## OeNB Euro Survey Questionnaire 2013 Fall

This document contains all questions asked to respondents in the survey wave of fall 2013 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.

## OeNB Euro Survey Questionnaire 2013 Fall

The next set of questions is about foreign currency holdings. These questions were commissioned by a European institution and are being asked in a total of ten countries. Your answers help researchers to understand the reasons why people hold foreign currency - so this makes your input very important. We can assure you that your answers will be treated confidentially.
[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. Currently, the economic situation of [MY COUNTRY] is very good
2. Over the next five years, the economic situation of [MY COUNTRY] will improve
3. Over the next year, prices will strongly increase in [MY COUNTRY]
4. Currently, the [LOCAL CURRENCY] is a very stable and trustworthy currency
5. Over the next five years, the [LOCAL CURRENCY] will be very stable and trustworthy
6. I remember periods of high inflation during which the value of the [LOCAL CURRENCY] dropped sharply
7. Currently, depositing money at banks is very safe in [MY COUNTRY]
8. I remember periods during which access to savings deposits was restricted in [MY COUNTRY]
9. I prefer to hold cash rather than a savings account
10. The euro is a very stable and trustworthy currency
11. Over the next five years, the euro will be very stable and trustworthy

10b1. The USD is a very stable and trustworthy currency.
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. In [MY COUNTRY] it is very common to make certain payments in euro
14. In [MY COUNTRY] it is expensive to convert [LOCAL CURRENCY] into euro
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
18. Over the last 12 months, the financial situation of my household has got better
19. Over the next 12 months, I expect the financial situation of my household to get better
21. In [MY COUNTRY], it is very common that people pay cash to avoid taxes
3) By comparison with the past 12 months, how do you expect that prices in [YOUR COUNTRY] will develop in the next 12 months?
They will...

| increase more rapidly | 1 |
| :--- | :--- |
| increase at the same rate | 2 |
| increase at a lower rate | 3 |
| stay about the same | 4 |
| fall | 5 |
| don't know | 88888 |
| no answer | 99999 |

3b) How predictable do you think is the development of prices over the next 12 months?
The development of prices over the next 12 months is ...

| very predictable | 1 |
| :--- | :--- |
| quite predictable | 2 |
| quite unpredictable | 3 |
| very unpredictable | 4 |
| don't know | 88888 |
| no answer | 99999 |

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 |
| :--- | :--- |
| Will stay the same | 2 |
| The local currency will gain value | 3 |
| Don't know | 88888 |
| No answer | 99999 |

4a) And over the next 12 months: How do you think will the exchange rate of the [LOCAL CURRENCY] against the euro develop?

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

4b) How predictable do you think is the exchange rate of the [LOCAL CURRENCY] vis-à-vis the euro over the next 12 months?

The exchange rate development over the next 12 months is ...

| very predictable | 1 |
| :--- | :--- |
| quite predictable | 2 |
| quite unpredictable | 3 |
| very unpredictable | 4 |
| 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.
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## [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 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.]
[MULTIPLE ANSWERS POSSIBLE]

| 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 |
| British Pound | yes 1 | no 2 | Don't know 88888 No answer 99999 |

(ONLY FOR POLAND)
If no foreign cash at present to [Q11]

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6) [IF THE RESPONDENT HOLDS EITHER EURO CASH AND/OR US DOLLAR CASH, Q5_1=1,
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
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## 6a) DELETED

## 6aa) DELETED

## 6ac) [IF THE RESPONDENT HOLDS EITHER EURO CASH AND/OR US DOLLAR CASH, Q5_1=1, Q5_2=1] <br> If you think about the overall amount of your cash holdings (banknotes and coins) that you hold personally or together with your partner, would you be able to say whether more than $90 \%$, less than $90 \%$ but more than $50 \%$, about $50 \%$ or less than $50 \%$ of your cash holdings are denominated in foreign currency?

| more than $90 \%$ | 1 |
| :--- | ---: |
| less than $90 \%$ but more than 50\% | 2 |
| about $50 \%$ | 3 |
| less than $50 \%$ |  |
|  |  |
| Don't know | 8 |
| No answer | 99999 |

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

You said that you hold euro banknotes or coins. I will now read out some general 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 |

I hold euro cash ...

1. as a general reserve or as a means of precaution
2. to make payments in [MY COUNTRY]
3. to make payments abroad, for holidays

## 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.

| 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 |  |  |
| don't know <br> no <br> nonswer |  |  |

11) [ASK ALL] Next, we would like to ask a few questions about savings deposits and banks. 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 |

2. Savings deposits in foreign currency are better to safeguard the value of my money than savings deposits in [LOCAL CURRENCY].

