

FINAL: OeNB Euro Survey Master Questionnaire Fall 2022

This document contains all questions asked to respondents in the survey wave of fall 2022 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 2022 is available from May 2024 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 Questionnaire Fall 2022

[FOR INTERVIEWER: Read out the following introduction]:

The next set of questions is about financial decisions of individuals. These questions were commissioned by a public European institution and are being asked in a total of ten countries. The purpose of this regular survey is academic research and safeguarding of (financial market) stability. Your answers help researchers to understand personal saving and borrowing decisions – so this makes your input very important. We can assure you that your answers will be treated confidentially and will never be used for any private or marketing purpose.

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

[FOR INTERVIEWER: Please make sure, that there is an entry for each question. If respondents hesitate to answer, tell respondents that it is ok, if they do not want to answer, but it would be important to know, whether they do not want to answer or whether they really do not know. As explained in the interviewer guidelines, remind respondents at the beginning of each section that they also think about cash/savings/loans they have together with their partner.]

N1) Gender	Male	1
	Female	2
	Gender diverse	3

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

N3) What is your marital status?	
[FOR INTERVIEWER: Respondents who live in a permanent relationship but are not formally married or in a registered partnership are counted as single.]	
Married or domestic partnership : (same household)	5
Married or domestic partnership : (separate households)	6
Single	2
Separated/ divorced	3
Widowed	4
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 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]	
(Please consider also people who are temporarily absent e.g., students or persons in military service.)	

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

[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 **indicate your judgement** **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

[Similar to Q1_24 FROM 2018:] 31. I am very interested in economic news and questions

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. **[DO NOT ASK in Croatia]:** 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.

Q1_5 DELETED

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

Q1_7 DELETED

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

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

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

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

30. For me, it takes quite a long time to reach the nearest bank branch.

Q3c) DELETED

Q4a) DELETED

Q24b2) DELETED

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:	75,000	korun
Hungary:	900,000	forint
Poland:	11,000	złoty
Bulgaria	3,000	leva
Romania	11,000	lei
Croatia	20,000	kuna
Serbia	180,000	dinar
Bosnia and Herzegovina	3,000	mark
FYR Macedonia	85,000	denar
Albania	110,000	lek

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

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

124) Now, suppose you would want to borrow [INSERT COUNTRY-SPECIFIC VALUES FROM BELOW] [LOCAL CURRENCY] from a bank. If you could choose, would you choose to borrow 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:	75,000 korun
Hungary:	900,000 forint
Poland:	11,000 złoty
Bulgaria	3,000 leva
Romania	11,000 lei
Croatia	20,000 kuna
Serbia	180,000 dinar
Bosnia and Herzegovina	3,000 mark
FYR Macedonia	85,000 denar
Albania	110,000 lek

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 ~~EITHER~~ EURO CASH ~~AND/OR US DOLLAR CASH~~, Q5_1=1 ~~OR Q5_2=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 ~~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** **what share is denominated do you hold in foreign currency euro**?

More than 90% in euro	1
less than 90% but more than 50% 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

Q7) 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. ~~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

Q35, Q36, Q26 DELETED

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

141) [ASK ALL] Let me now ask you some questions about your consumption expenditures. Please think about the past 12 months and try to remember if you spent a larger amount of money on a single item. This could have been e.g., a smartphone, TV, tablet, home appliances, furniture, a bicycle or sports equipment, a car or other similar purchases. In the past 12 months, have you made such a large purchase?

Yes	1 [GO TO 142]
No	2 [GO TO 143]
Don't know	88888 [GO TO 143]
No answer	99999 [GO TO 143]

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

142) [IF 141 = 1]

Please tell me whether you agree or disagree on a scale from 1 (strongly agree) to 6 (strongly disagree) with the following statements referring to your large purchase in the past 12 months. If you purchased several large items in the past 12 months, please consider the largest expenditure.

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 needed the item I purchased.
2. I could afford the item I purchased without much difficulty.
3. The price-performance-ratio at the time of the purchase was good.
4. I expected the price of the item to increase over the next 12 months.

