

## OeNB EURO Survey: All questions 2007–2020

*[Please note that this OeNB Euro Survey questionnaire (PDF) is protected by copyright and that the OeNB reserves all rights in this context.]*

---

This document contains all questions asked in the survey waves of the OeNB Euro Survey since 2007. From 2008 until 2014, there were two survey waves each year (one in spring, one in fall); since 2015, there was only a fall wave.

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

So far, the questionnaire of the OeNB Euro Survey has been adjusted each year. We have highlighted changes in wording or content in **color** and added a note on the timing of each change (e. g. **2009\_02** for the fall wave of 2009 and **2019** for the 2019 wave; if a question was changed more than once, we used different colors). Where there have been substantial changes to individual questions, both the original wording and the amended wording are shown in full. Please note that the relative succession of the questions asked may differ from wave to wave because the questionnaire is adjusted for each wave. Here, we use the original number of each question, regardless of where it appeared in the questionnaire. This is why this list of questions does not contain any “go to” instructions.

To complement this document, we have published an Excel sheet on the OeNB's website (<https://www.oenb.at/en/Monetary-Policy/Surveys/OeNB-Euro-Survey/data-sharing.html>) which shows when each question (or item) appeared in the OeNB Euro Survey questionnaire.

Most OeNB Euro Survey data may be shared for external research projects, and data from all survey waves except the most recent wave can be made available. Data from the penultimate wave are made available upon request once the data quality check of the most recent wave is finalized (usually from May onward, i.e. wave 2019 is available from May 2021 onward). A few data series are available only after three years because of ongoing in-house research projects (with a phase-in until April 2022), while a few data series are not available for reasons of confidentiality.

By default, the OeNB provides sociodemographic variables in a harmonized way across survey waves.

Questions for which no data can be provided to external researchers for reasons of confidentiality are shown together in the appendix (from page 89).

The next set of questions is about foreign currency holdings. These questions were commissioned by a European institution and are being asked in a total of ten countries. Your answers help researchers to understand the reasons why people hold foreign currency – so this makes your input very important. We can assure you that your answers will be treated confidentially.

2017: [FOR INTERVIEWER: Read out the following introduction]: (2017)

The next set of questions is about financial decisions of individuals [2018]. These questions were commissioned by a public (2017) European institution and are being asked in a total of ten countries. The (2017) only [2019] purpose of this regular survey is academic research and safeguarding of (financial market) stability. (2017) Your answers help researchers to understand personal [2018] 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, (2019) will never be used for any private or marketing purpose. (2017)

[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	8	88888 (2012_02)
No answer	9	99999 (2012_02)

1. Currently, the economic situation of [MY COUNTRY] is very good
22. Over the last five years, the economic situation of [MY COUNTRY] has improved.
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]
3. Currently, the [LOCAL CURRENCY] is a very stable and trustworthy currency
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]
7. I remember periods during which access to savings deposits was restricted in [MY COUNTRY]
8. I prefer to hold cash rather than a savings account
9. The euro is a very stable and trustworthy currency
10. Over the next five years, the euro will be very stable and trustworthy
- 10a. [MY COUNTRY]'s economy would have been better protected during the current economic and financial crisis if the euro had been our currency.
- 10b1. The USD is a very stable and trustworthy currency
- 10b2. Over the next five years, the USD will be very stable and trustworthy.
11. In [MY COUNTRY] it is very common to hold euro cash
12. In [MY COUNTRY] it is very common to make certain payments in euro
13. For certain purchases, I mentally count in euro
14. In [MY COUNTRY] it is expensive to convert [LOCAL CURRENCY] into euro
23. Euro banknotes are better protected against counterfeiting than [LOCAL CURRENCY].
16. Currently, I am able to save money (i.e. I have sufficient funds to save.) 2012\_02
15. Currently, the financial situation of my household is good
15. Currently, my financial situation is very good (version only used in 2008\_02)
17. In light of the current development of prices, I save more than previously
18. Over the last 12 months, the financial situation of my household has got better
19. Over the next 12 months, I expect the financial situation of my household to get better
21. In [MY COUNTRY], it is very common that people pay cash to avoid taxes.
24. I am very interested in economic questions
25. I am very interested in politics
26. All things considered, I am satisfied with my life now

2) How do you think that prices have developed in [YOUR COUNTRY] over the last 12 months?	
They have ...	
risen a lot	1
risen moderately	2
stayed about the same	3
fallen	4
don't know	88888
no answer	99999

2a) 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 ...	
increased a lot	1
increased a little	2
stayed on average the same (that is 0% change)	3
decreased a little	4
decreased a lot	5
don't know	88888
no answer	99999

2a1) [ASK IF Q2a = 1,2] How much higher do you think prices in general are now compared with 12 months ago in [YOUR COUNTRY]? Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.	
[FOR INTERVIEWER: IF RESPONDENT ANSWERS "Don't know", "varying", "difficult" or "no answer" ask again: An approximate answer would also be helpful.]	
	__, __[in %]
Don't know	88888
No answer	99999

2a2) [ASK IF Q2a = 4,5] How much lower do you think prices in general are now compared with 12 months ago in [YOUR COUNTRY]? Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.	
[FOR INTERVIEWER: IF RESPONDENT ANSWERS "Don't know", "varying", "difficult" or "no answer" ask again: An approximate answer would also be helpful.]	
	__, __[in %]
Don't know	88888
No answer	99999

3c) The next question is about future changes in prices in general in [YOUR COUNTRY]. Looking ahead to 12 months from now, what do you think will happen to prices on average? We are interested in even very small changes.	
Prices will...	
increase a lot	1
increase a little	2
be on average the same (that is 0% change)	3
decrease a little	4
decrease a lot	5
don't know	88888
no answer	99999

3c1) [ASK IF Q3c = 1,2] How much higher do you think prices in general will be 12 months from now in [YOUR COUNTRY]? Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.

[FOR INTERVIEWER: IF RESPONDENT ANSWERS “Don't know”, “varying”, “difficult” or “no answer” ask again: An approximate answer would also be helpful.]

\_\_\_, \_\_[in %]

Don't know	88888
No answer	99999

3c2) [ASK IF Q3c = 4,5] How much lower do you think prices in general will be 12 months from now in [YOUR COUNTRY]? Please give your best guess of the change in percentage terms. You can provide a number up to one decimal place.

[FOR INTERVIEWER: IF RESPONDENT ANSWERS “Don't know”, “varying”, “difficult” or “no answer” ask again: An approximate answer would also be helpful.]

\_\_\_, \_\_[in %]

Don't know	88888
No answer	99999

3) By comparison with the past 12 months, how do you expect that prices in [YOUR COUNTRY] will develop in the next 12 months?

They will ...

increase more rapidly	1	
increase at the same rate	2	
increase at a lower rate	3	
stay about the same	4	
fall	5	
don't know	88888	
no answer	99999	

3a) Now may I ask you about your quantitative assessment of the current price development.  
 [FOR INTERVIEWER: IF RESPONDENT ANSWERS “Don't know”, “varying”, “difficult” or “no answer” ask again: An approximate answer would also be helpful.]

1. By about what percent do you think prices have gone up or down during the past 12 months?

a) up\_\_\_ , \_(in %)

b) down\_\_\_ , \_(in %)

2. By about what percent do you expect prices to go up or down during the next 12 months?

a) up\_\_\_ , \_(in %)

b) down\_\_\_ , \_(in %)

3. By about what percent per year do you expect prices to go up or down on the average during the next 5 years? [FOR INTERVIEWER: IF RESPONDENT GIVES AN ANSWER TWICE AS HIGH AS FOR ITEM 3a-2, PLEASE PROBE WITH: Please note that we mean the average price increase per year, not the total increase over this period.]

a) up\_\_\_ , \_(in %)

b) down\_\_\_ , \_(in %)

888 don't know  
 999 no answer

3b) How predictable do you think the development of prices over this period is?

The development of prices over the next 12 months is ...

very predictable	1
quite predictable	2
quite unpredictable	3
very unpredictable	4
don't know	8
no answer	9

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

4) How do you think will the exchange rate of the [LOCAL CURRENCY] develop over the next five years?  
How do you think will the exchange rate of the [LOCAL CURRENCY] against the euro develop over the next five years? (2012\_02)

The local currency will lose value against the euro	1	
<del>The local currency will lose value against the euro</del>	<del>1</del>	(2012_02)
The local currency will lose value	1	(2012_02)
Will stay the same	2	
The exchange rate will stay the same (2016)	2	
The local currency will gain value against the euro	3	
The local currency will gain value	3	
Don't know / no answer	9	
Don't know	8	(2008_02) 8 88888 (2012_02)
No answer	9	(2008_02) 9 99999 (2012_02)

4a) And over the next 12 months: How do you think will the exchange rate of the [LOCAL CURRENCY] develop?

And over the next 12 months: How do you think will the exchange rate of the [LOCAL CURRENCY] develop?  
How do you think will the exchange rate of the [LOCAL CURRENCY] against the euro develop? (2012\_02)

The local currency will lose value against the euro	1	
<del>The local currency will lose value against the euro</del>	<del>1</del>	(2012_02)
The local currency will lose value	1	(2012_02)
Will stay the same	2	
The local currency will gain value against the euro	3	
The local currency will gain value	3	
Don't know	8	
No answer	9	

4b) How predictable do you think the exchange rate of the [LOCAL CURRENCY] vis-à-vis the euro over the next 12 months is?

The exchange rate development over the next 12 months is ...

very predictable	1
quite predictable	2
quite unpredictable	3
very unpredictable	4
don't know	8
no answer	9

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. (2018)**  
~~However, any holdings of other household members should be excluded. (2019)~~

[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 (2018)** however should be excluded.
  - ~~Any other household members, e.g. an uncle, should report their personal holdings. (2019)~~
  - 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.]

[MULTIPLE ANSWERS POSSIBLE]

~~[MULTIPLE ANSWERS POSSIBLE]~~ [FOR INTERVIEWER: Ask each currency] (2017)

Euro	yes 1	no 2	Don't know 8	No answer 9
US dollars	yes 1	no 2	Don't know 8	No answer 9
Swiss franc	yes 1	no 2	Don't know 8	No answer 9
Others	yes 1	no 2	Don't know 8	No answer 9
British Pound	yes 1	no 2	Don't know 8	No answer 9

**(ONLY FOR POLAND)**

2012\_02:

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** cash holdings or to cash holdings you **jointly hold with your partner**?

~~Does your answer refer to your **personal** cash holdings or to cash holdings you **jointly hold with your partner**?~~ Does your answer refer to your **personal** cash holdings or to cash holdings you **hold jointly with your partner**? (2016)

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

6a) [IF THE RESPONDENT HOLDS EITHER EURO CASH AND/OR US DOLLAR CASH, Q5\_1=1 OR Q5\_2=1] (2015)

If you think about the **overall amount of your cash holdings** (banknotes and coins) that you hold personally or together with your partner, which share is denominated in foreign currency?

[FOR INTERVIEWERS: IF RESPONDENT ANSWERS “Don't know”, “varying”, “difficult” or “no answer” ask again: An approximate answer would also be helpful.]

\_\_\_ percentage share of cash holdings that is denominated in foreign currency (answer between 0 and 100)

~~\_\_\_ percentage share of cash holdings that is denominated in foreign currency (answer between 0 and 100)~~

\_\_\_ percentage share of foreign currency cash holdings (answer between 1 and 100) plus

\_\_\_ percentage share of cash holdings in [LOCAL CURRENCY] (answer between 1 and 100) = 100% (total cash holdings) (2009\_01)

Don't know	88888
No answer	99999

6aa) [IF 6a=88888 or 99999] Would you be able to say whether more than 50%, about 50% or less of your cash holdings are denominated in foreign currency?

more than 50%	1
about 50%	2
less than 50%	3

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) 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?

If you think about the **overall amount of your cash holdings** (banknotes and coins **both in foreign currency and local currency** [2017]) 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

7) [IF THE RESPONDENT HOLDS EURO CASH, Q5\_1=1 You said that you hold euro banknotes or coins personally or together with your partner (2017). I will now read out some general statements. Please tell me whether you agree or disagree on a scale from 1 (strongly agree) to 6 (strongly disagree).

Strongly agree	1
Agree	2
Somewhat agree	3
Somewhat disagree	4
Disagree	5
Strongly disagree	6
Don't know	88888
No answer	98888

I hold euro cash ...

1. as a general reserve or as a means of precaution
2. to make payments in [MY COUNTRY]
3. to make payments abroad, for holidays
4. to safeguard the value of my savings
5. because [MY COUNTRY] will introduce the euro sooner or later
6. because euro banknotes are better protected against counterfeiting than [LOCAL CURRENCY]
7. to save for bigger purchases (e.g. car, apartment ...) which will be paid in euro
8. because I expect the [LOCAL CURRENCY] to appreciate/weaken
9. because I receive payments in euro

8) [IF THE RESPONDENTS HOLDS US DOLLAR CASH:]

You said that you hold US dollar banknotes or coins. I will now read out different statements. Please tell me whether you agree or disagree and on a scale from 1 (strongly agree) to 6 (strongly disagree).

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

I hold US dollar cash ...

1. as a general reserve or as a means of precaution
2. to make payments in [MY COUNTRY]
3. to make payments abroad, for holidays
4. to safeguard the value of my savings
5. because US dollar banknotes are better protected against counterfeiting than [LOCAL CURRENCY]
6. to save for bigger purchases (e.g. car, apartment ...) which will be paid in US dollar
7. because I expect the [LOCAL CURRENCY] to depreciate/weaken
8. because I receive payments in US dollar



11) Next, we would like to ask a few questions about savings deposits (2018). 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).

11) Next, we would like to ask a few questions about savings deposits and banks. (2016) 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).

11) Next, we would like to ask a few questions about savings deposits, banks and consumption. (2017) 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

1. Interest rates on foreign currency savings deposits are higher than interest rates on [LOCAL CURRENCY] savings deposits.
2. Savings deposits in foreign currency are better to safeguard the value of my money than savings deposits in [LOCAL CURRENCY].
3. In [MY COUNTRY] it is very common to hold foreign currency deposits
4. Savings deposits at foreign banks are much safer than those at domestic banks.
5. In the past 12 months, prices have risen more rapidly in [MY COUNTRY] than in the euro area
6. In the next 12 months, prices in [MY COUNTRY] will rise more rapidly than the euro area
7. Currently, banks and the financial system are stable in [MY COUNTRY].
8. In financial matters, I prefer save investments over risky investments
9. For me, it takes quite a long time to reach the next bank branch.  
For me, it takes quite a long time to reach the nearest bank branch. (2010\_02)
10. I tend to live for today and let tomorrow take care of itself. (2017)
11. I am impulsive and tend to buy things even when I cannot really afford them. (2017)
12. Owing money to somebody, even if it is just a small amount, makes me feel uncomfortable.

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
I don't know	88888
No answer	99999

11a) In some countries, there is a deposit insurance system which protects deposits against bank bankruptcies. Do you know whether there is a deposit insurance system in [YOUR COUNTRY]?

No, there is not a deposit insurance system	1
Yes, there is a deposit insurance system	
...up to a certain amount per person and bank	2
...with unlimited coverage	3
I don't know	8
No answer	9

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	
Other foreign currency	4	code: 5 (2012_02)
Swiss franc	5	code: 4 (2012_02)
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:	45,000 krona	
Hungary:	400,000 forint	
Poland:	6,000 zloty	
Bulgaria	1,000 lev	
Romania	3,500 lei	
Croatia	15,000 kuna	
Serbia	40,000 dinar	
Bosnia and Herzegovina	2,500 mark	
FYR Macedonia	60,000 denar	
Albania	60,000 lek	]

**2015\_02**

Czech Republic:	51,000 korony
Hungary:	470,000 forint
Poland:	7,500 zloty
Bulgaria	1,600 lev
Romania	4,500 lei
Croatia	16,000 kuna
Serbia	120,000 dinar
Bosnia and Herzegovina	2,500 mark
FYR Macedonia	60,000 denar
Albania	80,000 lek

**2016\_02**

Czech Republic:	53,000 korony
Hungary:	500,000 forint
Poland:	7,800 zloty
Bulgaria	1,800 lev
Romania	5,000 lei
Croatia	16,000 kuna
Serbia	123,000 dinar
Bosnia and Herzegovina	2,600 mark
FYR Macedonia	64,000 denar
Albania	76,000 lek

**2017\_02:**

Czech Republic:	55,000 korun
Hungary:	500,000 forint
Poland:	8,000 zloty
Bulgaria	2,000 lev
Romania	6,000 lei
Croatia	15,000 kuna
Serbia	125,000 dinar
Bosnia and Herzegovina	2,500 mark
FYR Macedonia	65,000 denar
Albania	90,000 lek

**2018 02:**

Czech Republic:	60,000 korun
Hungary:	600,000 forint
Poland:	9,000 zloty
Bulgaria	2,000 lev
Romania	6,000 lei
Croatia	15,000 kuna
Serbia	130,000 dinar
Bosnia and Herzegovina	2,500 mark
FYR Macedonia	65,000 denar
Albania	100,000 lek

**2019 02:**

Czech Republic:	70,000 korun
Hungary:	700,000 forint
Poland:	10,000 zloty
Bulgaria	2,000 lev
Romania	10,000 lei
Croatia	20,000 kuna
Serbia	150,000 dinar
Bosnia and Herzegovina	2,500 mark
FYR Macedonia	70,000 denar
Albania	100,000 lek

**2020 02:**

Czech Republic:	70,000 korun
Hungary:	750,000 forint
Poland:	10,000 zloty
Bulgaria	2,500 lev
Romania	10,000 lei
Croatia	20,000 kuna
Serbia	150,000 dinar
Bosnia and Herzegovina	3,000 mark
FYR Macedonia	75,000 denar
Albania	100,000 lek

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

12) Do you have a transaction account ~~transaction account~~ **current account** (2009\_01) or savings deposits? Please refer only to those accounts you hold **personally** or together with **your partner**.