## 3. DELETED

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.

11b) [ASK ALL] 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:
Hungary: $\quad 400,000$ forint
Poland: $\quad 6,000$ złoty
Bulgaria $\quad 1,000 \mathrm{lev}$
Romania $\quad 3,500$ lei
Croatia $\quad 15,000$ kuna
Serbia 40,000 dinar
Bosnia and Herzegovina 2,500 mark
FYR Macedonia 60,000 denar
Albania 60,000 lek
[FOR TRANSLATOR: With the formulation "suppose you had ..." we mean the subjunctive, i.e. the hypothetical situation, and not the past tense.]
12) Do you have a current account or savings deposits? Please refer only to those accounts you hold personally or together with your partner.

## [FOR INTERVIEWER:

- A teenager should only report whether he/she personally has savings deposits, not whether parents or siblings have savings deposits.
- For partners/spouses it may not be possible to identify individual savings deposits. In this case, the respondent should report savings deposits held jointly with a partner. However, any saving deposits of children should be excluded
- Any other household members, e.g. an uncle, should report whether he/she personally has savings deposits.]
a) A current account (giro account)
yes 1 no 2 Don't know 88888 No answer 99999
b) Savings deposits (e.g. savings book, bank deposit, term deposit, postal bank deposit, etc.)
yes 1 no 2 Don't know 88888 No answer 99999
c_1) (ONLY FOR ROMANIA)
A wage card/debit card
yes 1 no 2 Don't know 88888 No answer 99999
c_2) (FOR ALL OTHER COUNTRIES EXCEPT ROMANIA)
a debit card
yes 1 no 2 Don't know 88888 No answer 99999
[FOR TRANSLATOR: If wage cards are used in your country then formulate the question as: "A wage card/debit card". Only if this does not apply, use: "A debit card"]
[IF Q12b=1, PROCEED WITH 13, OTHERWISE SKIP TO 19dd]

13) [IF q12b=1] You said that you hold savings deposits, either personally or together with your partner. Are these savings deposits denominated in foreign currency?

| Yes | 1 |  |
| :--- | :--- | :--- |
| No | 2 | [Q19ac] |
| Don't know | 88888 | [Q19ac] |
| No answer | 99999 | [Q19ac] |

14b) DELETED

## 14c) DELETED

14d) [IF 12b=1]lf you think about the overall amount of saving deposits that you hold personally or together with your partner, would you be able to say whether more than $90 \%$, less than $90 \%$ but more than $50 \%$, about $50 \%$ or less than $50 \%$ of your money in savings deposits is denominated in foreign currency?

| more than $90 \%$ |  |
| :--- | ---: |
| less than $90 \%$ but more than $50 \%$ | 2 |
| about $50 \%$ |  |
| less than $50 \%$ | 3 |
|  |  |
| Don't know | 4 |
| No answer | 88888 |

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

| 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 |
| $($ ONLY FOR POLAND) |  |  |  |  |

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19aa) DELETED
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19ab) DELETED
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19ac) [if $12 \mathrm{~b}=1$ ] Now, if you think about the overall sum of your cash holdings and the amount of saving deposits that you hold personally or together with your partner - would you be able to say whether you hold more than $90 \%$, less than $90 \%$ but more than $50 \%$, about $50 \%$ or less than $50 \%$ as savings deposits?

