waiting until the state has collected a sufficient amount of tax revenues.~~
- c) Higher public debt levels imply that I will have to pay more taxes in the future.
- d) Higher public debt levels imply that I will receive lower state pensions and/or lower welfare benefits in the future.

91) It is common to express public debt as a percentage of gross domestic product (GDP), in other words, as a percentage of what is produced or earned in a country per year. Currently, how high is this percentage in [YOUR COUNTRY]?

Public debt is smaller than 20% of GDP	1
Public debt is between 20% and 40% of GDP	2
Public debt is between 40% and 60% of GDP	3
Public debt is between 60% and 80% of GDP	4
Public debt is between 80% and 100% of GDP	5
Public debt is larger than 100% of GDP	6

Don't know	88888
No answer	99999

[FOR INTERVIEWER: If public debt amounts to 33%, this means that the value of public debt reaches one third of what is produced or earned in a country per year. If public debt is larger than 100% of GDP, then public debt exceeds the value of what is produced or earned in a country per year.]

92) I am going to read out some statements about the development of public debt and would like to know whether you agree or disagree. Please indicate your judgment on a scale from 1 (strongly agree) to 6 (strongly disagree).

Strongly agree	1
Agree	2
Somewhat agree	3
Somewhat disagree	4
Disagree	5
Strongly disagree	6
Don't know	88888
No answer	99999

- a) Public debt has increased strongly in [YOUR COUNTRY] over the past 10 years (i.e. since the outbreak of the global financial crisis in 2008/2009).
- b) The development of public debt in [YOUR COUNTRY] over the past 10 years is worrisome.
- c) Public debt will increase strongly in [YOUR COUNTRY] over the next 10 years.
- d) The expected future development of public debt is worrisome in [YOUR COUNTRY].

93) From today's point of view, how important are public welfare benefits for your individual budget (or for the budget you share with your partner)? This would include unemployment compensation, public pension, benefits for families and children, etc.

Very important	1
Rather important	2
Not so important	3
Not important at all	4
Household does not receive welfare benefits	5
Don't know	88888
No answer	99999

94) Consider the following areas where the state spends money. How satisfied are you with the delivery of public services in these areas [IN YOUR COUNTRY]?

Very satisfied	1
Satisfied	2
Dissatisfied	3
Very dissatisfied	4
Not relevant for me	5
Don't know	88888
No answer	99999

[FOR INTERVIEWER: USE SHOWCARD]

- a) Social security (e.g. unemployment compensation, public pension, benefits for families and children)
- b) Public infrastructure (e.g. road and town construction, railway network, public transport)
- c) Education (e.g. public kindergartens, schools or universities)
- d) Health (e.g. public hospitals)
- e) Defence and public safety (e.g. police, justice system)
- f) Economic development (e.g. support for small- and medium-sized companies, investment allowances, financial support for disadvantaged regions)

95) And in which of these areas, from your point of view, should the level of state spending be increased, maintained or lowered over the next 10 years? The level of public spending should be:

Increased	1
Maintained	2
Lowered	3
Don't know	88888
No answer	99999

[FOR INTERVIEWER: USE SHOWCARD]

- a) Social security (e.g. unemployment compensation, public pension, benefits for families and children)
- b) Public infrastructure (e.g. road and town construction, railway network, public transport)
- c) Education (e.g. public kindergartens, schools or universities)
- d) Health (e.g. public hospitals)
- e) Defence and public safety (e.g. police, justice system)
- f) Economic development (e.g. promotion of small- and medium-sized companies, investment allowances, financial support for disadvantaged regions)

[FOR INTERVIEWER: The respondent should answer the question without reference to how this additional spending will be financed.]

96) [ONLY ASK IF RESPONDENT ANSWERED "increased 1" AT LEAST ONCE FOR Q95]
From your point of view, how should the state mainly finance this extra spending?

By raising taxes	1
By redistributing spending categories	2
By increasing public debt	3
Don't know	88888
No answer	99999

97) Please think about the last 10 years: Could you let me know which of the following events have applied to you for the period from 2008 to 2018?

