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
- 20. Over the next year, prices will strongly increase in [MY COUNTRY]
- 3. Currently, the [LOCAL CURRENCY] is a very stable and trustworthy currency
- 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]
- 7. I remember periods during which access to savings deposits was restricted in [MY COUNTRY]
- 8. I prefer to hold cash rather than a savings account
- 9. The euro is a very stable and trustworthy currency
- 10. 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
quite predictable
quite unpredictable
very unpredictable
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
Will stay the same
2
The local currency will gain value
Don't know
No answer

4

Beside the euro develop
1

Second the part of the [LOCAL CURRENCY] against the euro develop
1

Second the part of the p

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

Will stay the same

2

The local currency will gain value

3

Don't know

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 predictable1quite predictable2quite unpredictable3very unpredictable4don't know88888no answer99999

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.

[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 BOLAN	ID) ´		

(ONLY FOR POLAND)

If no foreign cash at present to [Q11]

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 vour partner**?

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

6a) DELETED

6aa) DELETED

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

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% 4

Don't know 88888 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 3 Somewhat agree 4 Somewhat disagree 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
- 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**.

Α	Less than EUR 25	1
В	EUR 25 – 49	2
С	EUR 50 – 99	3
D	EUR 100 – 249	4
E	EUR 250 – 499	5
F	EUR 500 – 999	6
G	EUR 1000 – 1999	7
Н	EUR 2000 – 3999	8
1	EUR 4000 or more	9
don't kn	ow	8888
no ansv	ver	99999

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

- 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.
- . 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

IFOR TRANSLATOR: Please replace the following amount for your country. These values should

represent about 2 times an average monthly salary.

45,000 korony Czech Republic: 400,000 forint Hungary: Poland: 6,000 złoty Bulgaria 1,000 lev 3,500 lei Romania Croatia 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]If 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%
about 50%
less than 50%

Don't know 88888 No answer 99999

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 no 2 Don't know 88888 No answer 99999 yes 1 US dollar Don't know 88888 No answer 99999 yes 1 no 2 yes 1 no 2 No answer 99999 Swiss franc Don't know 88888 no 2 Don't know 88888 No answer 99999 Other yes 1 yes 1 no 2 **British Pound** Don't know 88888 No answer 99999 (ONLY FOR POLAND)

19aa) DELETED

19ab) DELETED

19ac) [if 12b=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?

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

19da2) DELETED

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 5 Disagree Strongly disagree 6 Don't know 88888 99999 No answer

- 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
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.

I have no debt or the right amount of debt right now and I face no problems with it.

I have too little debt right now. I wish I could get more.

Don't know

No answer

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]

Don't know
No answer
88888 [Q19h]
99999 [Q19h]

19fa) [If 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 no 2 for consumption goods (furniture, travelling, household appliances, etc.) yes 1 to finance a car yes 1 no 2 yes 1 no 2 for education for other purposes yes 1 no 2 Don't know 88888 No answer 99999

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

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 1 [Q22]

Yes ...

my loans are solely denominated in foreign currency 2 [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.) no 2 yes 1 to finance a car yes 1 no 2 for education yes 1 no 2 for other purposes no 2 yes 1 Don't know 88888 99999 No answer

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]1Euro2Swiss franc3Other4

[FOR TRANSLATORS: for Croatia, Serbia, Macedonia and Bosnia-Herzegovina use these categories]

[LOCAL CURRENCY]1Euro or indexed to euro2Swiss franc or indexed to Swiss franc3Other4

No, I did not have a preference.

Not applicable, I do not have my loan from a bank. 77777 [Q20d6]

Don't know 88888 No answer 99999

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20d3) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6]
In which currency was this loan granted?
       [LOCAL CURRENCY]
                                                                         2
       Euro
       Swiss franc
                                                                         3
       Other
[FOR TRANSLATORS: for Croatia, Serbia, Macedonia and Bosnia-Herzegovina use these categories]
       [LOCAL CURRENCY]
       Euro or indexed to euro
                                                                         2
       Swiss franc or indexed to Swiss franc
                                                                         3
       Other
                                                                         4
       Don't know
                                                                         88888
       No answer
                                                                         99999
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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 1. [LOCAL CURRENCY] yes 1 no 2 [Q20d6] 2. Euro ves 1 no 2 [Q20d6] 3. Swiss franc yes 1 no 2 [Q20d6] 4. other currency yes 1 no 2 [Q20d6] IFOR TRANSLATORS: for Croatia, Serbia, Macedonia and Bosnia-Herzegovina use these categories] 1. ILOCAL CURRENCY ves 1 no 2 [Q20d6] 2. Euro or indexed to euro ves 1 no 2 [Q20d6] 3. Swiss franc or indexed to Swiss franc yes 1 no 2 [Q20d6] yes 1 no 2 [Q20d6] 4. Other 5. No, the bank just offered the loan in one currency yes 1 no 2 [Q20d5] Don't know 88888 99999 No answer

20d5) [If 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 ANSWERSI FOR INTERVIEWER: Read out all answers and then record (multiple) answers 1. I asked for only one currency yes 1 no 2. I did not fulfill the bank's criteria for a loan offer in another currency ves 1 no 3. I would not have received the required amount in another currency ves 1 no 4. For other reasons, the bank only made an offer in one currency ves 1 no 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 24months, 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 [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. [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: ####

Obon't know
No answer

[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? [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 no 2 yes 1 3. The interest rate has been changed ves 1 no 2 4. Some installments have been deferred yes 1 no 2 5. Other ves 1 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

No

[Q20b2]

No

[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

20b2) [ONLY IF Q20b1 = 1] If you do find it more difficult to pay back your loan: What is the reason?

