

FINAL OeNB Euro Survey Questionnaire Fall 2019

This document contains all questions asked to respondents in the survey wave of 2019 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 2019

[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 only 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, in particular, 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 judgment on a scale from 1 (strongly agree) to 6 (strongly disagree).

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

2. Over the next five years, the economic situation of [MY COUNTRY] will improve.

20. Over the next year, prices will strongly increase in [MY COUNTRY].

4. Over the next five years, the [LOCAL CURRENCY] will be very stable and trustworthy.

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

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

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].

10. Over the next five years, the euro will be very stable and trustworthy.

10b2. DELETED

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

16. Currently, I am able to save money (i.e. I have sufficient funds to save).

15. DELETED

19. Over the next 12 months, I expect the financial situation of my household to get better.

24. DELETED

25. DELETED

26. DELETED

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

The local currency will lose value	1
The exchange rate will stay the same	2
The local currency will gain value	3
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**. ~~However, any holdings of other household members should be excluded.~~

[FOR INTERVIEWER:

- A teenager should only report his own holdings, not the holdings of parents or siblings.
 - For partners/spouses it may not be possible to identify individual holdings. In this case, the respondent should report joint holdings with a partner. Any holdings of children or other household members however should be excluded.
 - ~~- Any other household members, e.g. an uncle, should report their personal holdings.~~
 - Please make sure that there is an entry for each currency. If respondents hesitate to answer, tell respondents that it is ok, if they do not want to answer, but it would be important to know, whether they do not want to answer or whether they really do not know.
- Banknotes and coins held in bank vaults also count as cash.]

[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

[If no foreign cash at present go to Q11]

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

201702

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

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) [ASK ALL] Next, we would like to ask a few questions about savings, banks and consumption. Savings deposits can be denominated in [LOCAL CURRENCY] or in foreign currency, for example in euro. Now, I would like to read out different statements. Please tell me whether you agree or disagree on a scale from 1 (strongly agree) to 6 (strongly disagree).

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

- 3. In [MY COUNTRY] it is very common to hold foreign currency deposits.
- 7. Currently, banks and the financial system are stable in [MY COUNTRY].
- 8. In financial matters, I prefer safe investments over risky investments.
- 10. I tend to live for today and let tomorrow take care of itself.
- 11. I am impulsive and tend to buy things even when I cannot really afford them.

12. DELETED

9. For me, it takes quite a long time to reach the nearest bank branch. [MOVED TO THE END OF THIS BLOCK]

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

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

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

j) Other assets (e.g. gold) 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 for saving purposes

Mutual funds

Stocks

Pension funds (voluntary contributions)

Bonds

Other assets

[FOR INTERVIEWER: USE SHOW CARD ABOVE. EXPLANATIONS 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.

201702

- 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 for saving purposes** is a contract with an insurance company. In addition to the saving motive, 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.

201602

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?

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

201402

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

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

13) [ONLY IF Q12b=1, OTHERWISE GO TO Q19dd] You said that you hold savings deposits, either personally or together with your partner. Are any of these savings deposits denominated in foreign currency?

Yes	1	[Q15]
No	2	[Q19dd]
Don't know	88888	[Q19dd]
No answer	99999	[Q19dd]

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 want 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
British Pound	yes 1	no 2	Don't know 88888	No answer 99999

(ASK British Pound ONLY IN POLAND)

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

Yes	1 [GO TO Q19d]
No	2 [GO TO Q22]
Don't Know	88888 [GO TO Q22]
No Answer	99999 [GO TO Q22]

201302

19d) [If Q19dd=1] Please take a look at this card that lists list with various savings instruments – could you please select the ones you are currently using for saving purposes and rank them according to the amounts you have saved on the respective instrument. If you hold a negative balance at your current account or do not use a listed item for saving purposes, then please do not rank these products.

