

FINAL: OeNB Euro Survey Master Questionnaire Fall 2021

This document contains all questions asked to respondents in the survey wave of fall 2021 of the OeNB Euro Survey in English.

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

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

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

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

OeNB Euro Survey Questionnaire Fall 2021

[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.

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

1) I am going to read you some general statements and would like to know whether you agree or disagree. Please indicate your judgement 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.

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

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

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

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

28. [Q11_3 from 2020] In [MY COUNTRY] it is very common to hold foreign currency deposits.

Q2a) DELETED

Q2a1) DELETED

Q2a2) DELETED

Q3c1) DELETED

Q3c2) DELETED

Q4) DELETED

3c) [ASK ALL] The next question is about future changes in prices in general in [YOUR COUNTRY]. Looking ahead to 12 months from now, what do you think will happen to prices on average? We are interested in even very small changes.

Prices will...

increase a lot	1	[Q3c1]
increase a little	2	[Q3c1]
be on average the same (that is 0% change)	3	[Q4]
decrease a little	4	[Q3c2]
decrease a lot	5	[Q3c2]
don't know	88888	[Q4]
no answer	99999	[Q4]

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

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

(Info: 24b from 2020 was split into two questions – please use the translated Q24b as the basis)

24b1) I would like to ask you some questions about the euro.

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, Macedonia and Serbia: We do not mean joining the European Union but introducing the euro.]

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

(Info: 24b from 2020 was split into two questions – please use the translated Q24b as the basis)

24b2) And in your personal opinion, when, in which year, do you think the euro **should** be introduced in [YOUR COUNTRY]?

_____ [CALENDAR YEAR]

Never	77777
Don't know	88888
No answer	99999

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

[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
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6) [IF THE RESPONDENT HOLDS EITHER EURO CASH AND/OR US DOLLAR CASH, Q5_1=1 OR Q5_2=1] Does your answer refer to your **personal** cash holdings or to cash holdings you **hold jointly with your partner**?

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

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

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

Question from 2017:

[Ask in all countries except CZ, HU, PL:]

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

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

9) [IF THE RESPONDENT HOLDS EURO CASH, Q5_1=1] I am now showing you a card with different amounts. Could you choose the range that best fits the amount of euro **cash** that you hold? Please refer to **banknotes and coins only**, not deposits at a bank account. Again, refer only to those cash holdings **you hold personally or together with your partner**.

SHOWCARD:

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

11) DELETED

[Ask in all countries except CZ, HU, PL:]

1) [Ask ALL] I am going to read you some general statements and would like to know whether you agree or disagree. Please indicate your judgement 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

12. [from 2017] In [MY COUNTRY] it is very common to make payments in euro.

14. [from 2017] In [MY COUNTRY] it is expensive to convert [LOCAL CURRENCY] into euro.

21. [from 2017] In [MY COUNTRY], it is very common that people pay cash to avoid taxes.

Question from 2018:

[Ask in all countries except CZ, HU, PL:]

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

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

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

Question from 2018:

[Ask in all countries except CZ, HU, PL:]

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

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

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

Question from 2017:**[Ask in all countries except CZ, HU, PL:]****26) Did you make any payments in euro during the last 6 months in [YOUR COUNTRY]?**

No	1
Yes	
...several times per month	2
...about once per month	3
...less frequently	4
Don't know	88888
No answer	99999

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:	70,000 korun
Hungary:	800,000 forint
Poland:	10,000 złoty
Bulgaria	3,000 leva
Romania	10,000 lei
Croatia	20,000 kuna
Serbia	150,000 dinar
Bosnia and Herzegovina	3,000 mark
FYR Macedonia	80,000 denar
Albania	100,000 lek

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

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

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

Adapted from Question 6:

19de) [ONLY IF THE RESPONDENT HAS SAVINGS, Q19DD=1] Does your answer refer to your **personal** savings or to savings you **hold jointly with your partner?**

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

11c) If you think about the time before the Covid-19 pandemic: At the end of the month, do you usually had some money left that you were able to save for large purchases or emergencies, or to accumulate wealth?