[MULTIPLE ANSWERS POSSIBLE]

1. The earnings of my household have dropped yes 1 no 2
2. The loan installments have gone up (e.g. higher interest rates, less favorable exchange rate)

3. other reasons yes 1 no 2
Don't know 88888
No answer

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 Yes.

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

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]

1

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
2. consumption goods (furniture, travelling, household appliances, etc.)
3. a car
4. education
5. It is for other purposes
4. Don't know
88888
No answer

yes 1 no 2

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

22x1) [If respondent has a current account, debit card or wage card: q12a=1, q12c_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 22x1, 22x2, 22x3]

 Bank
 ##### [Q22x1b]

 Don't Know
 88888 [Q22x2]

 No Answer
 99999 [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: q12b=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 22x1, 22x2, 22x3]

 Bank
 #####

 Don't Know
 88888

 No Answer
 99999

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

22x3) [If respondent has a loan: q20=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 22x1, 22x2, 22x3]

[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

22x_f) DELETED

CARD for Q22x1-3	
Albania:	
Alfa Bank	10001
BKT Banka Societe Generale Albania	10002
Credins Bank	10003 10004
Credit Agricole	10012
Emporiki Bank	10005
Intesa Sanpaolo Bank	10006
NBG	10007
Procredit Bank	10008
Raiffeisen Bank Albania Banka e Tiranes	10009 10010
Union Bank	10010
Other	666666
Bosnia and Herzegovina:	
BBI Banka	20001
Bobar Banka	20002
BOR Banka Hypo Alpe-Adria-Banka	20003 20004
Intesa SanPaolo Banka	20004
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 Sberbank	20012 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 Komercijalna Banka	30005 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 Skopio	30013
Stopnaska Banka AD Skopje TTK Banka	30014 30015
UNI Banka	30016
Ziraat Banka	30017
Unicredit Banka	30018
Other	666666
Pulmaria	
Bulgaria:	40004
Алианц Банк Алфа Банк	40001 40002
Банка Пиреус	40002
Българо-американска Кредитна Банка	40004
ДСК	40005
Емпорики Банк	40006
Корпоративна Търговска Банка	40007
Credit Agricole	40022 (=40006)
МКВ Юнионбанк	40008
Обединена Българска Банка - ОББ Общинска банка	40009 40010
Пощенска банка	40010
Прокредит Банк	40012

Първа Инвестиционна Банка	40013
Райфайзенбанк	40014
Сибанк	40015
Сосиете Женерал Експресбанк	40016
ТВІ Банк Тексим Банк	40017
Тексим банк Токуда Банк	40018 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 Croatia Banka	50005 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 OTP banka	50015 50016
Partner banka	50017
Podravska banka	50018
Primorska banka	50019
Privredna banka	50020
Prva stambena štedionica	50021
Raiffeisen banka	50022
Samoborska banka	50023
Sherbank Sherbanka harden	50034 (=50030)
Slatinska banka Slavonska banka	50024
Societe Generale	50025 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 Špółdzielczości (BPS)	60005
Banki Spółdzielcze	60006
BGŻ	60007
BNP Paribas (formerly Fortis Bank)	60008
BOS Bank	60009
BPH RDF Renk (mPank MultiPank)	60010
BRE Bank (mBank, MultiBank) BZ WBK	60011
Citi Handlowy	60012 (=60019) 60013
Credit Agricole (formerly Lukas Bank)	60014
EuroBank	60015
Getin Noble Bank	60016
ING Bank Śląski	60017
Invest-Bank	60018
Kredyt Bank	60019
Nordea Bank	60020
PKO BP	60021
Polbank Raiffeisen Bank	60022 (=60023) 60023
Santander Bank	60023 60024
Spółdzielcza Grupa Bankowa	60025
Other	666666
Romania:	

A1 1 C 1	70004
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	70012
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
out of	
Serbia:	
Agrobanka	80001
AlK banka	
	80002
Alpha Bank	80003
Banca Intesa	80004
Cačanska 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	
Raiffeisen bank	80023
	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

D	0000
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?

No1Yes regularly2Yes infrequently3Don't know88888No answer99999

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?

