

## 2 Questionnaire

### 2.1 Introduction

In December 2006, the Governing Council of the ECB decided to establish the Household Finance and Consumption Network (HFCN) to collect data on wealth, income and consumption from a representative sample of households. Before conducting the Household Finance and Consumption Survey (HFCS), it was possible to harmonize ex ante the information to be collected, and for the most part the methods used, despite cross-country differences in the technical conditions for its implementation, for example with respect to sample design (chapter 6) and multiple imputations (chapter 5).

The definitions of the variables collected in the HFCS were based on those used in three internationally renowned surveys: the Federal Reserve's *Survey of Consumer Finances* (SCF) (see Bricker et al., 2012), the Banco de España's *Survey of Household Finances* (EFF) (see Bover, 2011), and the Banca d'Italia's *Survey on Household Income and Wealth* (see Banca d'Italia, 2012). This chapter presents the Austrian questionnaire, which was elaborated on the basis of an English-language template.<sup>1</sup> The Austrian survey covers both the internationally agreed variables and country-specific characteristics (e.g. foreign currency loans or the national variant of housing association apartments).

This chapter is structured as follows: Section 2.2 outlines the objectives of the HFCS survey in Austria. Sections 2.3 and 2.4 focus on the definitions of the unit of collection and the reference period, respectively. Section 2.5 describes the sequence of the questionnaire and highlights some core questions and variables. Section 2.6 focuses on special features of the questionnaire, section 2.7 gives an overview of the documentation provided to interviewers, and section 2.8 lists the other participant countries. Finally, section 2.9 contains information about an online appendix.

### 2.2 Objectives of the Survey

The main goal of the HFCS was to collect microdata on the structure of euro area households' assets and liabilities. These survey data, which allow us to analyze households' investment and consumption decisions, can be used e.g. to

- gain insights into various aspects of the monetary transmission mechanism and of financial stability,
- gain insights into individual household behavior,
- analyze the impact of economic policy measures and macroeconomic shocks, and to
- make cross-country comparisons.

The HFCS is the most comprehensive household-level survey conducted on this subject in the euro area. While a number of surveys had previously been carried out in individual European countries,<sup>2</sup> they were not harmonized, so that comparability of the results was limited. What is more, most of them did not cover all data required to sufficiently assess the households' overall wealth situation.

Especially for a central bank, household-level finance and expenditure data are indispensable, as they contribute significantly to improving the analysis of

<sup>1</sup> For further details about the network and the survey (including the English template questionnaire), see [www.ecb.int/home/html/researcher\\_hfcn.en.html](http://www.ecb.int/home/html/researcher_hfcn.en.html) (accessed on January 22, 2013).

<sup>2</sup> See section 2.8 for a list of the participant countries and the respective web addresses.

monetary policy and financial stability. The most recent financial crisis has shown that the aggregate level of household debt – which can be calculated using macrodata – is not the key parameter for assessing stability risks, but that an analysis of the specific burden on different income, occupational and age groups is essential instead. In Austria, the HFCS was conducted with a view to closing this empirical gap and creating a better basis for monetary policy decisions and decisions concerning financial stability. The HFCS will also provide comparable structural data at the level of households in the euro area, which will also help improve forecast models and microsimulations.

### 2.3 Unit of Collection

For every survey, the target population (see also chapter 6) and the unit of collection have to be defined. While the main unit of collection in the HFCS is the household, some information is also collected at the personal level.

#### 2.3.1 Definition of Household

For the purpose of the HFCS, a household is defined as one person living alone or a group of people living together in the same private dwelling who share household expenses and jointly take expenditure decisions. The following persons are to be regarded as household members:

- persons who live in the same household and are related to each other,
- persons who share household expenses and live in the same household but are not related,
- persons who usually live in the same household (observation period: past six months) but are temporarily absent e.g. because of holiday travel, job assignments away from home, hospital stays or boarding school stays, and
- children who are educated away from home but do not have their own household and are still financially dependent on the household.

The household definition also includes people who have been members of the household for less than six months (e.g. a new partner or a child), provided that they share household expenses with the other members or are completely financially dependent on the household (children).