Yes	1	[Q11d]
No	2	[Q11f]
Don't know	88888	[Q11e]
No answer	99999	[Q11e]

11d) [IF Q11c = 1] How much money were you typically able to save at the end of a month before the Covid-19 pandemic started?

	[amount in CURRENCY of your COUNTRY]	[Q11e]
Don't know	-88888 (negative number)	[Q11da]
No answer	-99999 (negative number)	[Q11da]

[FOR INTERVIEWER: an estimate is sufficient; please probe whether the amount refers to LC.]

11da) [ONLY IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER; 11d = -88888 or -99999] Here I have got a card with different amounts. Could you choose the range that comes closest to the amount you were typically able to save at the end of a month before the Covid-19 pandemic started?

[Please use the categories according to our proposal.]

Don't know	-88888 (negative number)
No answer	-99999 (negative number)

11e) [IF Q11c = 1 (yes) OR 88888 OR 99999] Has the level of your monthly savings changed since the start of the Covid-19 pandemic compared to pre-pandemic times?

Yes, I have been saving more than before	1 [Q11g]
Yes, I have been saving less than before	2 [Q11i]
No, I have been saving as much as before	3 [Q11k]
No, I did not have the money to save before the pandemic and I have not been able to save during the pandemic	4 [Q11k]
Don't know	88888 [Q11k]
No answer	99999 [Q11k]

11f) [IF Q11c = 2 (no)] During the lockdowns, spending possibilities were limited. Have you saved some money since the start of the Covid-19 pandemic?

Yes, I have saved some money since the start of the pandemic	1 [Q11g]
No, I have not managed to save any money since the start of the pandemic	2 [Q11k]
Don't know	88888 [Q11k]
No answer	99999 [Q11k]

11g) [IF Q11e = 1 OR Q11f = 1] How big an amount did you manage to save per month during the pandemic?

[Check: IF amount Q11g <= amount Q11d, THEN "Warning: The amount must be larger than before the pandemic". OTHERWISE, OK]

	[amount in CURRENCY of your COUNTRY]	[Q11h]
Don't know	-88888 (negative number)	[Q11ga]
No answer	-99999 (negative number)	[Q11ga]

[FOR INTERVIEWER: estimate is sufficient; please probe whether the amount refers to LC.]

11ga) [ONLY IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER; 11g = –88888 or –99999] Here I have got a card with different amounts. Could you choose the range that comes closest to the amount that you managed to save per month during the pandemic?

[Please use the categories according to our proposal.]

Don't know –88888 (negative number)

No answer –99999 (negative number)

11h) [IF Q11e = 1 OR Q11f = 1] I am now going to read out some reasons why your monthly savings might have increased during the pandemic. Please pick all reasons that apply to you.

[MULTIPLE ANSWERS POSSIBLE]

[INTERVIEWER: please, read out all 3 items!]

I have been saving more because spending was limited during the lockdowns 1

I decided to save more for precautionary reasons due to the pandemic 2

Other reasons 3 (GO TO 11h_string)

Don't know 88888

No answer 99999

11h_string) [IF Q11h = 3] Please specify your reasons: _____

[FOR INTERVIEWER: Please write down a half-sentence including a verb.]

11i) [IF Q11e = 2] How big an amount did you manage to save per month during the pandemic?

[Check: IF amount Q11i >= amount Q11d, THEN “Warning: The amount must be smaller than before the pandemic”. OTHERWISE, OK]

_____ [amount in CURRENCY of your COUNTRY] [Q11k]

Don't know –88888 (negative number) [Q11ia]

No answer –99999 (negative number) [Q11ia]

[FOR INTERVIEWER: estimate is sufficient; please probe whether the amount refers to LC.]

11ia) [ONLY IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER; 11i = –88888 or –99999] Here I have got a card with different amounts. Could you choose the range that comes closest to the amount that you managed to save per month during the pandemic?

[Please use the categories according to our proposal.]