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more than 90% 1
less than 90% but more than 50% 2
about 50% 3
less than 50% 4
Don't know 88888
No answer 99999
```

19dd) [ASK ALL] 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 | [Q19d] |
| :--- | :--- | :--- |
| No | 2 | [Q19e] |
| Don't Know | 88888 | [Q19e] |
| No Answer | 99999 | [Q19e] |

19d) [If Q19dd=1] Please take a look at this card that lists various savings instruments - could you please select the ones you are currently using and rank them according to the amounts you have saved on the respective instrument.

## SHOW CARD

Cash 1

Savings deposits / savings accounts (in foreign or in [LOCAL CURRENCY]) 2 Life insurance 3
Mutual funds 4
Stocks 5
Pension funds (voluntary contributions) 6
Bonds 7
Other (e.g. gold) 8
Current Account / transaction account / wage card 9
[TRANSLATOR: same wording as for Q12a and Q12c]
Answers reflect ranking of saving instruments which are used by respondents

| Do not know | 88888 |
| :--- | :--- |
| No answer | 99999 |

Interviewer and coding/data punching instructions:
For example: A respondent has 3 savings instruments. Cash, deposits and bonds. She has most of her money on the bank account, followed by bonds and then cash.

The show card has the following appearance.
Cash 1
Savings deposits/ savings accounts (in foreign or in [LOCAL CURRENCY]) 2
Life insurance 3
Mutual funds 4
Stocks 5
Pension funds (voluntary contribution) 6
Bonds 7
Other (e.g. gold) 8
Current account/transaction account/wage card 9

Accordingly, the respondent answers 2,7 and 1. The coding should be 19d_1=2, 19d_2=7 and 19d_3=1.
If the respondent does not want to answer then 19d_1 should be 99999.

## 19da) DELETED

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19da2) DELETED
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19e) [ASK ALL] Next, we would like to ask a few questions about loans. Please tell me whether you agree or disagree on a scale from 1 (strongly agree) to 6 (strongly disagree) with the following statements.

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

4) Taking everything into account: Loans in euro are more attractive than [LOCAL CURRENCY] loans.
5) I know someone who has gotten burned on a foreign currency loan because repayments became much higher than expected.

19ea) [ASK ALL] Generally speaking, would you have the possibility to borrow a significant amount of money..

1) ...from a bank
2) ...from friends or family

| Yes, almost certainly | 1 |
| :--- | :--- |
| Yes, probably | 2 |
| Probably not | 3 |
| Almost certainly not | 4 |
| Don't know | 88888 |
| No Answer | 99999 |

19eb) [ASK ALL] In general, which of the following best describes your current debt position?
I have too much debt right now and I have or may have difficulty paying it off. 1
I have no debt or the right amount of debt right now and I face no problems with it. 2
I have too little debt right now. I wish I could get more.
Don't know
3
Don't know
No answer

## 19f) [ASK ALL] Since the year 2000, have you or any other member of your household ever contacted

 a bank with a view of obtaining a loan?| No | 1 | [Q20] |
| :--- | :--- | :--- |
| Yes | 2 | [Q19fa] |

19fa) [lf q19f=2] What was the purpose of the loan (loans) for which you contacted your bank? [MULTIPLE ANSWERS POSSIBLE]

| to finance a house or apartment | yes 1 no 2 |
| :---: | :---: |
| for consumption goods (furniture, travelling, household appliances, etc.) | yes 1 no 2 |
| to finance a car | yes 1 no 2 |
| for education | yes 1 no 2 |
| for other purposes | yes 1 no 2 |
| Don't know | 88888 |
| No answer | 99999 |

19g) [IF Q19f=2] Was this before 2009?

| Before 2009 | 1 [Q19h] |
| :--- | ---: |
| In 2009 or later | 2 [Q19h] |
| Before and after 2009 | 3 [Q19h] |
| Don't know | 88888 [Q19h] |
| No answer | 99999 |
|  |  |

19h) [IF Q19f=2, 88888, 99999] Since the year 2000, has a bank ever discouraged you from applying for a loan or ever refused a loan?

| No | 1 [Q20] |
| :--- | :--- |
| Yes | $2[$ [if Q19g=3, then Q19i, if Q19g is not 3, then Q20] |
| Don't know | $88888[$ Q20] |
| No answer | $99999[$ Q20] |

19i) [ASK ONLY IF BOTH TRUE: Q19g=3 and Q19h=2] In which year did the bank discourage you from applying for a loan or refused a loan? If more than one year, please name all years.

