**FINAL: OeNB Euro Survey Master Questionnaire Fall 2024**

This document contains all questions asked to respondents in the survey wave of fall 2024 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 2023. Please pay extra attention to these questions.
- Questions highlighted in green have been copied from questionnaires prior to 2023. Please use the same translations as then and check them carefully.
- 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 November onward, i.e. wave 2025 is available from November 2026 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 2024**

RANDOMIZE QUESTIONNAIRE INTO TWO GROUPS

[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~~ nine 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 |

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.
12. In [MY COUNTRY] it is very common to make certain payments in euro **[from 2021 as q1b_12]**
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].
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. DELETED
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.

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

165) Financial markets are changing fast. Could you please tell me whether you have heard about the following concepts and developments? Please answer with yes or no.

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

a. Central bank digital currency (CBDC)
b. Single Euro Payments Area (SEPA)
c. Deposit insurance guarantee
d. Crypto assets, e.g. Bitcoin

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: | 90,000 koruny |
| Hungary: | 1,100,000 forint |
| Poland: | 14,000 złoty |
| Bulgaria | 4,000 leva |
| Romania | 17,000 lei |
| Serbia | 240,000 dinar |
| Bosnia and Herzegovina | 4,000 mark |
| North Macedonia | 100,000 denar |
| Albania | 140,000 lek] |

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

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 |

7) DELETED

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 |

160) DELETED
161) DELETED

Please note that question 163 has been moved forward.

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) 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 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

e-n) DELETED

**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

[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).]

12k) DELETED
162) DELETED

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

22x4) [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?

[NO SHOWCARD NECESSARY, BUT PLEASE INCLUDE LIST OF BANKS IN THE TRANSLATED QUESTIONNAIRE.]

| | |
|---|---|
| Bank | ##### |
| Other | 666666 |
| Don't Know | 88888 |
| No Answer | 99999 |

13) [ONLY IF Q12b=1; OTHERWISE GO TO Q166] 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 | [Q166] |
| Don't know | 88888 | [Q166] |
| No answer | 99999 | [Q166] |

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 |

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

166_A) [IF randomization=**GROUP A**]
Suppose you received 5,000 euros. You can keep all or part of the money in cash or put it in a bank account or invest it in other financial assets. What would you do with these 5,000 euros? Please tell me the amount in euros, even if you would convert some of the money into [LOCAL CURRENCY].

1. Put it into bank account: _____ Euro [0; 5000]
2. Keep as cash: _____ Euro [0; 5000]
3. Invest in financial assets (e.g., stocks, bonds, mutual funds, pension funds, life insurance) _____ Euro [0; 5000]

Don't know 88888
No answer 99999

[FOR INTERVIEWER: If the respondent asks you how much EUR 5000 is in local currency, then reply: EUR 5000 equals around [AMOUNT LOCAL CURRENCY].]

[FOR TRANSLATOR: Insert the respective AMOUNT LOCAL CURRENCY:
Czech Republic: 125,000 koruny
Hungary: 2,000,000 forint
Poland: 21,000 złoty
Bulgaria 10,000 leva
Romania 25,000 lei
Albania 500,000 lek
Bosnia and Herzegovina 10,000 mark
North Macedonia 300,000 denar
Serbia 600,000 dinar]

[FOR SCRIPTING: Only whole numbers are allowed – no decimals. Please program a warning message if the answers do not sum up to 5000 euros. Please deliver three variables. If the respondent answers Don't know or No answer, all three variables should contain 88888 or 99999. If the respondent puts all the money in one category or two categories, the unused categories should contain a 0.]

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

166_B) [IF randomization=**GROUP B**]
[FOR INTERVIEWER: Please read out the following information slowly and make sure the respondent understands the information.]

In [COUNTRY], there is a deposit insurance system in place for all customers who place money in a bank. This means that even if a bank is insolvent or becomes illiquid for a certain time, the customer's money – up to a certain amount – will not be lost. The deposit insurance system ensures that banks will be able to pay out deposits at all times up to [INSERT VALUE] per customer and per bank in [COUNTRY].

Suppose you received 5,000 euros. You can keep all or part of the money in cash or put it in a bank account or invest it in other financial assets. What would you do with these 5,000 euros? Please tell me the amount in euros, even if you would convert some of the money into [LOCAL CURRENCY].