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

143) [IF 141=2 OR 88888 OR 99999] In the past 12 months, have you seriously considered making a large purchase (e.g. car, home appliances, furniture, consumer electronics, bicycles or sports equipment, or other similar purchases)? By "seriously consider", we mean that you thought about it for at least a couple of days, or did some research on models, or prices, etc. ...

Yes	1 [GO TO 144]
No	2 [GO TO 145]
Don't know	88888 [GO TO 145]
No answer	99999 [GO TO 145]

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

144) [IF 143 = 1]

Please tell me whether you agree or disagree on a scale from 1 (strongly agree) to 6 (strongly disagree) with the following statements referring to the large purchase you considered over the past 12 months. If you considered purchasing several large items, please think about the item you were considering most seriously.

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 would have needed the item I considered purchasing.
2. I could have afforded the item I considered purchasing without much difficulty.
3. The price-performance-ratio at the time when I considered purchasing the item would have been good.
4. I expected the price of the item to increase over the next 12 months.

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

145) [ASK ALL] Generally speaking, considering the current economic situation, do you think now is the right time for people to make large purchases?

Yes, now is the right time	1
It is neither the right time nor the wrong time	2
No, it is the wrong time	3
Don't know	88888
No answer	99999

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

146) How likely is it that you will make large purchases over the next 12 months?

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

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

147) Please think about your household's average monthly income over the past 12 months: what share of your household income was spent on necessary monthly expenses, such as housing, heating, electricity, food, fuels, leasing or loan instalments and insurance?

Less than 20%	1
Between 20% and 40%	2
Between 41% and 60%	3
Between 61% and 80%	4
Between 81% and 100%	5
My household's expenses were larger than its income	6
Don't know	88888
No answer	99999

VARIABLE NOT AVAILABLE FOR OUTSIDE USERS

148) [IF Q147 < 88888] And over the next 12 months, do you think that this share will decrease or increase?

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

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

Q19de) DELETED

Question adapted from n30 from 2019 and q11c from 2021:

11m) At the end of the month, do you usually have some money left that you can save, for example, to finance major future purchases, provide for emergencies or accumulate wealth?

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

Q11c) to Q11k) DELETED

Q11_9a) DELETED

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 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

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).]

Q12e) to Q12j) DELETED

Question adapted from Q19ad in 2021:

19ae) [IF Q12a= 1 OR Q12b=1 OR Q12c=1] If you Please think about the overall sum of your cash holdings and the amount of the money you hold at banks: how big is the share of money you hold at banks in the combined total? 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 bank savings, Please refer again to cash holdings/bank savings that you hold personally or together with your partner.

More than 90% of the total is money at banks	1
less than 90% but more than 50% 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

[Ask only in Hungary, Czech Republic, Croatia, Bosnia and Herzegovina, and Serbia]

151) [IF Q12a= 1 OR Q12b=1 OR Q12c=1] Have you ever held a current account or savings deposit at Sberbank?

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

Q12k) DELETED

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 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

122) [ASK ALL] If you think about loans in general, both from a bank or from other sources: Let us now talk about loans. For the following questions, please also think about joint loans with your partner. 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	[Q75a]
Don't know	88888	[Q75a]
No answer	99999	[Q75a]

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

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

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

Do you intend to finance...

your 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

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: 150,000 koruny

Hungary: 1,800,000 forint

Poland: 22,000 złoty

Bulgaria: 6,000 leva

Romania: 22,000 lei

Croatia: 40,000 kuna

Serbia: 360,000 dinar
 Bosnia and Herzegovina: 6,000 mark
 North Macedonia: 170,000 denar
 Albania: 220,000 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

Question adapted from Q74 from 2021:

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.

Q120) DELETED

Question adapted from Q123:

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 /are these loans/ denominated?

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

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

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

Question adapted from 2017:

20d7) [ONLY IF RESPONDENT HAS A BANK LOAN OUTSTANDING; Q128a = 1] There are different types of interest rates on loans. For a variable interest rate loan, when market interest rates change, your monthly installment will change too. With fixed rates this is not the case. What type of interest rate do you have?

