FINAL: OeNB Euro Survey Master Questionnaire Fall 2023

This document contains all questions asked to respondents in the survey wave of fall 2023 of the OeNB Euro Survey in English.

- Questions or parts of questions highlighted in yellow indicate questions or parts of questions that were deleted, rephrased or that have been newly added compared to the master questionnaire fall 2022. Please pay extra attention to these questions.
- Questions highlighted in green have been copied from questionnaires prior to 2022. Please use the same translations as then and check them carefully.
- Questions highlighted in light blue should not be asked in Croatia. However, there are some questions which should only be asked in Croatia. These are highlighted in pink. Please pay extra attention to these questions since they are mainly new questions.
- 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 2023 is available from May 2025 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 Master Questionnaire Fall 2023

[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 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 will never be used for any private or marketing purpose.

Let me first ask you some basic questions about you and your household.

[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. As explained in the interviewer guidelines, remind respondents at the beginning of each section that they also think about cash/savings/loans they have together with their partner.]

N1) Gender	Male	1
	Female	2
	Gender diverse	3

N2) What is your age?	_____ *(exact age)*	
	No answer	99999

N3) What is your marital status?

[FOR INTERVIEWER: Respondents who live in a permanent relationship but are not formally married or in a registered partnership are counted as single.]

Married: same household	5
Married: separate households	6
Single	2
Separated/ divorced	3
Widowed	4
No answer	99999

N4) How many people, including yourself, live permanently in this household?

[FOR INTERVIEWER: Make sure that the respondent her-/himself is correctly included.]

Size of household **including respondent** _____ people [if answer = 1 GO TO Q1]
No answer 99999 [Q1]

[**Check:** IF number of people in N4=1 but N3 =5, THEN "**Warning: You said before you and your partner live in the same household".** OTHERWISE, OK**]**

N7d) [ONLY IF N4 (SIZE OF HOUSEHOLD) >1 AND <99999]
How many of the persons permanently living in this household (**including yourself**) are between

[FOR INTERVIEWER: Make sure that the respondent her-/himself is correctly included.]

0 to 6 years old	_____ children
7 to 13 years old	_____ children
14 to 17 years old	_____ children
18 to 25 years old	_____ adults
26 to 54 years old	_____ adults
55 to 64 years old	_____ adults
65+ years old	_____ adults

[**Check:** IF number of people in N4 <> number of people in N7d, THEN "**Warning: The number of household members does not match the answer from the previous question".** OTHERWISE, OK**]**

Don't know	88888
No answer	99999

1) [ASK ALL] I am going to read you some general statements and would like to know whether you agree or disagree. 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

31. DELETED
27. Over the next 12 months, I expect the economic situation of [MY COUNTRY] to improve.
19. Over the next 12 months, I expect the financial situation of my household to get better.
4. Over the next five years, the [LOCAL CURRENCY] will be very stable and trustworthy.
10. Over the next five years, the euro will be very stable and trustworthy.
8. I prefer to hold cash rather than a savings account.
11. In [MY COUNTRY] it is very common to hold euro cash.
28. In [MY COUNTRY] it is very common to hold foreign currency deposits.
29. Currently, banks and the financial system are stable in [MY COUNTRY].
6. Currently, depositing money at banks is very safe in [MY COUNTRY].
FROM 2017 and 2021: 21. In [MY COUNTRY], it is very common that people pay cash to avoid taxes.
30. For me, it takes quite a long time to reach the nearest bank branch.
32. Compared to five years ago, there are more bank branches in my neighborhood.
33. When making use of banking services, I do so as much as possible via the internet or mobile banking app and not in person at a bank branch.

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:	80,000 koruny
Hungary:	1,000,000 forint
Poland:	12,000 złoty
Bulgaria	3,700 leva
Romania	12,000 lei
Serbia	200,000 dinar
Bosnia and Herzegovina	3,500 mark
North Macedonia	100,000 denar
Albania	120,000 lek

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

124) DELETED

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? For questions on cash holdings, refer only to those cash holdings you **hold personally or together with your partner**.

[FOR INTERVIEWER:
- A teenager should only report her/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.
- 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

6) [IF THE RESPONDENT HOLDS EURO CASH Q5_1=1] Does your answer refer to your **personal** euro cash holdings or to euro cash holdings you **hold jointly with your partner**?