Employees of residents, like au-pairs or nursing staff, short-time visitors or tenants are not considered household members. In shared apartments, all residents are treated as separate households unless they also share household expenses. This means that more than one household (e.g. people sharing a residence) can live at one address in line with the HFCS definition. In such cases, we selected the household whose member received the letter of invitation to participate in the survey.

The definition also includes households with non-German speaking household members and households actually living in a residence that is registered only as a second home (or not at all) in the central population register.<sup>3</sup>

#### 2.3.2 Financially Knowledgeable Person

The person who knows the most about household finances, i.e. liabilities, assets, income and expenditure, was selected by the household members to answer the

<sup>3</sup> See chapter 6 for a more detailed definition of households.

household-level questions. This financially knowledgeable person (FKP) answered all questions relating to the household as a whole (green sections in chart 1). The objective was to have all persons aged 16 and over to answer questions at the personal level personally. In case one or more household members were absent, the FKP could also provide personal information on behalf of these individuals.

While the FKP was in most cases a member of the household, this was not a prerequisite in the HFCS in Austria. The FKP could also be a family member (e.g. a son or daughter) who was in charge of the household's finances but was no longer a member of the household. Theoretically, a household's tax consultant or financial advisor could also participate as the FKP in the HFCS on behalf of the household, but there was no such case in Austria.

## 2.4 Data Collection Period and Reference Period

In general, the questions asked in the HFCS referred to the status quo at the time the interview was conducted during the field phase from September 2010 until May 2011. In particular, this goes for all information obtained on stock data. In contrast, the questions about income (except the one about average monthly net household income)<sup>4</sup> referred to the calendar year 2009 (reference period), as this was the last full calendar year before the survey was conducted.

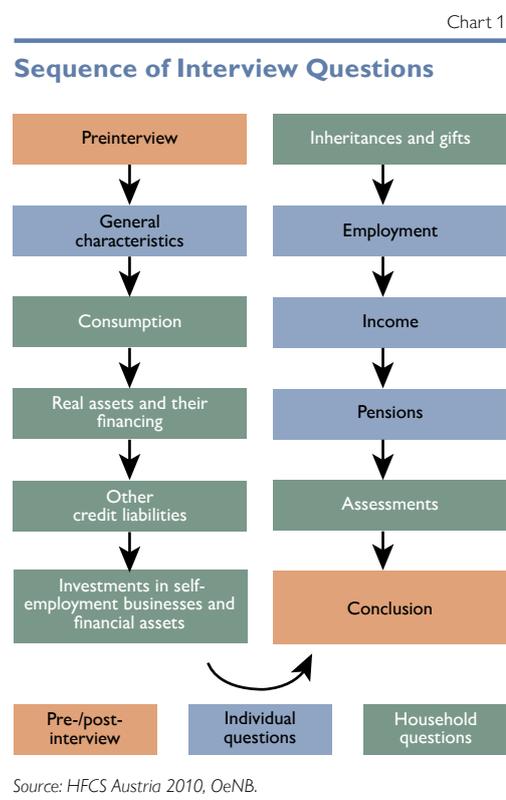
## 2.5 Interview Structure and Content

### 2.5.1 Questionnaire Structure

The questionnaire has three main parts: the preinterview, the main interview (divided into household and individual questions) and the postinterview. This structure was chosen to make the survey as user-friendly as possible and to keep the duration of the interviews short. Chart 1 shows an overview of the sequence of the sections of interview questions in the HFCS.

#### Preinterview

Before the interview, the household was informed about the content and structure of the survey.<sup>5</sup> If the household was willing to participate, the interviewer recorded the household matrix and identified the FKP. Recording the household matrix data involved determining the size of the household and the total number of members in the household in line with the HFCS defini-



<sup>4</sup> This is a non-core variable specific to Austria that is not included in the international HFCS dataset.

<sup>5</sup> See chapter 3 for a detailed description of the contact strategy.

tion as well as identifying the FKP within or outside of the household. If the FKP was present, the interview was started immediately afterward – or, if the household so wished, at a later date – with the questions about general household characteristics.

### **General Characteristics**

In this section of the questionnaire, information about the sociodemographic characteristics of all household members was collected: gender, age, migration status (if applicable). For household members aged 16 and over, information about the level of education (including that of their parents) and marital status was also recorded.