1. Put it into bank account: _____ Euro [0; 5000]
2. Keep as cash: _____ Euro [0; 5000]
3. Invest in financial assets (e.g., stocks, bonds, mutual funds, pension funds, life insurance) _____ Euro [0; 5000]

Don't know 88888
No answer 99999

[FOR TRANSLATOR: Insert the respective VALUE including the currency denomination:
AL 2.5 million LEK
BA 70,000 BAM
MK 30,000 EUR / 1,8 million denar

BG 100,000 EUR
PL 100,000 EUR
RO 100,000 EUR
RS 50,000 EUR / 6 million dinar
CZ 100,000 EUR
HU 100,000 EUR]

[FOR INTERVIEWER: If the respondent asks you how much EUR 5000 is in local currency, then reply: EUR 5000 equals around [AMOUNT LOCAL CURRENCY].]

[FOR TRANSLATOR: Insert the respective AMOUNT LOCAL CURRENCY:

| | |
|---|---|
| Czech Republic: | 125,000 koruny |
| Hungary: | 2,000,000 forint |
| Poland: | 21,000 złoty |
| Bulgaria | 10,000 leva |
| Romania | 25,000 lei |
| Albania | 500,000 lek |
| Bosnia and Herzegovina | 10,000 mark |
| North Macedonia | 300,000 denar |
| Serbia | 600,000 dinar] |

[FOR SCRIPTING: Only whole numbers are allowed – no decimals. Please program a warning message if the answers do not sum up to 5000 euros. Please deliver three variables. If the respondent answers Don't know or No answer, all three variables should contain 88888 or 99999. If the respondent puts all the money in one category or two categories, the unused categories should contain a 0.]

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

167) [ASK ALL] How likely or unlikely is it that you will open a new (including any additional) current account or savings deposit over the next 12 months? Please use a scale from 0 to 10, where 0 means "extremely unlikely" and 10 means "extremely likely".

| | |
|---|---|
| Extremely unlikely that I will open a current account or savings deposit | 0 |
| | 1 |
| | 2 |
| | 3 |
| | 4 |
| | 5 |
| | 6 |
| | 7 |
| | 8 |
| | 9 |
| Extremely likely that I will open a current account or savings deposit | 10 |
| Don't know | 88888 |
| No answer | 99999 |

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

168) In general, are you a person who is willing to put your cash savings into a bank account or are you unwilling to do so and prefer to keep them as cash? Please use again a scale from 0 to 10, where 0 means you are "completely unwilling to put savings into a bank account" and 10 means you are "very willing to put savings into a bank account".

| | |
|---|---|
| Completely unwilling to put savings into a bank account | 0 |
| | 1 |
| | 2 |
| | 3 |
| | 4 |
| | 5 |
| | 6 |
| | 7 |

| | |
|---|---|
| | 8 |
| | 9 |
| Very willing to put savings into a bank account | 10 |
| 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?

[ONLY ONE ANSWER POSSIBLE.]

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: 180,000 koruny
Hungary: 2,200,000 forint

| | |
|---|---|
| Poland: | 28,000 złoty |
| Bulgaria: | 8,000 leva |
| Romania: | 34,000 lei |
| Serbia: | 480,000 dinar |
| Bosnia and Herzegovina: | 8,000 mark |
| North Macedonia: | 200,000 denar |
| Albania: | 280,000 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 Bosnia and Herzegovina, North Macedonia and Serbia 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 |

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 LOAN OUTSTANDING; Q128a = 1 OR Q128f = 1] Think of all the 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 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
11. The safety of bank deposits in [COUNTRY]

[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 |

8. Your monthly net income
2. Property prices in your area
3. The unemployment rate in [YOUR COUNTRY]
7. 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 |

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

[FOR SCRIPTING: Note, that the ordering of the items has changed. Q310_5 moved to the end.]

**[From 2013/02]**

4b) [ONLY ASK IN CZ, PL AND RS] How predictable do you think is the exchange rate of the [LOCAL CURRENCY] against the euro over the next 12 months?