- a) I worked in the public sector and earned a wage

Yes	1	No	2	Don't know	88888	No answer	99999
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[IF YES, ASK:] How many months/years?
 Years: ## OR: Months ##
 Don't know 88888 No answer 99999
- b) I received unemployment benefits

Yes	1	No	2	Don't know	88888	No answer	99999
-----	---	----	---	------------	-------	-----------	-------

[IF YES, ASK:] How many months/years?
 Years: ## OR: Months ##
 Don't know 88888 No answer 99999
- c) I had to accept wage cuts or delayed wage payments

Yes	1	No	2	Don't know	88888	No answer	99999
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[IF YES, ASK:] How many months/years?
 Years: ## OR: Months ##
 Don't know 88888 No answer 99999
- d) I had to cut back on basic consumption

Yes	1	No	2	Don't know	88888	No answer	99999
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[IF YES, ASK:] How many months/years?
 Years: ## OR: Months ##
 Don't know 88888 No answer 99999

[FOR INTERVIEWER: Add up the number of years for which the respondent indicated that the statement was true, ignoring gaps in between. Furthermore, please code months and years

separately. If the answer is more than one year plus a fraction, e.g. 2.5 years, then enter 2 years and 6 months. If the answer is 2 years, enter 2 years rather than 24 months. If the answer is 6 months, then enter 6 months rather 0.5 years.]

98) I will now read several pairs of opposing statements concerning political preferences. Please tell me: How strongly would you agree with the left statement, with the right statement, or with both.

Strongly agree with the statement on the left-hand side	1
Rather agree with the statement on the left-hand side	2
No preference/both somewhat true	3
Rather agree with the statement on the right-hand side	4
Strongly agree with the statement on the right-hand side	5
Don't know	88888
No answer	99999

a) Most politicians in [MY COUNTRY] are concerned about the country's long-term well-being.

vs.

Most politicians in [MY COUNTRY] are concerned about the next elections.

b) Most politicians in [MY COUNTRY] act in line with the general public's interest.

vs.

Most politicians in [MY COUNTRY] serve the interests of particular groups.

c) The state manages tax revenues conscientiously.

vs.

The state is wasting taxpayer money.

d) The state should reduce income differences between those with higher incomes and those with lower incomes, e.g. via taxation or public benefits.

vs.

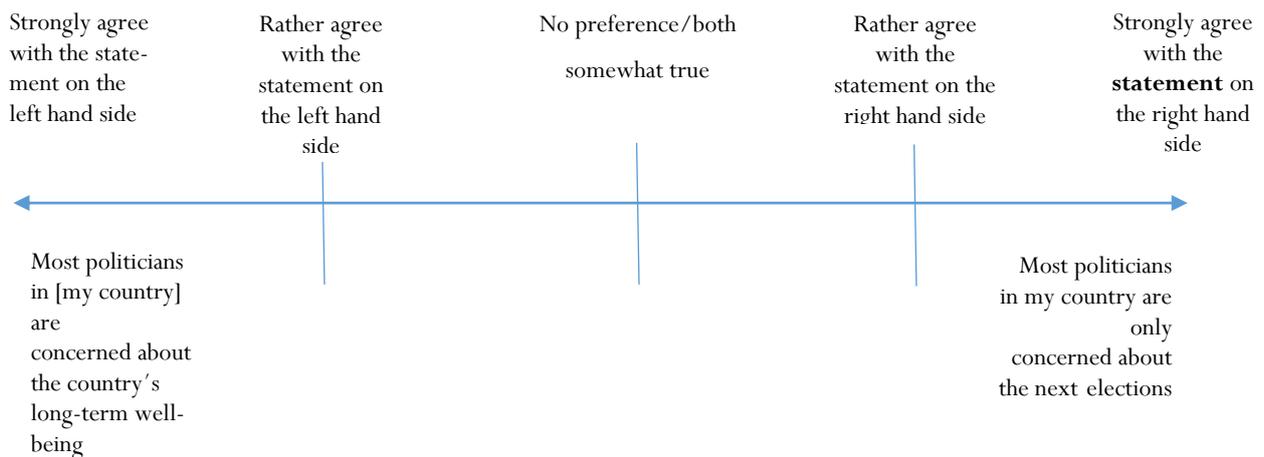
The state should not reduce income differences.

e) 'Common' people and those who have a lot of power in [MY COUNTRY] understand each other and cooperate.

vs.

'Common' people and those who have a lot of power cannot reach a mutual understanding and fail to cooperate in [MY COUNTRY].

Please program Q98 like this:



99) Who should be responsible for the following tasks?