The subsequent sections (on consumption, real assets and their financing, other credit liabilities, investments in self-employment businesses and financial assets, inheritances and gifts) served to collect information about the household as a whole.

### **Consumption**

In this section, respondents were asked about the household's consumption and saving behavior and about some variables of total household income. The questions on consumption aim at collecting information about households' average monthly expenditure for food, total consumption and private transfers to persons outside the household. The statements on household income provided information used to assess whether this income was high enough to finance the household's expenditure, and if not, the interviewer asked how the household paid for any expenses in excess of income.

### **Real Assets and Their Financing**

This section contained questions about the household's primary residence and most of the other real assets (excluding investments in self-employment businesses, which are addressed below) as well as their financing. For the sequence of the first half of the section, the ownership structure of the primary residence (variable (A)HB0300) played a central role. After the location and size of the primary residence had been determined, the households were asked whether they were (partial) owners, tenants or free users of their homes.

Homeowners were asked about the type of ownership transfer, the property value at the time of the interview and at the time of the ownership transfer as well as the rental value, about ownership of any real estate acquired before the main residence and about their attitude to precautionary saving. In addition, the interviewer asked whether the primary residence was financed through mortgages that use the residence as collateral. If so, the following data were collected separately for a maximum of three mortgage contracts: initial amount, duration of the loan, outstanding principal, repayment rates, interest rate and type of interest, borrower and other characteristics. If the household had more than three loans, the FKP was asked to provide the main information (outstanding principal and repayment rates) about all other loans taken together.

Households that lived in a rented home were asked about the rental cost (including and excluding operating expenses), the value of the property, about any property they may have acquired before their current residence, and about their

attitude to precautionary saving. In addition, tenants of housing association apartments were asked whether they had taken out a loan to finance the deposit made to the housing association.

Households that enjoyed free use of the primary residence were only asked about their attitude to precautionary saving, as none of the other questions in this section were relevant.

The next question for all three groups addressed additional real estate holdings. The interviewer also explicitly asked about holdings abroad. This section of the questionnaire sought basic information about the size, value and use of a maximum of three additional real estate properties (loop question<sup>6</sup>). For any properties in addition to these three, the interviewer collected only information about the total value. Like for the primary residence, the interviewer then asked separately about a maximum of three mortgage contracts that used these properties as collateral (loop question). If the household had more than three loans that used the additional properties as collateral, the interviewer again only collected summary information about all these loans.

Finally, the last questions in this section focused on the value of passenger cars and other vehicles as well as other real assets held by the household.

### **Other Credit Liabilities**

This category covered all other credit liabilities: leasing contracts, outstanding balances on current accounts, outstanding balances on credit cards and uncollateralized loans.

For the first three types of liabilities, the interviewer asked whether the household held such liabilities and how much was outstanding (in the case of leasing contracts, the interviewer asked about the monthly amount of lease payments instead of the total amount outstanding). For outstanding balances on credit cards, the interviewer asked only about the amount in excess of the usual monthly payments, not about the monthly bill that is repaid at the end of a particular month.

The questions about uncollateralized loans were asked in a loop with up to three iterations. If a household held more than three loans of this type, the interviewer only recorded summary information about these additional loans (total outstanding principal and sum of repayment rates). In the loop, the respondent was asked about the same indicators as for the mortgage(s) backed by real property.

In addition, this section of the questionnaire addressed the household's risk attitude and the result of any application it might have made for a loan.

### **Investments in Self-Employment Businesses and Financial Investment**

On the asset side of the households' balance sheet, all assets that were not already covered in the previous section on real assets were recorded. First, the interviewer asked whether the household owned part or all of any self-employment business that was not publicly traded, and, if so, recorded separate information on the industry, legal form, number of employees and value of up to three such businesses. Information about any additional investments in self-employment businesses was summarized to provide a total value.

<sup>6</sup> See section 2.6.2 on the structure and navigation of loops.