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

6ac) [IF THE RESPONDENT HOLDS EURO CASH, Q5_1=1] If you think about the **overall amount of your cash holdings** (banknotes and coins both in foreign currency and local currency), would you be able to say what share you hold in euro?

More than 90% in euro	1
Between 51% and 90% in euro	2
About 50% in euro	3
Less than 50% in euro	4
Don't know	88888
No answer	99999

[QUESTION FROM 2017 and 2021]
7) [IF THE RESPONDENT HOLDS EURO CASH, Q5_1=1]
You said that you hold euro banknotes or coins ~~personally or together with your partner~~. 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

VARIABLE 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.

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 – 2999	8
I	EUR 3000 – 3999	9
J	EUR 4000 – 4999	10
K	EUR 5000 or more	11
Don’t know		88888
No answer		99999

Q5_HR) [ASK ALL] Some people like to keep extra cash for various reasons in a safe place, as precautionary reserve or as an alternative way of saving. Do you personally keep extra cash? Please refer to **banknotes and coins only**, not deposits at a bank account.

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

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

Q9_HR) [IF Q5_HR=1] Roughly how much extra cash do you generally keep?

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 – 2999	8
I	EUR 3000 – 3999	9
J	EUR 4000 – 4999	10
K	EUR 5000 or more	11
Don’t know		88888
No answer		99999

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

160) [ASK ALL] Let’s think about other people. Some people like to keep extra [LOCAL CURRENCY] cash at home or in a safe place for various reasons, as precautionary reserve or as an alternative way of saving. On average, how much extra cash do you think other people keep at home?

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 – 2999	8
I	EUR 3000 – 3999	9
J	EUR 4000 – 4999	10
K	EUR 5000 or more	11
Don't know		88888
No answer		99999

[FOR TRANSLATOR: All countries except HR: Please put in the corresponding amounts in your local currency as shown in the table in the annex file.]

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

161) And what about euro cash? On average, how much euro cash do you think other people keep at home or in a safe place as precautionary reserve or as an alternative way of saving?

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 – 2999	8
I	EUR 3000 – 3999	9
J	EUR 4000 – 4999	10
K	EUR 5000 or more	11
Don't know		88888
No answer		99999

141 – 148) DELETED

19dd) [ASK ALL] Let us move to savings. 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. For the following questions, please also think about joint savings with your partner. Do you currently have any savings?

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

11m) At the end of the month, do you usually have some money left that you ~~can~~ save?

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

12) Do you have any of the following bank products or assets?

[FOR INTERVIEWER:
- A teenager should only report whether he/she personally has any of the following bank products or assets, not whether parents or siblings have any of the following bank products or assets.
- For partners/spouses it may not be possible to identify individual bank products or assets. In this case, the respondent should report all bank products or assets held jointly with a partner. However, any bank products or assets of children or other household members should be excluded.

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) A wage card/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"]

d) Credit card yes 1 no 2 Don't know 88888 No answer 99999
[QUESTIONS FROM 2021]
e) Life insurance yes 1 no 2 Don't know 88888 No answer 99999

f) Mutual funds yes 1 no 2 Don't know 88888 No answer 99999

g) Stocks yes 1 no 2 Don't know 88888 No answer 99999

h) Pension funds (voluntary contributions) yes 1 no 2 Don't know 88888 No answer 99999

i) Bonds yes 1 no 2 Don't know 88888 No answer 99999

m) Savings plan with a building society yes 1 no 2 Don't know 88888 No answer 99999
(Remark for institute: ONLY ASK item m) in the Czech Republic, Hungary & Croatia!)

n) Crypto currencies or stablecoins (e.g., Bitcoin, Ethereum, Tether)
yes 1 no 2 Don't know 88888 No answer 99999

j) Other assets yes 1 no 2 Don't know 88888 No answer 99999

SHOW CARD for Q12
Current account (giro account)
Savings deposit, e.g., savings book, bank deposit, term deposit, postal bank deposit
Wage card
Debit card
Credit card
Life insurance
Mutual funds
Stocks
Pension funds
Bonds
Savings plan with a building society
Crypto currencies or stablecoins (e.g., Bitcoin, Ethereum, Tether)
Other assets