[FOR INTERVIEWER:

- A teenager should only report whether he/she personally has savings deposits, not whether parents or siblings have savings deposits.

- For partners/spouses it may not be possible to identify individual savings deposits. In this case, the respondent should report savings deposits held jointly with a partner. However, any saving deposits of children should be excluded.

- Any other household members, e.g. an uncle, should report whether he/she personally has savings deposits.]

a) A transaction account

a) A current account (giro account) (2009\_01)    yes 1    no 2    Don't know 88888    No answer 99999

[FOR TRANSLATOR: If in your country current accounts differ from giro accounts, then please use “current account or giro account”. See explanation at the beginning.]

b) Savings deposits (e.g. **savings book** (2009\_01), bank deposit, term deposit, postal bank deposit, etc.)  
yes 1    no 2    Don't know 88888    No answer 99999

c\_1) **(ONLY FOR ROMANIA)** A wage card/debit card                      yes 1    no 2    Don't know 88888    No answer 99999

c\_2) **(FOR ALL OTHER COUNTRIES EXCEPT ROMANIA)** A debit card                      yes 1    no 2  
Don't know 88888    No answer 99999



[FOR INTERVIEWER: USE SHOW CARD. EXPLANATIONS FOR THE VARIOUS BANK ACCOUNTS, PAYMENT CARDS AND OTHER ASSETS: (2015)]

- 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).] (2018)~~

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).] (2019)

- 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 favourable terms or to have the saved amount paid out. Often, such savings plans are subsidized by the government (2018). (REMARK: this explanation is only applicable in the Czech Republic, Hungary & Croatia) (2019)

- 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 a amount of money, if circumstances occur that are set out in the policy. (2019)

- 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, real estate, artworks, etc.

- **Other assets** (2017: gold, jewellery, gem stone, real estate (2017, artworks, etc.)

12k) [IF Q12a=2]

You said you do not have a current account. Do you have access to someone else's current account and use this to perform banking transactions?

[FOR TRANSLATOR: Please make sure that your translation of "current account" matches with the translation that was used in Question 12 for "current account (giro account)"]

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

13) [IF Q12b=1] You said that you hold savings deposits, either personally or together with your partner. Are any of (2015) 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
No	2
Don't know	88888
No answer	99999

14) If you think about the **overall amount of saving deposits** that you hold personally or together with your partner, which share is denominated in foreign currency?  
[FOR INTERVIEWERS: IF RESPONDENT ANSWERS “Don't know”, “varying”, “difficult” or “no answer” ask again: An approximate answer would also be helpful.]

\_\_\_ percentage share of savings deposits that is denominated in foreign currency (answer between 0 and 100)

Don't know	88888
No answer	99999

14a) Did your answer refer to savings deposits you hold personally or to savings deposits you hold jointly with your partner?

Savings deposits held personally	1
Savings deposits held jointly with partner	2
Don't know	88888
No answer	99999

14b) If you think about the **overall amount of saving deposits** that you hold personally or together with your partner, which share is denominated in foreign currency?  
[FOR INTERVIEWERS: IF RESPONDENT ANSWERS “Don't know”, “varying”, “difficult” or “no answer” ask again: An approximate answer would also be helpful.]

Question 14b identical to question 14 of 2007\_02 + 2008\_01 but different wording of answers.

14b) [IF Q13=1] (2015) If you think about the **overall amount of money you hold in (2015) saving deposits** that you hold personally or together with your partner (2015), which share is denominated in foreign currency?

\_\_\_ percentage share of foreign currency savings deposits (answer between 1 and 100) plus  
\_\_\_ percentage share of savings deposits in [LOCAL CURRENCY] (answer between 1 and 100) = 100%  
(total cash holdings)

Don't know	88888
No answer	99999

14c) [IF 14b=88888 or 999999] Would you be able to say whether more than 50%, about 50% or less of your money in savings deposits is denominated in foreign currency?

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

14d) [IF 12b=1] If you think about the **overall amount of saving deposits** 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 money in savings deposits is 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

15) [IF Q13=1] You mentioned that you have foreign currency savings deposits. In which currency are these savings deposits denominated? [MULTIPLE ANSWERS] ~~[MULTIPLE ANSWERS POSSIBLE]~~ (2017)

[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: 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] (2017)**

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

**(ONLY FOR POLAND)**

**(ASK British Pound ONLY in Poland) (2016)**

16) [IF THE RESPONDENT HOLDS EURO SAVINGS DEPOSITS] I will now read out different reasons for holding euro savings deposits. 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	8
No answer	9

I have savings deposits in euro ...

1. as a general reserve or a means of precaution
2. to make payments in [MY COUNTRY]
3. to make payments abroad, for holidays
4. to safeguard the value of my savings
5. to save for bigger purchases (e.g. car, apartment ...) which will be paid in euro
6. because [MY COUNTRY] will introduce the euro sooner or later
7. because my bank advised me to do so
8. because I expect the [LOCAL CURRENCY] to depreciate/weaken
9. because I receive payments in euro

17) [IF THE RESPONDENT HOLDS EURO SAVINGS DEPOSITS]

I am now showing you a card with different amounts. Could you choose the range that best fits the amount of **savings deposits** that you have in **euro**? Again, please refer only to those savings deposits **you hold personally or together with your partner**.

A	Less than EUR 100	1
B	EUR 100 – 249	2
C	EUR 250 – 499	3
D	EUR 500 – 999	4
E	EUR 1000 – 1999	5
F	EUR 2000 – 3999	6
G	EUR 4000 – 5999	7
H	EUR 6000 - 7999	8
I	EUR 8000 or more	9
don't know		98
no answer		99



18) [IF THE RESPONDENT HOLDS US DOLLAR SAVINGS DEPOSITS]

I am now showing you a card with different amounts. Could you choose the range that best fits the amount of **savings deposits** that you have in **US dollars**? Again, please refer only to those savings deposits **you hold personally or together with your partner**.

A	Less than USD 100	1
B	USD 100 – 249	2
C	USD 250 – 499	3
D	USD 500 – 999	4
E	USD 1000 – 1999	5
F	USD 2000 - 3999	6
G	USD 4000 - 5999	7
H	USD 6000 - 7999	8
I	USD 8000 or more	9
	don't know	98
	no answer	99

19) [IF RESPONDENT HOLDS EURO CASH AND/OR EURO DENOMINATED DEPOSITS:]

There are several ways of building up stocks of euro. People may receive their salaries in euro, they receive money from family members abroad or they may convert [LOCAL CURRENCY] into euro.

If you think about the **total amount of your euro holdings, both in form of cash and saving deposits**, could you tell me from which sources your holdings originate? Please indicate percentage shares.

[FOR INTERVIEWERS: IF RESPONDENT ANSWERS “Don't know”, “varying”, “difficult” or “no answer” ask again: An approximate answer would also be helpful [PERCENTAGES SHOULD ADD UP TO 100]]:

How high is the percentage share of your total euro holdings that comes from ...

1. Income in euro (including salaries, inheritances, savings from work abroad, etc.) \_\_\_\_ (percentage, 0-100)
2. Money received from family or friends abroad \_\_\_\_ (percentage, 0-100)
3. Conversion of [LOCAL CURRENCY] into euro \_\_\_\_ (percentage, 0-100)

Don't know 998  
No answer 999

19a) There are several possibilities to save money. For example, one could hold cash in [LOCAL CURRENCY] or foreign currency or put a part of the money on a savings deposit. How do you currently split your savings among the following five possibilities? We are not interested in absolute figures, just in percentage shares.

[FOR INTERVIEWERS: IF RESPONDENT ANSWERS “Don't know”, “varying”, “difficult” or “no answer” ask again: An approximate answer would also be helpful [PERCENTAGES SHOULD ADD UP TO 100]]:

1. Cash in [LOCAL CURRENCY] \_\_\_\_ % (percentage, 0-100)
2. Cash in foreign currency \_\_\_\_ % (percentage, 0-100)
3. Savings deposits in [LOCAL CURRENCY] \_\_\_\_ % (percentage, 0-100)
4. Saving deposits in foreign currency \_\_\_\_ % (percentage, 0-100)
5. Other \_\_\_\_ % (percentage, 0-100)

Don't know 888  
No answer 999



19aa) Now, 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 – what proportion of this total sum do you hold as savings deposits?

[FOR INTERVIEWERS: IF RESPONDENT ANSWERS “Don't know”, “varying”, “difficult” or “no answer” ask again: An approximate answer would also be helpful.]

\_\_\_ percentage share held as savings deposits (answer between 1 and 100) plus

\_\_\_ percentage share held as cash holdings (answer between 1 and 100) = 100% (total amount of cash holdings and savings deposits)

Don't know	998
No answer	999

19ab) [IF 19aa=998 or 999] Would you be able to say whether you hold more than 50%, about 50% or less as savings deposits?

more than 50%	1
about 50%	2
less than 50%	3
Don't know	8
No answer	9

19ac) [IF Q12b=1] Now, 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

19b) Do you think that the foreign currency share of your financial assets will change in the future? It will ...  
~~19b) Do you think that the foreign currency share of your financial assets will change in the future? It will ...~~  
Do you think that the share of your financial assets which is denominated in foreign currency will change in the future? It will ... (2009\_01)

increase	1
decrease	2
not change	3
don't know	8
no answer	9

19c) Is the decision on the foreign currency share of your financial assets influenced by your expectations regarding the development of prices?

Yes, entirely	1
Yes, rather	2
No, rather not	3
No, not at all	4
don't know	8
no answer	9

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

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

19d) There are several ways in which you can hold savings. For example, one can hold cash, use bank accounts, have life insurances, hold mutual funds, etc.

Please take a look at this ~~card that lists~~ list with (2019) various savings instruments – could you please select the ones you are currently using for saving purposes (2019) 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 (2019). Please refer to savings you hold personally or together with your partner. (2012\_01)

SHOW CARD

Cash	1
Savings deposits / <del>savings accounts</del> (2019) (in foreign or in [LOCAL CURRENCY])	2
Life insurance	3
Mutual funds	4
Stocks	5
Pension funds (voluntary contributions)	6
Bonds	7
Other	8
Current Account / transaction account/wage (2010_02) Current Account / transaction account/wage Current account (giro account) / debit card / wage card (2019)	9

~~Answers reflect ranking of saving instruments which are used by respondents (2019)~~

I have no savings	77
Do not know	88 88888 (2019)
No answer	99 99999 (2019)

[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.] 2019\_2

**Interviewer and coding/data punching instructions:**

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

The show card has the following appearance:

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

Accordingly, the respondent answers 2,7 and 1. The coding should be 19d\_1=2, 19d\_2=7 and 19d\_3=1. If the respondent does not want to answer or has no savings then 19d\_1 should be 99 or 77, respectively. Until 2012\_1

19da) Since 2008, did you take actions to increase or decrease the share of your financial assets denominated in foreign currency. Please think about all forms of savings – including cash.

No	1
Yes, I have increased the foreign currency share	2
Yes, I have increased the [LOCAL CURRENCY] share	3
Yes, I have switched between foreign currencies	4
Not applicable, I do not have savings	5
don't know	8
no answer	9

[FOR TRANSLATOR: With the formulation “take actions ...” we mean that respondents have actively shifted the currency composition of their savings.]

Since 2010 (2012\_02), did you take actions to increase or decrease the share of your financial assets denominated in foreign currency. Please think about all forms of savings – including cash.  
[MULTIPLE ANSWERS POSSIBLE]

No	1
Yes I increased the...	
euro share	2
share of another foreign currency	3
local currency share	4
Yes, I switched...	
from euro to another foreign currency	5
from another foreign currency to euro	6
between other foreign currencies (e.g. from Swiss franc to U.S. dollar)	7
not applicable, do not have savings	7777
don't know	88888
no answer	99999

[FOR TRANSLATOR: With the formulation “take actions ...” we mean that respondents have actively changed the currency composition of their savings.] (2012\_02)

19da2) If you think about close friends and relatives, since 2010, did they take actions to increase or decrease the share of their financial assets denominated in foreign currency. Please think about all forms of savings – including cash.

[MULTIPLE ANSWERS POSSIBLE]

No	1
Yes they increased the...	
euro share	2
share of another foreign currency	3
local currency share	4
Yes, they switched...	
from euro to another foreign currency	5
from another foreign currency to euro	6
between other foreign currencies	

19e) Next, we would like to ask a few questions about loans. 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	8
No answer	9

- Over the last 2 years, banks have become very strict in granting loans
- Over the last 2 years, banks have become very strict in granting foreign currency loans.
- Over the last 2 years, taking out a loan in euro has become riskier because of possible exchange rate depreciations.
- Since 2008, taking out a loan in euro has become riskier because of possible exchange rate depreciations.
- Taking everything into account: Loans in euro are more attractive than [LOCAL CURRENCY] loans.
- I know someone who has gotten burned on a foreign currency loan because repayments became much higher than expected.

19ea) Generally speaking, would you have the possibility to borrow a significant amount of money...

- ...from a bank
- ...from friends or family

Yes, almost certainly	1
Yes, probably	2
Probably not	3
Almost certainly not	4
Don't know	88888
No Answer	99999

19eb) In general, which of the following best describes your current debt position?

I have too much debt right now and I have or may have difficulty paying it off.	1
I have no debt or the right amount of debt right now and I face no problems with it.	2
I have too little debt right now. I wish I could get more.	3
Don't know	88888
No answer	99999
I have too much debt right now and I have or may have difficulty paying it off.	1
I have no debt or the right amount of debt right now and I face no problems with it.	2
<del>I have too little debt right now. I wish I could get more.</del>	<del>3 (2016)</del>
I would like to borrow more money but have not tried to do so yet. (2016)	3
I would like to borrow more money and tried but was not able to. (2016)	4
Don't know	88888
No answer	99999

19f) Next, we would like to ask a few questions about loans. (2014\_02) Since the year 2000, have you or any other member of your household (2019) ever contacted a bank with a view of obtaining a loan?

No	4 2 (2019)
Yes	2 1 (2019)
Don't know	88888
No answer	99999

19fa) [If q19f=2] What was the purpose of the loan (loans) for which you contacted your bank?  
[MULTIPLE ANSWERS POSSIBLE]

to finance a house or apartment	yes 1	no 2
for consumption goods (furniture, travelling, household appliances, etc.)	yes 1	no 2
to finance a car	yes 1	no 2
for education	yes 1	no 2
for other purposes	yes 1	no 2
Don't know	88888	
No answer	99999	

19fa) [ONLY IF Q19k = ##, any number of times] (2017) What was the purpose of the loan (loans) for which you contacted your bank?  
[MULTIPLE ANSWERS POSSIBLE]

to finance main residence	1 (2017)
to finance another house or apartment	2 (2017)
for consumption goods (furniture, travelling, household appliances, etc.)	3
to finance a car	4
for education	5
to finance a business or professional activity	6
for other purposes	7
Don't know	88888
No answer	99999

19g) [IF Q19F=2] Was this before 2009?

Before 2009	1
In 2009 or later	2
Before and after 2009	3
Don't know	88888
No answer	99999

19h) [IF Q19F=2, 88888, 99999] [IF Q19F=1 (Yes)] (2019) Since the year 2000, has a bank ever discouraged you from applying for a loan or ever refused a loan?

No	4-2 (2019)
Yes	2-1 (2019)
Don't know	88888
No answer	99999

19i) [ASK ONLY IF BOTH TRUE: Q19g=3 and Q19h=2] In which year did the bank discourage you from applying for a loan or refused a loan? If more than one year, please name all years.

Year: #####  
Year: #####  
Year: #####  
...

Don't know	88888
No answer	99999

19i) [IF Q19m = ##, number of times] (2017) In which year did the bank discourage you from applying for a loan or refused a loan? If more than one year, please name all years.