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

Q20b) DELETED

Question adapted from 2019:

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
consumption goods (furniture, travelling, household appliances, etc.)	3
a car	4
education	5
a business or professional activity	6
other purposes	7
Don't know	88888
No answer	99999

20b3) [ONLY IF RESPONDENT HAS A BANK LOAN OUTSTANDING; Q128a = 1] Think of all the bank 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 [Q104]
Don't know	88888 [Q104]
No answer	99999 [Q104]

20b4) [ONLY IF Q20b3 = 1 OR 2]
And currently: Are you late with your bank loan repayments; and if yes, is your repayment more than 3 months late, or less than 3 months late?

No	1 [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]

Q20l) to Q25n) DELETED

Q102) DELETED

Q103) DELETED

104) [ONLY IF Q128a = 1 OR Q128b = 1 OR Q128c = 1 OR Q128d = 1 OR Q128e = 1 OR Q128f = 1 OR Q128g = 1 OR Q74a = 1 OR Q74b = 1 OR Q74c = 1 OR Q74d = 1 OR Q74e = 1 OR Q74g = 1 OR Q74h = 1 OR Q74i = 1] Now thinking about the future: 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

Q105 to Q67) DELETED

22f) [ASK ALL] Now, I would like to ask you some questions about trust, experiences and expectations. I start with 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).

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]

From 2020: 10. The European Central Bank

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

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

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

1. The financial well-being of your household
2. Property prices in your area
3. The unemployment rate in [YOUR COUNTRY]

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

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

1. The financial well-being of your household
2. Your monthly net income
3. Property prices in your area
4. The interest rate on savings accounts in [LOCAL CURRENCY]
5. The value of the [LOCAL CURRENCY] against the euro (exchange rate)
6. The unemployment rate in [YOUR COUNTRY]

Wording similar to q2a from 2020

298) Now, we would like to ask you about changes in the general level of prices for goods and services in [YOUR COUNTRY]. Compared with 12 months ago, what do you think has happened to prices on average?

They ...

Decreased strongly	1 [GO TO Q302]
Decreased	2 [GO TO Q302]
Decreased somewhat	3 [GO TO Q302]
Stayed the same	4 [GO TO Q303]
Increased somewhat	5 [GO TO Q301]
Increased	6 [GO TO Q301]
Increased strongly	7 [GO TO Q301]
Don't know	88888 [GO TO Q299]
No answer	99999 [GO TO Q299]

(Wording similar to q2a1 from 2020, but filter different)

301) [ASK IF Q298= 5,6,7] How much higher do you think prices in general are now than 12 months ago in [YOUR COUNTRY]? Please give your best guess of the change in percentage increase terms. You may give a number up to one decimal digit.

[FOR INTERVIEWER: IF RESPONDENT ANSWERS "Don't know", "It depends", "Difficult to say" or "No answer" explain that an approximate answer would also be helpful and ask again.]

	__, __[in %]
Don't know	88888
No answer	99999

(Wording similar to q2a2 from 2020, but filter different)

302) [ASK IF Q298 = 1,2,3] How much lower do you think prices in general are now than 12 months ago in [YOUR COUNTRY]? Please give your best guess of the change in percentage decrease terms. You may give a number up to one decimal digit.

[FOR INTERVIEWER: IF RESPONDENT ANSWERS "Don't know", "It depends", "Difficult to say" or "No answer" explain that an approximate answer would also be helpful and ask again.]

	__, __[in %]
Don't know	88888
No answer	99999

303) [ASK IF Q298 = 4] How much lower or higher do you think prices in general are now than 12 months ago in [YOUR COUNTRY]? Please give your best guess of the change in percentage terms. You may give a number up to one decimal digit.

[FOR INTERVIEWER: IF RESPONDENT ANSWERS "Don't know", "It depends", "Difficult to say" or "No answer" explain that an approximate answer would also be helpful and ask again.]

1. Higher by __, __[in %]
2. Lower by __, __[in %]
3. Exactly unchanged: __, __[in %] [FOR INTERVIEWER: Please enter 0%]

Don't know	88888
No answer	99999

Wording similar to q3c from 2020

299) [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.

They ...