Year: \#\#\#\#
Year: \#\#\#\#
Year: \#\#\#\#
Don't know 88888
No answer
99999
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 however should be excluded.
- Any other household members, e.g. an uncle, should report their personal loans.]

| No  <br> Yes...  <br> my loans are solely denominated in foreign currency 1 | [Q22] |
| :--- | :--- | :--- |
| [Q20b] |  |

[Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency] my loans are predominantly denominated in foreign currencies 3 [Q20b] [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 [Q20b] [Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency] my loans are predominantly denominated in local currency 5 [Q20b] my loans are solely denominated in local currency

6 [Q20b]
Don't know 88888 [Q22]
No answer 99999 [Q22]

## 20b) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6]

What is the purpose of your loan or your loans? To finance a house or apartment, for consumption goods (furniture, travelling, household appliances, etc.), for a car or for other purposes.
[MULTIPLE ANSWERS POSSIBLE]

| to finance a house or apartment | yes | 1 |
| :--- | :--- | :--- |
| no | 2 |  |
| for consumption goods (furniture, travelling, household appliances, etc.) | yes | 1 |
| no | 2 |  |
| to finance a car | yes | 1 |
| no | 2 |  |
| for education | yes | 1 |
| no | 2 |  |
| for other purposes | yes | 1 |
| Don't know | 2 |  |
| No answer | 88888 |  |

20d1) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6]
I would like to ask you some questions about your loans. If you have more than one loan, please refer to the largest, most important loan.

In which year did you take out your loan?
Year \#\#\#\#
Don't know 88888
No answer 99999

20d1a) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6]
Was the amount you requested granted in full or only granted in part?

| Granted in full | 1 |
| :--- | :--- |
| Granted in part | 2 |
| Don't know | 88888 |
| No answer | 99999 |

20d2) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6]
When you first asked for this loan at your bank, did you have a preference regarding the currency denomination of your loan?

Yes, I had a preference for a loan in
[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
No, I did not have a preference. 5
Not applicable, I do not have my loan from a bank. 77777 [Q20d6]
Don't know 88888
No answer 99999

## 20d3) [ONLY IF RESPONDENT HAS A LOAN; 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

20d4) Did the bank provide you with an offer to take out the loan in any other currency than the one you got the loan in?
[MULTIPLE ANSWERS]
Yes, the bank offered a loan in
$\left.\begin{array}{llll}\text { 1. [LOCAL CURRENCY] } & \text { yes } 1 \text { no } 2 \text { [Q20d6 } \\ \text { 2. Euro } & \text { yes } & \text { no } & 2[Q 20 d 6 \\ \text { 3. Swiss franc } & \text { yes } & 1 & \text { no } \\ 2 \text { [Q20d6 }\end{array}\right]$
3. Swiss franc yes 1 no 2 [Q20d6]
4. other currency yes 1 no 2 [Q20d6]
[FOR TRANSLATORS: for Croatia, Serbia, Macedonia and Bosnia-Herzegovina use these categories]

1. [LOCAL CURRENCY] yes 1 no 2 [Q20d6]
2. Euro or indexed to euro yes 1 no 2 [Q20d6]
3. Swiss franc or indexed to Swiss franc yes 1 no 2 [Q20d6]
4. Other yes 1 no 2 [Q20d6]
5. No, the bank just offered the loan in one currency yes 1 no 2 [Q20d5]

| Don't know | 88888 |
| :--- | :--- |
| No answer | 99999 |

## 20d5) [lf 20d4_5=1]

You said that the bank only offered the loan in one currency. Did you ask for only one currency or did
the bank have a reason for not providing more choices? [MULTIPLE ANSWERS]
[MULTIPLE ANSWERS]
[FOR INTERVIEWER: Read out all answers and then record (multiple) answers]

| 1. I asked for only one currency | yes | 1 | no | 2 |
| :--- | :--- | :--- | :--- | :--- |
| 2. I did not fulfill the bank's criteria for a loan offer in another currency | yes | 1 | no | 2 |
| 3. I would not have received the required amount in another currency | yes | 1 | no | 2 |
| 4. For other reasons, the bank only made an offer in one currency | yes | 1 | no | 2 |


| Don't know | 88888 |
| :--- | :--- |
| No answer | 99999 |