No1Yes regularly2Yes infrequently3Don't know88888No answer99999

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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 1 [Q23d]

A fair amount 2 [Q23d]

Just a little 3 [Q23d]

Not at all 4 [Q30]

Don't know 88888 [Q30]

No answer 99999 [Q30]
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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

No answer

Reduce amount spent on everyday expenses	applies	1	does not apply 2
Reduce or postpone larger expenditures	applies	1	does not apply 2
Reduce money set aside for savings	applies	1	does not apply 2
Utilize savings or sell possession	applies	1	does not apply 2
Reduce help to friends or relatives who you helped befo	re	applies	1 does not apply 2
Delay payment of loan installments	applies	1	does not apply 2
Delay payment of rent	applies	1	does not apply 2
Delay payment of other bills	applies	1	does not apply 2
Take out loan from bank	applies	1	does not apply 2
Over-draft bank account	applies	1	does not apply 2
Receive financial help from family or friends	applies	1	does not apply 2
Borrow money from other source	applies	1	does not apply 2
Receive social benefits	applies	1	does not apply 2
Increase work hours or take up additional work	applies	1	does not apply 2
Forced to move	applies	1	does not apply 2
Don't know		88888	

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?

99999

No, I had no savings then1No, I did not incur a financial loss2Yes3don't know88888no answer99999

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
 8888

 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?

Increases1Stays exactly the same2Decreases3Don't know8888No answer99999

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
 8888

 No Answer
 99999

Socio-demographic Questions

N1) Gender		1	male	
		2	female	
[
N2) Age			(exact age)	
Don't know No answer			88888 99999	
INO aliswei			99999	
N3) Marital Status	1	marria	d / with partner	
110) Wantai Gtatas	2	single	a / with parties	
	3		ted/ divorced	
	4	widow(
Don't know		88888		
No answer		99999		
N4) How many people live permanently				
Size of household including respondent Don't know	τ	_ people	88888	
No answer			99999	
(Please consider also people who are t	emporal	rily abse		itary service.)
, ,			,	,
N5) Are you the person whose income	contribu	tes mos	t to the total income of your hous	ehold?
	1	yes		
	2	no		
	Don't k		88888	
	No ans	wer	99999	
NG) Who is in aborgo of managing bour	achold fi	22222)	
N6) Who is in charge of managing hous	1	lam	t .	
	2		gether with my partner	
	3		ody else is	
	Don't k		88888	
	No ans	wer	99999	
N7a) How many children live permar				
	_ childre	n (up to	and including 18 years of age)	
Don't know No answer			88888 99999	
(Please consider also children who are	tempora	arilv abs		
(*		,	and original and an arrangement	
N7b) And how of many of these child	lren are			
			years old children	
			years old children	
			5 years old children	
Don't know		וטוטו	8 years old children 88888	
No answer			99999	
1.0 4.10.10.				
N8) Religion	1	Atheist	: / Agnostic	
, - 3 -	2	Muslim	•	
	3		lox Christian	
	4		ic Christian	
	5		Christian, including Protestant	
	6		(for example Jew, Buddhist, etc.)	
	88888	No Ans		

N9) Education 1 **Primary** 2 Lower Secondary 3 (Upper) Secondary 4 Post-Secondary Non-Tertiary Education First Stage of Tertiary Education 5 Second Stage of Tertiary Education 6 Don't know 88888 99999 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 se	eking a job
	Don't	know	88888
	No ar	nswer	99999

For a definition of categories, see:

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

<u>Employer</u> 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.

<u>Own account worker</u> 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 action is your current employment	ccount worker or contributing family worker:
1	part time
2	full time
88888	Don't Know
99999	No Answer

N12) Profession – ask all ex Self-employed	xcept students or pupils, i.e. <mark>ask if N10=1, 2, 3, 4, 5, 7, 8, 9, 888</mark>	388, 99999.
. ,	farmer, gardener, fisherman	1
	professional (e.g. lawyer, doctor, accountant, architect)	2
	owner of a company up to 3 employees	3
	owner of a company more than 3 employees	4
Employed white collar	, ,	
	professional	5
	(e.g. teacher, lawyer, doctor, accountant, architect)	
	general management, director, member of board etc.	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 follow	ving?	
[MULTIPLE ANSWERS]		
a. A car	1 yes	2 no
b. The house or apartment you live in (your main residence)	1 yes	2 no
b1. Secondary residence	1 yes	2 no
c. other real estate	1 yes	2 no
d. A mobile phone	1 yes	2 no
e. A computer	1 yes	2 no
f. Access to internet at home	1 yes	2 no
Don't know	88888	
No answer	99999	
[FOR INTERVIEWER: The main residence is the place where the lives for most of the year.]	respondent (and	his/her household)

N14) Total monthly income of the household after taxed Ask directly if customary and acceptable in your country be defined so that at most 10% of respondents are in ea	, otherwise ask in 20 categories which should
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) (Use I	Region NUTS2 Regions. If not av	ailable use other official regions.)	
A9)	Size of Village / City	(please round to the nearest 500)	