Will decrease strongly	1 [GO TO Q312]
Will decrease	2 [GO TO Q312]
Will decrease somewhat	3 [GO TO Q312]
Will stay the same	4 [GO TO Q313]
Will increase somewhat	5 [GO TO Q311]
Will increase	6 [GO TO Q311]
Will increase strongly	7 [GO TO Q311]
Don't know	88888 [GO TO Q317]
No answer	99999 [GO TO Q317]

(Wording similar to q3c1 from 2020, but filter different)

311) [ASK IF Q299= 5,6,7] How much higher than now do you think prices in general will be in 12 months in [YOUR COUNTRY]? Please give your best guess of the change in percentage increase terms. You may give a number up to one decimal digit.

[FOR INTERVIEWER: IF RESPONDENT ANSWERS "Don't know", "It depends", "Difficult to say" or "No answer"

explain that an approximate answer would also be helpful and ask again.]

	__, __[in %]	
Don't know		88888
No answer		99999

(Wording similar to q3c2 from 2020, but filter different)

312) [ASK IF Q299 = 1,2,3] How much lower than now do you think prices in general will be in 12 months in [YOUR COUNTRY]? Please give your best guess of the change in percentage decrease terms. You may give a number up to one decimal digit.

[FOR INTERVIEWER: IF RESPONDENT ANSWERS "Don't know", "It depends", "Difficult to say" or "No answer"

explain that an approximate answer would also be helpful and ask again.]

	__, __[in %]	
Don't know		88888
No answer		99999

313) [ASK IF Q299 = 4] How much lower or higher than now do you think prices in general will be in 12 months in [YOUR COUNTRY]? Please give your best guess of the change in percentage terms. You may give a number up to one decimal digit.

[FOR INTERVIEWER: IF RESPONDENT ANSWERS "Don't know", "It depends", "Difficult to say" or "No answer"

explain that an approximate answer would also be helpful and ask again.]

1. Higher by __, __[in %]
2. Lower by __, __[in %]
3. Exactly unchanged: __, __[in %] [FOR INTERVIEWER: Please enter 0%]

Don't know	88888
No answer	99999

314) [ASK IF Q299< 88888] How certain are you about the answer you have given regarding changes in the general level of prices over the next 12 months? Please use a scale from 0 to 10, where 0 means you are "completely uncertain" and a 10 means you are "completely certain".

Completely uncertain	0
	1
	2
	3
	4
	5
	6
	7
	8
	9
Completely certain	10
No answer	99999

316) [ASK ONLY IF Q311<88888 OR Q312<88888 OR Q313<88888] I just asked you about a percentage change in the general level of prices in [YOUR COUNTRY] – so, in fact, an inflation rate. When you answered my question, what were you trying to estimate?

I was trying to give my best guess of the official inflation rate in [MY COUNTRY] that media and official institutions tend to report	1
I was trying to give my best guess of price changes regarding the goods I consume regularly	2
Something else	3
Don't know	88888
No answer	99999

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

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

(Info: please use the translated Q24a from 2020 as basis for translation)

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) [DO NOT ASK in **Croatia**] 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.]

315) [ASK only in **Croatia**] Croatia will adopt the euro on 1 January, 2023. Irrespective of other factors that will influence prices over the next 12 months, what effect do you think the adoption of the euro, on its own, will have on prices?

Prices will decrease strongly due to euro adoption	1
Prices will decrease somewhat due to euro adoption	2
Euro adoption will have no effect on prices	3
Prices will increase somewhat due to euro adoption	4
Prices will increase strongly due to euro adoption	5
Don't know	88888
No answer	99999

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

152) And if you think about the war in Ukraine: To what extent, if at all, has the war in Ukraine affected your trust in the following institutions? Please give your assessment on a scale from 1 (decreased strongly) to 7 (increased strongly).

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

1. Government/cabinet of ministers
 2. Domestically owned banks
 3. Foreign owned banks
 4. The European Union
 5. [NAME OF CENTRAL BANK]
 6. The European Central Bank
- [For TRANSLATOR: Please insert the name of the central bank in your country.]