The next questions focused on assets held in current accounts, savings accounts, saving and loan contracts, life insurance funds, mutual funds, bonds, listed stocks, silent partnerships, as well as assets in private foundations and in managed accounts. The FKP was asked for each of these components whether the household held such an investment (yes-no question) and, if the answer was yes, what the total value of these assets was. For all life insurance contracts, the interviewer asked about the date of conclusion and the total duration of the contract as well as the frequency and amount of payments into the life insurance plan, which allows the amount held in these funds to be extrapolated. In addition, the interviewer asked about financial debt owed to the household and other financial assets as well as the household's estimated total assets. This estimate was used to assess the plausibility<sup>7</sup> of the information provided, i.e. the sum of itemized figures was cross-checked with the total.

### Inheritances and Gifts

The next section of the questionnaire focused on the transfer of asset ownership, i.e. inheritances and gifts. In a loop, the interviewer asked about up to three inheritances or gifts, and recorded information about value at the date of transfer, the type of inheritance or gift, the source of the inheritance or gift, the year in which the transfer was made, and the recipient. The inheritances or gifts were listed in descending order by the value of the inheritance and/or gift for the current asset situation. For all inheritances or gifts in excess of three, only the value at the time of the transfer was recorded. The dataset also includes information about expected future inheritances or gifts.

Up to this point, all questions (excluding those about the household members' sociodemographic data) focused on the household as a whole. In contrast, the questions in the three subsequent sections of the HFCS questionnaire in Austria related to individual household members and not to the household as a whole. All household members aged 16 and over were interviewed.

### Employment

The questionnaire collected information on the employment status of household members aged 16 and over. This section focused on the data of people active in the labor market, while pensioners, homemakers, students and unemployed people were only asked about their expected retirement age and about the number of years spent in employment so far. Then they continued with the next section of the questionnaire. Employed persons answered questions about their occupation (ISCO code<sup>8</sup>), the number of working hours (and seasonal fluctuations), the company's main economic activity (ÖNACE code<sup>9</sup>), the amount of time they had worked both for that particular employer and overall in their working life, and

<sup>7</sup> For details, see chapter 4.

<sup>8</sup> ISCO: International Standard Classification of Occupations, see [www.ilo.org/public/english/bureau/stat/isco/index.htm](http://www.ilo.org/public/english/bureau/stat/isco/index.htm) (accessed on February 14, 2013).

<sup>9</sup> ÖNACE is the national version of the Statistical Classification of Economic Activities in the European Community (NACE – Nomenclature statistique des activités économiques dans la Communauté européenne). [www.statistik.at/web\\_en/classifications/implementation\\_of\\_the\\_onace2008/index.html](http://www.statistik.at/web_en/classifications/implementation_of_the_onace2008/index.html) (accessed on February 14, 2013).

about their expected retirement age. The information provided in this section of the questionnaire is especially relevant in combination with that of the next section, which treats income.

### Income

The information on income was recorded by types of income. Respondents first indicated whether they received a certain type of income, and if so, what the annual amount was. All types of income were recorded for the calendar year 2009, as this was the last full calendar year before the start of the field phase in 2010, and information on annual income is usually readily available, e.g. on the income tax declaration.

The types of income covered were employee and self-employment income, income from public pensions as well as from private and occupational pension plans; moreover, income from unemployment benefits. For the first four types of income, respondents could provide either gross or net figures, as in the editing stage (chapter 4) all net figures were converted into gross figures using the Austrian Finance Ministry's gross to net calculator.

Besides asking about income at the personal level, the interviewer also asked in the interview with the FKP at the household level whether the household received income from social transfers on a regular basis (both publicly provided social benefits and private transfers), rental or leasing income from real estate property, income from financial investments and income from a private business or partnership. Finally, the interviewer asked about other sources of income and about the expected income growth.

### Pensions

The main pension variables collected in the HFCS questionnaire included the number of contribution years and the level of expected public pension benefits (as a percentage of income), as well as the number of contribution years, the payment rates and the balance in occupational or private pension accounts.<sup>10</sup>

### Assessments<sup>11</sup>

In this section, the FKP was invited to provide his or her assessment of social issues in Austria and of the household's position in the national income and wealth distribution.

### Postinterview

After the interview, respondents were given the opportunity to record as a verbatim text any difficulties with specific questions, missing information, and other comments. In addition, this section includes information from the interviewer about the interview, the so-called paradata (see section 2.6.3).