1. Refusal:	Year: #####	Don't know	88888	No answer	99999 (2017)
2. Refusal:	Year: #####	Don't know	88888	No answer	99999 (2017)
3. Refusal:	Year: #####	Don't know	88888	No answer	99999 (2017)
...	...	...	...	...	...

[FOR INTERVIEWER:

- Note, the number of years mentioned here should be equal to the number of times the respondent was refused in Q19m.
- Note: If there were several refusals in one and the same year, please code the year only once.]

19k) Since the year 2000, how many times have you, either personally or together with your partner, contacted a bank with the aim of obtaining a loan?

I never contacted a bank	77777
Number of times	##
Don't know	88888
No answer	99999

19l) [ONLY IF Q19k = ##, any number of times] What information did the bank consider when deciding on whether to grant a loan.

[MULTIPLE ANSWERS POSSIBLE]

Payslip or other proof of income	1
Information about other outstanding loans	2
Credit score	3
Documented ownership of your main residence	4
Other	5
Don't know	88888
No answer	99999

[FOR INTERVIEWER: A credit score is a numerical expression based on a level analysis of a person's credit files, to represent the creditworthiness of an individual. A credit score is primarily based on a credit report information typically sourced from credit bureaus.]

19m) [ONLY IF Q19k = ##, any number of times, 88888 or 99999] Since the year 2000, how many times has a bank discouraged you from applying for a loan or refused a loan?

Never	77777
Number of times	##
Don't know	88888
No answer	99999

[FOR INTERVIEWER: Note, the number of refusals by banks here should be smaller or equal the number of bank contacts in Q19k.]

19n)

Next, I would like to ask you a question about applying for bank loans over the past 12 months. We are interested in all applications and bank contacts over the past 12 months. I am going to read out several statements. Please name all that apply to you.

[MULTIPLE ANSWERS POSSIBLE]

I did not need a bank loan over the past 12 months.	1
In the past 12 months, I thought about taking out a bank loan but never contacted a bank about a loan.	2
I applied for a bank loan over the past 12 months and my application was approved.	3
I applied for a bank loan over the past 12 months but was rejected.	4
I took out a bank loan in the past 12 months.	5

For each item: mentioned 1 not mentioned 2  
Or all items: don't know 88888 no answer 99999

20) Do you, either personally or together with your partner, have any loan? (multiple answers possible)  
 20) Do you, either personally or together with your partner, currently have any loans that you are still paying off? (2013)

[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 (2018) however should be excluded.

~~Any other household members, e.g. an uncle, should report their personal loans.] (2019)~~

No	1
Yes ...	
my loans are solely denominated in foreign currency	2
[Remark for Croatia Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]	
my loans are predominantly denominated in foreign currencies	3
[Remark for Croatia Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]	
about equal amount of loans in local and foreign currencies	4
[Remark for Croatia Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]	
my loans are predominantly denominated in local currency	5
my loans are solely denominated in local currency	6
Don't know	88888
No answer	99999

**2019:**

No	1
Yes ...	
my loans are solely denominated in foreign currency	2
[Remark for Croatia Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]	
my loans are predominantly denominated in foreign currencies	3
[Remark for Croatia Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]	
about equal amount of loans in local and foreign currencies	4
[Remark for Croatia Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]	
my loans are predominantly denominated in local currency	5
my loans are solely denominated in local currency	6
Don't know	88888
No answer	99999

**2020:**

No	1	
Yes ...		
my loans are solely denominated in foreign currency	2	
[Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]		
my loans are predominantly denominated in foreign currencies	3	
[Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]		
about equal amount of loans in local and foreign currencies	4	[Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or indexed to a foreign currency]
my loans are predominantly denominated in local currency	5	
my loans are solely denominated in local currency	6	
Don't know	88888	
No answer	99999	

20a) [ONLY IF Q20=5 OR 6] You said you have a loan mainly or solely in local currency. Have you converted all or parts of your loan from a foreign currency to [LOCAL CURRENCY] since last October 2008 (2009\_02)?

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

20b) [ONLY IF RESPONDENT HAS A LOAN; Q20=2, 3, 4, 5 or 6]

What is the purpose of your loan or your loans? To finance a house or apartment, for consumption goods (furniture, travelling, household appliances, etc.), for a car, for education (2020) or for other purposes. [MULTIPLE ANSWERS POSSIBLE]

to finance a house or apartment	1
for consumption goods (furniture, travelling, household appliances, etc.)	2
to finance a car	3
for other purposes	4
Don't know	8
No answer	9

2012\_02:

to finance a house or apartment	1
for consumption goods (furniture, travelling, household appliances, etc.)	2
to finance a car	3
for education	4
for other purposes	5
Don't know	88888
No answer	99999

2014\_02:

to finance a house or apartment	yes 1	no 2
for consumption goods (furniture, travelling, household appliances, etc.)	yes 1	no 2
to finance a car	yes 1	no 2
for education	yes 1	no 2
for other purposes	yes 1	no 2
Don't know	88888	
No answer	99999	

2020:

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

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



20b\_FC) [ONLY IF RESPONDENT HAS A FOREIGN CURRENCY LOAN; Q20 = 2, 3, 4 or 5]  
 You said you had a foreign currency loan: At the time you took out your loan, did you feel well-informed by your bank about the potential risks associated with foreign currency loans? [Remark for Croatia, Serbia, Macedonia and Bosnia-Herzegovina: or loan indexed to a foreign currency]

Very well informed	1
Well informed	2
Not so well informed	3
Insufficiently informed	4
Completely uninformed	5
Don't know	8
No answer	9

20b\_LC) [ONLY IF RESPONDENT HAS A LOCAL CURRENCY LOAN; Q20 = 6] You said you had a local currency loan. At the time you took out your loan, did you feel well-informed by your bank about the potential risks associated with loans?

Very well informed	1
Well informed	2
Not so well informed	3
Insufficiently informed	4
Completely uninformed	5
Don't know	8
No answer	9

20b1) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6] Are you finding it more difficult to pay down your loan as a result of the economic and financial crisis?

Yes	1
No	2
(Not applicable, because) I took out my loan in 2009 or 2010	3
(Not applicable, because) I took out my loan in a period from 2009 to 2011	3 (2011_02)
(Not applicable, because) I took out my loan after the crisis broke out in 2008	3 (2012_02)
Don't know	8
No answer	9

20b2) [ONLY IF Q20b1 = 1] [IF Q20b3 = 1 OR 2] (2015) If you do find it more difficult to pay down your loan: Why is this the case?  
 If you do find it more difficult to pay down your loan: Why is this the case?  
 If you do find it more difficult to pay back your loan: What is the reason? (2012\_02)  
 [MULTIPLE ANSWERS POSSIBLE]

The earnings of my household have dropped	1
The loan installments have gone up (e.g. higher interest rates, less favorable exchange rate)	2
For other reasons	3
Don't know	8
No answer	9

2015:

1. The earnings of my household have dropped	yes 1	no 2
2. The loan installments have gone up (e.g. higher interest rates, less favorable exchange rate)	yes 1	no 2
3. other reasons	yes 1	no 2
Don't know	88888	
No answer	99999	

2016:

For each item: yes 1 / no 2 / don't know 88888 / no answer 99999

20b3) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6]  
 Has your household been in arrears on loan repayments once or more during the last 12 months on account of financial difficulties?  
 [INTERVIEWER: "once" refers to one repayment installment]

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

20b3) [ONLY IF Q20 = 2, 3, 4, 5 or 6] **if you T (2018) think of all loans you have, either personally or together with your partner: Have you been (2017)** 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
Yes, twice or more	2
No	3
Don't know	88888
No answer	99999

**2019\_02**

Yes, once	1
Yes, twice or more	2
No	3 [Q74]
Don't know	88888 [Q74]
No answer	99999 [Q74] [Q20m] (2020)

20b4) [ONLY IF HOUSEHOLD HAS BEEN IN ARREARS, Q20b3=1 OR 2]  
 And currently: Are you late with your loan payments and if yes, is your payment more or less than 3 months late?

**And currently: Is your household late with its loan payments; and if yes, is your payment more than 3 months late, or less than 3 months late? (2014\_02)**

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

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? **(2017)**

No	1 [Q20m] (2020)
Yes, more than 3 months late	2 [Q20m] (2020)
less than 3 months late	3 [Q20m] (2020)
Don't know	88888 [Q20m] (2020)
No answer	99999 [Q20m] (2020)

20c) [ONLY IF RESPONDENT HAS A LOAN; Q20=2, 3, 4, 5 or 6] Looking at the next 12 months would you say there is a high risk, some risk, not much of a risk or no risk at all of falling behind with your credit commitments?

High risk	1
Some risk	2
Not much of a risk	3
No risk at all	4
Don't know	8
No answer	9

20d1) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6]  
 I would like to ask you some questions about your loans. If you have more than one loan, please refer to the largest, most important loan.  
 In which year did you take out your loan?

Year	####
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 (2017) loan? Again, if you have more than one loan, please refer to the largest, most important loan. (2017) Again, if you have more than one loan, please refer to the largest, most important loan. (2019)

20d1a) Was the amount you requested granted in full or only granted in part?

Granted in full	1
Granted in part	2
Don't know	88888
No answer	99999

20d2) When you first asked for this loan at your bank, did you have a preference regarding the currency denomination of your loan?

Yes, I had a preference for a loan in

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

[FOR TRANSLATORS: for Croatia, Serbia, 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

No, I did not have a preference. 5  
 Not applicable, I do not have my loan from a bank. 77777 [Q20d6]  
 Don't know 88888  
 No answer 99999

20d3) In which currency was this loan granted?

2015:  
 20d3) I would like to ask you some questions about your bank loan or if you have more than one loan, please refer to the largest, most important bank loan.  
 In which currency was this loan granted?

2016:  
 20d3) [IF RESPONDENT HAS A LOAN, IF Q20 = 2, 3, 4, 5 and 6]  
 I would like to ask you some questions about your bank loan or if you have more than one loan, please refer to the largest, most important bank loan.  
 In which currency was this loan granted?

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

[FOR TRANSLATORS: for Croatia, Serbia, 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

20d4) Did the bank provide you with an offer to take out the loan in any other currency than the one you got the loan in?

[MULTIPLE ANSWERS]

Yes, the bank offered a loan in

[LOCAL CURRENCY]	1
Euro	2
Swiss franc	3
other currency	4

[FOR TRANSLATORS: for Croatia, Serbia, 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

No, the bank just offered the loan in one currency 5

Don't know 88888

No answer 99999

20d5) [If 20d4=5]

You said that the bank only offered the loan in one currency. Did you ask for only one currency or did the bank have a reason for not providing more choices? [MULTIPLE ANSWERS]

[FOR INTERVIEWER: Read out all answers and then record (multiple) answers]

I asked for only one currency 1

I did not fulfill the bank's criteria for a loan offer in another currency 2

I would not have received the required amount in another currency 3

For other reasons, the bank only made an offer in one currency 4

Don't know 88888

No answer 99999

20d6) When you took out this loan, what was the overall term of the loan?

[FOR TRANSLATORS: with term of the loan we mean duration, maturity]

[FOR INTERVIEWER: Please only code months and years if term is more than one year plus a fraction e.g. 2.5 years. If term is 2 years this should be coded as 2 years not 24months, months should be missing. If term is 6 months this should be coded 6 months not 0.5 years and years should be missing.] (as of Euro\_Survey\_Fall\_2015\_FINAL\_v18)

Years #### OR: Months ####

Don't know 88888

No answer 99999

2017:

20d6) [ONLY IF Q20 = 2, 3, 4, 5 or 6] When you took out this loan. 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.]

20d7) 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

20d8) [ASK IF Q20d2=1, 2, 3, 4, 5, 88888, 99999; IF Q20d2=77777 skip to 20b1]: Since you took out this loan, has the bank taken any steps to alleviate or exacerbate the initial conditions of your loan contract?  
 [FOR INTERVIEWER: We do not mean changes in installments which are caused by changes to the exchange rate or interest rate.]

Yes, the bank has alleviated the initial loan conditions.	1
Yes, the bank has exacerbated the initial loan conditions.	2
No, the initially agreed loan conditions have not been changed	3
Don't know	88888
No answer	99999

20d9) [If Q20d8=1 or Q20d8=2]: In which year(s) were the loan conditions changed? If more than one change occurred, please name all years.

Year: ####  
 Year: ####  
 Year: ####  
 ...

Don't know	88888
No answer	99999

[For example, for two changes, coding should be: q20d9\_1=2001, q20d9\_2=2009, q20d9\_3=missing]

20d10) [If Q20d8=1 or Q20d8=2]: Which loan conditions have been changed?  
 [MULTIPLE ANSWERS POSSIBLE]

1. The term of the loan has been extended or shortened.	yes 1	no 2
2. The loan has been converted to a different currency – in total or in part	yes 1	no 2
3. The interest rate has been changed	yes 1	no 2
4. Some installments have been deferred	yes 1	no 2
5. Other	yes 1	no 2
Don't know	88888	
No answer	99999	

20e) [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:~~ What is the purpose of your largest, most important **this (2019)** 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

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~~ **this (2019)** loan?

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

[FOR INTERVIEWER: Examples for a collateral security are a mortgage on the borrower's main residence or if the bank keeps the registration document of a car. In either case the borrower cannot sell the asset without asking the bank. A third party guarantor promises to repay the loan in case the borrower is not able to do so. 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 not only signs a document giving this promise choose answer 3, if third party guarantor additionally pledges assets, chose answer 2.] (2018)

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.] (2018)

20h) [ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6]  
 How many loans do you have, either personally or together with your partner? Please consider not only bank loans, but also loans from other possible sources, e.g. family, employer, store, internet loan provider, leasing company, etc.

1. \_\_\_\_\_ number of bank loans
  2. \_\_\_\_\_ number of other (nonbank) loans
- Don't know      88888  
 No answer        99999

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

<del>My partner</del>		<del>1 (2019)</del>
My current partner		1a (2019)
My previous partner		1b (2019)
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	

20k) [ONLY IF RESPONDENT HAS 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	

20l) [ONLY IF Q20=1] Does your partner by herself/himself (not together with you) or someone else living in your household have any loans? If you are the only adult in your household, please indicate this explicitly.

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

20m) [ONLY IF Q20=2, 3, 4, 5 or 6] In addition to the loans you hold personally or together with your partner, does your partner by herself/himself (not together with you) or any other member of your household have any loans? If you are the only adult in your household please indicate this explicitly.

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

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

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

1. \_\_\_\_\_ number of bank loans

2. \_\_\_\_\_ number of other (nonbank) loans

Don't know	88888
No answer	99999

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

[FOR INTERVIEWER:

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

\_\_\_\_\_ [CURRENCY OF YOUR COUNTRY] per month

Don't know	-88888
No answer	-99999

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

\_\_\_\_\_ [amount] one-off payment

Don't know	-88888
No answer	-99999

25nx) [ONLY IF Q25n > 0] Is this amount expressed in

[INTERVIEWER: this question aims at clarifying, which currency the respondent had in mind when providing the amount of the one-off payment in Q25n.]

[LOCAL CURRENCY]	1
Euro	2
US Dollar	3
Swiss franc	4
Other foreign currency; please name it: _____ (String)	5
Don't know	88888
No answer	99999

20j) [ONLY IF Q20i = 1 OR Q20m = 1, 2, 77777] If you think about this total outstanding loan amount, which share is denominated in foreign currency [FOR TRANSLATOR: IN CROATIA, SERBIA, MACEDONIA, BOSNIA additionally: "or indexed to foreign currency"]? Please note that I am asking you for percent and not amounts. If you do not know the exact percentage share, an approximate answer would also be very helpful.

[FOR INTERVIEWER: the proportion can range from 0% to 100%, where 100% would mean that the total outstanding loan amount is denominated solely in foreign currency.]

\_\_\_\_\_ [%] of the total outstanding loan amount

Don't know	88888
No answer	99999

20jx) [ONLY IF Q20j = 88888 OR Q20j = 99999] Would you be able to say whether more than 50%, about 50% or less than 50% of the total outstanding loan amount is denominated in foreign currency [FOR TRANSLATOR: IN CROATIA, SERBIA, MACEDONIA, BOSNIA additionally: "or indexed to foreign currency"]?

More than 50%	1
About 50%	2
Less than 50%	3
Don't Know	88888
No answer	99999

20r) [ONLY IF Q20i = 1 OR Q20m = 1, 2, 77777] Next, I would like to ask you two questions about the largest, most important loan your household currently has. In which year was this loan taken out?

Year	####
Don't know	88888
No answer	99999

20s) [ONLY IF Q20i = 1 OR Q20m = 1, 2, 77777] At the time the loan was granted, what was the overall term of this 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

20p) [ONLY IF RESPONDENT HAS 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 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



21) What are the reasons why you plan to take out a loan in foreign currency? (only 2007)

INTERVIEWER DO NOT READ OUT - RECORD FIRST ANSWER ONLY

I plan to take out a foreign currency loan ...