20d6) When you took out this loan, what was the overall term of the loan?
[FOR TRANSLATORS: with term of the loan we mean duration, maturity]
[FOR INTERVIEWER: Please only code months and years if term is more than one year plus a fraction e.g. 2.5 years. 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) What type of interest rate do you have?

| Fixed interest rate | 1 |
| :--- | :--- |
| Initial fixed interest rate | 2 |
| Variable interest rate | 3 |
| Other | 4 |
|  |  |
| Don't know | 88888 |
| No answer | 99999 |

Q20d8) [ASK IF Q20d2=1, 2, 3, 4, 5, 88888, 99999; IF Q20d2=77777 skip to 20b1]: Since you took out this loan, has the bank taken any steps to alleviate or exacerbate the initial conditions of your loan contract?
[FOR INTERVIEWER: We do not mean changes in installments which are caused by changes to the exchange rate or interest rate.]

| Yes, the bank has alleviated the initial loan conditions. | 1 | [Q20d9] |
| :--- | :--- | :--- |
| Yes, the bank has exacerbated the initial loan conditions. | 2 | [Q20d9] |
| No, the initially agreed loan conditions have not been changed | 3 | [Q20b1] |
| Don't know | 88888 | [Q20b1] |
| No answer | 99999 | [Q20b1] |

Q20d9) [If Q20d8=1 or Q20d8=2]: In which year(s) were the loan conditions changed? If more than one change occurred, please name all years.

Year: \#\#\#\#
Year: \#\#\#\#
Year: \#\#\#\#

Don't know 88888 [Q20d10]
No answer 99999 [Q20d10]
[For example, for two changes, coding should be: q20d9_1=2001, q20d9_2=2009, q20d9_3=missing]

## Q20d10) [If Q20d8=1 or Q20d8=2]: Which loan conditions have been changed? <br> [MULTIPLE ANSWERS POSSIBLE]

| 1. The term of the loan has been extended or shortened. | yes 1 | no | 2 |
| :--- | :--- | :--- | :--- |
| 2. The loan has been converted to a different currency - in total or in part | yes 1 | no | 2 |
| 3. The interest rate has been changed | yes 1 | no | 2 |
| 4. Some installments have been deferred | yes 1 | no | 2 |
| 5. Other | yes | no 2 |  |
| Don't know | 88888 |  |  |
| No answer | 99999 |  |  |

## 20b1) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6]

Do you find it more difficult to pay back your loan as a result of the economic and financial crisis?

| Yes | 1 | [Q20b2] |
| :--- | :--- | :--- |
| No | 2 | [Q20b3] |
| (Not applicable, because) I took out my loan after the crisis broke out in 2008 | 3 [Q20b3] |  |
| Don't know | 88888 | [Q20b3] |
| No answer | 99999 | [Q20b3] |



20b3) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6] Has your household been in arrears on loan repayments once or more during the last 12 months on account of financial difficulties?
[INTERVIEWER: "once" refers to one repayment installment]

| Yes, once | 1 [Q20b4] |
| :--- | :--- |
| Yes, twice or more | 2 [Q20b4] |
| No | 3 [Q22] |
| Don't know | 88888 [Q22] |
| No answer | 99999 [Q22] |

20b4) [ONLY IF HOUSEHOLD HAS BEEN IN ARREARS, Q20b3=1, 2]
And currently: Are you late with your loan payments and if yes, is your payment more or less than 3 months late?

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

22) [ASK ALL] Do you plan to take out a loan within the next 12 months and if so, in what currency? [MULTIPLE ANSWERS POSSIBLE]
No
Yes
...in [LOCAL CURRENCY] 2
...in euro 3
...in Swiss franc 4
...in other foreign currency 5
Don't know 88888

No answer 99999

22aa) [ONLY IF RESPONDENT PLANS A LOAN; Q22 = 2, 3, 4, 5] 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 or for other purposes?
[MULTIPLE ANSWERS POSSIBLE]
I intend to finance..

| 1. a house or an apartment | yes 1 no 2 |
| :--- | :--- |
| 2. consumption goods (furniture, travelling, household appliances, etc.) | yes 1 no 2 |
| 3. a car | yes 1 no 2 |
| 4. education | yes 1 no 2 |
| 5. It is for other purposes | yes 1 no 2 |
| Don't know | 88888 |
| No answer | 99999 |

## THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

$22 \times 1$ ) [If respondent has a current account, debit card or wage card: $q 12 a=1, q 12 c \_1=1$ or q12c_2=1] You said you have a bank account, at which bank do you have this account? (If bank accounts at several banks: which one do you consider as your main bank?)
[For Interviewer: SHOW CARD Use the same card for questions $22 \times 1,22 \times 2,22 \times 3$ ]