<sup>10</sup> As the respondents often found the questions on pension benefits difficult to answer, special caution must be exercised when evaluating the information in this section.

<sup>11</sup> This is a non-core variable specific to Austria that is not included in the international HFCS dataset.

## 2.5.2 Field Phase

### 2.5.2.1 CAPI Implementation (Questionnaire Programming)

The questionnaire was programmed using IBM's Quancept CAPI software on the basis of a PDF template, which is available in the online appendix. In addition to filtering, the questionnaire also contains internal consistency checks (chapter 4), which allow possible errors in data entry to be corrected already during the interview. The use of the CAPI (computer-assisted personal interview) technique combines the advantages of a personal interview with those of real-time digital recording and data cross-checking. In addition, it allows for the implementation of complex filtering techniques so that a specialized questionnaire could be provided for each household.

### 2.5.2.2 CAPI Testing

After the first programming phase, the questionnaire was tested by members of the OeNB's HFCS team and in a field test with 50 households.

### 2.5.2.3 CAPI Problems

Despite comprehensive testing of the questionnaire, only a few difficulties persisted at the beginning and during the actual field phase:

- Category "Other" for country of birth (RA0400): While a verbatim option had been planned originally, it was not implemented. As a result, all respondents who chose the category "other" as their birth country – because their birth country was not in the list provided (see online appendix for the birth country list), e.g. because these countries had ceased to exist as such – were not routed to a verbatim option for the birth country but to the next question.
- Education of parents<sup>12</sup> (APA02\$0): This information should not have been collected for the FKP's children, as it had already been entered into the dataset with the FKP's response. This filter did not work fully correctly in all cases.
- Uncapped range for the value of investments in self-employment businesses (HD0801): At the beginning of the field phase, a programming error occurred in the euro loop for the question on a household's first investment in self-employment business. After indicating an open-ended range, respondents should have been routed to the currency information and the value confirmation step. Instead, they were asked to choose from a fixed range with an upper and a lower bound (one household was affected, see chapter 4).
- Variables of the section on employment (PE0900, PE1000, PE1100): The filter applied not only to the main employment status (as required by the ECB), but also to every other employment status. As a result of the error in the filter, the question was not included in the questionnaire for a few people who should have been routed to this question. The missing information was imputed for these respondents (chapter 5).

## 2.6 Special Features

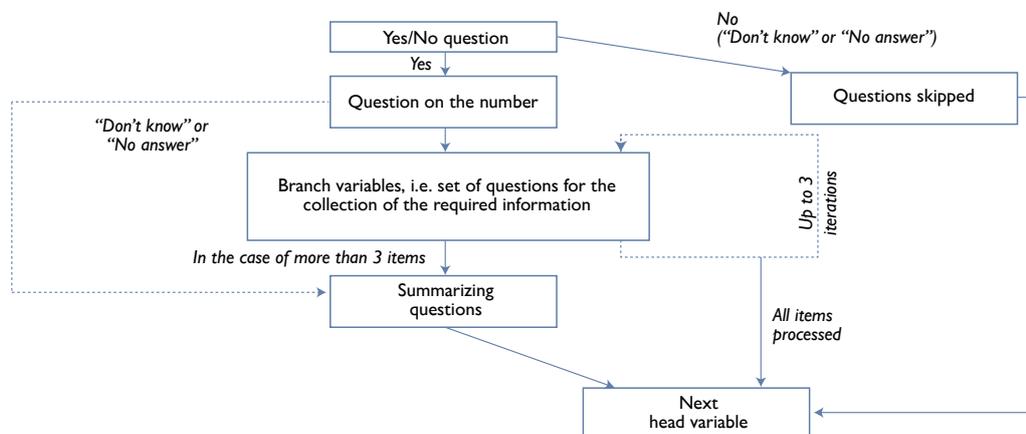
### 2.6.1 Loops

Various aspects of a household that are especially relevant for the HFCS were asked using loops, i.e. sets of identical questions to collect information on each of possible

<sup>12</sup> This is a non-core variable specific to Austria that is not included in the international HFCS dataset.

Chart 2

### Structure of a Loop



Source: HFCS Austria 2010, OeNB.

multiple items that applied to a household (e.g. loans). Chart 2 shows the schematic cycle of these loops.