Primarily the state	1
Primarily the private sector	2
Shared responsibility between the state and the private sector	3
It does not matter as long as the task is delivered in satisfactory quality	4
Don't know	88888
No answer	99999

- a) supplying people with work
- b) organizing waste disposal
- c) building roads
- d) providing education
- e) providing medical services

84 and 85) DELETED

86) [INTRODUCTION FOR Non-EU COUNTRIES]:

At this point I will ask you a question about your political opinion. I would like to reassure you that all of your answers are confidential and the collected responses will be anonymized. The data will be used for scientific purposes only.

[INTRODUCTION FOR EU COUNTRIES]:

At this point I will ask you a question about your political opinion that can be considered sensitive according to the European General Data Protection Regulation (GDPR). I would like to mention that you have the possibility to refuse the following question. In any case I would like to reassure you that all of your answers are confidential and the collected responses will be anonymized; and that the data will be used for scientific purposes only.

Suppose [PARLIAMENTARY] elections were to be held during the coming week in [YOUR COUNTRY]. Which party would you most likely give your vote to?

[FOR INTERVIEWER: USE SHOWCARD]

Party 1	1
Party 2	2
...	...
Party N	N
Other party	55555
I would not vote	77777
Don't know	88888
No answer	99999

[FOR TRANSLATOR: Please, translate only the introductory paragraph that applies to your country. Furthermore, please insert the information on the type of election from the box below.]

[FOR MACEDONIA ONLY: complement category "Other party" by: "Other party, please specify _____" (string variable)]

Information box for Q86: List of political parties by country for SHOW CARDS

Albania

Elections to Kuvendi i Shqipërisë

Show card Q86:

1. Partia Socialiste e Shqipërisë, PSSH
2. Partia Demokratike, PD
3. Lëvizja Socialiste për Integrim, LSI
4. Partia për Drejtësi, Integrim dhe Unitet, PDIU
5. Partia Social Demokratike e Shqipërisë, PSD
6. Partia Republikane (PR)
7. Partia Bashkim për të Drejtat e Njeriut (PBDNJ)
8. Partia Kristian Demokratike (PKD)

Note: Partia Libra (2017 Code 5): does not exist any longer

Poland

Elections to Sejm

Show card Q86:

1. Prawo i Sprawiedliwość (wraz z Solidarną Polską i Polską Razem), PiS
2. Platforma Obywatelska RP, PO
3. Kukiz'15
4. Nowoczesna Ryszarda Petru
5. Sojusz Lewicy Demokratycznej, SLD
6. Polskie Stronnictwo Ludowe, PSL
7. Wolność (KORWiN)
8. Partia Razem
9. Partia Roberta Biedronia (preliminary party name as of 28.09.2018)

Bosnia and Herzegovina

Elections to Predstavnički dom/ Zastupnički Dom/ Представнички Дом

Show card Q86 (2017):

1. Stranka demokratske akcije, SDA
2. Savez nezavisnih socijaldemokrata/ Савез независних социјалдемократа, SNSD
3. Srpska Demokratska Stranka/ Српска демократска Странка, SDS
4. Demokratska fronta/ Демократски фронт, DF
5. Savez za bolju budućnost BiH, SBB
6. Hrvatska demokratska zajednica Bosne i Hercegovine, HDZ BiH
7. Socijaldemokratska Partija Bosne i Hercegovine/ Социјалдемократска партија Босне и Херцеговине, SDP BiH
8. Narodni Demokratski Pokret / Народни демократски покрет, NDP
9. Hrvatska demokratska zajednica 1990, HDZ 1990
10. Bosanskohercegovačka patriotska stranka, BPS
11. Demokratski Narodni Savez / Демократски народни савез, DNS
12. Stranka demokratske aktivnosti, A-SDA

Show card Q86 FEDERACIJA BIH in 2018

1. A-SDA ZA EVROPSKU BOSNU I HERCEGOVINU – ZAJEDNO
2. BOSS - BOSANSKA STRANKA-MIRNES AJANOVIĆ
3. BPS-SEFER HALILOVIĆ
4. DF-GS,ŽELJKO KOMŠIĆ:BIH POBJEĐUJE!
5. DNS-DEMOKRATSKI NARODNI SAVEZ