The exchange rate development over the next 12 months is …

| | |
|---|---|
| Very predictable | 1 |
| ~~Quite~~ Rather predictable | 2 |
| ~~Quite~~ Rather unpredictable | 3 |
| Very unpredictable | 4 |
| Don't know | 88888 |
| No answer | 99999 |

[FOR INTERVIEWER: Option "Don't know" should only be used only if the respondent cannot decide if the exchange rate is predictable or unpredictable. If the respondent's answer is along the line that the exchange rate cannot be predicted, then option 3 or 4 should be used.]

**[From 2022]**

24a1) [Ask only in **Albania, Bosnia, Macedonia and Serbia**] I would like to ask you some questions about the European Union.

When, in which year, do you think [YOUR COUNTRY] ***will*** join the European Union?

_____ [CALENDAR YEAR]

| | |
|---|---|
| Never | 77777 |
| 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) 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

188) [ONLY ASK IN CZ, PL, HU, RO] How much, if at all, has your household been affected by the severe weather (rain and/or flooding) in September 2024?

| | |
|---|---|
| A great deal | 1 |
| A fair amount | 2 |
| Just a little | 3 |
| Not at all | 4 |
| Don't know | 88888 |
| No answer | 99999 |

188) [ONLY ASK IN BA] How much, if at all, has your household been affected by the severe weather (rain and/or flooding) in October 2024?

| | |
|---|---|
| A great deal | 1 |
| A fair amount | 2 |
| Just a little | 3 |
| Not at all | 4 |
| Don't know | 88888 |
| No answer | 99999 |

189) [ONLY ASK IN BA, CZ, PL, HU, RO] And what about your close relatives? Has somebody been severely affected by these events?

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

[FOR SCRIPTING: The introduction to the following questions should be shown on a separate info screen. If this is not possible, leave introduction at the beginning of Q30.]
[FOR TRANSLATOR: Reuse the translation of **Q30 below**.]

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.

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

[FOR TRANSLATOR: **from 2015, new for BA, CZ, HU and PL**, respectively]
68) [IF randomization=**GROUP A**]
In some countries a deposit insurance system protects deposits against bank bankruptcies. Which of the following statements applies in [YOUR COUNTRY]? [Items on a SHOW CARD]

[FOR TRANSLATORS: use these categories for CZ, HU, PL, BG, RO]:

| | |
|---|---|
| There is no deposit insurance coverage | 1 |
| There is a deposit insurance coverage of up to 50,000 euro | 2 |
| There is a deposit insurance coverage of up to 100,000 euro | 3 |
| There is a deposit insurance coverage of up to 200,000 euro | 4 |
| The deposit insurance coverage is unlimited | 5 |
| I don't know | 88888 |
| No answer | 99999 |

[FOR TRANSLATORS: use these categories for BA]:

| | |
|---|---|
| There is no deposit insurance coverage | 1 |
| There is a deposit insurance coverage of up to 50,000 BAM | 2 |
| There is a deposit insurance coverage of up to 70,000 BAM | 3 |
| There is a deposit insurance coverage of up to 100,000 BAM | 4 |
| The deposit insurance coverage is unlimited | 5 |
| I don't know | 88888 |
| No answer | 99999 |

[FOR TRANSLATORS: use these categories for ALBANIA]:

| | |
|---|---|
| There is no deposit insurance coverage | 1 |
| There is a deposit insurance coverage of up to 1 million lek | 2 |
| There is a deposit insurance coverage of up to 2.5 million lek | 3 |
| There is a deposit insurance coverage of up to 5 million lek | 4 |
| The deposit insurance coverage is unlimited | 5 |
| I don't know | 88888 |
| No answer | 99999 |

[FOR TRANSLATORS: use these categories for NORTH MACEDONIA]:

| | |
|---|---|
| There is no deposit insurance coverage | 1 |
| There is a deposit insurance coverage of up to 15,000 euro / 900,000 denar | 2 |
| There is a deposit insurance coverage of up to 30,000 euro / 1.8 million denar | 3 |
| There is a deposit insurance coverage of up to 60,000 euro / 3.6 million denar | 4 |
| The deposit insurance coverage is unlimited | 5 |
| I don't know | 88888 |
| No answer | 99999 |