- |   |    |
|---|----|
| a) ... because a foreign currency loan is cheaper than a loan in [LOCAL CURRENCY] | 1  |
| b) ... because I cannot afford a loan in [LOCAL CURRENCY]                         | 2  |
| c) ... because my bank advised me to take out a foreign currency loan             | 3  |
| d) ... because friends/neighbors also have a foreign currency loan                | 4  |
| e) ... because I hope the [LOCAL CURRENCY] will appreciate/strengthen             | 5  |
| f) ... because the interest rate in the foreign currency is more stable           | 6  |
| g) ... because [MY COUNTRY] will introduce the euro sooner or later               | 7  |
| h) ... because I receive payments in euro   | 8  |
| i) ... other reasons (do not specify)   | 9  |
| j) ... don't know   | 98 |
| k) ...no answer   | 99 |

(From 2008):

21) [ONLY IF RESPONDENT HAS A FOREIGN CURRENCY LOAN; Q20 = 2, 3, 4 or 5]

You said that you hold a foreign currency loan. I will now read out different statements. Please tell me whether you agree or disagree and 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        | 8 |
| No answer         | 9 |

I hold a foreign currency loan ...

9. because a foreign currency loan is cheaper than a loan in [LOCAL CURRENCY]
10. because my bank advised me to take out a foreign currency loan
11. because friends/neighbors also have a foreign currency loan
12. because I hope the [LOCAL CURRENCY] will appreciate/strengthen
13. because the interest rate in the foreign currency is more stable
14. because I would not have gotten the required amount in [LOCAL CURRENCY]
15. because [MY COUNTRY] will introduce the euro sooner or later
16. because I receive payments in euro
17. I consider foreign currency loan as riskier than a [LOCAL CURRENCY] loan
18. So far I have done well with my foreign currency loan
19. mainly to finance a house or apartment
20. mainly to finance consumer goods (for example a car or furniture)

21a) [ONLY IF RESPONDENT HAS A FOREIGN CURRENCY LOAN; Q20 = 2, 3, 4, 5]

Suppose the exchange rate of the [LOCAL CURRENCY] were to stay at its current level. With which of the three statements do you agree most:

[ONLY ONE ITEM PER RESPONDENT]

- |   |   |
|---|---|
| I would try to convert my foreign currency loan into [LOCAL CURRENCY]   | 1 |
| I would keep the foreign currency loan but renegotiate its credit terms to decrease my monthly payment burden | 2 |
| I would keep the foreign currency loan and the credit terms as they are                                       | 3 |
| Don't know  | 8 |
| No answer   | 9 |

21b1) [ONLY IF RESPONDENT HAS A FOREIGN CURRENCY LOAN; Q20 = 2, 3, 4, 5] You said that your loan is partly or fully denominated in foreign currency. Would it also have been possible for you to take out the whole loan in [LOCAL CURRENCY] instead?

Yes	1
No	2
Don't know	8
No answer	9

21b2) [ONLY IF Q20=6] You said you have a loan in [LOCAL CURRENCY]: Would it have been possible for you to take out a foreign currency loan instead?

Yes	1
No	2
Don't know	8
No answer	9

22) What are the reasons why you plan to take out a loan in foreign currency? (Only 2007)  
 INTERVIEWER READ OUT ALL ANSWERS SEPARATELY EXCEPT the answer mentioned in [Q21]

I plan to take out a foreign currency loan ...

a) ... because a foreign currency loan is cheaper than a loan in [LOCAL CURRENCY].	yes	1	no	2	don't know	8
b).... because I cannot afford a loan in [LOCAL CURRENCY]	yes	1	no	2	don't know	8
c) ... because my bank advised me to take out a foreign currency loan	yes	1	no	2	don't know	8
d) ... because friends/ neighbours also have a foreign currency loan	yes	1	no	2	don't know	8
e) ... because I hope the [LOCAL CURRENCY] will appreciate/strengthen	yes	1	no	2	don't know	8
f) ... because the interest rate in the foreign currency is more stable	yes	1	no	2	don't know	8
g) ... because [MY COUNTRY] will introduce the euro sooner or later	yes	1	no	2	don't know	8
h) ... because I receive payments in euro	yes	1	no	2	don't know	8

(From 2008):

22) Do you plan to take out a loan within the next year and if so, in what currency? (multiple answers possible)

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

2016:

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

1. No	mentioned 1 / not mentioned 2 / don't know 88888 / no answer 99999
Yes	
2. ...in [LOCAL CURRENCY]	mentioned 1 / not mentioned 2 / don't know 88888 / no answer 99999
3. ...in euro	mentioned 1 / not mentioned 2 / don't know 88888 / no answer 99999
4. ...in Swiss franc	mentioned 1 / not mentioned 2 / don't know 88888 / no answer 99999
5. ...in other foreign currency	mentioned 1 / not mentioned 2 / don't know 88888 / no answer 99999

2017:

22) 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]

2020:

22) If you think about loans in general, both from a bank or from other sources: Do you, either personally or together with your partner, plan to take out a loan within the next 12 months and if so, in what currency? [MULTIPLE ANSWERS POSSIBLE]

22a) Recently there has been a lot of talk about the global financial crisis. I would like to ask you a few questions about it.

Does the global financial crisis pose a threat to you personally?

1. with regard to your job or the chance of finding a job
2. ...the purchasing power of your income
3. ...the value of your savings
4. ...the financial situation of your household
5. ...the value of your house or apartment
6. ...the value of your stocks or investment funds
7. ...a depreciation of the [LOCAL CURRENCY]

is a major threat	1
is quite a big threat	2
is not much of a threat	3
is not a threat at all	4

not applicable	7
----------------	---

I don't know	88888
No answer	99999

22aa) [ONLY IF RESPONDENT PLANS A LOAN; Q22 = 2, 3, 4, 5]

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 (2016) or for other purposes?

[MULTIPLE ANSWERS POSSIBLE]

I intend to finance...

a house or an apartment	1
consumption goods (furniture, travelling, household appliances, etc.)	2
a car	3
It is for other purposes	4
Don't know	8
No answer	9

2012\_02:

I intend to finance...

a house or an apartment	1
consumption goods (furniture, travelling, household appliances, etc.)	2
a car	3
education	4
It is for other purposes	5
Don't know	88888
No answer	99999

**2014\_02:**

I intend to finance...

1. a house or an apartment	yes 1	no 2
2. consumption goods (furniture, travelling, household appliances, etc.)	yes 1	no 2
3. a car	yes 1	no 2
4. education	yes 1	no 2
5. It is for other purposes	yes 1	no 2
Don't know	88888	
No answer	99999	

**2016:**

I intend to finance...

1. a house or an apartment	yes 1 / no 2 / Don't know 88888 / No answer 99999
2. consumption goods (furniture, travelling, household appliances, etc.)	yes 1 / no 2 / Don't know 88888 / No answer 99999
3. a car	yes 1 / no 2 / Don't know 88888 / No answer 99999
4. education	yes 1 / no 2 / Don't know 88888 / No answer 99999
5. It is for other purposes	yes 1 / no 2 / Don't know 88888 / No answer 99999

**2017:**

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 (2020_02: 10)
a business or professional activity	6 (2020_02: 11)
It is for other purposes	5 (2020_02: 12)
Don't know	88888
No answer	99999

**2020:**

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

22b) Have you already been affected by the global financial crisis?

**2009\_02:**

22b) Recently there has been a lot of talk about the global economic and financial crisis. I would like to ask you a few questions about it. Have you already been affected by the global economic and financial crisis?

1. with regard to your job or your job search
2. ...the purchasing power of your income
3. ...the value of your savings
4. ...the financial situation of your household
5. by a fall in house or apartment prices
6. by a fall in stocks prices or investment funds
7. by a depreciation of the [LOCAL CURRENCY]

Yes	1
No	2
Not applicable	7
I don't know	8
No answer	9

22c) The global financial crisis may have an effect on the way how people hold money or in what form they save – For example, some people hold less money at banks, some save more in foreign currencies, some prefer to hold foreign currency cash, etc. Has the global financial crisis had an effect on the way how you hold money or in what form you save?

Yes	1
No	2
I don't know	8
No answer	9

22d) [ONLY IF 22c=1] How has the financial crisis changed the way you save money? Please refer to the actual changes and not what you eventually intend to do.

1. If you consider only your cash holdings (banknotes, coins) and the currency denomination of these cash holdings: Has the proportion of foreign currency cash holdings changed? It ...

increased 1; remained unchanged 2; decreased 3; not applicable – as I have no foreign currency cash holdings 4; don't know 8; no answer 9

2. If you consider only savings deposits at banks and the currency denomination of these deposits: Has the proportion of savings deposits denominated in a foreign currency changed? It...

increased 1; remained unchanged 2; decreased 3; not applicable – as I do not have any savings deposits denominated in a foreign currency 4; don't know 8; no answer 9

3. Considering the amount of your savings as a whole, irrespective of the currency denomination. Has the proportion of cash holdings relative to savings deposits changed? The proportion of cash holdings ...

increased 1; remained the same 2; decreased 3; not applicable – as I do not have any savings deposits 4; don't know 8; no answer 9

22e) How has the global financial crisis changed your attitude towards the following types of savings -- even, if you do not currently have these kinds of savings. Have they become a lot safer in terms of preserving the value or your savings? Please indicate on a scale from 1 to 5 where 1 means "much safer", 3 means "no change" and 5 means "much less safe".

**2009\_02:**

22e) How has the global economic and financial crisis changed your attitude towards the following types of savings -- even, if you do not currently have these kinds of savings. Have they become a lot safer in terms of preserving the value of your savings? Please indicate on a scale from 1 to 5 where 1 means "much safer", 3 means "no change" and 5 means "much less safe".

**2010\_01:**

22e) How has the economic and financial crisis changed your attitude towards the following types of savings -- even, if you do not currently have these kinds of savings. Have they become a lot safer in terms of preserving the value of your savings? Please indicate on a scale from 1 to 5 where 1 means "much safer", 3 means "no change" and 5 means "much less safe".

- Savings deposits at a bank in [LOCAL CURRENCY]
- Savings deposits at a bank in foreign currency
- Cash holdings in [LOCAL CURRENCY]
- Cash holdings in foreign currency

much safer	1
somewhat safer	2
no change	3
somewhat less safe	4
much less safe	5
don't know	8
no answer	9

22f) 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]
7. European Central Bank
7. Courts (only asked in 2017)
8. Notaries (only asked in 2017)
9. Government immovable property registration agency such as a cadastre (only asked in 2017)

22g) "And how has your trust in ... [INTERVIEWER: READ OUT EACH INSTITUTION] changed in the last six months?" Did it increase a lot, increase a little, decrease a little, decrease a little, decrease a lot or has it stayed the same?

[Coding "Increased a lot" 1, "increased a little" 2, "no change" 3, "decreased a little" 4, "decreased a lot" 5, "don't know" 8, "no answer" 9]

1. Government/cabinet of ministers
2. Police
3. Domestically Owned Banks
4. Foreign Owned Banks
5. The European Union

22h) If you think about the time since the outbreak of the financial crisis in September 2008: Have you withdrawn money you held at banks and stored them as cash for fear of a bank collapse?

1. I had no money at banks
2. Yes
3. No
88888. Don't know
99999. No answer

22i) [IF Q22h = 2] You said, you have withdrawn money you held at banks. People who have withdrawn money may have several possibilities on the use of this money. They may still hold all or parts of the money as cash, they may have spent the money or may have brought it back to the bank. May I ask you, what have you done with the withdrawn amount since then? (multiple answers possible)

1. I still hold all or parts of the withdrawn money as cash.
2. I brought all or parts of the money back to the bank.
3. I spent all or parts of the money to finance my life.
4. I invested money in other assets or transferred it abroad.
88888. Don't know
99999. No answer

23) How often have you been abroad within the last 12 months? Approximately,

Countries of the euro area                                    \_\_ number of visits during the past 12 months

**ONLY FOR Albania, Bosnia, Macedonia, Croatia, Serbia: (2008\_01)**

Montenegro, Kosovo    \_\_ number of visits during the past 12 months

Other countries    \_\_ number of visits during the past 12 months

[FOR INTERVIEWER: Euro Area: Austria, Germany, Italy, Greece, France, Belgium, The Netherlands, Spain, Ireland, Portugal, Slovenia, Luxembourg, Finland]

No answer    99999

23\_1) 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

23a) 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

23b) [IF Q23a = 2 OR 3] Has the amount you receive changed during the last 12 months?

Decreased a lot	1
Decreased a bit	2
No change	3
Increased a bit	4
Increased a lot	5
Don't know	8
No answer	9

23c) As you know, an economic crisis is affecting the whole world including our country. How much, if at all, has this crisis affected your household since 2008?

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

23d) [IF 23c=1, 2 OR 3] Since the outbreak of the economic crisis in 2008, has your household had to take any of the following measures as a result of a decline in income or other economic difficulty?  
Please name all that apply

Yes, my household had to

Reduce amount spent on everyday expenses	applies 1	does not apply 2
Reduce or postpone larger expenditures	applies 1	does not apply 2
Reduce money set aside for savings	applies 1	does not apply 2
Utilize savings or sell possession	applies 1	does not apply 2
Reduce help to friends or relatives who you helped before	applies 1	does not apply 2
Delay payment of loan installments	applies 1	does not apply 2
Delay payment of rent	applies 1	does not apply 2
Delay payment of other bills	applies 1	does not apply 2
Take out loan from bank	applies 1	does not apply 2
Over-draft bank account	applies 1	does not apply 2
Receive financial help from family or friends	applies 1	does not apply 2
Borrow money from other source	applies 1	does not apply 2
Receive social benefits	applies 1	does not apply 2
Increase work hours or take up additional work	applies 1	does not apply 2
Forced to move	applies 1	does not apply 2
Don't know	88888	
No answer	99999	

23e) 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

23g) Due to the outbreak of the Corona crisis, banks and governments have increasingly provided borrowers with the possibility to postpone loan repayments for a certain period of time. Which of the following statements apply to you? Please name all that apply.

[INTERVIEWER: please, read out all statements!]  
[MULTIPLE ANSWERS POSSIBLE]

I was not aware of this	1
I was aware of this possibility but do not know anyone who has made use of it	2
A member of my household has made use of this possibility	3
I know of somebody else (not living in my household) who has made use of this possibility	4
[ONLY IF RESPONDENT HAS A LOAN; Q20 = 2, 3, 4, 5 or 6]	
I am still making use of this possibility	5
I made use of this possibility, but don't do so any longer	6
I am aware of this possibility, but I am not making use of it	7
For each item:	mentioned 1    not mentioned 2
Or all items:	don't know 88888    no answer 99999



23f) If you think about your economic and financial situation, since the outbreak of the Corona crisis have you been affected in any of the following ways?

Please name all that apply

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

For each item:

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

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

[FOR INTERVIEWER only in **Albania, Bosnia, (North: 2019) Macedonia, Croatia, 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.]

Year #####  
Never 77777  
Don't know 88888  
No answer 99999

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

1. When, in which year, do you think [YOUR COUNTRY] **will** join the European Union?
2. And in your personal opinion, when, in which year, do you think [YOUR COUNTRY] **should** join the European Union?

Categories for each item:

Calendar year ##### Never 77777 Don't know 88888 No answer 99999

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

1. When, in which year, do you think the euro **will** be introduced in [YOUR COUNTRY]?
2. And in your personal opinion, when, in which year, do you think the euro **should** be introduced in [YOUR COUNTRY]?

Categories for each item:

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.]

25) When you think about the past 6 months: Have you noticed [HUNGARIANS, etc REPLACE] making payments in euro in [YOUR COUNTRY]?		
	a) for small value payments (when shopping, in restaurants, etc.)	b) for large value payments (when buying a house, car, furniture, etc.)
Yes		
...they almost always pay in euro	1	1
...they sometimes pay in euro	2	2
...they seldom pay in euro	3	3
No	4	4
don't know	8	88888
no answer	9	99999

26) Did you make any payments in euro during the last 6 months in [YOUR COUNTRY]?	
No	1
Yes	
...several times per month	2
...about once per month	3
...less frequently	4
don't know	88888
no answer	99999

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

28) And what about your close relatives? Did they incur a financial loss due to such events?	
No, they had no savings then	1
No, they did not incur a financial loss	2
Yes	3
Don't know	88888
No answer	99999

29) Do you or anyone in your household own any of the following? [MULTIPLE ANSWERS]		
a. A car	1 yes	0 no
b. The house or apartment you live in (your main residence)	1 yes	0 no
c. A secondary residence	1 yes	0 no
Don't know	98	
No answer	99	
[FOR INTERVIEWER: The main residence is the place where the respondent (and his/her household) lives for most of the year.]		
[REMARK: Some countries already ask for car ownership or whether the main residence is rented or owned. In these cases, it is fine if you adapt your existing questions. In these cases, please deliver the data also coded as indicated above.]		

30) Finally, we would like to ask 4 general questions concerning household finances.