SHOW ITEMS OF SAVINGS INSTRUMENTS AT THE SCREEN (SHOW CARD IF PAPI)

[Scripting instructions deleted]

Cash	1
Savings deposits (in foreign currency or in [LOCAL CURRENCY])	2
Life insurance	3
Mutual funds	4
Stocks	5
Pension funds (voluntary contributions)	6
Bonds	7
Other (e.g. gold)	8
Current account (giro account) / debit card / wage card	9

~~Answers reflect ranking of saving instruments which are used by respondents.~~

Do not know	88888
No answer	99999

[FOR INTERVIEWER: If the respondent refers to assets like gold or a “savings plan with a building society” please choose the item “Other”.]

[FOR TRANSLATOR: Use “wage card” in item 9 only in the case of ROMANIA.]

[201302]

Interviewer and coding/data punching instructions:

For example: A respondent has 3 savings instruments. Cash, a savings deposit and bonds. She has most of her money on the savings deposit, followed by bonds and then cash.

The list has the following appearance.

Cash	1
Savings deposits (in foreign currency or in [LOCAL CURRENCY])	2
Life insurance	3
Mutual funds	4
Stocks	5
Pension funds (voluntary contribution)	6
Bonds	7
Other	8
Current account (giro account) / debit card / wage card	9

Accordingly, the respondent answers 2, 7 and 1. The coding should be 19d_rank1=2, 19d_rank2=7 and 19d_rank3=1.

If the respondent does not want to answer then 19d_rank1 should be 99999.

22) [ASK ALL] Next, I would like to ask you a few questions about loans. Do you, either personally or together with your partner, plan to take out a loan within the next 12 months and if so, in what currency? [MULTIPLE ANSWERS POSSIBLE]

No	1	[GO TO Q19f]
Yes		
...in [LOCAL CURRENCY]	2	[GO TO Q22aa]
...in euro	3	[GO TO Q22aa]
...in Swiss franc	4	[GO TO Q22aa]
...in other foreign currency	5	[GO TO Q22aa]
Don't know	88888	[GO TO Q19f]
No answer	99999	[GO TO Q19f]

22aa) [ONLY IF RESPONDENT PLANS A LOAN; Q22 = 2, 3, 4 or 5; OTHERWISE GO TO Q19f]

What is the purpose of your planned loan? Do you intend to finance a house or an apartment, or is it for consumption goods (furniture, travelling, household appliances, etc.), a car, for education or for other purposes? [MULTIPLE ANSWERS POSSIBLE]

I intend to finance...		
main residence		1a
another house or apartment		1b
consumption goods (furniture, travelling, household appliances, etc.)		2
a car		3
education		4
a business or professional activity		6
It is for other purposes		5
Don't know	88888	
No answer	99999	

19k) DELETED
 19fa) DELETED
 19l) DELETED
 19m) DELETED

201402

19f) [ASK ALL] Since the year 2000, have ~~you or has any other member of your household~~ ever contacted a bank with a view of obtaining a loan?

Yes	1	[Q19h]
No	2	[Q20]
Don't know	88888	[Q20]
No answer	99999	[Q20]

201402

19h) [IF Q19f=1 (Yes)] Since the year 2000, has a bank ever discouraged you from applying for a loan or ever refused a loan?

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

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

[FOR INTERVIEWER:]

- A teenager should only report about his loans, not the loans of parents or siblings.

- For partners/spouses it may not be possible to identify individual loans. In this case, the respondent should report joint loans with a partner. Any loans of children or other household members, however, should be excluded.

~~Any other household members, e.g. an uncle, should report their personal loans.~~

No 1 [Q74]

Yes ...

my loans are solely denominated in foreign currency 2 [Q20p]

[Remark for Croatia, Serbia, North Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]

my loans are predominantly denominated in foreign currencies 3 [Q20p]

[Remark for Croatia, Serbia, North Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]

about equal amount of loans in local and foreign currencies 4 [Q20p]

[Remark for Croatia, Serbia, North Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]

my loans are predominantly denominated in local currency 5 [Q20p]

my loans are solely denominated in local currency 6 [Q20p]

Don't know 88888 [Q74]

No answer 99999 [Q74]

20p) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6] I would now like to ask you some questions about your largest, most important loan: Is this loan a **personal loan** or a loan you **hold jointly with your partner**?