153) Again, thinking about the war in Ukraine. Please tell me whether you agree or disagree on a scale from 1 (strongly agree) to 6 (strongly disagree) with the following statements on how people manage their money.

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

After the start of the war in Ukraine, many people in [COUNTRY]

1. ... withdrew their money from banks.
2. ... increased the amount of money they hold in euro cash.
3. ... converted their savings into euro.

30) The next section is more like a quiz. The questions are not designed to catch you out; so if you think you have the right answer, you probably do. Suppose you had 100 [LOCAL CURRENCY] in a savings account and the interest rate was 2% per year. Disregarding any bank fees, how much do you think you would have in the account after 5 years if you left the money to grow: more than 102, exactly 102, less than 102 [LOCAL CURRENCY]?

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

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

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

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

increase	1
decrease	2
stay the same	3
Don't Know	88888
No Answer	99999

32) Suppose that you have taken a loan in EURO. Then the exchange rate of the [LOCAL CURRENCY] depreciates against the EURO. How does this change the amount of [LOCAL CURRENCY] you need to make your loan installments?

The amount of local currency...

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

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

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

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

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

VARIABLES BELOW NOT AVAILABLE FOR OUTSIDE USERS

START RANDOMIZATION

[If randomization=GROUP A]

154) In your personal opinion, what is the minimum amount people living in your town/village should approximately earn per hour after taxes?

_____	[Local currency/hour]
Don't know	88888

[ONLY in Bulgaria, Romania and Serbia: If randomization=GROUP A AND Q154==88888]

156) In your personal opinion, what is the minimum amount people living in your town/village should approximately earn per year after taxes?

_____	[Local currency/year]
-------	-----------------------

[If randomization=GROUP B]

155) In your personal opinion, what is the minimum amount people living in your town/village should approximately earn per month after taxes?

	[Local currency/month]
Don't know	88888
END RANDOMIZATION	

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/iscled-mappings>

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

	_____ years (rounded to the next whole number)
I am still studying	77777
Don't know	88888
No answer	99999

N10) [ASK ALL] Which of the following best describes your employment status? ~~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 for salary, seeking a job	8
Not working for salary, not seeking a job	9
No answer	99999

For a definition of categories, see:

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

Employer is a person who operates his or her own economic enterprise, or engages independently in a profession or trade, and hires one or more employees. Some countries may wish to distinguish among employers according to the number of persons they employ.

Own account worker is a person who operates his or her own economic enterprise, or engages independently in a profession or trade, and hires no employees.

Contributing family workers are those workers who hold a "self-employment" job (cf. paragraph 7) in a market-oriented establishment operated by a related person living in the same household, who cannot be regarded as a partner, because their degree of commitment to the operation of the establishment, in terms of working time or other factors to be determined by national circumstances, is not at a level comparable to that of the head of the establishment. (Where it is customary for young persons, in particular, to work without pay in an economic enterprise operated by a related person who does not live in the same household, the requirement of "living in the same household" may be eliminated.)

[INTRODUCTION FOR EU COUNTRIES ONLY]:

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

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

Catholic Christian	4
Other Christian, including Protestant	5
Other (for example Jew, Buddhist, etc.)	6
No Answer	99999

N31a) to N7c) DELETED

N13) 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
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.]

N13y) DELETED

Question adapted from N21 used in 2021:

N35) Next 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

Question adapted from N22 used in 2021:

N36) Do you Does your household receive money from abroad? E.g., from family members living or working abroad, pension payments, etc.?

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

N6) Who is in charge of managing household finances?

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

N34) Who is in charge of grocery shopping in your household?

I am	1
I am together with my partner	2
I am together with somebody else	3
Somebody else	4
Don't know	88888
No answer	99999

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 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

N32), N32a), N33) DELETED

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

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

[Please use the categories as in N29b.]

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

N29a) [ASK IF RESPONDENT HAS ANY SOURCE OF INCOME; N32 at least one item a. to i. = 1 OR N32a=2] [ONLY IF N4 > 1]

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

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

[Please use the categories according to our proposal.]

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

N26) DELETED
Q23h) DELETED
Q23i) 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. XYYYYY (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)