Loops were used for the following items:

- mortgage loans that used the household's main residence as collateral,
- real estate holdings other than the household's main residence,
- mortgage loans that used these other properties as collateral,
- uncollateralized loans,
- holdings of investments in self-employment businesses, and
- ownership transfers through inheritances or gifts.

First, respondents indicated whether a specific item applied to their household, and if so, how many of such items the household holds. Then the details were recorded in a loop for every one of these items. For instance, if a household held two uncollateralized loans, the respondent was asked to first provide details on the loan with the higher outstanding balance and then on the second loan. This procedure was repeated up to three times. If a household held more than three uncollateralized loans, the interviewer recorded summary information about the ones in excess of three.<sup>13</sup> The sequence of items was defined in the questionnaire.

To make the survey as user-friendly as possible, the interviewer could exit loops at any time. In the case of an exit, summary information was collected on the missing items. Interviewers were instructed not to overuse this feature; instead, it was only a means to prevent respondents from breaking off the interview early, if they were unwilling to answer the same question for more than one item.

#### 2.6.2 Euro Loops

All questions involving monetary amounts were asked in a loop to avoid data entry errors and to obtain a range containing the approximate amount if respondents did not know, or want to state, the exact amount. This subsection describes the

<sup>13</sup> Only very few households indicated that they held more than three of a particular item.

structure of such a loop. A schematic overview can be found in the document on euro loops in the online appendix.

In a first step, respondents were asked to provide exact amounts (“How much...?”). Respondents could state known amounts in any given currency. After the currency information had been recorded, respondents were asked to confirm the amount and the currency. (“You said the amount is [currency]... Is that correct?”)

If no exact amount was provided, respondents were asked to indicate a range with an upper and a lower bound. (“Could you provide a range with an upper and a lower bound for the amount?”) The range could be limited at one end and open at the other end (e.g. “no more than EUR ...” or “at least ATS ...”). If respondents stated a range with an upper and/or lower bound, the interviewer continued as before, asking respondents to first indicate the currency and then confirm the range with upper and lower bounds and the currency.

If respondents were unable (“Don’t know”) or unwilling (“No answer”) to indicate an individual range themselves, they were asked to choose a range from a list (see online appendix, euro loops document and catalogue of show cards). In this case, the only currency available was euro, and the interviewer moved on to the confirmation question as soon as the respondent had chosen a range. The same list of predefined ranges was used for all questions involving monetary amounts, so that the interviewer could use one and the same show card for all these questions.

Only if a respondent also refused to choose from the list of predefined ranges was the status of the question recorded as not answered (“Don’t know” or “No answer”). The recordings in ranges were especially important for the multiple imputations (chapter 5).

### **2.6.3 Additional Information**

#### **2.6.3.1 Contact Attempts**

Every household in the sample population had to be unsuccessfully contacted on at least five separate occasions before it could be classified as a unit nonresponse (see also the contact rules in chapter 3).<sup>14</sup>

In the dataset additional to the collected information, these contact attempts were recorded in variables<sup>15</sup> SB010\$ to SB0900. The exact time (year, month, day, hour and minute), mode and outcome of every single contact attempt were documented, as was the total number of contact attempts. Interviewers were instructed to write this information down on paper first and to record in the electronic questionnaire once a household interview had been concluded.

#### **2.6.3.2 Paradata**

Two kinds of so-called paradata were collected: While the first type of paradata was collected for all households – including those that ultimately did not participate in the survey – the second type covered additional information on the households that were interviewed.

The first category covered all information that could be obtained without actually entering a household’s residence or completing an interview: the inter-

<sup>14</sup> Interviewers had to make at least two contact attempts in person over a period of more than two weeks.

<sup>15</sup> Because anonymization rules had to be observed, these variables were not included in the user database.

viewer's assessment of the building and construction type, the geographical location (urban or rural area), the state of the building and special security measures.

If an interview took place, the interviewer also collected the following additional paradata: the condition of the dwelling's interior, the interview language (all interviews were conducted in German), the interviewer's assessment of the accuracy of the information provided, the number of people present during the interview, the frequency with which respondents consulted documentation to answer questions, and the type of documentation used. In addition, interviewers had to submit written comments about the interview for every single household, which proved very helpful at different stages of the project.