Personal loan 1

Joint loan with partner 2

Don't know 88888

No answer 99999

20e) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6; ~~OTHERWISE GO TO Q75~~]

~~I would now like to ask you some questions about your largest, most important loan:~~ What is the purpose of **your largest, most important this** loan?

[Interviewer: Note, only one answer possible.]

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 7

Don't know 88888

No answer 99999

20d1) [ONLY IF Q20 = 2, 3, 4, 5 or 6] In which year did you take out this loan? ~~Again, if you have more than one loan, please refer to the largest, most important loan.~~

Year ####

Don't know 88888

No answer 99999

20d3) [ONLY IF Q20 = 2, 3, 4, 5 or 6]
In which currency was this loan granted?

[LOCAL CURRENCY]	1
Euro	2
Swiss franc	3
Other	4

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

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

20d6) [ONLY IF Q20 = 2, 3, 4, 5 or 6] At the time the loan was granted, what was the overall term of the loan?
[FOR TRANSLATORS: with term of the loan we mean duration, maturity]
[FOR INTERVIEWER: Please code months and years separately. If the term is more than one year plus a fraction e.g. 2.5 years, then code 2 years and 6 months. If term is 2 years this should be coded as 2 years not 24 months, months should be missing. If term is 6 months this should be coded 6 months not 0.5 years and years should be missing.]

Years ##### OR: Months #####	
Don't know	88888
No answer	99999

20k) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6]
Is your largest, most important loan from a bank?

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

20f) [ONLY IF Q20 = 2, 3, 4, 5 or 6] Did you pledge assets as collateral security or specify a third party guarantor when taking out ~~the~~ this loan?

Yes, pledged assets	1 [Q20g]
Yes, both: pledged assets and specified a third party guarantor	2 [Q20g]
Yes, only specified a third party guarantor	3 [Q20i]
No	4 [Q20b3]
Don't know	88888 [Q20b3]
No answer	99999 [Q20b3]

[FOR INTERVIEWER: If the respondent is unfamiliar with the terms please read out the respective explanations:

- Pledging an asset as collateral security: means that the pledged asset cannot be sold without asking the bank. Example: a mortgage on the borrower's main residence.
- Specifying a third party guarantor: the guarantor promises to repay the loan in case the borrower is not able to do so.

ADDITIONAL NOTE: If the third party guarantor only signs a document giving this promise choose answer 3, if third party guarantor additionally pledges assets, choose answer 2.]

20g) [ONLY ASK IF Q20f = 1 or 2] Which assets did you use as collateral security?
[MULTIPLE ANSWERS POSSIBLE]

Household's main residence		1
Other immovable property of your household (house, apartment, land, etc.)		2
Immovable property of a third person		3
Movable property (car, motorbike, TV, etc.)		4
Financial assets (savings deposits, shares, bonds)		5
Other		6
Don't know	88888	
No answer	99999	

[FOR INTERVIEWER: The main residence is the place where the respondent (and his/her household) currently lives for most of the year.]

20i) [ONLY ASK IF Q20f = 2 or 3] Who acted as third party guarantor?
[MULTIPLE ANSWERS POSSIBLE]

My current partner		1a
My previous partner		1b
A household member other than my partner		2
A family member not living in this household		3
Another relative		4
Another individual (not related to persons in this household / not a family member)		5
My employer or the employer of one of the household members		6
A public institution, government or local authority		7
Don't know	88888	
No answer	99999	

20b3) [ONLY IF Q20 = 2, 3, 4, 5 or 6] 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 [Q74]
Don't know	88888 [Q74]
No answer	99999 [Q74]

20b4) [ONLY IF Q20b3 = 1 OR 2]

And currently: Are you late with your loan repayments; and if yes, is your repayment more than 3 months late or less than 3 months late?