**2016:** 30) Finally, we would like to ask some general questions concerning household finances.

**2017:** 30) Next, we would like to ask some general questions concerning household finances.

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... (2019)**

Increases	1
Stays exactly the same	2
Decreases	3
Don't know	88888
No answer	99999

33) Do you think that the following statement is true or false? "Buying a single company stock usually provides a safer return than a stock mutual fund."

True	1
False	2
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

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

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

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

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

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

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

37) **Now suppose the opposite situation: (2019)** 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]: (2019)**

[INTERVIEWER: READ OUT ALL STATEMENTS AND **USE SHOW CARD.**  
ONLY ONE ANSWER POSSIBLE.]

**As a guarantor, I am obliged to ... (2019)**

**As a guarantor, I am obliged to (2019)** 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 (2019)** 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 (2019)** repay the outstanding amount of the loan excluding interest to the bank. 3

**As a guarantor, I am obliged to (2019)** 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

61) [IF Q20b4 = 2 OR 3] You said your household is in arrears on loan repayments. Thinking about your monthly loan installment and your household's overall fixed costs of living; which increase in your current monthly household income would allow you to meet your loan installments again?

An increase by about...  
[Items on SHOW CARD]

5%	– one 20-th of your monthly income	1
10%	– one 10-th of your monthly income	2
25%	– one quarter of your monthly income	3
50%	– half of your monthly income	4
more than 50%	– more than half of your monthly income	5

Alternatively, you can state the approximate amount: \_\_\_\_\_ [LOCAL CURRENCY]

Don't know	88888
No answer	99999

62) [IF RESPONDENT IS NOT CURRENTLY IN ARREARS q20b4=1 OR 88888 OR 99999] Thinking about the size of your monthly loan installment and your household's overall fixed costs of living. Which decline in your current monthly household income would cause noticeable and displeasing cutbacks on your living standard – but still allow you to meet your loan installment?

A decline by about...  
[Use SHOW CARD of Q61]

more than 50%	– more than half of your monthly income	5
50%	– half of your monthly income	4
25%	– a quarter of your monthly income	3
10%	– one 10-th of your monthly income	2
5%	– one 20-th of your monthly income	1

Alternatively, you can state the approximate amount: \_\_\_\_\_ [LOCAL CURRENCY]

Don't know	88888
No answer	99999

63) [IF Q62=1, 2, 3, 4 or 5]

And which decline in your current monthly household income would make it impossible to further meet your loan installment – even if you cut back on your living standard?

A decline by about ...  
[Use SHOW CARD of Q61]

More than 50%	– more than half of your monthly income	5
50%	– half of your monthly income	4
25%	– one quarter of your monthly income	3
10%	– one 10-th of your monthly income	2
5%	– one 20-th of your monthly income	1

Alternatively, you can state the approximate amount: \_\_\_\_\_ [LOCAL CURRENCY]

Don't know	88888
No answer	99999

64)

Thinking about how your monthly household income may change over the next year...

**a.** What is the best outcome for your current monthly household income that you think could happen realistically? Please ignore the effect of inflation or cost-of-living increases or any one-off payments like winning a lottery. [USE SHOW CARD Q64a]

- A doubling or more 1
- An increase by about 50% – by half of your monthly income 2
- An increase by about 25% – by a quarter of your monthly income 3
- An increase by about 10% – by one 10-th of your monthly income 4
- An increase by about 5% – by one 20-th of your monthly income 5
- No change, 0% 6
- A decrease by about 5% – by one 20-th of your monthly income 7
- A decrease by more 8
- Don't know 88888
- No answer 99999

**b.** And what is the worst outcome for your current monthly income that you think could happen realistically? Please ignore the effects of inflation or cost-of-living-increases or unexpected illness. [USE SHOW CARD Q64b]

- A decline by about 50% – a loss of half of your monthly income 1
- A decline by about 25% – a loss of one quarter of your monthly income 2
- A decline by about 10% – a loss of one 10-th of your monthly income 3
- A decline by about 5% – a loss of one 20-th of your monthly income 4
- No change, 0% 5
- An increase by about 5% – by one 20-th of your monthly income 6
- An increase by more 7
- Don't know 88888
- No answer 99999

65) [IF Q64b=1 to 7; Depending on the answers to questions Q64a and Q64b, interviewer or program must insert a specific value X (mean value between best outcome and worst outcome) from the following TABLE]

		64b: Worst outcome						
64a: Best outcome	code 1: -50%	code 2: -25%	code 3: -10%	code 4: -5%	code 5: 0%	code 6: +5%	code 7: Increase by more	
code 1: doubling	25	38	45	48	50	53	55	
code 2: +50%	0	13	20	23	25	28	30	
code 3: +25%	-13	0	8	10	13	15	18	
code 4: +10%	-20	-8	0	3	5	8	10	
code 5: +5%	-23	-10	-3	0	3	5	8	
code 6: 0%	-25	-13	-5	-3	0	3	5	
code 7: -5%	-28	-15	-8	-5	-3	0	3	
code 8: Decrease by more	-30	-18	-10	-8	-5	-3	0	

[INTERVIEWER: If necessary, explain]: The following question mentions a specific value. This value is the mean of the best outcome and worst outcome you expect.

a) [If X = negative] How likely is it that your household's overall income over the next 12 months will decrease by more than X percent?

Please rate from 0 meaning "absolutely no chance" to 100 meaning it is absolutely certain.  
likelihood is \_\_\_%

Don't know 88888  
No answer 99999

b) [If X = positive] How likely is it that your household's overall income over the next 12 months will increase by less than X percent?

Please rate from 0 meaning "absolutely no chance" to 100 meaning it is absolutely certain.  
likelihood is \_\_\_%

Don't know 88888  
No answer 99999

c) [If X = zero] How likely is it that your household's overall income over the next 12 months will decrease?

Please rate from 0 meaning "absolutely no chance" to 100 meaning it is absolutely certain.  
likelihood is \_\_\_%

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]

[FOR TRANSLATORS: This is a standardized question that has been asked around the world in many different contexts. Please check whether valid translations are available for your language.]

VERY HIGH returns, but with A HIGH risk of losing part of the invested (2019) capital	1
A GOOD return, but also a FAIR degree of protection for the investment invested (2019) 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

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

[FOR TRANSLATORS: This is a standardized question that has been asked in different countries. Please check whether valid translations are available for your language.]

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

a) I tend to live for today and let tomorrow take care of itself. (2015 & 2016; from 2017: item of Q11).

b) I am impulsive and tend to buy things even when I cannot really afford them (2015 & 2016; from 2017: item of Q11).

c) I am very organised when it comes to managing my money day-to-day.

68) [ASK QUESTION Q68 ONLY IN AL, BG, MK, RO and RS] In some countries a deposit insurance system protects deposits against bank bankruptcies. Which of the following statements applies in [YOUR COUNTRY]? [Items on a SHOW CARD]

[FOR TRANSLATORS: use these categories for Bulgaria and Romania]:

There is no deposit insurance coverage	1
Up to 50,000 euro	2
Up to 100,000 euro	3
Up to 200,000 euro	4
Coverage is unlimited	5
I don't know	88888
No answer	99999

[FOR TRANSLATORS: use these categories for ALBANIA]:

There is no deposit insurance coverage	1
Up to 1 million lek	2
Up to 2.5 million lek	3
Up to 5 million lek	4
Coverage is unlimited	5
I don't know	88888
No answer	99999

[FOR TRANSLATORS: use these categories for MACEDONIA]:

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

[FOR TRANSLATORS: use these categories for SERBIA]:

There is no deposit insurance coverage	1
Up to 25,000 euro / 3 million dinar	2
Up to 50,000 euro / 6 million dinar	3
Up to 100,000 euro / 12 million dinar	4
Coverage is unlimited	5
I don't know	88888
No answer	99999

[Do NOT ask question Q69–Q72 in the Czech Republic]

69) When people default on their loan, in some countries the lender repossesses the house or the equivalent value of the good bought with the loan. On a scale from 0 to 100, where 0 equals 'absolutely no chance' and 100 equals 'absolutely certain' what do you expect are the chances that the lenders in [YOUR COUNTRY] will go after people who default on their loans?

\_\_\_\_ (value between 0 and 100)

Don't Know	88888
No Answer	99999

70) And what do you expect are the chances that the government in [YOUR COUNTRY] will help borrowers who are in trouble with their loan? Again, please indicate your answer on a scale from 0 'absolutely no chance' to 100 'absolutely certain'.

\_\_\_\_ (value between 0 and 100)

Don't Know	88888
No Answer	99999



71) Do you think the government in [YOUR COUNTRY] is more likely to help local or foreign currency borrowers or is there no difference?	
The government is likely to help both local and foreign currency borrowers.	1
The government is more likely to help foreign currency borrowers.	2
The government is more likely to help local currency borrowers.	3
It is not likely that the government will help either foreign or local currency borrowers.	4
Don't Know	88888
No Answer	99999

72) Are you aware of any government policies in [YOUR COUNTRY] to help borrowers who are in trouble with their loan? [MULTIPLE ANSWERS]	
a) No.	
b) Yes, but I do not know anyone personally who benefitted from this policy.	
c) Yes, I know somebody who benefitted from this policy.	
d) Yes, I myself benefitted from this policy.	
e) Don't Know	
f) No Answer	
Mentioned	1
Not mentioned	2

73) Now, let us focus on bank loans only. Before the year 2000, did you, either personally or together with your partner, ever take out a loan from a bank? [MULTIPLE ANSWERS POSSIBLE]	
1. Yes, I had a loan from a bank which I took out before 2000 and have paid it off.	
2. Yes, I have a loan from a bank which I took out before 2000 and I am still paying it off.	
3. No.	
For each item: mentioned 1 / not mentioned 2 / don't know 88888 / no answer 99999	
74) Now let us focus on the sources of any money you may have borrowed or owe. In general, do you currently owe any money to <b>or have any loans from (2020)</b> 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 or 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	
[NOTE for Interviewer Q74–Q76: please provide the following definitions if the respondent is not sure about the meaning of the following lenders:	
<u>g. An internet loan provider:</u> It is a company which provides personal loans for any purpose only via the internet. That loan provider is not necessarily a bank.	
<u>h. payday lender:</u> 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.]

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.

[MULTIPLE ANSWERS POSSIBLE]

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

75) 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?

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

**[Use show card below] (2019)**

From...

- a) a bank
- b) an employer- (2019)
- c) a pay day lender (2018)
- d) a pawn shop (2018)
- e) an internet loan provider (2018)
- f) family, relatives or friends
- g) another private lender (2019)
- h) other (2017)

For each item:

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: 105,000 koruny  
 Hungary: 900,000 forint  
 Poland: 15,600 złoty  
 Bulgaria: 3,500 leva  
 Romania: 10,000 lei  
 Croatia: 19,000 kuna  
 Serbia: 240,000 dinar  
 Bosnia and Herzegovina: 5100 mark  
 FYR Macedonia: 128,000 denar  
 Albania: 152,000 lek

**2017:**

Czech Republic: 100,000 korun  
 Hungary: 1,000,000 forint  
 Poland: 15,000 złoty  
 Bulgaria: 4,000 leva  
 Romania: 10,000 lei  
 Croatia: 30,000 kuna  
 Serbia: 250,000 dinar  
 Bosnia and Herzegovina: 5,000 mark  
 FYR Macedonia: 130,000 denar  
 Albania: 180,000 lek

**2019:**

Czech Republic: 100,000 korun  
 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  
 FYR Macedonia: 140,000 denar  
 Albania: 200,000 lek

76) And where do you think you would actually end up borrowing INSERT COUNTRY-SPECIFIC VALUES FROM BELOW] [LOCAL CURRENCY] in case of an emergency?

For translator: Please make sure that this question is translated as “**would borrow**” and not “could borrow”!  
 [Use show card from Q75]

I would borrow this amount from...

a bank	1
an employer	2
a pay day lender	3
a pawn shop	4
an internet loan provider	5
family, relatives or friends	6
another private lender	7
other source	8
Do not 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: 105,000 koruny  
 Hungary: 900,000 forint  
 Poland: 15,600 złoty  
 Bulgaria: 3,500 leva  
 Romania: 10,000 lei  
 Croatia: 19,000 kuna  
 Serbia: 240,000 dinar  
 Bosnia and Herzegovina: 5100 mark  
 FYR Macedonia: 128,000 denar  
 Albania: 152,000 lek

77) I would like to ask you some questions about your main residence, i.e. the house or apartment where your household lives for most of the year. Who owns your main residence?

I own it myself (alone)	1
My partner owns	2
I own it jointly with my partner	3
I own it jointly with somebody else	4
Somebody, other than myself or my partner, in this household	5
A family member or relative not living in this household	6
Another individual (Not related to persons in this household/not a family member)	7
A company (that is not the employer of any household member)	8
Employer of one of the household members	9
A public institution, government or local authority	10
A housing cooperative	11
Other	12
Don't know	88888
No answer	99999

[FOR INTERVIEWER: A housing cooperative is a distinctive form of home ownership. Households may become a member of the cooperative by purchasing a share in the cooperative. Each shareholder in the cooperative is granted the right to occupy one housing unit.]

78) [ONLY ASK IF Q77 = 1 to 5 or 88888 or 99999] How did you or anyone in your household obtain ownership of your main residence?

Obtained from the state, government or local authority through privatization	1
Purchased	2
Built	3
Obtained through joining a housing cooperative	4
Inherited or obtained as a gift	5
Obtained through restitution	6
Other	7
Don't know	88888
No answer	99999

[FOR INTERVIEWER:

- Please code houses or flats that were taken by the state and later given back to the initial owners as answer 6.

- Please code households who bought community flats that they lived in for a lower than market price as answer 1.]

- Note: A housing cooperative is a distinctive form of home ownership. Households may become a member of the cooperative by purchasing a share in the cooperative. Each shareholder in the cooperative is granted the right to occupy one housing unit.]

79) [ONLY ASK IF Q77 = 1 to 5 or 88888 or 99999] I would like to ask you some more questions about your main residence.

a. Think about the member of the household that has lived at this residence the longest. Since which year has this person lived there?

Calendar year ##### Don't know 88888 No answer 99999

b. In which year did you or anyone in your household obtain the ownership of your main residence?

Calendar year ##### Don't know 88888 No answer 99999

c. In what year was the house or apartment you currently live in built?

Calendar year ##### Don't know 88888 No answer 99999

d. In what year was the last major renovation?

Calendar year ##### Never 77777 Don't know 88888 No answer 99999

e. In what year were the windows exchanged last time?

Calendar year ##### Never 77777 Don't know 88888 No answer 99999

f. In what year was the kitchen renovated last time?

Calendar year ##### Never 77777 Don't know 88888 No answer 99999

[FOR INTERVIEWER:

- If the respondent does not know exactly, please try to get an estimate.

- item a: Please refer to continuous, uninterrupted residence.

- items d, e, f: Please only name renovations by the current owners and do not consider renovations by previous owners.

- item e: Please name the year when multiple windows were changed at the same time. This change does not have to be a change of all windows at once.]

80) [ONLY ASK IF Q77 = 1 to 5 or 88888 or 99999] How can you or anyone in your household document that you are the owner of your main residence?

[MULTIPLE ANSWERS POSSIBLE]

Document from government agency that records immovable property, such as a cadastre or property registry	1
Contract that was drawn up at a notary	2
Contract that was drawn up by a lawyer	3
Written contract (without involvement of notary or lawyer)	4
Privatization document	5
Unofficial or private documents	6
Other, please specify:_____ [String variable]	7
Don't know	88888
No answer	99999

[FOR INTERVIEWER: A cadastre is a comprehensive registry of real estate that defines the size and location of land parcels but not necessarily who owns these land parcels. In a government immovable property registration it is recorded who owns a land parcel. A notary is a lawyer who is licensed by the government to perform acts in legal affairs, in particular witnessing signatures on documents.]

[FOR TRANSLATOR: Concerning the translation of the first item, please, paraphrase the official name of the government agency and add the official name in brackets. If the official name is commonly used and known by the broad public than use the official name and put the circumscription in brackets. Furthermore, we hope that the background information may be helpful for the translation of this question.]

81) [ONLY ASK IF Q77 = 1 to 5 or 88888 or 99999] Who owns the land on which your main residence is built? In case you have a lease or perpetual usufruct please state the ultimate owner.

I own the land myself (alone)	1
My partner owns the land	2
I own the land jointly with my partner	3
I own the land jointly with somebody else	4
Somebody, other than myself or my partner, in this household	5
A family member not living in this household	6
Another individual (Not related to persons in this household/not a family member)	7
A company (that is not the employer of any household member)	8
Employer of one of the household members	9
A public institution, government or local authority	10
A housing cooperative	11
The owners' association (i.e. collective of flat owners)	12
Other	13
Don't know	88888
No answer	99999

[FOR INTERVIEWER:

- If a household has a perpetual usufruct, please code answer 10.