6. HDZ BIH,HSS,HKDU BIH,HSP-HNS,HSP DR AS BIH,HDU BIH
7. HRVATSKA STRANKA BOSNE I HERCEGOVINE
8. HRVATSKO ZAJEDNIŠTVO HDZ 1990-HSP BIH
9. LABURISTIČKA STRANKA BOSNE I HERCEGOVINE LABURISTI BIH
10. LDS ZA BOLJITAK
11. LIJEVO KRILO
12. NAROD I PRAVDA
13. NAŠA STRANKA
14. NEZAVISNA BOSANSKOHERCEGOVAČKA LISTA
15. NEZAVISNI BLOK
16. POKRET DEMOKRATSKE AKCIJE PDA
17. SAVEZ NEZAVISNIH SOCIJALDEMOKRATA – SNSD
18. SAVEZ ZA NOVU POLITIKU
19. SBB-FAHRUDIN RADONČIĆ
20. SDA - STRANKA DEMOKRATSKE AKCIJE
21. SDP - SOCIJALDEMOKRATSKA PARTIJA BOSNE I HERCEGOVINE
22. STRANKA PENZIONERA/UMIROVLJENIKA BIH
23. STRANKA ZA BOSNU I HERCEGOVINU

Show card Q86 REPUBLIKA SRPSKA in 2018

1. A-SDA ZA EVROPSKU BOSNU I HERCEGOVINU – ZAJEDNO
5. DNS-DEMOKRATSKI NARODNI SAVEZ
6. HDZ BIH,HSS,HKDU BIH,HSP-HNS,HSP DR AS BIH,HDU BIH
11. LIJEVO KRILO
2. PDP-MLADEN IVANIĆ
3. PRVA SRPSKA DEMOKRATSKA STRANKA PRVA SDS
17. SAVEZ NEZAVISNIH SOCIJALDEMOKRATA - SNSD
18. SAVEZ ZA NOVU POLITIKU
19. SBB-FAHRUDIN RADONČIĆ
20. SDA - STRANKA DEMOKRATSKE AKCIJE
21. SDP - SOCIJALDEMOKRATSKA PARTIJA BOSNE I HERCEGOVINE
4. SDS-LISTA (SDS-NDP-NS-SRS)
5. SOCIJALISTIČKA PARTIJA
6. SRPSKA NAPREDNA STRANKA

Macedonia

Elections to Собрание на Република Македонија (Sobranie)

Show card Q86:

1. Внатрешна македонска револуционерна организација – Демократска партија за македонско национално единство, ВМРО-ДПМНЕ
2. Социјалдемократски сојуз на Македонија–СДСМ
3. Демократска унија за интеграција, ДУИ/ Bashkimi Demokratik për Integrim, BDI
4. Движење Беса/ Lëvizja Besa
5. Алијанса за Албанците, AA/ Aleanca për Shqiptarët, AA
6. Демократска партија на Албанците, ДПА/ Partia Demokratike Shqiptare, DPA

Croatia

Elections to Hrvatski zabor

Show card Q86:

1. Hrvatska demokratska zajednica (HDZ)
2. Socijaldemokratska partija Hrvatske (SDP)
3. Most nezavisnih lista (most)
4. Hrvatska narodna stranka - liberalni demokrati (HNS)
5. Hrvatska seljačka stranka (HSS)
6. Građansko-liberalni savez (GLAS)

7. Živi zid (ŽZ)
8. Istarski demokratski sabor (IDS)
9. Hrvatski demokratski savez Slavonije i Baranje (HDSSB)
10. Promijenimo Hrvatsku (PH)
11. Milan Bandić 365 – Stranka rada i solidarnosti
12. Pametno
13. Hrvatska stranka umirovljenika (HSU)

Bulgaria

Elections to Народно събрание (Narodno sabranie)

Show card Q84=Q86:

1. Граждани за европейско развитие на България, ГЕРБ
2. Българска социалистическа партия, БСП
3. Обединени Патриоти (ВМРО, „Атака“ и НФСБ)
4. Движение за права и свободи, ДПС
5. Воля (до 2016 г. наречена „Днес“, а преди това „Либерален алианс“)
6. Реформаторски блок
7. Да, България!
8. Демократи за отговорност, свобода и толерантност, ДОСТ
9. Демократи за силна България, ДСБ
10. Алтернатива за българско възраждане, АБВ
11. ВМРО
12. „Зелените“
13. Движение 21
14. Партия "Атака"
15. ~~Възраждане~~