[FOR INTERVIEWER: USE SHOW CARD ABOVE. EXPLANATIONS OF ITEMS FOR THE VARIOUS BANK ACCOUNTS, PAYMENT CARDS AND OTHER ASSETS:
- A **current account** is a common type of bank account. It is set up at a bank or post office in order to receive your wage, pension etc. and to transfer money to other accounts.
- A **savings deposit** is money deposited at a bank in order to earn interest. Savings deposits are investments and are not used for payment purposes. Savings deposits can be due on demand or with a certain term during which deposits cannot be withdrawn.
- 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 **life insurance** is a contract with an insurance company. The life insurance company pays out an 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.
- **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. (REMARK: this explanation is only applicable in the Czech Republic, Hungary & Croatia)
- A **crypto currency** is an asset that exists only digitally or virtually and that is secured by cryptography. The most famous example is Bitcoin. A **stablecoin** is a crypto asset whose value is tied to the value of a commodity, financial instrument or national currencies.
- **Other assets**: gold, jewellery, gem stone, artworks, etc.

12k) **[QUESTION FROM 2021]** [IF Q12a=2]
You said you do not have a current account. Do you have access to someone else's current account and do you use this account to perform banking transactions?

[FOR TRANSLATOR: Please make sure that your translation of "current account" matches with the translation that was used in Question 12 for "current account (giro account)"]

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

162) [IF Q12a= 1 OR Q12b=1 OR Q12c=1 OR Q12k = 1]
Do you use online banking, i.e. do you access your bank account via the internet (e.g. via your bank's website or via a mobile banking app)?

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

19ae) [IF Q12a= 1 OR Q12b=1 OR Q12c=1] Please think about **your cash holdings and the money you hold at banks: how big is the share of money you hold at banks in the combined total?**

More than 90% of the total is money at banks	1
Between 51% and 90% of the total is money at banks	2
About 50% of the total is money at banks	3
Less than 50% of the total is money at banks	4
Don't know	88888
No answer	99999

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

[ADAPTED FROM QUESTION 22x1 FROM 2014, for list of banks see q40 from 201502]
22x4) [IF RESPONDENT HAS A CURRENT ACCOUNT, DEBIT CARD OR WAGE CARD OR SAVINGS DEPOSIT: IF Q12a=1 OR Q12b=1 OR Q12c=1]
You said you have a bank account or savings deposit, at which bank do you have this account? If you have 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	#####

Other	666666
Don't Know	88888
No Answer	99999

151) DELETED

13) [ONLY IF Q12b=1; OTHERWISE GO TO Q163 You said that you hold savings deposits: Are any of these savings deposits denominated in foreign currency?

[FOR TRANSLATOR: Please make sure that your translation of "savings deposits" matches with the translation that was used in Question 12 for "Savings deposits (e.g., savings book, bank deposit, term deposit, postal bank deposit, etc.) "]

Yes	1	[Q15]
No	2	[Q163]
Don't know	88888	[Q163]
No answer	99999	[Q163]

15) [ONLY IF Q13=1] In which currency are these foreign currency 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
(ONLY FOR POLAND)							
British Pound	yes	1	no	2	Don't know	88888	No answer 99999

163) [ASK ALL] If you think about your everyday purchases, how often do you pay cashless?

In (almost) all cases	1
In more than half of the cases	2
In about half of the cases	3
In less than half of the cases	4
Hardly ever or not at all	5
Don't know	88888
No answer	99999

164) [IF Q163>1] And how often is it possible to pay cashless when making everyday purchases?

In (almost) all cases	1
In more than half of the cases	2
In about half of the cases	3
In less than half of the cases	4
Hardly ever or not at all	5
Don't know	88888
No answer	99999

122) [ASK ALL] Let us now talk about loans. For the following questions, please also think about joint loans with your partner. Do you plan to take out a loan within the next 12 months?

Yes	1	[Q123]
No	2	[Q75a]
Don't know	88888	[Q75a]
No answer	99999	[Q75a]

123) [ONLY IF RESPONDENT PLANS TO TAKE OUT A LOAN; Q122 = 1; OTHERWISE GO TO Q75a] In which currency do you plan to take out this loan?