- Note: Perpetual usufruct is a version of public ground lease. It is usually granted for a long period of time, e.g., 40 years. Although it is not equal to freehold rights, buildings located on such land can be owned directly by private parties.

- Note: A housing cooperative is a distinctive form of home ownership. Households may become a member of the cooperative by purchasing a share in the cooperative. Each shareholder in the cooperative is granted the right to occupy one housing unit.

82) [ONLY ASK IF Q81 = 1 to 5] How did you or anyone in your household obtain the ownership of the land on which your main residence is built?

Obtained from the state or local authority through privatization	1
Purchased	2
Obtained through joining a housing cooperative	3
Inherited or obtained through gift	4
Obtained through restitution	5
Other	6
Don't know	88888
No answer	99999

[FOR INTERVIEWER: A housing cooperative is a distinctive form of home ownership. Households may become a member of the cooperative by purchasing a share in the cooperative. Each shareholder in the cooperative is granted the right to occupy one housing unit.]

83) [ONLY ASK IF 77 = 6 to 12] Since the year 2000, have you or anyone in your household considered purchasing or building a house or an apartment as your main residence and/ or did you own a house or apartment that was your main residence?

[FOR INTERVIEWER:

- Read out all options and note that multiple answers are possible.
- **MULTIPLE ANSWERS POSSIBLE, But if respondents chooses item 1 "No", then no other answer is possible!]**

No, did not plan to purchase and did not own	1
Yes, still plan to do so	2
Yes, planned to do so but plans for the future have changed	3
Yes, planned to do so but there was insufficient funding	4
Yes, owned main residence but sold it	5
Yes, still own previous main residence but rent it out	6
Other	7
Don't know	88888
No answer	99999

2017: [This paragraph will be read out ONLY IN MACEDONIA: At this point I would like to repeat that data from this survey would be used for scientific purposes only, by scientists at the Austrian National Bank and the Vienna University of Economics and Business. The survey covers 10 European countries and your answers will help scientists to explain the link between political preferences and economic conditions in the country. Therefore, I would like to ask you two questions related to your voting behaviour. I stress, your answers to those questions will NOT be used for forecasting electoral outcomes in Macedonia.]

84) Finally, we would like to ask you two questions concerning your voting behavior. The last [PARLIAMENTARY ELECTIONS] were held in [MY COUNTRY] on [DATE]. For which party did you vote in these elections?

[FOR INTERVIEWER: Use **show card** with the political parties.]

Party 1	1
Party 2	2
...	...
Party N	N
Other party	55555
I cast an invalid vote	66666
I did not vote	77777
Don't know	88888
No answer	99999

[FOR TRANSLATORS: Please, insert the information on [date] and [type of election] from the box below.]

85) We have a number of political parties in [MY COUNTRY] each of which would like to get your vote. How likely is it that you will ever vote for each of the following parties? Please answer on a scale from 0 to 10, where '0' means "very unlikely" and '10' means "very likely".

[FOR INTERVIEWER: **Use show card with a visualization of the scale and the list of political parties.**]

	Very unlikely			Very likely	I don't know the party	Don't know	No answer
Party 1	0	1	...	10	77777	88888	99999
Party 2	0	1	...	10	77777	88888	99999
...							
Party N	0	1	...	10	77777	88888	99999

### Information box for Q84 and Q85: List of political parties by country for SHOW CARDS

Note: In some countries the list of political parties is the same for questions 84 and 85. In other countries the lists differ, due to new parties entering the political stage.

#### Albania

Last elections to Kuvendi i Shqipërisë: 25<sup>th</sup> of June 2017

##### Show card Q84=Q85:

1. Partia Socialiste e Shqipërisë, PSSH
2. Partia Demokratike, PD
3. Lëvizja Socialiste për Integrim, LSI
4. Partia për Drejtësi, Integrim dhe Unitet, PDIU
5. Partia Libra
6. Partia Social Demokrate e Shqipërisë, PSD

#### Poland

Last elections to Sejm: 25<sup>th</sup> of October 2015

##### Show card Q84:

1. Prawo i Sprawiedliwość (wraz z Solidarną Polską i Polską Razem), PiS
2. Platforma Obywatelska RP, PO
3. Kukiz'15
4. Nowoczesna Ryszarda Petru
5. Zjednoczona Lewica (SLD, TR, PPS, UP, Zieloni)\*
6. Polskie Stronnictwo Ludowe, PSL
7. KORWiN
8. Partia Razem

##### Show card Q85:

1. Prawo i Sprawiedliwość (wraz z Solidarną Polską i Polską Razem), PiS
2. Platforma Obywatelska RP, PO
3. Kukiz'15
4. Nowoczesna Ryszarda Petru
5. Sojusz Lewicy Demokratycznej, SLD
6. Polskie Stronnictwo Ludowe, PSL
7. Wolność (KORWiN)
8. Partia Razem

#### Bosnia and Herzegovina

Last elections to Predstavnički dom/ Zastupnički Dom/ Представнички Дом: 12<sup>th</sup> of October 2014

##### Show card Q84=Q85:

1. Stranka demokratske akcije, SDA
2. Savez nezavisnih socijaldemokrata/ Савез независних социјалдемократа, SNSD
3. Srpska Demokratska Stranka/ Српска демократска Странка, SDS
4. Demokratska fronta/ Демократски фронт, DF
5. Savez za bolju budućnost BiH, SBB
6. Hrvatska demokratska zajednica Bosne i Hercegovine, HDZ BiH
7. Socijaldemokratska Partija Bosne i Hercegovine/ Социјалдемократска партија Босне и Херцеговине, SDP BiH
8. Narodni Demokratiski Pokret / Народни демократски покрет, NDP
9. Hrvatska demokratska zajednica 1990, HDZ 1990
10. Bosanskohercegovačka patriotska stranka, BPS
11. Demokratski Narodni Savez / Демократски народни савез, DNS
12. Stranka demokratske aktivnosti, A-SDA



## Macedonia

Last elections to Собрание на Република Македонија (Sobranie): 11<sup>th</sup> of December 2016

### Show card Q84=Q85:

1. Внатрешна македонска револуционерна организација – Демократска партија за македонско национално единство, ВМРО-ДПМНЕ
2. Социјалдемократски сојуз на Македонија–СДСМ
3. Демократска унија за интеграција, ДУИ/ Bashkimi Demokratik për Integrim, BDI
4. Движење Беса/ Lëvizja Besa
5. Алијанса за Албанците, АА/ Aleanca për Shqiptarët, AA
6. Демократска партија на Албанците, ДПА/ Partia Demokratike Shqiptare, DPA

## Croatia

Last elections to Hrvatski sabor: 11<sup>th</sup> September 2016

### Show card Q84:

1. HDZ Koalicija: Hrvatska demokratska zajednica, HDZ; Hrvatska socijalno liberalna stranka, HSLS; Hrvatska demokršćanska stranka , HDS; Hrast - Pokret za uspješnu Hrvatsku, Hrast
2. Narodna koalicija: Socijaldemokratska partija Hrvatske, SDP; Hrvatska narodna stranka - liberalni demokrati, HNS; Hrvatska seljačka stranka, HSS; Hrvatska stranka umirovljenika, HSU
3. Most nezavisnih lista, MOST
4. Živi zid
5. Pravo na svoje: Istarski demokratski sabor, IDS
6. Rada i solidarnosti: Milan Bandić 365 – Stranka rada i solidarnosti, BM365; Narodna stranka – Reformisti, Reformisti; Novi val - Stranka razvoja, Novi val; Hrvatska seljačka stranka Stjepan Radić, HSS SR; Blok umirovljenici zajedno, BUZ
7. Hrvatski demokratski savez Slavonije i Baranje, HDSSB

### Show card Q85:

1. Hrvatska demokratska zajednica (HDZ)
2. Socijaldemokratska partija Hrvatske (SDP)
3. Most nezavisnih lista (most)
4. Hrvatska narodna stranka - liberalni demokrati (HNS)
5. Hrvatska seljačka stranka (HSS)
6. Građansko-liberalni savez (GLAS)
7. Živi zid (ŽZ)
8. Istarski demokratski sabor (IDS)
9. Hrvatski demokratski savez Slavonije i Baranje (HDSSB)
10. Promijenimo Hrvatsku (PH)
11. Milan Bandić 365 – Stranka rada i solidarnosti
12. Pametno

## Bulgaria

Last elections to Народно събрание (Narodno sabranie): 26<sup>th</sup> of March 2017 - Show card Q84=Q85:

1. Граждани за европейско развитие на България, ГЕРБ
2. Българска социалистическа партия, БСП
3. Обединени Патриоти
4. Движение за права и свободи, ДПС
5. Воля (до 2016 г. наречена „Днес“, а преди това „Либерален алианс“)
6. Реформаторски блок
7. Да, България!
8. Демократи за отговорност, свобода и толерантност, ДОСТ
9. Демократи за силна България, ДСБ
10. Алтернатива за българско възраждане, АБВ
11. Възраждане

## Romania

Last elections to Camera Deputaţilor: 11<sup>th</sup> of December 2016

### Show card Q84=Q85:

1. Partidul Social Democrat, PSD
2. Partidul Naţional Liberal, PNL
3. Uniunea Salvaţi România, USR
4. Uniunea Democrată Maghiară din România, UDMR
5. Alianţa Liberalilor şi Democraţilor, ALDE
6. Partidul Mişcarea Populară, PMP
7. Partidul România Unită, PRU
8. Partidul România Mare, PRM
9. Partidul Ecologist Român, PER

## Serbia

Last parliamentary election to Народна скупштина/Narodna skupština: 24<sup>th</sup> April 2016

### Show card Q84:

1. Александар Вучић — Србија побеђује/ Aleksandar Vučić - Srbija pobeđuje: Српска напредна странка, СНС; Социјалдемократска партија Србије, СДП / Socijaldemokratska partija Srbije, SDP; Партија уједињених пензионера Србије, ПУПС/ Partija ujedinjenih penzionera Srbije, PUPS; Нова Србија, НС/ Nova Srbija NS; Покрет социјалиста, ПС/ Pokret socijalista, PS; Српски покрет обнове, СПО/Srpski pokret obnove, SPO; Српска народна партија, СНП /Srpska narodna partija, SNP; Покрет снага Србије, ПСС/ Pokret Snaga Srbije, PSS
2. Социјалистичка партија Србије, СПС/ Socijalistička partija Srbije, SPS; Јединствена Србија/ Jedinstvena Srbija; Зелени Србије/ Zeleni Srbije, ZS
3. Српска радикална странка, СРС / Srpska radikalna stranka, SRS
4. Доста је било, ДЈБ / Dosta je bilo, DJB
5. Демократска странка, ДС / Demokratska stranka, DS; Нова странка, Нова/ Nova stranka, Nova; Заједно за Србију, ЗЗС/Zajedno za Srbiju, ZZS
6. Српски покрет Двери, Двери / Srpski pokret Dveri, Dveri; Демократска странка Србије, ДСС / Demokratska stranka Srbije, DSS
7. Савез за бољу Србију/ Savez za bolju Srbiju: Либерално демократска партија, ЛДП/Liberalno demokratska partija, LDP, Лига социјалдемократа Војводине, ЛСВ/Liga socijaldemokrata Vojvodine, LSV; Социјалдемократска странка, СДС/ Socijaldemokratska stranka, SDS

### Show card Q85:

1. Српска напредна странка, СНС / Srpska napredna stranka, SNS
2. Социјалдемократска партија Србије, СДП / Socijaldemokratska partija Srbije, SDP
3. Партија уједињених пензионера Србије, ПУПС/ Partija ujedinjenih penzionera Srbije, PUPS
4. Нова Србија, НС/ Nova Srbija NS
5. Покрет социјалиста, ПС/ Pokret socijalista, PS
6. Српски покрет обнове, СПО/Srpski pokret obnove, SPO
7. Српска народна партија, СНП /Srpska narodna partija, SNP
8. Покрет снага Србије, ПСС/ Pokret Snaga Srbije, PSS
9. Социјалистичка партија Србије, СПС / Socijalistička partija Srbije, SPS
10. Јединствена Србија/ Jedinstvena Srbija
11. Зелени Србије/ Zeleni Srbije, ZS
12. Српска радикална странка, СРС / Srpska radikalna stranka, SRS
13. Доста је било, ДЈБ / Dosta je bilo, DJB
14. Демократска странка, ДС / Demokratska stranka, DS
15. Нова странка / Nova stranka
16. Заједно за Србију, ЗЗС/Zajedno za Srbiju, ZZS
17. Српски покрет Двери, Двери / Srpski pokret Dveri, Dveri
18. Демократска странка Србије, ДСС / Demokratska stranka Srbije, DSS
19. Либерално демократска партија, ЛДП/Liberalno demokratska partija, LDP
20. Лига социјалдемократа Војводине, ЛСВ/Liga socijaldemokrata Vojvodine, LSV
21. Социјалдемократска странка, СДС/ Socijaldemokratska stranka, SDS

## Czech Republic

Last elections to Poslanecká sněmovna Parlamentu České republiky: 25<sup>th</sup> –26<sup>th</sup> October 2013

### Showcard Q84:

1. Česká strana sociálně demokratická, ČSSD
2. ANO 2011, ANO
3. Komunistická strana Čech a Moravy, KSČM
4. TOP 09
5. Občanská demokratická strana, ODS
6. Úsvit přímé demokracie Tomia Okamury, Úsvit
7. Křesťanská a demokratická unie – Československá strana lidová, KDU–ČSL, Lidovci
8. Strana zelených, SZ, Zelení,
9. Česká pirátská strana, Piráti
10. Strana svobodných občanů, Svobodní

### Show card Q85:

1. Česká strana sociálně demokratická, ČSSD
2. ANO 2011, ANO
3. Komunistická strana Čech a Moravy, KSČM
4. TOP 09
5. Občanská demokratická strana, ODS
6. Úsvit - Národní koalice, Úsvit-NK
7. Křesťanská a demokratická unie – Československá strana lidová, KDU–ČSL
8. Starostové a nezávislí, STAN
9. Svoboda a přímá demokracie, SPD
10. Česká pirátská strana, Piráti
11. Strana zelených, Zelení
12. Strana svobodných občanů, Svobodní

## Hungary

Last elections to Országgyűlés: 6<sup>th</sup> of April 2014

### Show card Q84:

1. Fidesz-KDNP (Fidesz-KDNP party alliance): Fidesz -Magyar Polgári Szövetség, Fidesz & Kereszténydemokrata Néppárt, KDNP
2. Összefogás: Magyar Szocialista Párt (MSZP), Együtt 2014 – A Korszakváltók Pártja (E14), Demokratikus Koalíció, (DK), Párbeszéd Magyarországért (PM), Magyar Liberális Párt
3. Jobbik Magyarországért Mozgalom, Jobbik
4. Lehet Más a Politika, LMP

### Show card Q85:

1. Fidesz-KDNP (Fidesz-KDNP party alliance): Fidesz -Magyar Polgári Szövetség, Fidesz & Kereszténydemokrata Néppárt, KDNP
2. Magyar Szocialista Párt (MSZP)
3. Együtt – A Korszakváltók Pártja (Együtt)
4. Demokratikus Koalíció, (DK)
5. Párbeszéd Magyarországért (Párbeszéd)
6. Magyar Liberális Párt, (Liberálisok, MLP)
7. Jobbik Magyarországért Mozgalom, Jobbik
8. Lehet Más a Politika, LMP

86)

[INTRODUCTION FOR Non-EU COUNTRIES]:

At this point I will ask you a question about your political opinion. I would like to reassure you that all of your answers are confidential and the collected responses will be anonymized. The data will be used for scientific purposes only.

[INTRODUCTION FOR EU COUNTRIES]:

At this point I will ask you a question about your political opinion that can be considered sensitive according to the European General Data Protection Regulation (GDPR). I would like to mention that you have the possibility to refuse the following question. In any case I would like to reassure you that all of your answers are confidential and the collected responses will be anonymized; and that the data will be used for scientific purposes only.

Suppose [PARLIAMENTARY] elections were to be held during the coming week in [YOUR COUNTRY]. Which party would you most likely give your vote to?

[FOR INTERVIEWER: USE SHOWCARD]

Party 1	1
Party 2	2
...	...
Party N	N
Other party	55555
I would not vote	77777
Don't know	88888
No answer	99999

[FOR TRANSLATOR: Please, translate only the introductory paragraph that applies to your country. Furthermore, please insert the information on the type of election from the box below.]