Don't know –88888 (negative number)

No answer –99999 (negative number)

11k) [ASK ALL] Looking ahead to post-pandemic times: Do you intend to save more or less compared with what you used to save before the pandemic?

Yes, I intend to save more than before 1

Yes, I intend to save less than before 2

No, I intend to save as much as before the pandemic 3

No, I did not have the money to save before the pandemic and am unlikely to save after the pandemic	4
Don't know	88888
No answer	99999

1) I am going to read you some general statements and would like to know whether you agree or disagree. Please indicate your judgement 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

6. [Item 6 of Q1 in 2020] Currently, depositing money at banks is very safe in [MY COUNTRY].

29. [Q11_7 from 2020] Currently, banks and the financial system are stable in [MY COUNTRY].

30. [Q11_9 from 2020] For me, it takes quite a long time to reach the nearest bank branch.

Question from 2019:

11 9a) When you use banking services, do you do so in person or online?

I use banking services only in person at a bank branch	1
I use banking services both in person and online	2
I use banking services only online, e.g. via the internet or mobile phone	3
I never use the services of banks	4
Don't know	88888
No answer	99999

12) Do you have any of the following bank products or assets? Please refer only to those bank products or assets you hold **personally** or together with **your partner**.

[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				

[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
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	yes 1	no 2	Don't know 88888	No answer 99999
e) Life insurance				

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

g) Stocks

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

Savings at a building society (Remark: only use this item in the Czech Republic, Hungary & Croatia)

Life insurance

Mutual funds

Stocks

Pension funds (voluntary contributions)

Bonds

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 **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 **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.

- **Other assets:** gold, jewellery, gem stone, artworks, etc.

Question adapted from 19ac) used in 2019:

19ad) [IF Q12a= 1 OR Q12b=1] If you think about the overall **sum of your cash holdings and the amount of saving deposits bank savings (current account and savings deposits)** that you hold personally or together with your partner – would you be able to say whether you hold more than 90%, less than 90% but more than 50%, about 50% or less than 50% as **savings deposits bank savings**?

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

Question from 2019:

12k) [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

13) [ONLY IF Q12b=1; OTHERWISE GO TO Q122] You said that you hold savings deposits, either personally or together with your partner. 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	[Q122]
Don't know	88888	[Q122]
No answer	99999	[Q122]

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

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

[FOR INTERVIEWER: Ask each currency]

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

19n) DELETED

(Info: Q22 from 2020 was split into two questions – please use the translated Q22 as the basis)

122) [ASK ALL] If you think about loans in general, both from a bank or from other sources: Do you, either personally or together with your partner, plan to take out a loan within the next 12 months?

Yes	1	[Q123]
No	2	[Q120]
Don't know	88888	[Q120]
No answer	99999	[Q120]

(Info: Q22 from 2020 was split into two questions – please use the translated Q22 as the basis)

123) [ONLY IF RESPONDENT PLANS TO TAKE OUT A LOAN; Q122 = 1; OTHERWISE GO TO Q120] In which currency do you plan to take out this loan?

[LOCAL CURRENCY]	1
Euro	2
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 Q120] What is the **main** purpose of your planned loan? Do you intend to finance a house or an apartment, or is it for consumption goods (furniture, travelling, household appliances, etc.), for a car, for education or for other purposes?

[MULTIPLE ANSWERS POSSIBLE]

[INTERVIEWER: please, read out all items!]

For each item: mentioned 1 — not mentioned 2 — Don't know 88888 — No answer 99999

I intend to finance...	
main residence	1a
another house or apartment	1b
consumption goods (furniture, travelling, household appliances, 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

(Info: Q20 from 2020 was split into two questions – please use the translated Q20 as the basis)

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

[FOR INTERVIEWER:

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

Yes	1	[Q121]
No	2	[Q20]
Don't know	88888	[Q74]
No answer	99999	[Q74]

(Info: Q20 from 2020 was split into two questions – please use the translated Q20 as the basis)
121) [ONLY IF RESPONDENT HAS A LOAN OUTSTANDING; Q120 = 1; OTHERWISE GO TO Q20]
In which currency is this loan / are these loans denominated?