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

22aa) [ONLY IF RESPONDENT PLANS A LOAN; Q122 = 1; OTHERWISE GO TO Q75a] What is the main purpose of your planned loan?

Do you intend to finance…

your main residence	1a
another house or apartment	1b
renovation work on your residence	1c
consumption goods (furniture, travelling, household appliances, electronic devices, etc.)	2
a car	3
education	10
a business or professional activity	11
It is for other purposes	12
Don't know	88888
No answer	99999

75a) [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 a bank?

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

Very likely	1
Likely	2
Unlikely	3
Very unlikely	4
Don't know	88888
No answer	99999

[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:	160,000 koruny
Hungary:	2,000,000 forint
Poland:	24,000 złoty
Bulgaria:	7,500 leva
Romania:	24,000 lei
Croatia:	5,600 euro
Serbia:	400,000 dinar
Bosnia and Herzegovina:	7,000 mark
North Macedonia:	200,000 denar
Albania:	240,000 lek

125) And what about the past: Have you applied for a bank loan in the past 12 months?

Yes	1	[Q126]
No	2	[Q128]
Don't know	88888	[Q128]
No answer	99999	[Q128]

126) [If Q125=1] Has any bank rejected your loan application?

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

128) [ASK ALL] Do you currently owe any money to or have any loans from any of the following sources?

a. a bank using a bank loan — yes 1 no 2 DK 88888 NA 99999

b. a bank using the overdraft facility of my bank account — yes 1 no 2 DK 88888 NA 99999

c. credit card debt — yes 1 no 2 DK 88888 NA 99999

d. a utility provider by delaying payment of bills (e.g., telephone provider, gas, electricity) — yes 1 no 2 DK 88888 NA 99999

e. family, relatives or friends — yes 1 no 2 DK 88888 NA 99999

f. microfinance institutions, pawnshops, payday lenders, or other non-bank consumer lenders — yes 1 no 2 DK 88888 NA 99999

g. other — yes 1 no 2 DK 88888 NA 99999

*- **Microfinance institutions** provide small loans as well as current and savings accounts to households and small businesses, who are usually excluded from banking services, possibly socially marginalized or geographically more isolated.*
*- **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 customer.*
*- **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.*

127) [ONLY IF RESPONDENT HAS A BANK LOAN OUTSTANDING; Q128a = 1] You said that you have a bank loan. If you have more than one loan, please refer to the largest, most important loan: In which currency is this loan denominated?

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

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

[LOCAL CURRENCY]	1
Euro or indexed to euro	2
US Dollar or indexed to US Dollar	3
Swiss franc or indexed to Swiss franc	4

Other	5
Don’t know	88888
No answer	99999

20d7) DELETED

20e) [ONLY IF RESPONDENT HAS A BANK LOAN OUTSTANDING; Q128a = 1] What is the main purpose of this bank loan?

I/we took out the loan to finance…

my/our current main residence	1
another house or apartment	2
renovation work on my residence	8
consumption goods (furniture, travelling, household appliances, electronic devices, etc.)	3
a car	4
education	5
a business or professional activity	6
other purposes	7
Don’t know	88888
No answer	99999

20b3) [ONLY IF RESPONDENT HAS A ~~BANK~~ LOAN OUTSTANDING; Q128a = 1 OR Q128f = 1] Think of all the ~~bank~~ loans you have: 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 [Q104]
Don’t know	88888 [Q104]
No answer	99999 [Q104]

20b4) [ONLY IF Q20b3 = 1 OR 2]
And currently: Are you late with your ~~bank~~ 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

104) [ONLY IF Q128a = 1 OR Q128b = 1 OR Q128c = 1 OR Q128d = 1 OR Q128e = 1 OR Q128f = 1 OR Q128g = 1 Now thinking about the future: If you think about all debt-related payments (interest, installments or repayment) you will need to make in the 12 months ahead: How likely is it that you will be able to make all these payments?

Very likely	1
Likely	2
Unlikely	3
Very unlikely	4
Don’t know	88888
No answer	99999

22f) [ASK ALL] Now, I would like to ask you some questions about trust, experiences and expectations. I start with a question about how much trust you have in other people and in certain institutions. Please tell me whether you trust or distrust on a scale from 1 (trust completely) to 5 (do not trust at all).