```
Bank
Don't Know
No Answer
```

\#\#\#\#\# [Q22x1b]
88888 [Q22x2]

```
THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS
22x1b) [If respondent has a current account, debit card or wage card: q12a=1, q12c_1=1 or
q12c_2=1]
Since when have you had this account at this bank?
    Year ####
    Don't know 88888
    No answer 99999
```

    THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS
    22x2) [If respondent has a savings deposit: $q 12 b=1$ ]
You said you have a savings deposit, at which bank do you have this deposit?
(If savings deposits at several banks: at which bank have you deposited most of your money?)
[For Interviewer: SHOW CARD Use the same card for questions $22 \times 1,22 \times 2,22 \times 3$ ]

| Bank | \#\#\#\#\# |
| :--- | ---: |
| Don't Know | 88888 |
| No Answer | 99999 |

## THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

22x3) [If respondent has a loan: $q 20=2,3,4,5,6]$
You said you have a loan, from which bank did you take out this loan?
If you have more than one loan, please refer to the largest, most important loan.
[For Interviewer: SHOW CARD Use the same card for questions $22 \times 1,22 \times 2,22 \times 3$ ]
[INTERVIEWER: "Please, think about the same loan you talked about before."]

| Bank | \#\#\#\#\# |
| :--- | :--- |
| I do not have the loan from a bank | 77777 |
| Don't Know | 88888 |
| No Answer | 99999 |

[^0]
## CARD for Q22x1-3

| Albania: |  |
| :---: | :---: |
| Alfa Bank | 10001 |
| BKT | 10002 |
| Banka Societe Generale Albania | 10003 |
| Credins Bank | 10004 |
| Credit Agricole | 10012 |
| Emporiki Bank | 10005 |
| Intesa Sanpaolo Bank | 10006 |
| NBG | 10007 |
| Procredit Bank | 10008 |
| Raiffeisen Bank Albania | 10009 |
| Banka e Tiranes | 10010 |
| Union Bank | 10011 |
| Other | 666666 |
| Bosnia and Herzegovina: |  |
| BBI Banka | 20001 |
| Bobar Banka | 20002 |
| BOR Banka | 20003 |
| Hypo Alpe-Adria-Banka | 20004 |
| Intesa SanPaolo Banka | 20005 |
| Investiciono-Komercijalna Banka Zenica | 20006 |
| Komercijalna banka Banja Luka | 20007 |
| Komercijalno-Investiciona Banka Velika Kladusa | 20008 |
| Moja Banka | 20019 |
| NLB | 20009 |
| Nova Banka Banja Luka | 20010 |
| Privredna Banka Sarajevo | 20011 |
| Raiffeisen Banka | 20012 |
| Sberbank | 20020 (=20018) |
| Sparkasse Banka | 20013 |
| Turkish Ziraat Banka | 20014 |
| UniCredit Banka | 20015 |
| Union Banka Sarajevo | 20016 |
| Vakufska Banka | 20017 |
| Volksbank | 20018 |
| Other | 666666 |
| Macedonia: |  |
| Alfa Banka | 30001 |
| Eurostandard Banka | 30002 |
| Halk Banka | 30003 |
| Sparrkase Banka | 30004 |
| Kapital Banka | 30005 |
| Komercijalna Banka | 30006 |
| Makedonska Banka za podrska na razvoj | 30007 |
| NLB Tutunska Banka | 30008 |
| Ohridska Banka | 30009 |
| Postenska Banka | 30010 |
| ProCredit Banka | 30011 |
| Centralna Kooperativna Banka | 30012 |
| Stopanska Banka AD Bitola | 30013 |
| Stopnaska Banka AD Skopje | 30014 |
| TTK Banka | 30015 |
| UNI Banka | 30016 |
| Ziraat Banka | 30017 |
| Unicredit Banka | 30018 |
| Other | 666666 |
| Bulgaria: |  |
| Алианц Банк | 40001 |
| Алфа Банк | 40002 |
| Банка Пиреус | 40003 |
| Българо-американска Кредитна Банка | 40004 |
| ДСК | 40005 |
| Емпорики Банк | 40006 |
| Корпоративна Търговска Банка | 40007 |
| Credit Agricole | 40022 (=40006) |
| MKB 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 |
| TВI Банк | 40017 |
| Тексим Банк | 40018 |
| Токуда Банк | 40019 |
| УниКредит Булбанк | 40020 |
| Централна Кооперативна Банка | 40021 |
| Other | 666666 |
| Croatia: |  |
| Banco Popolare | 50001 |
| Banka Brod | 50002 |
| Banka Kovanica | 50003 |
| Centar banka | 50004 |
| Credo banka | 50005 |
| Croatia Banka | 50006 |
| Erste banka | 50007 |
| Hrvatska poštanska banka | 50008 |
| Hypo Alpe-Adria-Banka | 50009 |
| Imex banka | 50010 |
| Istarska Kreditna banka | 50011 |
| Jadranska banka | 50012 |
| Karlovačka banka | 50013 |
| Kentbank | 50033 |
| Kreditna banka | 50014 |
| Međimurska banka | 50015 |
| OTP banka | 50016 |
| Partner banka | 50017 |
| Podravska banka | 50018 |
| Primorska banka | 50019 |
| Privredna banka | 50020 |
| Prva stambena štedionica | 50021 |
| Raiffeisen banka | 50022 |
| Samoborska banka | 50023 |
| Sberbank | 50034 (=50030) |
| Slatinska banka | 50024 |
| Slavonska banka | 50025 |
| Societe Generale | 50026 |
| Splitsko-dalmatinska banka | 50027 |
| VABA | 50028 |
| Veneto banka | 50029 |
| Volksbank | 50030 |
| 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 Spótdzielczości (BPS) | 60005 |