My loans are solely denominated in foreign currency	1
<i>[Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]</i>	
My loans are predominantly denominated in foreign currencies	2
<i>[Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]</i>	
About equal amount of loans in local and foreign currencies	3
<i>[Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]</i>	
My loans are predominantly denominated in local currency	4
My loans are solely denominated in local currency	5
Don't know	88888
No answer	99999

20b) **[ONLY IF RESPONDENT HAS A LOAN OUTSTANDING; Q120 = 1]** What is the purpose of your loan or your loans? To finance a house or apartment, for consumption goods (furniture, travelling, household appliances, etc.), for a car, for education, **for a business or professional activity** or for other purposes.

[MULTIPLE ANSWERS POSSIBLE]

[INTERVIEWER: please, read out all items!]

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

to finance my/our current main residence	1a
to finance another house or apartment	1b
for consumption goods (furniture, travelling, household appliances, etc.)	2
to finance a car	3
education	10
for a business or professional activity	11
for other purposes	12

20b3) **[ONLY IF RESPONDENT HAS A LOAN OUTSTANDING; Q120 = 1]** Think of all the loans you have, either personally or together with your partner: Have you been in arrears on loan repayments once or more during the last 12 months on account of financial difficulties?

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

Yes, once	1 [Q20b4]
Yes, twice or more	2 [Q20b4]
No	3 [Q20m]
Don't know	88888 [Q20m]
No answer	99999 [Q20m]

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 [Q20m]
Yes,	
more than 3 months late	2 [Q20m]
less than 3 months late	3 [Q20m]
Don't know	88888 [Q20m]
No answer	99999 [Q20m]

20l) [ONLY IF Q120=2] Does your partner by herself/himself (not together with you) or someone else living in your household have any loans? If you are the only adult in your household, please indicate this explicitly.

Yes	1	[Q24nx]
No	2	[Q74]
One-adult household	77777	[Q74]
Don't know	88888	[Q74]
No answer	99999	[Q74]

20m) [ONLY IF Q120=1] In addition to the loans you hold personally or together with your partner, does your partner by herself/himself (not together with you) or any other member of your household have any loans? If you are the only adult in your household please indicate this explicitly.

Yes	1	[Q20n]
No	2	[Q20n]
One-adult household	77777	[Q20n]
Don't know	88888	[Q74]
No answer	99999	[Q74]

24nx) [ONLY IF Q20l = 1 OR (Q20m = 1 AND Q20b3=3)] Is any other member of your household (except you) currently late with loan repayments on account of financial difficulties; and if yes, is the repayment more than 3 months late, or less than 3 months late?

No	1
Yes, more than 3 months late	2
Yes, less than 3 months late	3
Don't know	-88888 (negative number)
No answer	-99999 (negative number)

20n [ONLY IF Q20l = 1 OR Q20m = 1, 2, 77777] Considering all loans in your household, how many loans are there in total (including yours)? Please consider not only bank loans, but also loans from other possible sources, e.g. family, employer, store, internet loan provider, leasing company, etc.

[UNIT CHANGE: Household]

[FOR INTERVIEWER: Bank loans and non-bank loans should be mentioned separately.]

1. _____ number of loans (including bank and non-bank loans)

2. _____ number of other (nonbank) loans

Don't know	88888
No answer	99999

24n) [ONLY IF Q20l = 1 OR Q20m = 1, 2, 77777] How much money does your household have to spend per month (in CURRENCY OF YOUR COUNTRY) to service this/these loan(s) including interest and principal payments? If you do not know the exact amount, an approximate answer would also be helpful.

[FOR INTERVIEWER:

- Loans should include mortgage- and non-mortgage loans (e.g. housing loans, consumptions loans, loans to finance a car or a business activity, etc.) but should exclude regular credit card payments for monthly purchases.
- The costs for insurance policies, taxes and other fees should be excluded from the amount.
- If loan instalment payments are made in foreign currency and the respondent has problems converting the amount into local currency, please help him to convert the amount into local currency.]