I trust completely	1
I trust somewhat	2
I neither trust nor distrust	3
I distrust somewhat	4
I do not trust at all	5
Don’t know	88888
No answer	99999

0. Other people
1. Government/cabinet of ministers
2. Police
3. Domestically owned banks
4. Foreign owned banks
5. The European Union
6. [NAME OF CENTRAL BANK]
10. The European Central Bank

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

300) How do you think the following items have developed over the past 12 months? Please give your assessment on a scale from 1 (decreased strongly) to 7 (increased strongly).

Decreased strongly	1
Decreased	2
Decreased somewhat	3
Stayed the same	4
Increased somewhat	5
Increased	6
Increased strongly	7
Don't know	88888
No answer	99999

1. DELETED
8. Your monthly net income
2. Property prices in your area
3. The unemployment rate in [YOUR COUNTRY]
7. **FROM Q298 2022:** The general level of prices for goods and services

310) And, how do you think the following items will develop over the next 12 months? Please give your assessment on a scale from 1 (will decrease strongly) to 7 (will increase strongly).

Will decrease strongly	1
Will decrease	2
Will decrease somewhat	3
Will stay the same	4
Will increase somewhat	5
Will increase	6
Will increase strongly	7
Don't know	88888
No answer	99999

1. DELETED
2. Your monthly net income
3. Property prices in your area
4. The interest rate on savings accounts in [LOCAL CURRENCY]
5. The value of the [LOCAL CURRENCY] against the euro (exchange rate)
5_HR. The value of the euro against the USD (exchange rate).
6. The unemployment rate in [YOUR COUNTRY]
8. **FROM Q298 2022**: The general level of prices for goods and services

298-316) DELETED

24a1) DELETED

[ADAPTED FROM QUESTION Q315 FROM 2022]
Q318_HR) Croatia adopted the euro on 1 January, 2023. Irrespective of other factors that influenced prices over the past 12 months, what effect do you think the adoption of the euro, on its own, had on prices?

Prices decreased strongly due to euro adoption	1
Prices decreased somewhat due to euro adoption	2
Euro adoption had no effect on prices	3
Prices increased somewhat due to euro adoption	4
Prices increased strongly due to euro adoption	5
Don't know	88888
No answer	99999

24b1) When, in which year, do you think the euro ***will*** be introduced in [YOUR COUNTRY]?

_____ [CALENDAR YEAR]

Never	77777
Don't know	88888
No answer	99999

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

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

240) Almost 25 years ago, the euro was launched on 1 January 1999: Would you say that over this period the euro has been very positive, rather positive, rather negative, very negative or neither the one nor the other for the economy of the euro area?

Very positive	1
Rather positive	2
Rather negative	3
Very negative	4
Neither the one nor the other	5
Don't know	88888
No answer	99999

[FOR INTERVIEWER: In case respondents ask about the date of euro introduction, please explain that for the first three years the euro was an 'invisible' currency, only used for accounting purposes and electronic payments. Coins and banknotes were launched on 1 January 2002.]

Q7_HR) [ASK ALL] Before the euro was introduced in Croatia, many people kept euro cash savings at home or in a safe place. Now that the euro has been introduced, do you think most people still keep their euro cash savings at home?

Yes, most people continue to keep some euro cash savings at home	1
No, most people deposited the euro cash savings into bank accounts	2
No, most people converted the euro cash to other foreign currency cash	3
No, most people spent the euro cash they had as savings	4
Don't know	88888
No answer	99999

315) DELETED

320) [ASK ALL] Now let us talk about past economic crises. Do you personally remember any of the following periods?

For each item: yes 1 no 2 Don't know 88888 No answer 99999

1. Periods of high inflation during which prices increased sharply
2. Periods during which the value of the currency of my country dropped sharply against foreign currencies
3. Periods during which access to savings deposits was restricted
4. Periods during which financial markets or banks had serious problems
5. Periods during which my country experienced a sharp economic downturn

321) Have your finances been strongly negatively affected by any of the following crises?

For each item: yes 1 no 2 Don't know 88888 No answer 99999

1. Economic crises in the early 1990s, e.g., transition crises from [DEPENDING ON COUNTRY: socialism OR communism], hyperinflation or severe social unrest and war
2. Economic and financial crises starting in 2008/2009 (Global financial crisis, euro area crisis)
3. COVID-19 pandemic
4. Other economic or financial crises in my country

38a) Who, according to you, is primarily responsible for making sure prices don't increase too much?