No	1
Yes, more than 3 months late	2
less than 3 months late	3
Don't know	88888
No answer	99999

22x3) DELETED

201602:

74) [ASK ALL] Finally, let me ask you one question about the sources of any money you may have borrowed or owe. In general, do you currently owe any money to any of the following sources?

[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

For each item: Yes=1 No=2 Do not know=88888 No answer=99999

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
- 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

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

74x) [ONLY IF Q74b OR Q74g OR Q74h OR Q74i = 1] You said that you currently owe money to the following sources: ... [FOR SCRIPTING: Please show the "Yes-Answers" from Q74b "a bank", Q74g "an internet loan provider", Q74h "a payday lender" and Q74i "a pawnshop"].

Thinking of this loan or all these loans, how much money do you regularly have to spend per month to service your loan(s), including interest and principal payments. If you cannot provide an exact amount, an approximate answer would also be helpful.

_____ [CURRENCY of your COUNTRY] per month	
I do not have to pay monthly instalments	-77777
Don't know	-88888
No answer	-99999

75) [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?

Use show card below:

From...

- a) a bank
- b) DELETED
- h) DELETED
- f) family, relatives or friends
- g) DELETED

For each item:

very likely=1, likely=2, unlikely=3, very unlikely=4, don't know=88888, no answer=99999

SHOW CARD for Q75

- a bank
- an employer
- a pay day lender, a pawn shop or an internet loan provider
- family, relatives or friends
- another private lender

[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: 100,000 koruny
Hungary: 1,000,000 forint
Poland: 15,000 złoty
Bulgaria: 4,000 leva
Romania: 15,000 lei
Croatia: 30,000 kuna
Serbia: 250,000 dinar
Bosnia and Herzegovina: 5,000 mark
North Macedonia: 140,000 denar
Albania: 200,000 lek

37) MOVED to before Q66

87) DELETED

88) ~~And over the past 12 months, did a family member or a friend ask for your help and you helped in one of the following ways?~~ Sometimes family members or friends need financial assistance and may ask you for help. Over the past 12 months, have you helped a family member or a friend in any of the following ways?

- a. Granting a loan to a family member or friend
- b. Being a co-borrower on a bank loan
- c. Being a co-borrower on a non-bank loan
- d. Acting as a guarantor for a bank loan
- e. Acting as a guarantor for a non-bank loan
- f. Pledging assets as collateral for a bank loan
- g. Pledging assets as collateral for a non-bank loan

[For each item: Yes=1 No=2 Do not know=88888 No answer=99999]

100) Ideally, if you had the opportunity, would you like to move to another country?

- | | |
|---|--------------------|
| Yes, I would like to move permanently. | 1 [GO TO Q101] |
| Yes, I would like to move temporarily. | 2 [GO TO Q101] |
| No, I would prefer to stay in [MY COUNTRY]. | 3 [GO TO Q22f] |
| Don't know | 88888 [GO TO Q22f] |
| No answer | 99999 [GO TO Q22f] |

101) [If Q100=1 OR 2] To which country would you like to move?
[ONLY ONE ANSWER POSSIBLE.]

European countries:

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

Non-European countries:

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

Other country 55555

Please specify the country: _____ (supply as string variable in English)

Don't know 88888

No answer 99999

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

22f) [ASK ALL] I would like to ask you a question about how much trust you have in certain institutions. For each of the following institutions, please tell me if you tend to trust it or tend not to trust it. 1 means "I trust completely", 2 means "I somewhat trust", 3 means "I neither trust nor distrust", 4 means "I somewhat distrust" and 5 means "I do not trust at all".