[FOR TRANSLATORS: use these categories for SERBIA]:

| | |
|---|---|
| There is no deposit insurance coverage | 1 |

| | |
|---|---|
| There is a deposit insurance coverage of up to 25,000 euro/ 3 million dinar | 2 |
| There is a deposit insurance coverage of up to 50,000 euro / 6 million dinar | 3 |
| There is a deposit insurance coverage of up to 100,000 euro / 12 million dinar | 4 |
| The deposit insurance coverage is unlimited | 5 |
| I don't know | 88888 |
| No answer | 99999 |

38a) DELETED
317) DELETED

30) [ASK ALL] ~~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) DELETED

**FOR SCRIPTING: ONLY ASK Q170-Q172, Q173 and Q177 in CZ, PL and RS.**

THE FOLLOWING VARIABLES ARE NOT AVAILABLE TO OUTSIDE USERS

170) [ONLY ASK IN CZ, PL and RS] [IF randomization=**GROUP A & Q32=1**]
[FOR INTERVIEWER: Please read out the following information slowly and make sure the respondent understands the information.]

Your answer to the last question was perfectly right. The exchange rate captures how much [LOCAL CURRENCY] you need to exchange it for another currency. When the [LOCAL CURRENCY] **depreciates** against another currency, it loses value. Therefore, you need more [LOCAL CURRENCY] than before to exchange it for one unit of the other currency.

In turn, when the [LOCAL CURRENCY] **appreciates** against another currency, it gains value. And therefore, you need less [LOCAL CURRENCY] than before to exchange it for one unit of the other currency.

What would you say, how clear is the concept of exchange rates to you?

| | |
|---|---|
| Very clear | 1 |
| Clear | 2 |
| Unclear | 3 |
| Very unclear | 4 |
| Don’t know | 88888 |
| No answer | 99999 |

171) [ONLY ASK IN CZ, PL and RS] [IF randomization=**GROUP A & (Q32 = 2 OR Q32 = 3 OR Q32 = 88888 OR Q32 = 99999)**]
[FOR INTERVIEWER: Please read out the following information slowly and make sure the respondent understands the information.]

The exchange rate captures how much [LOCAL CURRENCY] you need to exchange it for another currency. When the [LOCAL CURRENCY] **depreciates** against another currency, it loses value. Therefore, you need **more** [LOCAL CURRENCY] than before to exchange it for one unit of the other currency.

In turn, when the [LOCAL CURRENCY] **appreciates** against another currency, it gains value. And therefore, you need less [LOCAL CURRENCY] than before to exchange it for one unit of the other currency.

What would you say, how clear is the concept of exchange rates to you?

| | |
|---|---|
| Very clear | 1 |
| Clear | 2 |
| Unclear | 3 |
| Very unclear | 4 |
| Don’t know | 88888 |
| No answer | 99999 |

[FOR SCRIPTING: If an unequal sign exists (e.g. <>) it can be scripted as Q32 <> 1. Otherwise, please be careful of the brackets around the "OR" statements.]

172) [ONLY ASK IN CZ, PL and RS] [IF randomization=**GROUP B**]
The exchange rate captures how much [LOCAL CURRENCY] you need to exchange it for another currency.

What would you say, how clear is the concept of exchange rates to you? Please use a scale from 0 to 10, where 0 means “the concept is very unclear” to you and 10 means “the concept is very clear” to you.

| | |
|---|---|
| The concept is very unclear to me | 0 |
| | 1 |
| | 2 |
| | 3 |
| | 4 |
| | 5 |
| | 6 |
| | 7 |
| | 8 |
| | 9 |
| The concept is very clear to me | 10 |
| Don't know | 88888 |
| No answer | 99999 |

[FOR TRANSLATOR: wording from **Q11b above**]
173) [ONLY ASK IN CZ, PL and RS] [ASK ALL] Now, we move away from the quiz questions and talk about your personal attitudes. Suppose again 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] or in a foreign currency like euros, US dollars or Swiss francs?

| | |
|---|---|
| [LOCAL CURRENCY] | 1 |
| Foreign currency | 2 |
| Don't know | 88888 |
| No answer | 99999 |

[FOR TRANSLATOR: Please replace the following amount for your country.

| | |
|---|---|
| Czech Republic: | 90,000 koruny |
| Hungary: | 1,100,000 forint |
| Poland: | 14,000 złoty |
| Bulgaria | 4,000 leva |
| Romania | 17,000 lei |
| Serbia | 240,000 dinar |
| Bosnia and Herzegovina | 4,000 mark |
| North Macedonia | 100,000 denar |
| Albania | 140,000 lek] |