Shopkeepers / sellers	1
Government/cabinet of ministers	2
The European Union	3
[NAME OF CENTRAL BANK]	4
The European Central Bank	5
Don't know	88888
No answer	99999

317) [ASK ALL] ~~Over the past 12 months,~~ ~~Recently,~~ Prices for ~~food and energy~~ goods and services have increased sharply and some households are struggling to make ends meet. What about your household? Is coping with increases in prices for ~~food and energy~~ goods and services a severe struggle for you or are you able to cope reasonably well? Please answer on a scale from 0 to 10 where 0 means "Coping with the increase in prices for goods and services ~~food and energy~~ ~~prices~~ is no struggle at all" and 10 means "Coping with the increase in ~~food and energy~~ prices for goods and services is a very severe struggle".

No struggle at all	0
	1
	2
	3
	4
	5
	6
	7
	8
	9
Very severe struggle	10
Don't know	88888
No answer	99999

152 -153) DELETED

30) The next section is more like a quiz. The questions are not designed to catch you out; so if you think you have the right answer, you probably do. 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

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

increase	1
decrease	2
stay the same	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?

The amount of local currency…

increases	1
stays exactly the same	2
decreases	3
Don't know	88888
No answer	99999

38b) If you go by what you know or think, what are important tasks of the [NAME OF CENTRAL BANK] ? For each item, please say whether you think this is a task of the [NAME OF CENTRAL BANK].

For each item:
Yes 1 No 2 Don't know 88888 No answer 99999

1) to provide bank loans and bank accounts for people and/or companies
2) to ensure that the government has enough money to pay its bills
3) to ensure the payment system is working and safe
4) to keep the exchange rate of the [LOCAL CURRENCY]against the euro stable
4_HR) to keep the exchange rate of the euro against foreign currencies stable
5) to ensure that the general level of prices for goods and services is stable

322) How willing or unwilling are you to take risks when it comes to financial matters? Please use a scale from 0 to 10, where 0 means you are “completely unwilling to take financial risks” and a 10 means you are “very willing to take financial risks”.

Completely unwilling to take financial risks	0
	1
	2
	3
	4
	5
	6
	7
	8
	9
Very willing to take financial risks	10
Don’t know	88888
No answer	99999

323) Again, when it comes to financial matters, are you a person who is willing to give up a benefit today so that you can get a larger benefit in the future, or are you not willing to do so? Please use again a scale from 0 to 10, where 0 means you are “completely unwilling to give up a benefit today” and a 10 means you are “very willing to give up a benefit today”.

Completely unwilling to give up a benefit today	0
	1
	2
	3
	4
	5
	6
	7
	8
	9
Very willing to give up a benefit today	10
Don’t know	88888
No answer	99999

324) There are many people who feel uncomfortable carrying too much cash on them. How much cash in your pocket does it take for you to start feeling nervous?

Quantify in LOCAL CURRENCY		_____
Even carrying a lot of money in my wallet doesn't make feel me nervous.		77777
Don’t know	88888	
No answer	99999	

154-156) DELETED

Socio-demographic Questions

N9) [ASK ALL] What is your highest educational attainment?

Early childhood education/ No formal education	0
Primary education	1
Lower secondary education	2
Upper secondary education	3
Post-secondary non-tertiary education	4
Short-cycle tertiary education	5
Bachelor's or equivalent level	6
Master's or equivalent level	7
Doctoral or equivalent level	8
No answer	99999

For a Definition of categories, see:
http://uis.unesco.org/en/isced-mappings

N9b) [IF N9<6] How many years of fulltime education have you completed?

_____ *years (rounded to the next whole number)*

I am still studying	77777
Don't know	88888
No answer	99999

N10) [ASK ALL] Which of the following best describes your employment status?

Employee	1
Employer (company up to 3 employees)	10
Employer (company more than 3 employees)	11
Own account worker	3
Contributing family worker	4
Retired	5
Student/pupil	6
Maternity/parental leave	7
Not working for salary, seeking a job	8
Not working for salary, not seeking a job	9
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.)