➔ *Note, ordering of parties have been changed in 2018, codes might have been changed as well*

Romania

Elections to Camera Deputaților

Show card Q86:

1. Partidul Social Democrat, PSD
2. Partidul Național Liberal, PNL
3. Uniunea Salvați România, USR
4. Uniunea Democrată Maghiară din România, UDMR
5. Alianța Liberalilor și Democraților, ALDE
6. Partidul Mișcarea Populară, PMP
7. Partidul România Unită, PRU
8. Partidul România Mare, PRM
9. Partidul Ecologist Român, PER
10. Partidul PRO Romania

Serbia

Parliamentary election to Народна скупштина/Narodna skupština

Show card Q86:

1. Српска напредна странка, СНС / Srpska napredna stranka, SNS
2. Социјалдемократска партија Србије, СДП / Socijaldemokratska partija Srbije, SDP
3. Партија уједињених пензионера Србије, ПУПС/ Partija ujedinjenih penzionera Srbije, PUPS
4. Нова Србија, НС/ Nova Srbija NS
5. Покрет социјалиста, ПС/ Pokret socijalista, PS
6. Српски покрет обнове, СПО/Srpski pokret obnove, SPO
7. Српска народна партија, СНП /Srpska narodna partija, SNP
8. Покрет снага Србије, ПСС/ Pokret Snaga Srbije, PSS

9. Социјалистичка партија Србије, СПС / Socijalistička partija Srbije, SPS
10. Јединствена Србија/ Jedinstvena Srbija
11. Зелени Србије/ Zeleni Srbije, ZS
12. Српска радикална странка, СРС / Srpska radikalna stranka, SRS
13. Доста је било, ДЈБ / Dosta je bilo, DJB
14. Демократска странка, ДС / Demokratska stranka, DS
15. Нова странка / Nova stranka
16. Заједно за Србију, ЗЗС/Zajedno za Srbiju, ZZS
17. Српски покрет Двери, Двери / Srpski pokret Dveri, Dveri
18. Демократска странка Србије, ДСС / Demokratska stranka Srbije, DSS
19. Либерално демократска партија, ЛДП/Liberalno demokratska partija, LDP
20. Лига социјалдемократа Војводине, ЛСВ/Liga socijaldemokrata Vojvodine, LSV
21. Социјалдемократска странка, СДС/ Socijaldemokratska stranka, SDS
22. Покрет слободних грађана, ПСР / Pokret slobodnih građana, PSG

Czech Republic

Elections to Poslanecká sněmovna Parlamentu České republiky

Show card Q86:

1. Česká strana sociálně demokratická, ČSSD
2. ANO 2011, ANO
3. Komunistická strana Čech a Moravy, KSČM
4. TOP 09
5. Občanská demokratická strana, ODS
6. Úsvit - Národní koalice, Úsvit-NK
7. Křesťanská a demokratická unie – Československá strana lidová, KDU–ČSL
8. Starostové a nezávislí, STAN
9. Svoboda a přímá demokracie, SPD
10. Česká pirátská strana, Piráti
11. Strana zelených, Zelení
12. Strana svobodných občanů, Svobodní

Hungary

Elections to Országgyűlés

Show card Q86:

1. Fidesz-KDNP (Fidesz-KDNP party alliance): Fidesz -Magyar Polgári Szövetség, Fidesz & Kereszténydemokrata Néppárt, KDNP
2. Magyar Szocialista Párt (MSZP)
3. Momentum
4. Demokratikus Koalíció, (DK)
5. Párbeszéd Magyarországért (Párbeszéd)
6. Magyar Liberális Párt, (Liberálisok, MLP)
7. Jobbik Magyarországért Mozgalom, Jobbik
8. Lehet Más a Politika, LMP

Socio-demographic Questions

N1) Gender	1	male
	2	female

N2) Age	_____ (exact age)
No answer	99999

N3) Marital Status	5	married / with partner living in the same household
	6	married / with partner living somewhere else
	2	single
	3	separated/ divorced
	4	widow(er)
No answer	99999	

N4) How many people live permanently in this household?	
Size of household including respondent _____ people	
No answer	99999
<i>(Please consider also people who are temporarily absent e.g. students or persons in military service.)</i>	