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

[FOR TRANSLATOR: wording from **Q124 from 2022**]
174**)** ~~Now~~ Next, suppose you would want to borrow [INSERT COUNTRY-SPECIFIC VALUES FROM BELOW] [LOCAL CURRENCY] from a bank. **If you could choose**, would you borrow this amount in [LOCAL CURRENCY] or in a foreign currency like euros, US dollars or Swiss francs?

| | | |
|---|---|---|
| [LOCAL CURRENCY] | 1 | [Q175] |
| Foreign currency | 2 | [Q176] |
| Don't know | 88888 | [Q177 in CZ, PL, RS otherwise Q322] |
| No answer | 99999 | [Q177 in CZ, PL, RS otherwise Q322] |

[FOR TRANSLATOR: Please replace the following amount for your country.

| | |
|---|---|
| Czech Republic: | 90,000 koruny |
| Hungary: | 1,100,000 forint |
| Poland: | 14,000 złoty |
| Bulgaria | 4,000 leva |
| Romania | 17,000 lei |
| Serbia | 240,000 dinar |
| Bosnia and Herzegovina | 4,000 mark |
| North Macedonia | 100,000 denar |
| Albania | 140,000 lek] |

175) [IF Q174=1] What is the main reason why you would borrow the amount in [LOCAL CURRENCY]?

[ONLY ONE ANSWER POSSIBLE.]

| | |
|---|---|
| The [LOCAL CURRENCY] is the official currency of [MY COUNTRY]. | 1 |
| I trust the [LOCAL CURRENCY] more. | 2 |
| Better loan conditions (better interest rate/ lower fees etc). | 3 |
| Foreign currency loans are too risky. | 4 |
| It is not possible to borrow in foreign currency. | 5 |
| Other reason. | 6 |
| Don't know | 88888 |
| No answer | 99999 |

176) [IF Q174=2] What is the main reason why you would borrow the amount in foreign currency?

[ONLY ONE ANSWER POSSIBLE.]

| | |
|---|---|
| I believe that the [LOCAL CURRENCY] will be replaced by the euro soon. | 1 |
| I do not trust the [LOCAL CURRENCY] enough. | 2 |
| Better loan conditions (better interest rate/good exchange rate/lower fees etc). | 3 |
| Loans in [LOCAL CURRENCY] are too risky. | 4 |
| Most/all of my income is denominated in a foreign currency. | 5 |
| Other reason. | 6 |
| Don't know | 88888 |
| No answer | 99999 |

177) [ONLY ASK IN CZ, PL and RS] [ASK ALL] What would you say, for someone who gets all their personal income in [LOCAL CURRENCY], is it less or more risky to borrow in foreign currency than in [LOCAL CURRENCY]?

| | |
|---|---|
| Less risky to borrow in foreign currency. | 1 |
| More risky to borrow in foreign currency. | 2 |
| The risk is the same. | 3 |
| Don't know | 88888 |
| No answer | 99999 |

322) [ASK ALL] 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 |

Q324 DELETED

178) I am now going to ask you a few questions about living abroad. Have you ever lived abroad and if yes, for how long in total?

| | |
|---|---|
| No, I have never lived abroad. | 1 |
| I lived abroad for … | |
| … up to 1 year | 2 |
| … more than 1 year up to 3 years | 3 |
| … more than 3 years up to 5 years | 4 |
| … more than 5 years up to 10 years | 5 |
| … more than 10 years | 6 |
| My work requires or required me to move frequently between [MY COUNTRY] and abroad (e.g., seasonal worker, 24-hour caregiver, etc.) | 77777 |
| Don’t know | 88888 |
| No answer | 99999 |

[FOR INTERVIEWER: If the respondent has lived abroad several times, he or she should add up the individual periods to a total sum.]