[INTRODUCTION FOR EU COUNTRIES ONLY]:
At this point I would like to ask you a question about your religion, which is a question that may be considered sensitive under the European General Data Protection Regulation (GDPR). You are therefore free to refuse to answer. I would like to reassure you, however, that all answers provided are confidential, and that all responses will be anonymized.

N8) What is your religion?	Atheist / Agnostic	1
	Muslim	2
	Orthodox Christian	3

Catholic Christian	4
Other Christian, including Protestant	5
Other (for example Jew, Buddhist, etc.)	6
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
g. Land	1 yes	2 no	88888 DK 99999 NA
h. A smart phone	1 yes	2 no	88888 DK 99999 NA
e. A computer/laptop/tablet	1 yes	2 no	88888 DK 99999 NA
f. Access to internet at home	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.]

N13_internet) Overall, how often do you use the internet – almost on an hourly basis, several times a day, once a day, at least once a week, once a month or less often?

Almost on an hourly basis	1
Several times a day	2
Once a day	3
At least once a week	4
At least once a month	5
Less often	6
I don't use the internet	7
Don't know	88888
No answer	99999

N35) Finally, I will ask you some questions about your income. Please consider not only income from employment but also income from private and public pensions, from investment and from transfer payments like unemployment benefits or childcare benefits. Do you, or does anyone in your household receive any income in euro?

Yes, I personally receive income in euro	1
Yes, someone else in my household receives income in euro	2
Yes, both I personally and someone else in my household receive income in euro	3
No, no one in my household receives income in euro	4
Don't know	88888
No answer	99999

N36) Finally, I will ask you some questions about your income. Please consider not only income from employment but also income from private and public pensions, from investment and from transfer payments like unemployment benefits or childcare benefits.
Does your household 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

N6) Who is in charge of managing household finances?

I am	1
I am together with my partner	2
I am together with somebody else	5
Somebody else	6
Don't know	88888
No answer	99999

N34) DELETED

N5) Are you the person who earns the most in your household?

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

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

N14a) What is the total monthly income of your household after taxes? If you cannot provide an exact amount an approximate answer would also be helpful.

_____ [CURRENCY of your COUNTRY]

No income	–77777 (negative number)
Don't know	–88888 (negative number) [N14b]
No answer	–99999 (negative number) [N14b]

[INTERVIEWER: If the respondent says "Zero" (no income) please ask again if the household really has no income or if the respondent doesn´t want to reveal the amount. If the respondent doesn´t want to reveal the amount, please choose "no answer" (–99999).

N14b) [NOT IN BA, BG, HU AND PL]

[ONLY IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER; N14a= –88888 or –99999]
We know that people are not used to talking about their income, but we ask these questions to obtain overall statistics about your community and country, and not to obtain information about you personally. Please rest assured that your responses will be treated confidentially and will under no circumstances be used for commercial or marketing purposes.

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?

[Please use the categories according to our proposal.]

No income	–77777 (negative number)
Don't know	–88888 (negative number)
No answer	–99999 (negative number)

START RANDOMIZATION IN BA, BG, HU AND PL

N14b) [(ONLY IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER; N14a= –88888 or –99999) AND IF RANDOMIZATION = GROUP A]

We know that people are not used to talking about their income, but we ask these questions to obtain overall statistics about your community and country, and not to obtain information about you personally. Please rest assured that your responses will be treated confidentially and will under no circumstances be used for commercial or marketing purposes.

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?

[Please use the categories according to our proposal.]

No income	–77777 (negative number)
Don't know	–88888 (negative number)
No answer	–99999 (negative number)

N14c) [(ONLY IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER; N14a= –88888 or –99999) AND IF RANDOMIZATION = GROUP B]
We know that people are not used to talking about their income, but we ask these questions to obtain overall statistics about your community and country, and not to obtain information about you personally. Please rest assured that your responses will be treated confidentially and will under no circumstances be used for commercial or marketing purposes.

Could you tell me if your household income is…

Below [Lower bound 2. tercile]	1
Between [Lower bound 2. tercile] and [Lower bound 3. tercile]	2
Above [Lower bound 3. tercile]	3

No income	–77777 (negative number)
Don't know	–88888 (negative number)
No answer	–99999 (negative number)

END RANDOMIZATION IN BA, BG, HU AND PL

N29a) [ONLY IF N4 > 1]
And, what is your personal total monthly income after taxes? If you cannot provide an exact amount, an approximate answer would also be helpful.