N7a) How many children live permanently in this household?	
_____ children (up to and including 18 years of age)	
No answer	99999
<i>(Please consider also children who are temporarily absent e.g. students.)</i>	

N7b) And how many of these children are between	
0 to 6 years old	_____ children
7 to 12 years old	_____ children
13 to 15 years old	_____ children
16 to 18 years old	_____ children
Don't know	88888
No answer	99999

N7c) Does a close member of your family live or work abroad?	
1	yes
2	no
Don't know	88888
No answer	99999

[INTRODUCTION FOR EU COUNTRIES ONLY]:

At this point I will ask you two questions about your religion and your state of health. Again these questions can be considered sensitive according to the European General Data Protection Regulation (GDPR). I would like to mention that you have the possibility to refuse the following two questions. In any case I would like to reassure you that all of your answers are confidential and the collected responses will be anonymized.

N8) Religion	1	Atheist / Agnostic
	2	Muslim
	3	Orthodox Christian
	4	Catholic Christian
	5	Other Christian, including Protestant
	6	Other (for example Jew, Buddhist, etc.)
	99999	No Answer

N27)

All in all, how would you describe your current state of health? Would you say it is...

Very good	1
Good	2
Fair	3
Poor	4
Don't know	88888
No answer	99999

N28) Taking all things together, would you say you are...

Very happy	1
Quite happy	2
Not very happy	3
Not at all happy	4
Don't know	88888
No answer	99999

N9) Education

1	Primary
2	Lower Secondary
3	(Upper) Secondary
4	Post-Secondary Non-Tertiary Education
5	First Stage of Tertiary Education
6	Second Stage of Tertiary Education
No answer	99999

For a Definition of categories, see:

http://www.unesco.org/education/information/nfsunesco/doc/iscled_1997.htm

N10) Current Employment

1	employee
10	employer (company up to 3 employees)
11	employer (company more than 3 employees)
3	own account worker
4	contributing family worker
5	retired
6	student / pupil
7	maternity leave
8	not working, seeking a job
9	not working for salary, not seeking a job
No answer	99999

For a definition of categories, see:

<http://laborsta.ilo.org/applv8/data/icsee.html>

Employer is a person who operates his or her own economic enterprise, or engages independently in a profession or trade, and hires one or more employees. Some countries may wish to distinguish among employers according to the number of persons they employ.

Own account worker is a person who operates his or her own economic enterprise, or engages independently in a profession or trade, and hires no employees.

Contributing family workers are those workers who hold a "self-employment" job (cf. paragraph 7) in a market-oriented establishment operated by a related person living in the same household, who cannot be regarded as a partner, because their degree of commitment to the operation of the establishment, in terms of working time or other factors to be determined by national circumstances, is not at a level comparable to that of the head of the establishment. (Where it is customary for young persons, in particular, to work without pay in an economic enterprise operated by a related person who does not live in the same household, the requirement of "living in the same household" may be eliminated.)

N11a) [If N10=1, 10, 11, 3 or 4 i.e. employee, employer, own account worker or contributing family worker:]

Thinking of this job/business, how many hours per week do you **usually** work - please exclude meal breaks and overtime?

_____ hours per week

88888 Don't know

99999 No answer

[FOR INTERVIEWER: If the work pattern is not based on a week or if hours worked per week vary, then ask for an average of the last 4 weeks.]

N11b) [If N10=1 i.e. employee]

Which of the following best describes your employment contract in your main job.

It is...

- 1 a permanent job (contract of unlimited duration)
- 2 a fixed term or temporary job (work contract of limited duration)
- 3 a work without a contract
- 4 other working arrangement

88888 Don't know

99999 No answer

[FOR INTERVIEWER: If the respondent has a contract which finishes automatically at the end of a probationary period, and requires a new contract if the person continues to be employed by the same employer, this should be coded as a temporary job (code 2).]

N12a and N12b replaced by N12c and N12d

N12c) [Ask if N10=1, 10, 11, 3 or 4] What is your current profession / occupation?