**[From 2021]**

N25) Do you intend to move abroad within the next 12 months?

| | |
|---|---|
| Yes | 1 [Q180] |
| No | 2 [Q179] |
| Don’t know | 88888 [Q179] |
| No answer | 99999 [Q179] |

179) [N25 = 2 OR 88888 OR 99999] And, as far as you can tell today, how likely is it that you will move or live abroad temporarily or permanently sometime in the next 10 years?

| | |
|---|---|
| Very likely | 1 [Q180] |
| Likely | 2 [Q180] |
| Unlikely | 3 [N7c] |
| Very unlikely | 4 [N7c] |
| Don’t know | 88888 [N7c] |
| No answer | 99999 [N7c] |

**[FOR TRANSLATOR and SCRIPTING: Country list unchanged compared to N25a from 2019]**
180) [If N25=1 OR Q179=1 OR Q179=2] If you move abroad, to which country will you most likely go?

[ONLY ONE ANSWER POSSIBLE.]

| **European countries:** | |
|---|---|
| Albania | 1 |
| Austria | 2 |
| Belgium | 3 |
| Bosnia and Herzegovina | 4 |
| Bulgaria | 5 |
| Croatia | 6 |
| Cyprus | 7 |
| Czech Republic | 8 |
| Denmark | 9 |
| Finland | 10 |
| France | 11 |
| North Macedonia | 12 |
| Germany | 13 |
| Greece | 14 |
| Hungary | 15 |
| Iceland | 16 |
| Ireland | 17 |
| Italy | 18 |
| Luxembourg | 19 |
| Malta | 20 |
| Montenegro | 21 |
| Netherlands | 22 |
| Norway | 23 |
| Poland | 24 |
| Portugal | 25 |
| Romania | 26 |
| Russian Federation | 27 |
| Serbia | 28 |
| Slovakia | 29 |
| Slovenia | 30 |
| Spain | 31 |
| Sweden | 32 |
| Switzerland | 33 |
| Turkey | 34 |
| Ukraine | 35 |
| United Kingdom | 36 |

| **Non-European countries:** | |
|---|---|
| Argentina | 37 |
| Australia | 38 |
| Brazil | 39 |
| Canada | 40 |
| Chile | 41 |
| Israel | 42 |
| New Zealand | 43 |
| South Africa | 44 |
| United States of America | 45 |

| | |
|---|---|
| Other country | 55555 |
| Don’t know | 88888 |
| No answer | 99999 |

[FOR SCRIPTING: Please exclude your own country from the list but leave the numerical country codes unchanged.]

181) [N25=1 OR Q179=1 OR Q179=2] What is the main reason why you consider moving abroad?

[ONLY ONE ANSWER POSSIBLE.]

| | |
|---|---|
| Employment (e.g., higher wages, better working conditions) | 1 |
| Education or training | 2 |
| Better living conditions abroad (e.g., health care system) | 3 |
| To provide financial support for family at home | 4 |
| Marriage/ family reunification | 5 |
| Political or security reasons | 6 |
| Other main reason | 7 |
| Don't know | 88888 |
| No answer | 99999 |

**[From 2021]**

N7c) [ASK ALL] Does a close member of your family live or work abroad?

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

FOR SCRIPTING: Please note that N36 has been moved forward.

N36) [ASK IN ALL COUNTRIES] Does your household receive money from abroad? E.g., from family members living or working abroad, pension payments, etc.?

| | |
|---|---|
| No | 1 [FOR AL, BA, MK, RS, BG and RO: GO TO Q186] |
| Yes, regularly | 2 [FOR AL, BA, MK, RS, BG and RO: GO TO Q182] |
| Yes, infrequently | 3 [FOR AL, BA, MK, RS, BG and RO: GO TO Q182] |
| Don't know | 88888 [FOR AL, BA, MK, RS, BG and RO: GO TO Q186] |
| No answer | 99999 [FOR AL, BA, MK, RS, BG and RO: GO TO Q186] |

**FOR SCRIPTING: ONLY ASK the following questions in AL, BA, MK, RS, BG and RO. For CZ, HU and PL the main questionnaire ends here.**

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

182) [ONLY ASK IN AL, BA, MK, RS, BG and RO] [IF N36=2 OR N36=3] On what did your household spend most of the money received from abroad in the last 12 months?