| Banki Spółdzielcze | 60006 |
| BGŻ | 60007 |
| BNP Paribas (formerly Fortis Bank) | 60008 |
| BOS Bank | 60009 |
| BPH | 60010 |
| BRE Bank (mBank, MultiBank) | 60011 |
| BZ WBK | 60012 (=60019) |
| Citi Handlowy | 60013 |
| Credit Agricole (formerly Lukas Bank) | 60014 |
| EuroBank | 60015 |
| Getin Noble Bank | 60016 |
| ING Bank Ślą̧ki | 60017 |
| Invest-Bank | 60018 |
| Kredyt Bank | 60019 |
| Nordea Bank | 60020 |
| PKO BP | 60021 |
| Polbank | 60022 (=60023) |
| Raiffeisen Bank | 60023 |
| Santander Bank | 60024 |
| Spółdzielcza Grupa Bankowa | 60025 |
| Other | 666666 |

Romania:

| Alpha Bank | 70001 |
| :---: | :---: |
| ATE Bank | 70002 |
| Banca Comerciala Carpatica | 70003 |
| Banca Comerciala FEROVIARA | 70004 |
| Banca Comerciala Romana (BCR) | 70005 |
| Banca CR Firenze | 70006 (=70018) |
| Banca Millennium | 70007 |
| Banca Romaneasca. | 70008 |
| Bancpost | 70009 |
| Bank Leumi | 70010 |
| BCR Banca Pentru Locuinte | 70011 |
| BRD-Groupe Societe Generale | 70012 |
| CEC Bank | 70013 |
| Citibank | 70014 |
| Credit Agricole | 70030 |
| Credit Europe Bank | 70015 |
| Emporiki Bank | 70016 |
| Garanti Bank | 70017 |
| Intesa Sanpaolo | 70018 |
| Libra Internet Bank | 70019 |
| Marfin Bank | 70020 |
| Nextebank SA | 70021 |
| OTP Bank | 70022 |
| Piraeus Bank | 70023 |
| Raiffeisen | 70024 |
| RBS Bank | 70025 |
| Romanian International Bank | 70026 |
| Banca Transilvania | 70027 |
| UniCredit | 70028 |
| Volksbank | 70029 |
| Other | 666666 |
| Serbia: |  |
| Agrobanka | 80001 |
| AIK banka | 80002 |
| Alpha Bank | 80003 |
| Banca Intesa | 80004 |
| Čačanska banka | 80005 |
| Credit Agricole Srbija | 80006 |
| Credy banka | 80007 |
| Dunav banka | 80032 |
| Erste banka | 80008 |
| Eurobank EFG | 80009 |
| Findomestic banka | 80010 |
| Hypo Alpe-Adria-Bank | 80011 |
| Jubmes banka | 80012 |
| Jugobanka jugbanka | 80033 |
| KBC banka | 80013 |
| KBM banka | 80034 |
| Komercijalna banka | 80014 |
| Marfin banka | 80015 |
| Moskovska banka | 80016 |
| NLB banka | 80017 |
| Opportunity Banka | 80018 |
| OTP banka | 80019 |
| Piraeus Bank ad Beograd | 80020 |
| Banka Poštanska Štedionica | 80021 |
| Privredna banka Beograd | 80023 |
| Raiffeisen bank | 80024 |
| Razvojna banka Vojvodine | 80025 |
| Sberbank | 80035 |
| Societe Generale banka | 80026 |
| Srpska Banka ad | 80027 |
| UniCredit banka | 80028 |
| Univerzal banka | 80029 |
| Vojvođanska banka - NBG | 80030 |
| Volksbank | 80031 |
| 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 |
| Ge Money bank | 90012 |
| Hypotecni banka | 90013 |
| ING Bank | 90014 |
| Komercni banka | 90015 |
| Modra pyramida stavebni sporitelna | 90016 |
| Raiffeisen stavebni sporitelna | 90017 |
| Raiffeisenbank | 90018 |
| Stavebni sporitelna České sporitelny (Burinka) | 90019 |
| UniCredit bank | 90020 |
| Volksbank | 90021 |
| Wustenrot stavebni sporitelna | 90022 |
| 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 |

22f) [ASK ALL] 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]

1. Government/cabinet of ministers
2. Police
3. Domestically Owned Banks
4. Foreign Owned Banks
5. The European Union
6. [NAME OF CENTRAL BANK]
[For translators: Please insert the name of the central bank in your country.]

23_1) [ASK ALL] 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 |

23a) [ASK ALL] 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 |

## 23c) [ASK ALL] As you know, an economic crisis is affecting the whole world including our country.

How much, if at all, has this crisis affected your household since 2008?
A great deal
A fair amount
Just a little
Not at all
Don't know
No answer

1 [Q23d]
2 [Q23d]
3 [Q23d]
4 [Q30]
88888 [Q30]
99999 [Q30]

23d) [IF 23c=1, 2 OR 3] Since the outbreak of the economic crisis in 2008, has your household had to take any of the following measures as a result of a decline in income or other economic difficulty? Please name all that apply.

Yes, my household had to

27) If you think back in time to periods of economic turbulences that happened prior to 2008, e.g. very high inflation, banking crisis or restricted access to savings deposits. At that time, did you personally incur a financial loss due to such events?

| No, I had no savings then | 1 |
| :--- | :--- |
| No, I did not incur a financial loss | 2 |
| Yes | 3 |
| don't know | 88888 |
| no answer | 99999 |

## 28) DELETED

30) Finally, we would like to ask 4 general questions concerning household finances.