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

1. Government/cabinet of ministers
2. Police
3. Domestically Owned Banks
4. Foreign Owned Banks
5. The European Union
6. [NAME OF CENTRAL BANK]

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

24a) DELETED

24b) DELETED (except for 24b.1)

35) DELETED

36) DELETED

201402 or 201802 (question 24b.1)

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

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

Year ####
Never (77777)
Don't know (88888)
no answer (99999)

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

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

30) 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

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

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

Increase	1
Decrease	2
Stay the same	3
Don't Know	88888
No Answer	99999

37) [ASK ALL] ~~Now suppose the opposite situation:~~ Suppose your friend has taken out a consumer loan from a bank to finance his/her new car and you acted as a guarantor for this consumer loan. Then your friend loses his/her job and therefore is no longer able to repay the loan. What is your legal obligation as a guarantor? Please tell me which of the following statements correctly describes your legal obligation as a guarantor [in YOUR COUNTRY]:
 [INTERVIEWER: READ OUT ALL STATEMENTS AND USE SHOW CARD.
 ONLY ONE ANSWER POSSIBLE.]

As a guarantor I am obliged to....

As a guarantor, I am obliged to ...immediately inform the bank about any financial difficulties my friend may run into, but I have no financial obligations.	1
As a guarantor, I am obliged to ...financially support my friend but I do not have any financial obligations toward the bank where he/she took out the loan	2
As a guarantor, I am obliged to ...repay the outstanding amount of the loan excluding interest to the bank.	3
As a guarantor, I am obliged to ...repay the outstanding amount of the loan including interest to the bank.	4
None of the statements is correct.	5
Don't know	88888
No answer	99999

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 investment-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

Q90) to Q99) and Q86) DELETED

Socio-demographic questions

N1) Gender	1	male
	2	female

N2) Age	_____ (exact age)
No answer	99999

N3) Marital Status	5	married / with partner living in the same household
	6	married / with partner living somewhere else
	2	single
	3	separated / divorced
	4	widow(er)
No answer	99999	

N4) How many people, including yourself , live permanently in this household? Size of household including respondent _____ people
No answer 99999
<i>(Please consider also people who are temporarily absent e.g. students or persons in military service.)</i>

N7a) How many children (up to the age of 18) live permanently in this household?
children (up to and including 18 years of age)
No children 0
No answer 99999
<i>(Please consider also children who are temporarily absent, e.g. students)</i>

N7b) And how many of these children are between	0 to 6 years old	_____ children
	7 to 12 years old	_____ children
	13 to 15 years old	_____ children
	16 to 18 years old	_____ children
Don't know		88888
No answer		99999

N7c) Does a close member of your family live or work abroad?	
1 yes	
2 no	
Don't know	88888
No answer	99999

[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) Religion	1	Atheist / Agnostic
	2	Muslim
	3	Orthodox Christian
	4	Catholic Christian
	5	Other Christian, including Protestant
	6	Other (for example Jew, Buddhist, etc.)
	99999	No Answer

N27) DELETED

N28) DELETED

N9) What is your highest educational attainment?

1	Primary
2	Lower Secondary
3	(Upper) Secondary
4	Post-Secondary Non-Tertiary Education
5	First Stage of Tertiary Education
6	Second Stage of Tertiary Education
No answer	99999

For a definition of categories, see:

http://www.unesco.org/education/information/nfsunesco/doc/isced_1997.htm

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

N9a) Approximately how many books were there in your household when you were 10 years old?

None	1
1 or 2 books	2
3-10 books	3
11-20 books	4
21-50 books	5
51-100 books	6
101-200 books	7
201-500 books	8
501-1000 books	9
More than 1000 books	10
Don't know	88888
No answer	99999

N10) Current Employment

1	employee
10	employer (company up to 3 employees)
11	employer (company more than 3 employees)
3	own account worker
4	contributing family worker
5	retired
6	student / pupil
7	maternity leave
8	not working, seeking a job
9	not working for salary, not seeking a job
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) [If N10=1, 10, 11, 3 or 4 i.e. employee, employer, own account worker or contributing family worker:]
Thinking of this job/business, how many hours per week do you **usually** work - please exclude meal breaks and overtime?