[ONLY ONE ANSWER POSSIBLE.]

| | |
|---|---|
| Food and other basic necessities (such as rent, energy, clothes) | 1 |
| Durable goods such as furniture, electronic devices, jewellery, a car or similar goods | 2 |
| Leisure activities like traveling, going to restaurants or weddings | 3 |
| Health | 4 |
| Your own or a family business | 5 |
| Acquiring or renovating property | 6 |
| Education or training | 7 |
| I/we saved most of it | 8 |
| Other | 9 |
| I did not receive money from abroad in the last 12 months. | 77777 |
| Don't know | 88888 |
| No answer | 99999 |

183) [ONLY ASK IN AL, BA, MK, RS, BG and RO] [IF N36=2 OR N36=3] If you didn't receive any money from abroad, would covering daily expenses be a severe struggle for you and your household or would you be able to cope reasonably well? Please answer on a scale from 0 to 10, where 0 means "Covering daily expenses would be a severe struggle" and 10 means "Covering daily expenses would be no struggle at all".

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

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

184) [ONLY ASK IN AL, BA, MK, RS, BG and RO] [IF N36=2 OR N36=3] How do you usually receive money from abroad?

[ONLY ONE ANSWER POSSIBLE.]

| | |
|---|---|
| Via money transfer operator's physical office (e.g. Western Union branch) | 1 |
| Via money transfer operator's website or app (e.g. app of Western Union, Wise, Ria) | 2 |
| Via bank branch | 3 |
| Via bank website or app – online banking | 4 |
| Via friends and relatives in cash | 5 |
| Via other people (middle person) in cash | 6 |
| Other | 7 |
| Don't know | 88888 |
| No answer | 99999 |

[FOR INTERVIEWER: Money transfer operators are organizations that specialize in cross-border money transfers, such as Western Union, MoneyGram, Ria, Wise, Remitly, WorldRemit, Small World.]

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

185) [ONLY ASK IN AL, BA, MK, RS, BG and RO] [IF N36=2 OR N36=3] Which of the following statements comes closest to describing in which currency you usually receive and keep this money:

| | |
|---|---|
| I usually receive it in [LOCAL CURRENCY] and keep it in [LOCAL CURRENCY]. | 1 |
| I usually receive it in [LOCAL CURRENCY] and convert it into a foreign currency. | 2 |
| I usually receive it in foreign currency and keep it in foreign currency. | 3 |
| I usually receive it in foreign currency and convert it into [LOCAL CURRENCY]. | 4 |
| Don't know | 88888 |
| No answer | 99999 |

186) [ASK ALL, BUT ONLY IN AL, BA, MK, RS, BG and RO] Does your household receive in-kind transfers from abroad? E.g., expensive gifts from family members living or working abroad.

[FOR INTERVIEWER: In-kind transfers are expensive gifts like a smartphone, a car, furniture, jewellery, etc.]

| | |
|---|---|
| No | 1 |
| Yes, regularly | 2 |
| Yes, infrequently | 3 |
| Don't know | 88888 |
| No answer | 99999 |

**[FOR TRANSLATOR and SCRIPTING: Country list the same as Q180 above or N25a from 2019]**
187) [ONLY ASK IN AL, BA, MK, RS, BG and RO] [IF N36=2 OR N36=3 OR Q186=2 OR Q186=3] From which country do you mostly receive money or in-kind transfers from abroad?

[ONLY ONE ANSWER POSSIBLE.]

**European countries:**

| | |
|---|---|
| Albania | 1 |
| Austria | 2 |
| Belgium | 3 |
| Bosnia and Herzegovina | 4 |
| Bulgaria | 5 |
| Croatia | 6 |
| Cyprus | 7 |
| Czech Republic | 8 |
| Denmark | 9 |
| Finland | 10 |
| France | 11 |
| North Macedonia | 12 |
| Germany | 13 |
| Greece | 14 |
| Hungary | 15 |
| Iceland | 16 |
| Ireland | 17 |
| Italy | 18 |
| Luxembourg | 19 |
| Malta | 20 |
| Montenegro | 21 |
| Netherlands | 22 |
| Norway | 23 |
| Poland | 24 |
| Portugal | 25 |
| Romania | 26 |
| Russian Federation | 27 |
| Serbia | 28 |
| Slovakia | 29 |
| Slovenia | 30 |
| Spain | 31 |
| Sweden | 32 |
| Switzerland | 33 |
| Turkey | 34 |
| Ukraine | 35 |
| United Kingdom | 36 |

**Non-European countries:**

| | |
|---|---|
| Argentina | 37 |
| Australia | 38 |
| Brazil | 39 |
| Canada | 40 |
| Chile | 41 |
| Israel | 42 |
| New Zealand | 43 |

| | |
|---|---|
| South Africa | 44 |
| United States of America | 45 |
| | |
| Other country | 55555 |
| Don’t know | 88888 |
| No answer | 99999 |

[FOR SCRIPTING: Please exclude your own country from the list but leave the numerical country codes unchanged.]