[FOR MACEDONIA ONLY: complement category "Other party" by: "Other party, please specify \_\_\_\_\_" (string variable)]

## Albania

Elections to Kuvendi i Shqipërisë

Show card Q86:

7. Partia Socialiste e Shqipërisë, PSSH
8. Partia Demokratike, PD
9. Lëvizja Socialiste për Integrim, LSI
10. Partia për Drejtësi, Integrim dhe Unitet, PDIU
11. Partia Social Demokrate e Shqipërisë, PSD
12. Partia Republikane (PR)
13. Partia Bashkim per te Drejtat e Njeriut (PBDNJ)
14. Partia Kristian Demokrate (PKD)

Note: Partia Libra (2017 Code 5): does not exist any longer

## Poland

Elections to Sejm

Show card Q86:

9. Prawo i Sprawiedliwość (wraz z Solidarną Polską i Polską Razem), PiS
10. Platforma Obywatelska RP, PO
11. Kukiz'15
12. Nowoczesna Ryszarda Petru
13. Sojusz Lewicy Demokratycznej, SLD
14. Polskie Stronnictwo Ludowe, PSL
15. Wolność (KORWiN)
16. Partia Razem
17. Partia Roberta Biedronia (preliminary party name as of 28.09.2018)

## Bosnia and Herzegovina

Elections to Predstavnički dom/ Zastupnički Dom/ Представнички Дом

Show card Q86 (2017):

13. Stranka demokratske akcije, SDA
14. Savez nezavisnih socijaldemokrata/ Савез независних социјалдемократа, SNSD
15. Srpska Demokratska Stranka/ Српска демократска Странка, SDS
16. Demokratska fronta/ Демократски фронт, DF
17. Savez za bolju budućnost BiH, SBB
18. Hrvatska demokratska zajednica Bosne i Hercegovine, HDZ BiH
19. Socijaldemokratska Partija Bosne i Hercegovine/ Социјалдемократска партија Босне и Херцеговине, SDP BiH
20. Narodni Demokratiski Pokret / Народни демократски покрет, NDP
21. Hrvatska demokratska zajednica 1990, HDZ 1990
22. Bosanskohercegovačka patriotska stranka, BPS
23. Demokratski Narodni Savez / Демократски народни савез, DNS
24. Stranka demokratske aktivnosti, A-SDA

#### Show card Q86 FEDERACIJA BIH in 2018

1. A-SDA ZA EVROPSKU BOSNU I HERCEGOVINU – ZAJEDNO
2. BOSS - BOSANSKA STRANKA-MIRNES AJANOVIĆ
3. BPS-SEFER HALILOVIĆ
4. DF-GS,ŽELJKO KOMŠIĆ:BIH POBJEĐUJE!
5. DNS-DEMOKRATSKI NARODNI SAVEZ
6. HDZ BIH,HSS,HKDU BIH,HSP-HNS,HSP DR AS BIH,HDU BIH
7. HRVATSKA STRANKA BOSNE I HERCEGOVINE
8. HRVATSKO ZAJEDNIŠTVO HDZ 1990-HSP BIH
9. LABURISTIČKA STRANKA BOSNE I HERCEGOVINE LABURISTI BIH
10. LDS ZA BOLJITAK
11. LIJEVO KRILO
12. NAROD I PRAVDA
13. NAŠA STRANKA
14. NEZAVISNA BOSANSKOHERCEGOVAČKA LISTA
15. NEZAVISNI BLOK
16. POKRET DEMOKRATSKE AKCIJE PDA
17. SAVEZ NEZAVISNIH SOCIJALDEMOKRATA – SNSD
18. SAVEZ ZA NOVU POLITIKU
19. SBB-FAHRUDIN RADONČIĆ
20. SDA - STRANKA DEMOKRATSKE AKCIJE
21. SDP - SOCIJALDEMOKRATSKA PARTIJA BOSNE I HERCEGOVINE
22. STRANKA PENZIONERA/UMIROVLJENIKA BIH
23. STRANKA ZA BOSNU I HERCEGOVINU

#### Show card Q86 REPUBLIKA SRPSKA in 2018

1. A-SDA ZA EVROPSKU BOSNU I HERCEGOVINU – ZAJEDNO
5. DNS-DEMOKRATSKI NARODNI SAVEZ
6. HDZ BIH,HSS,HKDU BIH,HSP-HNS,HSP DR AS BIH,HDU BIH
11. LIJEVO KRILO
2. PDP-MLADEN IVANIĆ
3. PRVA SRPSKA DEMOKRATSKA STRANKA PRVA SDS
17. SAVEZ NEZAVISNIH SOCIJALDEMOKRATA - SNSD
18. SAVEZ ZA NOVU POLITIKU
19. SBB-FAHRUDIN RADONČIĆ
20. SDA - STRANKA DEMOKRATSKE AKCIJE
21. SDP - SOCIJALDEMOKRATSKA PARTIJA BOSNE I HERCEGOVINE
4. SDS-LISTA (SDS-NDP-NS-SRS)
5. SOCIJALISTIČKA PARTIJA
6. SRPSKA NAPREDNA STRANKA

#### **Macedonia**

Elections to Собрание на Република Македонија (Sobranie)

#### Show card Q86:

7. Внатрешна македонска револуционерна организација – Демократска партија за македонско национално единство, ВМРО-ДПМНЕ
8. Социјалдемократски сојуз на Македонија–СДСМ
9. Демократска унија за интеграција, ДУИ/ Bashkimi Demokratik për Integrim, BDI
10. Движење Беса/ Lëvizja Besa
11. Алијанса за Албанците, AA/ Aleanca për Shqiptarët, AA
12. Демократска партија на Албанците, ДПА/ Partia Demokratike Shqiptare, DPA

## Croatia

Elections to Hrvatski sabor

Show card Q86:

1. Hrvatska demokratska zajednica (HDZ)
2. Socijaldemokratska partija Hrvatske (SDP)
3. Most nezavisnih lista (most)
4. Hrvatska narodna stranka - liberalni demokrati (HNS)
5. Hrvatska seljačka stranka (HSS)
6. Građansko-liberalni savez (GLAS)
7. Živi zid (ŽZ)
8. Istarski demokratski sabor (IDS)
9. Hrvatski demokratski savez Slavonije i Baranje (HDSSB)
10. Promijenimo Hrvatsku (PH)
11. Milan Bandić 365 – Stranka rada i solidarnosti
12. Pametno
13. Hrvatska stranka umirovljenika (HSU)

## Bulgaria

Elections to Народно събрание (Narodno sabranie)

Show card Q84=Q86:

12. Граждани за европейско развитие на България, ГЕРБ
13. Българска социалистическа партия, БСП
14. Обединени Патриоти (ВМРО, „Атака“ и НФСБ)
15. Движение за права и свободи, ДПС
16. Воля (до 2016 г. наречена „Днес“, а преди това „Либерален алианс“)
17. Реформаторски блок
18. Да, България!
19. Демократи за отговорност, свобода и толерантност, ДОСТ
20. Демократи за силна България, ДСБ
21. Алтернатива за българско възраждане, АБВ
22. ВМРО
23. „Зелените“
24. Движение 21
25. Партия „Атака“

➔ *Note, ordering of parties have been changed in 2018, codes might have been changed as well*

## Romania

Elections to Camera Deputaților

Show card Q86:

10. Partidul Social Democrat, PSD
11. Partidul Național Liberal, PNL
12. Uniunea Salvați România, USR
13. Uniunea Democrată Maghiară din România, UDMR
14. Alianța Liberalilor și Democraților, ALDE
15. Partidul Mișcarea Populară, PMP
16. Partidul România Unită, PRU
17. Partidul România Mare, PRM
18. Partidul Ecologist Român, PER
19. Partidul PRO Romania

## Serbia

Parliamentary election to Народна скупштина/Narodna skupština

Show card Q86:

23. Српска напредна странка, СНС / Srpska napredna stranka, SNS
24. Социјалдемократска партија Србије, СДП / Socijaldemokratska partija Srbije, SDP
25. Партија уједињених пензионера Србије, ПУПС/ Partija ujedinenih penzionera Srbije, PUPS
26. Нова Србија, НС/ Nova Srbija NS
27. Покрет социјалиста, ПС/ Pokret socijalista, PS
28. Српски покрет обнове, СПО/Srpski pokret obnove, SPO
29. Српска народна партија, СНП /Srpska narodna partija, SNP
30. Покрет снага Србије, ПСС/ Pokret Snaga Srbije, PSS
31. Социјалистичка партија Србије, СПС / Socijalistička partija Srbije, SPS
32. Јединствена Србија/ Jedinstvena Srbija
33. Зелени Србије/ Zeleni Srbije, ZS
34. Српска радикална странка, СРС / Srpska radikalna stranka, SRS
35. Доста је било, ДЈБ / Dosta je bilo, DJB
36. Демократска странка, ДС / Demokratska stranka, DS
37. Нова странка / Nova stranka
38. Заједно за Србију, ЗЗС/Zajedno za Srbiju, ZZS
39. Српски покрет Двери, Двери / Srpski pokret Dveri, Dveri
40. Демократска странка Србије, ДСС / Demokratska stranka Srbije, DSS
41. Либерално демократска партија, ЛДП/Liberalno demokratska partija, LDP
42. Лига социјалдемократа Војводине, ЛСВ/Liga socijaldemokrata Vojvodine, LSV
43. Социјалдемократска странка, СДС/ Socijaldemokratska stranka, SDS
44. Покрет слободних грађана, ПСР / Pokret slobodnih građana, PSG

## Czech Republic

Elections to Poslanecká sněmovna Parlamentu České republiky

Show card Q86:

13. Česká strana sociálně demokratická, ČSSD
14. ANO 2011, ANO
15. Komunistická strana Čech a Moravy, KSČM
16. TOP 09
17. Občanská demokratická strana, ODS
18. Úsvit - Národní koalice, Úsvit-NK
19. Křesťanská a demokratická unie – Československá strana lidová, KDU–ČSL
20. Starostové a nezávislí, STAN
21. Svoboda a přímá demokracie, SPD
22. Česká pirátská strana, Piráti
23. Strana zelených, Zelení
24. Strana svobodných občanů, Svobodní

## Hungary

Elections to Országgyűlés

Show card Q86:

9. Fidesz-KDNP (Fidesz-KDNP party alliance): Fidesz -Magyar Polgári Szövetség, Fidesz & Kereszténydemokrata Néppárt, KDNP
10. Magyar Szocialista Párt (MSZP)
11. Momentum
12. Demokratikus Koalíció, (DK)
13. Párbeszéd Magyarországért (Párbeszéd)
14. Magyar Liberális Párt, (Liberálisok, MLP)
15. Jobbik Magyarországért Mozgalom, Jobbik
16. Lehet Más a Politika, LMP



87) Sometimes family members or friends indeed need financial assistance and may ask you for help. Did you ever help a family member or a friend in one of the following ways?

- Granting a loan (informally)
- Being a co-borrower on a bank loan
- Being a co-borrower on a non-bank loan
- Acting as a guarantor for a bank loan
- Acting as a guarantor for a non-bank loan
- Pledging assets as collateral for a bank loan
- Pledging assets as collateral for a non-bank loan

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

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? (2019)

- Granting a loan (informally) to a family member or friend (2019)
- Being a co-borrower on a bank loan
- Being a co-borrower on a non-bank loan
- Acting as a guarantor for a bank loan
- Acting as a guarantor for a non-bank loan
- Pledging assets as collateral for a bank loan
- Pledging assets as collateral for a non-bank loan

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

90) We will now move on to another topic, namely to some questions about your attitudes toward debt and spending of the government and public institutions.

Governments and public institutions may incur debt, just like individuals. The outstanding total debt of governments and public institutions is generally referred to as "public debt".

Let me read out some statements reflecting the different views people tend to have about public debt and its effects. Please indicate your own 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

[FOR INTERVIEWER: USE SHOWCARD]

- Higher public debt levels diminish the chances of future generations.
- Higher public debt levels make it possible to conduct necessary investments today (e.g. into public infrastructure like schools and streets).
- Higher public debt levels imply that I will have to pay more taxes in the future.
- Higher public debt levels imply that I will receive lower state pensions and/or lower welfare benefits in the future.

91) It is common to express public debt as a percentage of gross domestic product (GDP), in other words, as a percentage of what is produced or earned in a country per year. Currently, how high is this percentage in [YOUR COUNTRY]?

- |  |   |
|--|---|
| Public debt is smaller than 20% of GDP     | 1 |
| Public debt is between 20% and 40% of GDP  | 2 |
| Public debt is between 40% and 60% of GDP  | 3 |
| Public debt is between 60% and 80% of GDP  | 4 |
| Public debt is between 80% and 100% of GDP | 5 |
| Public debt is larger than 100% of GDP     | 6 |

Don't know 88888

No answer 99999

[FOR INTERVIEWER: If public debt amounts to 33%, this means that the value of public debt reaches one third of what is produced or earned in a country per year. If public debt is larger than 100% of GDP, then public debt exceeds the value of what is produced or earned in a country per year.]

92) I am going to read out some statements about the development of public debt 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 |

- Public debt has increased strongly in [YOUR COUNTRY] over the past 10 years (i.e. since the outbreak of the global financial crisis in 2008/2009).
- The development of public debt in [YOUR COUNTRY] over the past 10 years is worrisome.
- Public debt will increase strongly in [YOUR COUNTRY] over the next 10 years.
- The expected future development of public debt is worrisome in [YOUR COUNTRY].

93) From today's point of view, how important are public welfare benefits for your individual budget (or for the budget you share with your partner)? This would include unemployment compensation, public pension, benefits for families and children, etc.

- |   |       |
|---|-------|
| Very important                              | 1     |
| Rather important                            | 2     |
| Not so important                            | 3     |
| Not important at all                        | 4     |
| Household does not receive welfare benefits | 5     |
| Don't know                                  | 88888 |
| No answer                                   | 99999 |

94) Consider the following areas where the state spends money. How satisfied are you with the delivery of public services in these areas [IN YOUR COUNTRY]?

Very satisfied	1
Satisfied	2
Dissatisfied	3
Very dissatisfied	4
Not relevant for me	5
Don't know	88888
No answer	99999

[FOR INTERVIEWER: **USE SHOWCARD**]

- a) Social security (e.g. unemployment compensation, public pension, benefits for families and children)
- b) Public infrastructure (e.g. road and town construction, railway network, public transport)
- c) Education (e.g. public kindergartens, schools or universities)
- d) Health (e.g. public hospitals)
- e) Defence and public safety (e.g. police, justice system)
- f) Economic development (e.g. support for small- and medium-sized companies, investment allowances, financial support for disadvantaged regions)

95) And in which of these areas, from your point of view, should the level of state spending be increased, maintained or lowered over the next 10 years? The level of public spending should be:

Increased	1
Maintained	2
Lowered	3
Don't know	88888
No answer	99999

[FOR INTERVIEWER: **USE SHOWCARD**]

- a) Social security (e.g. unemployment compensation, public pension, benefits for families and children)
- b) Public infrastructure (e.g. road and town construction, railway network, public transport)
- c) Education (e.g. public kindergartens, schools or universities)
- d) Health (e.g. public hospitals)
- e) Defence and public safety (e.g. police, justice system)
- f) Economic development (e.g. promotion of small- and medium-sized companies, investment allowances, financial support for disadvantaged regions)

[FOR INTERVIEWER: The respondent should answer the question without reference to how this additional spending will be financed.]

96) [ONLY ASK IF RESPONDENT ANSWERED "increased 1" AT LEAST ONCE FOR Q95]

From your point view, how should the state mainly finance this extra spending?

By raising taxes	1
By redistributing spending categories	2
By increasing public debt	3
Don't know	88888
No answer	99999

97) Please think about the last 10 years: Could you let me know which of the following events have applied to you for the period from 2008 to 2018?

a) I worked in the public sector and earned a wage  
 Yes 1 No 2 Don't know 88888 No answer 99999  
 [IF YES, ASK:] How many months/years?  
 Years: ## OR: Months ##  
 Don't know 88888 No answer 99999

b) I received unemployment benefits  
 Yes 1 No 2 Don't know 88888 No answer 99999  
 [IF YES, ASK:] How many months/years?  
 Years: ## OR: Months ##  
 Don't know 88888 No answer 99999

c) I had to accept wage cuts or delayed wage payments  
 Yes 1 No 2 Don't know 88888 No answer 99999  
 [IF YES, ASK:] How many months/years?  
 Years: ## OR: Months ##  
 Don't know 88888 No answer 99999

d) I had to cut back on basic consumption  
 Yes 1 No 2 Don't know 88888 No answer 99999  
 [IF YES, ASK:] How many months/years?  
 Years: ## OR: Months ##  
 Don't know 88888 No answer 99999

[FOR INTERVIEWER: Add up the number of years for which the respondent indicated that the statement was true, ignoring gaps in between. Furthermore, please code months and years separately. If the answer is more than one year plus a fraction, e.g. 2.5 years, then enter 2 years and 6 months. If the answer is 2 years, enter 2 years rather than 24 months. If the answer is 6 months, then enter 6 months rather 0.5 years.]

98) I will now read several pairs of opposing statements concerning political preferences. Please tell me: How strongly would you agree with the left statement, with the right statement, or with both.