_____ hours per week

88888 Don't know

99999 No answer

[FOR INTERVIEWER: *If the work pattern is not based on a week or if hours worked per week vary, then ask for an average of the last 4 weeks.*]

N11b) DELETED

N12c) [Ask if N10=1, 10, 11, 3 or 4] What is your current profession / occupation?

- | | |
|--|-------|
| Manager
<i>(e.g. executive manager, production/marketing/information/personnel/logistics manager, director of a hotel, hospital or college, mayor, senior government officials)</i> | 1 |
| Professional with an academic degree
<i>(e.g. lawyer, doctor, chief accountant, architect, teacher, scientist, IT professional)</i> | 2 |
| Technician and associate professional with no academic degree
<i>(e.g. master, supervisor, technician, sales agent, IT support, accountant)</i> | 3 |
| Clerical support worker
<i>(e.g. office staff, teller, secretary)</i> | 4 |
| Service and sales worker
<i>(e.g. cook, waiter, hairdresser, personal care worker, salesperson, police officer)</i> | 5 |
| Skilled agricultural, forestry and fishery worker | 6 |
| Craft and related trades worker
<i>(e.g. trade worker, electrician, handicraft, skilled worker)</i> | 7 |
| Plant and machine operator, assembler
<i>(e.g. bus/truck/train driver, assembler, engine driver, miner)</i> | 8 |
| Elementary occupation
<i>(e.g. cleaner, unskilled worker, unskilled farm worker, street vendor)</i> | 9 |
| Armed forces occupation
<i>(e.g. professional soldier)</i> | 10 |
| Don't know | 88888 |
| No Answer | 99999 |

FOR TRANSLATORS: For a definition of categories, see: International Standard Classification of Occupations 2008 (ISCO-08) of the International Labour Organization.

https://en.wikipedia.org/wiki/International_Standard_Classification_of_Occupations

N12d) [Ask if N10=5, 6, 7, 8, 9, 99999]

Please tell me which of the following best describes your previous profession / occupation?

- | | |
|--|---|
| Manager
<i>(e.g. executive manager, production/marketing/information/personnel/logistics manager, director of a hotel, hospital or college, mayor, senior government officials)</i> | 1 |
| Professional with an academic degree
<i>(e.g. lawyer, doctor, chief accountant, architect, teacher, scientist, IT professional)</i> | 2 |
| Technician and associate professional with no academic degree
<i>(e.g. master, supervisor, technician, sales agent, IT support, accountant)</i> | 3 |
| Clerical support worker
<i>(e.g. office staff, teller, secretary)</i> | 4 |
| Service and sales worker
<i>(e.g. cook, waiter, hairdresser, personal care worker, salesperson, police officer)</i> | 5 |
| Skilled agricultural, forestry and fishery worker | 6 |
| Craft and related trades worker
<i>(e.g. trade worker, electrician, handicraft, skilled worker)</i> | 7 |
| Plant and machine operator, assembler | 8 |

(e.g. bus/truck/train driver, assembler, engine driver, miner)	
Elementary occupation	9
(e.g. cleaner, unskilled worker, unskilled farm worker, street vendor)	
Armed forces occupation	10
(e.g. professional soldier)	
No previous profession	77777
Don't know	88888
No Answer	99999

FOR TRANSLATORS: For a definition of categories, see: *International Standard Classification of Occupations 2008 (ISCO-08)* of the International Labour Organization.
https://en.wikipedia.org/wiki/International_Standard_Classification_of_Occupations

N25) [ASK ALL] Do you intend to move abroad within the next 12 months?