[INTERVIEWER: Income that is received irregularly should be converted to a monthly amount. The reference period for income received is the last 12 months.]

_____ [CURRENCY of your COUNTRY]

No income	–77777 (negative number)
Don't know	–88888 (negative number) [N29b]
No answer	–99999 (negative number) [N29b]

N29b) [NOT IN BA, BG, HU AND PL]

[ONLY IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER; N29a = –88888 or –99999]
We know that people are not used to talking about their income, but we ask these questions to obtain overall statistics about your community and country, and not to obtain information about you personally. Please rest assured that your responses will be treated confidentially and will under no circumstances be used for commercial or marketing purposes.

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

[Please use the categories according to our proposal.]

No income	–77777 (negative number)
Don't know	–88888 (negative number)
No answer	–99999 (negative number)

START RANDOMIZATION IN BA, BG, HU AND PL

N29b) [(ONLY IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER; N29a = –88888 or –99999) AND IF RANDOMIZATION = GROUP A]
We know that people are not used to talking about their income, but we ask these questions to obtain overall statistics about your community and country, and not to obtain information about you personally. Please rest assured that your responses will be treated confidentially and will under no circumstances be used for commercial or marketing purposes.

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

[Please use the categories according to our proposal.]

No income	–77777 (negative number)
Don't know	–88888 (negative number)
No answer	–99999 (negative number)

N29e) [(ONLY IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER; N29a= –88888 or –99999) AND IF RANDOMIZATION = GROUP B]
We know that people are not used to talking about their income, but we ask these questions to obtain overall statistics about your community and country, and not to obtain information about you personally. Please rest assured that your responses will be treated confidentially and will under no circumstances be used for commercial or marketing purposes.

Could you tell me if your personal income is…

Below [Lower bound 2. tercile]	1
Between [Lower bound 2. tercile] and [Lower bound 3. tercile]	2
Above [Lower bound 3. tercile]	3

No income	–77777 (negative number)
Don't know	–88888 (negative number)
No answer	–99999 (negative number)

END RANDOMIZATION IN BA, BG, HU AND PL

[QUESTION FROM 2014]
N18) If you consider all sources of income earned by your household over the last 12 months: What share of your household's income do you receive directly on your bank account(s)?

[SHOW CARD]

Less than 25%	1
25-50%	2
51-75%	3
76-90%	4
more than 90%	5
No income	77777
Don't know	88888
No answer	99999

Questions to be completed by the survey institute

A5) Code of Interviewer _____ (format: XX (country-ID) + YYYYYY (Interviewer-ID)

Note: Interviewer codes need to be comparable across survey waves. Furthermore, interviewers who have conducted interviews in previous OeNB Euro Survey waves should use the same code across all survey waves.

(Please note that interviewer identifications are released as a harmonized variable only)

A7) Primary Sampling Unit:

A7a) Numerical PSU, which should be country-specific, i.e. XXYYYY (XX=country-ID, YYYY=PSU); Label: the exact address of the primary sampling unit.
Exact street name, exact village/town/city, exact municipality name (if not the same as village/town/city), *region, country (**separated by commas only**).*

A7b) Variable value: numerical PSU; Label: the exact name of the village/town/city.

- *Please note that villages/towns belonging to a larger municipality should be reported with the exact name of the village/town and not with the name of the larger municipality. **Only** if there is more than one village/town of this name in your country, then add the larger administrative unit (e.g. municipality/province/region) in the label, **after** the name of the village/town.*
- *Furthermore, for capital cities or major cities consisting of several boroughs/districts: please report the name of the city and not of the borough/districts.*

A7c) Variable value: numerical PSU; Label: the exact postal code of the village/town.

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

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.

(Please note that regions are released as a harmonized variable only: h_region, nuts2, nuts3)

A9) Size of Village / City _____
Please check whether the size of the village/town/city is the same for all individuals residing in the same city. For small villages/towns belonging to a larger municipality, please indicate the number of inhabitants of the village/town, and not the inhabitants of the larger municipality. 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.

(Please note that this variable is provided as h_size in the dataset)