_____	[CURRENCY OF YOUR COUNTRY] per month
Don't know	-88888 (negative number)

No answer -99999 (negative number)

25n) [ONLY IF Q20l = 1 OR Q20m = 1, 2, 77777] Imagine you could repay all the loans of your household at once. How much money would you need to make such a one-off payment? If you do not know the exact amount, an approximate answer would also be very helpful.

[FOR INTERVIEWER:]

If the loan(s) was (were) taken out in foreign currency and the respondent has problems converting the amount into local currency, please help her/him to convert the amount into local currency.]

_____ [CURRENCY OF YOUR COUNTRY] [amount] one-off payment

Don't know -88888 (negative number)

No answer -99999 (negative number)

Q25nx) DELETED

Q20j) DELETED

Q20jx) DELETED

Q20r) DELETED

Q20s) DELETED

74) [ASK ALL] Finally, We now return to your personal finances: Let me ask you one question about the sources of any money that you personally may have borrowed or owe. In general, do you currently owe any money to or have any loans from any of the following sources?

[UNIT CHANGE: Individual]

[MULTIPLE ANSWERS POSSIBLE]

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

[Use show card below]

- a. a bank using the overdraft facility of my bank account
- b. a bank using a bank loan
- c. credit card debt
- d. a store or company using installment credit, buying on credit
- e. a leasing contract
- f. a utility provider by delaying payment of bills (e.g. telephone provider, gas, electricity)
- g. an internet loan provider
- h. a pay day lender
- i. a pawnshop
- j. an employer
- k. family, relatives or friends
- l. another private lender
- m. other

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

h. 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.

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

SHOW CARD for Q74

a bank using the overdraft facility of my bank account

May 30, 2025

Questionnaire_2021.docx

a bank using a bank loan
 credit card debt
 a store or company using installment credit or buying on credit
 a leasing contract
 a utility provider by delaying payment of bills (e.g. telephone provider, gas, electricity)
 an internet loan provider
 a pay day lender
 a pawnshop
 an employer
 family, relatives or friends
 another private lender
 other

Q23g) DELETED

102) [ONLY IF (Q74a = 1 OR Q74b = 1 OR Q74c = 1 OR Q74d = 1 OR Q74e = 1 OR Q74g = 1 OR Q74h = 1 OR Q74i = 1)] You said that you currently owe money to the following sources: ...

[FOR SCRIPTING: Please show the "Yes-Answers" from Q74a "a bank using the overdraft of my bank account", Q74b "a bank", Q74c "credit card debt", Q74d "a store or company using installment credit, buying on credit", Q74e "a leasing contract", Q74g "an internet loan provider", Q74h "a payday lender" and Q74i "another private lender"].

If you think about the terms under which you borrowed this money, have any of these terms become more favorable since the start of the Covid-19 pandemic? By this we mean, for instance, lower repayment installments or the postponement of debt repayments (in agreement with your lender or as part of a borrower support program) etc. ...?

Yes	1	[Q103]
No	2	[Q104]
Don't know	88888	[Q104]
No answer	99999	[Q104]

103) [ONLY IF Q102=1] What changed? Please indicate all changes that apply.

[MULTIPLE ANSWERS POSSIBLE, AT LEAST ONE HAS TO BE TICKED]

[INTERVIEWER: please, read out all items!]

Postponed debt repayments for 6 months or less	1
Postponed debt repayments for more than 6 months	2
[WARNING: Selection of both 1 and 2 would be a wrong choice]	
Repayment installments were lowered	3
Initial loan amount was lowered	4
Other favorable change	5
Don't know	88888
No answer	99999

104) [ONLY IF Q74a = 1 OR Q74b = 1 OR Q74c = 1 OR Q74d = 1 OR Q74e = 1 OR Q74g = 1 OR Q74h = 1 OR Q74i = 1] If you think about all debt-related payments (interest, installments or repayment at loan maturity) 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

Info for translators: this is part of Q75 from the year 2019: we copied Q75 below Q75a in the country version of the questionnaire as the basis for the translation)

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 any of the following sources from a bank?