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

## Socio-demographic Questions

| N1) Gender | 1 | male |
| :--- | :--- | :--- |
| 2 | female |  |


| N2) Age |  | (exact age) |
| :--- | ---: | ---: |
|  | Don't know | 88888 |
|  | No answer | 99999 |


| N3) Marital Status | 1 | married / with partner |
| :---: | :--- | :--- |
|  | 2 | single |
|  | 3 | separated/ divorced |
|  | 4 | widow(er) |
| Don't know |  | 88888 |
| No answer |  | 99999 |

N4) How many people live permanently in this household?
Size of household including respondent $\qquad$ people
Don't know 88888
No answer
99999
(Please consider also people who are temporarily absent e.g. students or persons in military service.)
N5) Are you the person whose income contributes most to the total income of your household?

| 1 | yes |
| :--- | :--- |
| 2 | no |

$\begin{array}{ll}\text { Don't know } & 88888 \\ \text { No answer } & 99999\end{array}$

N6) 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
N7a) How many children live permanently in this household? children (up to and including 18 years of age)
Don't know 88888
No answer
99999
(Please consider also children who are temporarily absent e.g. students.)
N7b) And how of many of these children are between

| 0 to 6 years old |  |
| :--- | :--- |
| 7 to 12 years old |  |
| 13 to 15 years old |  |
| 16 to 18 years old | children <br>  |
|  | children |
| children |  |
| children |  |
| 88888 |  |
| 99999 |  |


| 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.) |
|  | 88888 | Don't Know |
|  | 99999 | No Answer |


| N9) Education | 1 | Primary |
| :--- | :--- | :--- |
|  | 2 | Lower Secondary |
|  | 3 | (Upper) Secondary |
|  | 4 | Post-Secondary Non-Tertiary Education |
|  | 5 | First Stage of Tertiary Education |
|  | $6 \quad$ Second Stage of Tertiary Education |  |
|  | Don't know | 88888 |
|  | No answer |  |

For a Definition of categories, see:
http://www.unesco.org/education/information/nfsunesco/doc/isced 1997.htm

| N10) Current Employment | 1 | employee |
| :--- | :--- | :--- |
|  | 2 | employer |
|  | 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 |
|  | Don't know | 88888 |
|  | No answer |  |

For a definition of categories, see:
http://laborsta.ilo.org/app/v8/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.)

N11) If 10=1-4 i.e. employee, employer, own account worker or contributing family worker: Is your current employment.

| 1 | part time |
| :--- | :--- |
| 2 | full time |
| 88888 | Don't Know |
| 99999 | No Answer |


| N12) Profession - ask all except students or pupils, i.e. ask if N10=1, 2, 3, 4, 5, 7, 8, 9, 88888, 99999.Self-employed... |  |  |
| :---: | :---: | :---: |
|  |  |  |
|  | farmer, gardener, fisherman | 1 |
|  | professional (e.g. lawyer, doctor, | 2 |
|  | owner of a company up to 3 emp | 3 |
|  | owner of a company more than 3 | 4 |
| Employed white collar... |  |  |
|  | professional | 5 |
| (e.g. teacher, lawyer, doctor, accountant, architect) |  |  |
|  | general management, director, m | 6 |
|  | middle management | 7 |
|  | white-collar employees | 8 |
|  | (e.g. office staff, civil servant, police officer, nurse, armed forces) |  |
| Employed blue collar... |  |  |
|  | master, foreman, supervisor | 9 |
|  | skilled worker / specialist worker | 10 |
|  | other workers | 11 |
| Don't Know |  | 88888 |
| No Answer |  | 99999 |

N13) Do you or anyone in your household own any of the following?
[MULTIPLE ANSWERS]
a. A car
b. The house or apartment you live in (your main residence)
b1. Secondary residence
c. other real estate
d. A mobile phone
e. A computer
f. Access to internet at home

Don't know
No answer

1 yes 2 no
1 yes
2 no
1 yes 2 no
1 yes 2 no
1 yes 2 no
1 yes 2 no
1 yes 2 no
88888
99999
[FOR INTERVIEWER: The main residence is the place where the respondent (and his/her household) lives for most of the year.]

N14) Total monthly income of the household after taxes
Ask directly if customary and acceptable in your country, otherwise ask in 20 categories which should be defined so that at most 10\% of respondents are in each category.

| Don't know | 88888 |
| :--- | :--- |
| No answer | 99999 |

Questions to be completed by interviewer

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)
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
(Use NUTS2 Regions. If not available use other official regions.)

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


[^0]:    22x_f) DELETED