**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) DELETED

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.)*

**[From 2021]**
N31a) [If N10=1, 10, 11, 3, 4; i.e. employee, employer, own account worker or contributing family worker]
In which industry class are you active?
[USE SHOWCARD]

| | |
|---|---|
| Agriculture, forestry, fishing and mining | 1 |
| Manufacturing, industrial production of goods (excluding construction) | 2 |
| Construction | 3 |
| Energy and water supply, sewerage and waste management | 4 |
| Transportation of goods and people, logistics | 5 |
| Trade (wholesale and retail trade) | 6 |
| Tourism, accommodation, restaurant, café, bar | 7 |
| Arts, culture, entertainment and recreation | 8 |
| Personal services (hairdresser, beauty treatment, funeral, etc.) | 9 |

| | |
|---|---|
| Banking, financial and insurance activities | 10 |
| Information and communication technology | 11 |
| Professional, scientific, technical, administrative and maintenance services | 12 |
| Education (kindergarten, school, university, etc.) | 13 |
| Human health care, nursing and social work activities | 14 |
| Public administration, justice, police, defence, trade unions, religious organizations | 15 |
| Other (e.g. real estate activities) | 16 |
| | |
| No answer | 99999 |

**[From 2021]**
N31b) [If N10=8 or 9; i.e. not working (for salary):]
In which industry class have you been active?
[USE SHOWCARD]

| | |
|---|---|
| Agriculture, forestry, fishing and mining | 1 |
| Manufacturing, industrial production of goods (excluding construction) | 2 |
| Construction | 3 |
| Energy and water supply, sewerage and waste management | 4 |
| Transportation of goods and people, logistics | 5 |
| Trade (wholesale and retail trade) | 6 |
| Tourism, accommodation, restaurant, café, bar | 7 |
| Arts, culture, entertainment and recreation | 8 |
| Personal services (hairdresser, beauty treatment, funeral, etc.) | 9 |
| Banking, financial and insurance activities | 10 |
| Information and communication technology | 11 |
| Professional, scientific, technical, administrative and maintenance services | 12 |
| Education (kindergarten, school, university, etc.) | 13 |
| Human health care, nursing and social work activities | 14 |
| Public administration, justice, police, defence, trade unions, religious organizations | 15 |
| Other (e.g. real estate activities) | 16 |
| | |
| No previous employment | 77777 |
| No answer | 99999 |

[ASK ALL]
[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) DELETED

N37) How do you assess your digital skills on a scale from 0 to 10?
0 means that you either have no experience with or severely struggle to use devices such as smartphones or computers. 5 means that your skills in using smartphones/computers are average. 10 means that you are a proficient user and even able to write code in programming languages.

| | |
|---|---|
| I severely struggle or have no experience with smartphones/ computers. | 0 |
| | 1 |
| | 2 |
| | 3 |
| | 4 |
| My skills in using smartphones/ computers are average. | 5 |
| | 6 |
| | 7 |
| | 8 |
| | 9 |
| I am very proficient and even able to write code in programming languages. | 10 |
| 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) Moved to the main questionnaire.

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 |

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) [N14c] |
| No answer | –99999 (negative number) [N14c] |

[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).

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 the total monthly income of your household after taxes is…

| | |
|---|---|
| Below [Lower bound 2. tercile] | 1 |
| In the range from ~~Between~~ [Lower bound 2. tercile] to ~~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) |

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) [N29e] |
| No answer | –99999 (negative number) [N29e] |

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 total monthly income after taxes is…

| | |
|---|---|
| Below [Lower bound 2. tercile] | 1 |
| In the range from ~~Between~~ [Lower bound 2. tercile] to ~~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) |

N18) DELETED

**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)**