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

[Use show card below]

From...

a) a bank

f) family, relatives or friends

For each item:

Very likely	1
Likely	2
Unlikely	3
Very unlikely	4
DK	88888
NA	99999

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: 140,000 koruny
Hungary: 1,600,000 forint
Poland: 20,000 złoty
Bulgaria: 6,000 leva
Romania: 20,000 lei
Croatia: 40,000 kuna
Serbia: 300,000 dinar
Bosnia and Herzegovina: 6,000 mark
North Macedonia: 160,000 denar
Albania: 200,000 lek

105) Next, we have some questions about measures taken during the Covid-19 pandemic to address potential repayment difficulties. Are you aware of any measures your government or banks in [YOUR COUNTRY] adopted because of the pandemic to support borrowers (for example enabling borrowers to postpone repayments without penalties, offering borrowers favorable changes in loan terms, ...)?

Yes	1	[Q106]
No	2	[Q110]
Don't know	88888	[Q110]
No answer	99999	[Q110]

106) [ONLY IF Q105=1] Who, do you think, was the driving force behind the measures that were adopted to support borrowers?

Government	1
Commercial banks	2
Both government and commercial banks	3
Some other organization	4
Don't know	88888
No answer	99999

107) [ONLY IF (Q74a = 1 OR Q74b = 1 OR Q74c = 1 OR Q74d = 1 OR Q74e = 1 OR Q74g = 1 OR Q74h = 1 OR Q74i = 1) AND Q105 = 1] Since the beginning of the Covid-19 pandemic, have you taken advantage of any measures that were adopted to support borrowers?

Yes	1	[Q109]
No	2	[Q108]
Don't know	88888	[Q110]
No answer	99999	[Q110]

108) [ONLY IF Q107 = 2] Could you tell us why you didn't make use of the measures? Please mention all reasons that apply.

[MULTIPLE ANSWERS POSSIBLE, AT LEAST ONE HAS TO BE TICKED]

[INTERVIEWER: please, read out all items!]

I did not make use of the measures, because...

... my types of debt were not eligible	1
... I did not fulfill eligibility criteria related to the pandemic (e.g. affectedness)	2
... I did not fulfill some other eligibility criteria	3
... I thought the application process was too complex	4
... I was worried that it would hurt my credit score	5
... I had no financial need to participate	6
... of some other reason	7
Don't know	88888
No answer	99999

109) [ONLY IF Q107 = 1] Next, I am going to read out some statements about the measures adopted to support borrowers. Please tell me whether you agree or disagree on a scale from 1 (strongly agree) to 6 (strongly disagree).

[INTERVIEWER: please, read out all statements!]

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

1. I made use of the measures for preventive reasons.
2. I made use of the measures because my financial situation worsened during the pandemic.
3. I found the measures very helpful for me.
4. The measures should have been larger and/or available for a longer period of time.

110) [ASK ALL] Next, I am going to read out some statements on future support measures for borrowers. 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

1. In the next 12 months, the government will likely offer support for borrowers in trouble.
2. In the next 12 months, banks will likely offer support for borrowers in trouble.

Question from 2019:

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

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

Question from 2016:

67) I am going to read out some statements. Please indicate your level of agreement on a scale from 1 (strongly agree) to 6 (strongly disagree)

strongly agree	1
agree	2
somewhat agree	3
somewhat disagree	4
disagree	5
strongly disagree	6
Don't Know	88888
No Answer	99999

- a) I tend to live for today and let tomorrow take care of itself.
- b) I am impulsive and tend to buy things even when I cannot really afford them
- c) I am very organised when it comes to managing my money day-to-day.

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

[Coding: 1 to 5; Don't know 88888, No answer 99999.]