- | | |
|---|-------|
| Manager | 1 |
| <i>(e.g. executive manager, production/marketing/information/personnel/logistics manager, director of a hotel, hospital or college, mayor, senior government officials)</i> | |
| Professional with an academic degree | 2 |
| <i>(e.g. lawyer, doctor, chief accountant, architect, teacher, scientist, IT professional)</i> | |
| Technician and associate professional with no academic degree | 3 |
| <i>(e.g. master, supervisor, technician, sales agent, IT support, accountant)</i> | |
| Clerical support worker | 4 |
| <i>(e.g. office staff, teller, secretary)</i> | |
| Service and sales worker | 5 |
| <i>(e.g. cook, waiter, hairdresser, personal care worker, salesperson, police officer)</i> | |
| Skilled agricultural, forestry and fishery worker | 6 |
| Craft and related trades worker | 7 |
| <i>(e.g. trade worker, electrician, handicraft, skilled worker)</i> | |
| Plant and machine operator, assembler | 8 |
| <i>(e.g. bus/truck/train driver, assembler, engine driver, miner)</i> | |
| Elementary occupation | 9 |
| <i>(e.g. cleaner, unskilled worker, unskilled farm worker, street vendor)</i> | |
| Armed forces occupation | 10 |
| <i>(e.g. professional soldier)</i> | |
| Don't know | 88888 |
| No Answer | 99999 |

FOR TRANSLATORS: For a definition of categories, see: International Standard Classification of Occupations 2008 (ISCO-08) of the International Labour Organization.

https://en.wikipedia.org/wiki/International_Standard_Classification_of_Occupations

N12d) [Ask if N10=5, 6, 7, 8, 9, 99999]

Please tell me which of the following best describes your previous profession / occupation?

Manager (e.g. executive manager, production/marketing/information/personnel/logistics manager, director of a hotel, hospital or college, mayor, senior government officials)	1
Professional with an academic degree (e.g. lawyer, doctor, chief accountant, architect, teacher, scientist, IT professional)	2
Technician and associate professional with no academic degree (e.g. master, supervisor, technician, sales agent, IT support, accountant)	3
Clerical support worker (e.g. office staff, teller, secretary)	4
Service and sales worker (e.g. cook, waiter, hairdresser, personal care worker, salesperson, police officer)	5
Skilled agricultural, forestry and fishery worker	6
Craft and related trades worker (e.g. trade worker, electrician, handicraft, skilled worker)	7
Plant and machine operator, assembler (e.g. bus/truck/train driver, assembler, engine driver, miner)	8
Elementary occupation (e.g. cleaner, unskilled worker, unskilled farm worker, street vendor)	9
Armed forces occupation (e.g. professional soldier)	10
No previous profession	77777
Don't know	88888
No Answer	99999

FOR TRANSLATORS: For a definition of categories, see: *International Standard Classification of Occupations 2008 (ISCO-08) of the International Labour Organization.*

https://en.wikipedia.org/wiki/International_Standard_Classification_of_Occupations

N25) [ASK ALL] Do you intend to move abroad within the next 12 months?

Yes	1
No	2
Don't know	88888
No answer	99999

N13) Do you or anyone in your household own any of the following?

a. A car	1 yes	2 no	88888	DK	99999	NA
b. The house or apartment you live in (your main residence)	1 yes	2 no	88888	DK	99999	NA
Please distinguish whether the main residence is owned by your household or whether it belongs to a public institution, a local authority or a housing cooperative.						
b1. Secondary residence	1 yes	2 no	88888	DK	99999	NA
c. other real estate	1 yes	2 no	88888	DK	99999	NA
d. A mobile phone	1 yes	2 no	88888	DK	99999	NA
e. A computer	1 yes	2 no	88888	DK	99999	NA
f. Access to internet at home	1 yes	2 no	88888	DK	99999	NA
g: Land, other than the land belonging to your main residence	1 yes	2 no	88888	DK	99999	NA

[FOR INTERVIEWER: The main residence is the place where the respondent (and his/her household) lives for most of the year. Ad item b: If the main residence belongs to a public institution, a local authority or a housing cooperative, then the correct answer is NO.]