The first type of paradata was recorded in the sample register file, which is not part of the user database because anonymization rules had to be observed. It was used mainly to calculate nonresponse weights.<sup>16</sup> The second type was recorded in variables HR0100 to HR1600 in the household data file, which is part of the user database.

## 2.7 Documents Provided for the Interviewer

Among other things, interviewers had access to the following documentation to help them prepare for an interview and as a source of reference during the interview (also available in the online appendix):<sup>17</sup>

- a catalogue of show cards, which was used during interviews to provide respondents with a list of possible response options for several questions in the questionnaire,
- a glossary in alphabetical order and by subject, which contained simple definitions of the terminology used in the questionnaire, and
- a copy of the study entitled "Housing Wealth of Austrian Households" (Fessler et al., 2009) to illustrate how the data obtained might be used for analysis.

## 2.8 Participant Countries

The Eurosystem HFCS was conducted in the following euro area countries: Belgium, Germany<sup>18</sup>, Estonia (not included in the first wave), Ireland (not included in the first wave), Greece, Spain<sup>19</sup>, France, Italy<sup>20</sup>, Cyprus<sup>21</sup>, Luxembourg, Malta<sup>22</sup>, Austria, the Netherlands, Portugal, Slovenia, Slovakia and Finland.

<sup>16</sup> These weights are used for the correction of nonrandom participation of households in a survey and are needed to construct the final household weights (chapter 7).

<sup>17</sup> For a detailed description of the documentation, see chapter 3.

<sup>18</sup> Information on the survey in Germany (in German) can be found at [www.bundesbank.de/Redaktion/DE/Standardartikel/Bundesbank/Forschungszentrum/studie.html](http://www.bundesbank.de/Redaktion/DE/Standardartikel/Bundesbank/Forschungszentrum/studie.html) (accessed on January 22, 2013).

<sup>19</sup> Information about the survey in Spain (in Spanish) is available at [www.bde.es/bde/es/areas/estadis/Otras\\_estadistic/Encuesta\\_Financi/](http://www.bde.es/bde/es/areas/estadis/Otras_estadistic/Encuesta_Financi/) (accessed on January 22, 2013).

<sup>20</sup> Information on the survey in Italy (in English) is available from [www.bancaditalia.it/statistiche/indcamp/bilfait;internal&action=\\_setlanguage.action?LANGUAGE=en](http://www.bancaditalia.it/statistiche/indcamp/bilfait;internal&action=_setlanguage.action?LANGUAGE=en) (accessed on January 22, 2013).

<sup>21</sup> Information on the survey in Cyprus (in English) is available from [www.centralbank.gov.cy/nqcontent.cfm?a\\_id=11840&lang=en](http://www.centralbank.gov.cy/nqcontent.cfm?a_id=11840&lang=en) (accessed on January 22, 2013).

<sup>22</sup> Information on the survey in Malta (in English) can be found at [www.centralbankmalta.org/site/hfc\\_survey.html](http://www.centralbankmalta.org/site/hfc_survey.html) (accessed on January 22, 2013).

The survey was prepared by the Household Finance and Consumption Network (HFCN), which is organized by the ECB. The aim was to achieve ex ante harmonization at as many levels of the survey as possible. In doing so, it was necessary to take features specific to individual countries into account, leading to discrepancies and to additional questions in some cases. In addition to the core output variables, the Austrian survey also collected data that are specific to Austrian households (e.g. information on foreign currency loans). Moreover, the answer options for some questions were categorized in greater detail in the national datasets. A case in point is the question about the respondents' marital status, which had six answer options in the national dataset but only five answer options in the international dataset. The OeNB is planning to provide country-specific information in addition to the data sets that the ECB will publish in spring 2013.

## 2.9 Online Appendix

The following PDF documents are available in German for download from the Austrian HFCS website ([www.hfcs.at](http://www.hfcs.at)) as an appendix to this chapter:

- the questionnaire,
- the euro loops document,
- the paradata questions,
- the country of birth list,
- the variables list,
- the catalogue of show cards, and
- the glossary.