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]
7. ~~European Central Bank~~

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

Q24a DELETED

Q24b MOVED

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

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

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

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

Question from 2019:

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

Question to be completed by interviewer

A2a) End time of Interview _____ (hh:mm; 24h)

[For Interviewer: Please record the end time for the foreign currency questionnaire excluding socio-demographic questions and also excluding other omnibus questionnaires.]

Socio-demographic Questions

N1) Gender	Male	1
	Female	2
	Gender diverse	3

N2) Age	_____ (exact age)	
	No answer	99999

N3) Marital Status	Married or domestic partnership (same household)	5
	Married or domestic partnership (separate households)	6
	Single	2
	Separated/ divorced	3
	Widowed	4
	No answer	99999

[INTRODUCTION FOR EU COUNTRIES ONLY]:

ASK ALL 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) 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

N9) What is your highest educational attainment?

	Early childhood education/ No formal education	0
	Primary	1
	Lower Secondary	2
	Upper Secondary	3
	Post-Secondary Non-Tertiary Education	4
	Short-cycle Tertiary Education	5
	First Stage of Tertiary Education Bachelor's or equivalent level	56
	Second Stage of Tertiary Education Master's or equivalent level	67
	Doctoral or equivalent level	8
	No answer	99999

For a Definition of categories, see:

<http://uis.unesco.org/en/iscid-mappings>

N10) Current Employment	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, 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.)

N11a DELETED

N12c DELETED

N12d DELETED

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 (hairstylist, 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

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 (hairstylist, 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

Question from 2019:

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

- | | |
|------------|-------------------|
| Yes | 1 [GO TO N25b] |
| No | 2 [GO TO N7c] |
| Don't know | 88888 [GO TO N7c] |
| No answer | 99999 [GO TO N7c] |

Question from 2019:

N25b) [If N25=1] Have you made any preparations for this move? (For example: applied for residency or a visa, applied for a job or found a job, purchased a ticket, organized a place to stay)

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

Question from 2019:

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 |

N13) [ASK ALL] Do you or anyone in your household own any of the following?

[UNIT CHANGE: Household]

[MULTIPLE ANSWERS POSSIBLE]

[INTERVIEWER: please read out all items!]

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

Question from 2019:

N13y) [IF N13b=2] The main residence of your household is rented...

- | | |
|---|-------|
| at market prices (free market) | 1 |
| at subsidized prices (from a public institution or local authority) | 2 |
| from a housing cooperative | 3 |
| My household does not pay a rent for the main residence | 4 |
| Don't know | 88888 |
| No answer | 99999 |

N4) [ASK ALL] How many people, including yourself, live permanently in this household?
 Size of household including respondent _____ people (if answer = 1 GO TO **N6**)
 No answer 99999
(Please consider also people who are temporarily absent e.g. students or persons in military service.)

N7a: DELETED

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

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

Don't know	88888
No answer	99999

N6) [ASK ALL] 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

N21) Next, I want to ask you some questions about your income. Do you receive any income in euro?
 Do you personally or your partner receive income in euro?

[UNIT CHANGE: Individual]

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

N22) Do you ~~personally or your partner~~ receive money from abroad? E.g. from family members living or working abroad, pension payments, etc.?

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

N32) This card shows various possible sources of income. Can you please tell me which kinds of income you personally received over the past 12 months?

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

[USE SHOWCARD]

- a. Income from employment (wages and salaries)
- b. Income from self-employment
- c. Public or private pension
- d. Unemployment benefits

- e. Child benefits
- f. Income support or other state benefits
- g. Income from rent and lease
- h. Return from savings or investments
- i. Other sources of income (e.g. support from family, scholarships, grants)

N32a) [ASK IF N32 all items <>1] You did not mention any kind of income. Is this because you ...

- | | |
|--|---|
| Do not receive any kind of income | 1 |
| Do not want to answer which kind of income you receive | 2 |

N29a) [ASK IF RESPONDENT HAS ANY SOURCE OF INCOME; N32 at least one item a. to i. = 1 OR N32a=2] What is your personal total monthly income after taxes? 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 child support. Taking together all sources of income you mentioned, 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) [Q29b]
No answer	—99999 (negative number) [Q29b]

N29b) [ONLY IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER; N29a = –88888 or –99999] I am now showing you a card with different amounts. Could you choose the range that best fits the amount of your personal total monthly income after taxes?