N13y) [IF N13b=2] The main residence of your household is rented...		
at market prices (free market)	1	
at subsidized prices (from a public institution or local authority)	2	
from a housing cooperative	3	
My household does not pay a rent for the main residence	4	
Don't know		88888
No answer		99999

N6) [ASK ALL] Who is in charge of managing household finances?		
1	I am	
2	I am together with my partner	
3	somebody else is	
Don't know		88888
No answer		99999

N5) Are you the person whose income contributes most to the total income of your household?		
1	yes	
2	no	
Don't know		88888
No answer		99999

N21) Do you personally or your partner receive income in euro?		
No	1	
Yes regularly	2	
Yes infrequently	3	
Don't know		88888
No answer		99999

N22) Do you personally or your partner receive money from abroad? E.g. from family members living or working abroad, pension payments, etc.?		
No	1	
Yes regularly	2	
Yes infrequently	3	
Don't know		88888
No answer		99999

N4a) How many members of your household have a regular income?		
Number of household members with regular income including respondent		_____ people
Don't know		88888
No answer		99999
<i>(Please consider also people who are temporarily absent e.g. students or persons in military service.)</i>		

N13z) [IF N13b1=1 OR N13c=1 OR N13g=1]: You mentioned that your household owns a house or apartment, or other land or other real estate. Over the last 12 months: Did your household receive income from rent and lease?		
Yes	1	
No	2	
Don't know		88888
No answer		99999

N14a) What is the total monthly income of your household after taxes? If you don't know exactly an approximate answer would also be helpful.

_____ [CURRENCY of your COUNTRY]
 Don't know -88888 (negative number)
 No answer -99999 (negative number)

N14b) [IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER: IF N14a=88888 or 99999]

I am now showing you a card with different amounts. Could you choose the range that best fits the amount of your monthly household's income after taxes?

[Ask in at least 20 categories which should be defined so that at most 10% of respondents are in each category. Please adjust the categories according to our proposal and include the category "no income".]

Don't know 88888
 No answer 99999

N17) DELETED

N20) Did your household experience an unexpected significant reduction of its income over the past 12 months?

Yes	1
No	2
Don't know	88888
No answer	99999

N26) Thinking about the last 12 months, would you say that the expenses of your household were...

higher than your household income	1
roughly equal to your household income	2
smaller than your household income	3
Don't know	88888
No answer	99999

[FOR INTERVIEWER: By expenses we mean regular monthly expenses, such as for housing (including instalment payments), heating, electricity, food, petrol, leasing instalments, insurance policies, leisure, mobile phone charges, cloths, etc. Respondents should exclude expenses for purchases of assets like a new car, an (expensive) watch or jewelry, or savings and investments in funds, stocks, bonds, life insurance, real estate or investments in their business or professional activities. But regular loan instalment payments to finance those assets should be included.]

N24) Think of all members in your household that have loans. How much money does your household have to spend per month to service all these loans including interest and principal payments? If you do not know the exact amount, an approximate answer would also be helpful.

[FOR INTERVIEWER:

- Loans should include mortgage- and non-mortgage loans (e.g. housing loans, consumptions loans, loans to finance a car or a business activity, etc.) but should exclude regular credit card payments for monthly purchases (e.g. instalment payments).
- The costs for insurance policies, taxes and other fees should be excluded from the amount.
- If Q20=2, 3, 4, 5 or 6, then answer has to be greater than zero]

_____ [CURRENCY of your COUNTRY] per month
 My household does not have a loan 77777
 Don't know 88888
 No answer 99999

Questions to be completed by the survey institute

A7) Primary Sampling Unit:

The final dataset should contain 3 PSU Variables (psu_exact, psu_city and psu_zip), which are identical numerically but differ in the label. The numerical categories should be country-specific, i.e. XXYYYY (X=country-ID, Y=PSU)

A7a) psu_exact where the label is the exact address / name of the primary sampling unit
(e.g. street name, city, region, country)

A7b) psu_city where the label is the name of the village / city
(In case there is more than one town / village of this name in your country, add the region in the label of the PSU. Furthermore, for capital cities or major cities consisting of several boroughs: please report the name of the city and not of the borough.)

A7c) psu_zip where the label is the postal code of the town / village

(Please note that PSU data are released as a harmonized variable only)

A8) Region _____

Please deliver two variables:

Variable A8_nuts2 for the regions at NUTS 2 level.

Variable A8_nuts3 for the regions at NUTS 3 level. If not available use other official regions.

A9) Size of Village / City _____ (please round to the nearest 500)

Please check whether the size of the city is the same for all individuals residing in the same city. Furthermore, for capital cities or major cities consisting of several boroughs: the overall number of inhabitants shall be reported, not the number of inhabitants at the borough-level.