Yes	1 [GO TO N25a]
No	2 [GO TO N13]
Don't know	88888 [GO TO N13]
No answer	99999 [GO TO N13]

N25a) [If N25=1] To which country would you like to move?

[ONLY ONE ANSWER POSSIBLE.]

European countries:

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

Non-European countries:

Argentina	37
Australia	38
Brazil	39

Canada	40
Chile	41
Israel	42
New Zealand	43
South Africa	44
United States of America	45

Other country 55555

Please specify the country: _____ (supply as string variable in English)

Don't know	88888
No answer	99999

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

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

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

a. A car	1 yes	2 no	88888	DK	99999	NA
b. The house or apartment you live in (your main residence)	1 yes	2 no	88888	DK	99999	NA
Please distinguish whether the main residence is owned by your household or whether it belongs to a public institution, a local authority or a housing cooperative.						
b1. Secondary residence	1 yes	2 no	88888	DK	99999	NA
c. other real estate	1 yes	2 no	88888	DK	99999	NA
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, other than the land belonging to your main residence	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) [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

N6) [ASK ALL] Who is in charge of managing household finances?

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

N5) Are you the person whose income contributes most to the total income of your household?

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

N21) Do you personally or your partner receive income in euro?

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

N4a) How many members of your household have a regular income?

Number of household members with regular income including respondent _____ people

Don't know	88888
No answer	99999

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

N13z) [IF N13b1=1 OR N13c=1 OR N13g=1]: You mentioned that your household owns a **secondary residence house or apartment**, or other land or other real estate. Over the last 12 months: Did your household receive income from rent and lease?

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

N29a) What is your personal total monthly income after taxes? If you cannot provide an exact amount, an approximate answer would also be helpful.

_____ [CURRENCY of your COUNTRY]

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

N29b) [IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER:

IF 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 same categories as for question N14b]

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

THIS VARIABLE IS NOT AVAILABLE FOR OUTSIDE USERS

N30) 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? If so, how big an amount can you save?

Yes, I usually have left _____ [amount in CURRENCY of your COUNTRY] that I can save

No, I usually do not have any money left that I can save -77777 (negative number)
 Don't know -88888 (negative number)
 No answer -99999 (negative number)

201602:

27) If you think back in time to periods of economic turbulences that happened prior to 2008, e.g. very high inflation, banking crisis or restricted access to savings deposits. At that time, did you personally incur a financial loss due to such events?

No, I had no savings then 2
 No, I did not incur a financial loss 3
 Yes 1
 Don't know 88888
 No answer 99999

N14a) 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)
 No answer -99999 (negative number)

N14b) [IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER: IF 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?

[Ask in at least 20 categories which should be defined so that at most 10% of respondents are in each category. Please adjust the categories according to our proposal and include the category "no income".]

[Please use the same categories as of 2018 and adjust the categories according to our proposal. Note that we changed the coding of the category "no income".]

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

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

N26) 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
smaller 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.]

N24) Think of all members in your household that have loans. How much money does your household have to spend per month to service all these loans 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 Q20=2, 3, 4, 5 or 6, then answer has to be greater than zero]

_____	[CURRENCY of your COUNTRY] per month
My household does not have a loan	-77777
Don't know	-88888
No answer	-99999

Questions to be completed by the survey institute

A7) Primary Sampling Unit:

The final dataset should contain 3 PSU variables, which are identical numerically and differ only in their labels. The numerical PSU should be country-specific, i.e. XXYYYY (XX=country-ID, YYYY=PSU)

A7a) Variable value: numerical PSU; Label: the exact address of the primary sampling unit.
E.g. street name, village/town/city, municipality (if not the same as village/town/city), region, country (separated by commas only).

A7b) Variable value: numerical PSU; Label: the name of the village/town/city.
(Please note that villages/towns belonging to a larger municipality should be reported with the 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)

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.

A9) Size of Village / City _____ (please round to the nearest 500)

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.