[Please use the categories according to our proposal.] [~~Please use the same categories as for question N14b~~]

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

N29c DELETED

N29d DELETED

N4a) DELETED

N33) [IF N4 > 1] Apart from you, how many members of your household receive some kinds of income?

[FOR INTERVIEWER: In case respondents are not sure what counts as income, please refer to all the options available in N32 (showcard).]

[UNIT CHANGE: Household]

Number of household members with income excluding respondent _____ people

No one else receives income	—77777 (negative number)
Don't know	—88888 (negative number)
No answer	—99999 (negative number)

(Please consider also people who are temporarily absent e.g. students or persons in military service.)

N5) [ONLY IF THERE IS ANY SOURCE OF INCOME PERSONALLY AND IN THE HOUSEHOLD: (N32a<>1 OR N22<>1) AND (N33<>-77777)] Are you the person whose income contributes most to the total income of your household?

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

N14a) [ONLY IF N33 > 0] If you think of all household members that receive income – including yourself – What is the total monthly income of your household after taxes? If you don't know exactly an approximate answer would also be helpful.

_____ [CURRENCY of your COUNTRY]
~~No income~~ ~~-77777 (negative number)~~
 Don't know -88888 (negative number) [Q14b]
 No answer -99999 (negative number) [Q14b]

[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) [ONLY IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER; N14a=-88888 or -99999] I am now showing you a card with different amounts. Could you choose the range that best fits the amount of your monthly household's income after taxes?

[Please use the categories as in N29b.] [Please use the same categories as of 2019 and adjust the categories according to our proposal.]

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

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

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

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

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

Info for translators: adapted Q23c from the year 2013:

23h) As you know, an economic crisis the Covid-19 pandemic is affecting the whole world including our country. How much, if at all, has this crisis affected your household since 2008 has the financial situation of your household been negatively affected by this pandemic?

A great deal	1 [Q23i]
A fair amount	2 [Q23i]
Just a little	3 [Q23i]
Not at all	4 [A2c]
Don't know	88888 [A2c]
No answer	99999 [A2c]

For translator: adapted Q23f from 2020:

23i) [ASK IF Q23h = 1 OR 2 OR 3] [ASK ALL] If you think about your the economic and financial situation of your household, since the outbreak of the Corona crisis Covid-19 pandemic have you or some other member in the household been affected in any of the following ways?

[MULTIPLE ANSWERS POSSIBLE]

[INTERVIEWER: please, read out all items!]

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

I or some other member in the household ...

- 1 I had to reduce amount spent on everyday expenses
- 2 I had to reduce or postpone larger expenditures
- 3 I had to reduce money set aside for savings
- 4 I had to utilize savings or sold possessions
- 5 I had to reduce help to friends or relatives whom I helped before
- 6 I had to delay payment of loan installments
- 7 I had to delay payment of rent
- 8 I had to delay payment of other bills
- 9 I had to take out a loan from a bank
- 10 I had to over-draft bank account
- 11 I received financial help from family or friends
- 12 I had to borrow money from another source
- 13 I received social benefits or other financial aid from the state
- 14 I received a reduced salary
- 15 I was laid off from a job/ lost a job
- 16 I was forced to move

Questions to be completed by the survey institute

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.

A7d) Latitude

A7e) Longitude

Instructions for label preparation for A7a and A7b:

- If applicable, transliterate Cyrillic into Latin alphabet. Use diacritical letters, where necessary, but provide separate codebook in Excel as not all statistical software can handle diacritical letters.
- Please check for spelling thoroughly!
- If you are insecure whether the transliteration is correct, then enter the address in google maps and see whether the right street or the right village/town can be found with the transliterated address. <https://www.google.com/maps>

(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)