Strongly agree with the statement on the left-hand side	1
Rather agree with the statement on the left-hand side	2
No preference/both somewhat true	3
Rather agree with the statement on the right-hand side	4
Strongly agree with the statement on the right-hand side	5
Don't know	88888
No answer	99999

a) Most politicians in [MY COUNTRY] are concerned about the country's long-term well-being.  
 vs.  
 Most politicians in [MY COUNTRY] are concerned about the next elections.

b) Most politicians in [MY COUNTRY] act in line with the general public's interest.  
 vs.  
 Most politicians in [MY COUNTRY] serve the interests of particular groups.

c) The state manages tax revenues conscientiously.  
 vs.  
 The state is wasting taxpayer money.

d) The state should reduce income differences between those with higher incomes and those with lower incomes, e.g. via taxation or public benefits.  
 vs.  
 The state should not reduce income differences.

e) 'Common' people and those who have a lot of power in [MY COUNTRY] understand each other and cooperate.  
 vs.  
 'Common' people and those who have a lot of power cannot reach a mutual understanding and fail to cooperate in [MY COUNTRY].

99) Who should be responsible for the following tasks?

Primarily the state	1
Primarily the private sector	2
Shared responsibility between the state and the private sector	3
It does not matter as long as the task is delivered in satisfactory quality	4
Don't know	88888
No answer	99999

- a) supplying people with work
- b) organizing waste disposal
- c) building roads
- d) providing education
- e) providing medical services

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

Yes, I would like to move permanently	1
Yes, I would like to move temporarily	2
No, I would prefer to stay in [MY COUNTRY]	3
Don't know	88888
No answer	99999

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
<b>Non-European countries:</b>	
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.]

## Question to be completed by interviewer

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

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

until 2012\_01:

### **Socio-demographics**

Gender

Age

Head of Household

Size of household

Number of Children (up to the age of 6, 6-12, 12-15; if available or different age categories, e.g. -6, 6-10, 10-15, etc.)

Employment status

Profession

Region

Size of town/village

Education

Net income of household (monthly) – deliver data as detailed as possible

### **Additions in 2011\_02:**

Further obligatory data:

- date of interview
- interviewer id
- information on sampling to identify sample design (i.e. primary sample units, please provide at least the village or city name). You are requested to ask back at Gallup Austria about this.

**Additional DATA:** If data about the type of house, dwelling, or other data is available please deliver it.

### Socio-demographic Questions (from 2012\_02)

**PLEASE NOTE:** That the socio-demographic questions have to be asked using the categories below. Deviations are only allowed if this means finer categories are included. Any deviations from the categories below have to be approved in advance by the Oesterreichische Nationalbank.

Furthermore, the ordering of the questions has changed, please pay special attention to this! (2018)

N1) Gender	1	male
	2	female

N2) Age	_____	(exact age)
Don't know		88888
No answer		99999
Don't know	_____	88888 (2017)

N3) Marital Status	1	married / with partner (2018)
	5	married / with partner living in the same household (2018)
		married / with partner living in the same household
		married or domestic partnership (same household) (2020)
	6	married / with partner living somewhere else (2018)
		married / with partner living somewhere else
		married or domestic partnership (separate households) (2020)
	2	single
	3	separated/ divorced
	4	widow(er) widowed 2020_02
No answer		99999
Don't know	_____	88888 (2017)

N4) How many people, including yourself (2019), live permanently in this household?	
Size of household including respondent _____ people (if answer = 1 GO TO N8) (2020)	
Don't know	88888
No answer	99999
<i>(Please consider also people who are temporarily absent e.g. students or persons in military service.)</i>	
Don't know	_____ 88888 (2017)

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

N5) Are you the person whose income contributes most to the total income of your household?	
1	no / "yes" from 2013_01
2	yes / "no" from 2013_01
Don't know	88888
No answer	99999

N6) Who is in charge of managing household finances?	
1	I am
2	I am together with my partner
4	I am together with somebody else (2019) (2020: Code: 5)
3	somebody else is (2019) (2020: Code 6)
Don't know	88888
No answer	99999



N7a) How many children (up to the age of 18) (2019) (up to the age of 18) (up to the age of 17) [2020] live permanently in this household? \_\_\_\_\_ children (up to and including 18 years of age) (2019)

Don't know 88888

~~Don't know 88888 (2017)~~

No children 0 (2019)

No answer 99999

(Please consider also children who are temporarily absent e.g. students.)

N7b) And how of 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 (2013\_01)

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

N7d) [ONLY IF N4 (SIZE OF HOUSEHOLD) >1 AND <99999] (2020\_02)

How many of the persons permanently living in this household (including yourself) are between

0 to 6 years old \_\_\_\_\_ children

7 to 13 years old \_\_\_\_\_ children

14 to 17 years old \_\_\_\_\_ children

18 to 25 years old \_\_\_\_\_ adults

26 to 54 years old \_\_\_\_\_ adults

55 to 64 years old \_\_\_\_\_ adults

65+ years old \_\_\_\_\_ adults

Don't know 88888

No answer 99999

[INTRODUCTION FOR EU COUNTRIES ONLY]:

At this point I will ask you two questions about your religion and your state of health. Again these questions can be considered sensitive according to the European General Data Protection Regulation (GDPR). I would like to mention that you have the possibility to refuse the following two questions. In any case I would like to reassure you that all of your answers are confidential and the collected responses will be anonymized. (2018)

At this point I will ask you two questions 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 of your answers provided are confidential and the collected responses will be anonymized. (2019)

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.)

88888 Don't Know

99999 No Answer

~~88888 Don't Know (2017)~~

N9) Education	Education-What is your highest educational attainment? (2019_02)	
	0	No formal education (2020)
	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
	Don't know	88888
	No answer	99999

~~88888~~ Don't Know (2017)

For a Definition of categories, see:

[http://www.unesco.org/education/information/nfsunesco/doc/isced\\_1997.htm](http://www.unesco.org/education/information/nfsunesco/doc/isced_1997.htm)

[http://www.unesco.org/education/information/nfsunesco/doc/isced\\_1997.htm](http://www.unesco.org/education/information/nfsunesco/doc/isced_1997.htm)

<http://uis.unesco.org/en/isced-mappings> (2020)

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
	<del>2</del>	<del>employer (2018)</del>
	10	employer (company up to 3 employees) (2018)
	11	employer (company more than 3 employees) (2018)
	3	own account worker
	4	contributing family worker
	5	retired
	6	student / pupil
	7	maternity leave / parental leave (2020)
	8	not working, seeking a job
	9	not working for salary, not seeking a job
	Don't know	88888
	No answer	99999

~~88888~~ Don't Know (2017)

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.)

N10a) Over the last 12 months, have you or a member of your household been laid off from a job or lost your job? [MULTIPLE ANSWERS]

- a) Yes, I was laid off or lost my job
- b) Yes, one other member of my household was laid off or lost his/her job
- c) Yes, two or more members of my household were laid off or lost their job
- d) No
- e) Don't know
- f) No answer

Mentioned 1  
Not mentioned 2

N11) *If N10=1-4 i.e. employee, employer, own account worker or contributing family worker:*

Is your current employment ...

1 part time  
2 full time  
88888 Don't know  
99999 No answer

N11a) *[If N10=1, 10, 11, 3 or 4 (2018) 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) *[If N10=1 i.e. employee]*

Which of the following best describes your employment contract in your main job.

It is...

- 1 a permanent job (contract of unlimited duration)
- 2 a fixed term or temporary job (work contract of limited duration)
- 3 a work without a contract
- 4 other working arrangement

88888 Don't know  
99999 No answer

[FOR INTERVIEWER: *If the respondent has a contract which finishes automatically at the end of a probationary period, and requires a new contract if the person continues to be employed by the same employer, this should be coded as a temporary job (code 2).*]

N12) <i>Profession – ask all except students or pupils, i.e. ask if 10=1, 2, 3, 4, 5, 7, 8, 9, 88888, 99999 (2013_02).</i>		
Self-employed...	farmer, gardener, fisherman	1
	professional (e.g. lawyer, doctor, accountant, architect)	2
	owner of a company up to 3 employees	3
	owner of a company more than 3 employees	4
Employed white collar...	professional (e.g. teacher, lawyer, doctor, accountant, architect)	5
	general management, director, member of board etc.	6
	middle management	7
	white-collar employees (e.g. office staff, civil servant, police officer, nurse, armed forces)	8
Employed blue collar...	master, foreman, supervisor	9
	skilled worker / specialist worker	10
	other workers	11
Don't Know		88888
No Answer		99999

N12a) [ <i>Profession – ask if N10=employee, employer, own account worker, contributing family worker, i.e. ask if N10=1, 2, 3, 4</i> ] What is your current profession?		
Self-employed...	farmer, gardener, fisherman	1
	professional (e.g. lawyer, doctor, accountant, architect)	2
	owner of a company up to 3 employees	3
	owner of a company more than 3 employees	4
Employed white collar...	professional (e.g. teacher, lawyer, doctor, accountant, architect)	5
	general management, director, member of board etc.	6
	middle management	7
	white-collar employees (e.g. office staff, civil servant, police officer, nurse, armed forces)	8
Employed blue collar...	master, foreman, supervisor	9
	skilled worker / specialist worker	10
	other workers	11
Don't Know		88888
No Answer		99999

N12b) [*Profession – ask if N10= retired, student, maternity leave, not working, seeking a job, not working for salary, not seeking a job or “don’t know” / “no answer”, i.e. ask if N10=5, 6, 7, 8, 9, 88888, 99999*]  
Please tell me which of the following best describes your previous profession?

Self-employed...	farmer, gardener, fisherman	1
	professional (e.g. lawyer, doctor, accountant, architect)	2
	owner of a company up to 3 employees	3
	owner of a company more than 3 employees	4
Employed white collar...	professional (e.g. teacher, lawyer, doctor, accountant, architect)	5
	general management, director, member of board etc.	6
	middle management	7
	white-collar employees (e.g. office staff, civil servant, police officer, nurse, armed forces)	8
Employed blue collar...	master, foreman, supervisor	9
	skilled worker / specialist worker	10
	other workers	11
No previous profession		77777
Don't Know		88888
No Answer		99999

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

Manager (e.g. executive manager, production/marketing/information/personnel/logistics manager, director of a hotel, hospital or college, mayor, senior government officials)	1
Professional with an academic degree (e.g. lawyer, doctor, chief accountant, architect, teacher, scientist, IT professional)	2
Technician and associate professional with no academic degree (e.g. master, supervisor, technician, sales agent, IT support, accountant)	3
Clerical support worker (e.g. office staff, teller, secretary)	4
Service and sales worker (e.g. cook, waiter, hairdresser, personal care worker, salesperson, police officer)	5
Skilled agricultural, forestry and fishery worker	6
Craft and related trades worker (e.g. trade worker, electrician, handicraft, skilled worker)	7
Plant and machine operator, assembler (e.g. bus/truck/train driver, assembler, engine driver, miner)	8
Elementary occupation (e.g. cleaner, unskilled worker, unskilled farm worker, street vendor)	9
Armed forces occupation (e.g. professional soldier)	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](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 (e.g. executive manager, production/marketing/information/personnel/logistics manager, director of a hotel, hospital or college, mayor, senior government officials)	1
Professional with an academic degree (e.g. lawyer, doctor, chief accountant, architect, teacher, scientist, IT professional)	2
Technician and associate professional with no academic degree (e.g. master, supervisor, technician, sales agent, IT support, accountant)	3
Clerical support worker (e.g. office staff, teller, secretary)	4
Service and sales worker (e.g. cook, waiter, hairdresser, personal care worker, salesperson, police officer)	5
Skilled agricultural, forestry and fishery worker	6
Craft and related trades worker (e.g. trade worker, electrician, handicraft, skilled worker)	7
Plant and machine operator, assembler (e.g. bus/truck/train driver, assembler, engine driver, miner)	8
Elementary occupation (e.g. cleaner, unskilled worker, unskilled farm worker, street vendor)	9
Armed forces occupation (e.g. professional soldier)	10
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](https://en.wikipedia.org/wiki/International_Standard_Classification_of_Occupations)

N13) Do you or anyone in your household own any of the following?

[MULTIPLE ANSWERS]

**[until & incl. 2012\_02: answer categories were 1=no, 2=yes; changed in 2013\_01]**

a. A car (2017\_02) 1 yes 2 no 88888 DK 99999 NA

b. The house or apartment you live in (your main residence) (2017\_02) 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. (2018)**

b1. Secondary residence (2017\_02) 1 yes 2 no 88888 DK 99999 NA

c. other real estate (2017\_02) 1 yes 2 no 88888 DK 99999 NA

d. A mobile phone (2017\_02) 1 yes 2 no 88888 DK 99999 NA

e. A computer (2017\_02) 1 yes 2 no 88888 DK 99999 NA

f. Access to internet at home (2017\_02) 1 yes 2 no 88888 DK 99999 NA

g: Land, other than the land belonging to your main residence (2017\_02) 1 yes 2 no 88888 DK 99999 NA

~~g: Land, other than the land belonging to your main residence (2019) 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 public institution, a local authority or a housing cooperative, then the correct answer is NO. (2018)**]

N13x1) How many years have you been living in the house or apartment you currently live in?

years: ##

[FOR INTERVIEWER: If the respondent does not know exactly, please try to get an estimate. If less than one year, please enter as decimal (e.g. 0.5).]

N13bx1) [If N13b=1] How did you obtain this dwelling?

Privatized	1
Purchased / built with mortgage from a bank	2
Purchased / built without mortgage or exchanged for another dwelling	3
Housing cooperative	4
Inherited / gift	5
Other	6
Don't know	88888
No answer	99999

N13bx2) [If N13b=2] What is the type of ownership of this dwelling?	
Rented at market price	1
Subsidized housing	2
Owned by relative / friend	3
Other	4
Don't know	88888
No answer	99999

N13bx3) would like to ask your opinion about the housing situation in [your country]. Please tell me whether you agree or disagree with the following statements 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
<ol style="list-style-type: none"> <li>1. I am very satisfied with the home I currently live in and with its location.</li> <li>2. If my household were to find a better or a better located home, we would not hesitate to move.</li> <li>3. In [my country], it is easy to find a new apartment / house if you want to move.</li> <li>4. The main reason for moving would be to be closer to my family / loved ones.</li> <li>5. If the economic situation of my household were to get worse, we would not hesitate to move to a smaller and less expensive home in a cheaper area.</li> <li>6. I strongly prefer to stay in the area of the town / village where I currently live and would cut back on other expenses rather than consider a move.</li> <li>7. The most important thing is to have a good job and income; the town / village where I live is less important.</li> <li>8. I would not hesitate to move to a location which offers a better infrastructure (e.g. better public transport, schools, and hospitals).</li> <li>9. I have already moved house several times in my life.</li> <li>10. I intend / a member of my household intends to move abroad within the next 12 months.</li> </ol>	

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

N13z)	
[IF N13b1=1 OR N13c=1 OR N13g=1]: You mentioned that your household owns a 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



N14) Total monthly income of the household after taxes  
 Ask directly if customary and acceptable in your country, otherwise ask in 20 categories which should be defined so that at most 10% of respondents are in each category.

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) (2019)
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 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". (2018)~~  
~~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".] (2019)

No income	-77777 (2019)
Don't know	88888 -88888 (2019)
No answer	99999 -99999 (2019)

N17) Over the last 12 months: Which share of the total household income did your household receive in [LOCAL CURRENCY], euro or another foreign currency?

a. [LOCAL CURRENCY]: \_\_\_\_\_ %  
 b. [LOCAL CURRENCY] but indexed to a foreign currency: \_\_\_\_\_ %  
 c. Euro: \_\_\_\_\_ %  
 d. Other foreign currencies: \_\_\_\_\_ %

if b > 0: Please name the foreign currency the income is indexed to: \_\_\_\_\_ [verbatim]  
 if d > 0: Please name the most important other currency: \_\_\_\_\_ [verbatim]

[FOR INTERVIEWER: Percentage shares for answers a to d must sum up to 100.]

**2017:**

a. [LOCAL CURRENCY]: \_\_\_\_\_ %  
 b. [LOCAL CURRENCY] but indexed to the euro: \_\_\_\_\_ %  
 c. [LOCAL CURRENCY] but indexed to another foreign currency: \_\_\_\_\_ %  
 d. Euro: \_\_\_\_\_ %  
 e. Other foreign currencies: \_\_\_\_\_ %

if b > 0: Please name the foreign currency the income is indexed to: \_\_\_\_\_ [verbatim] (2017)  
 if d > 0: Please name the most important other currency: \_\_\_\_\_ [verbatim] (2017)

[FOR INTERVIEWER: Use **show card** with items (2017). Percentage shares for answers a) to e) (2017) must sum up to 100.]

N18) If you consider all sources of income earned by your household over the last 12 months: What share of your household's income do you receive directly on your bank account(s)?

[SHOW CARD]

Less than 25%	1
25-50%	2
51-75%	3
76-90%	4
more than 90%	5
Don't know	88888
No answer	99999

**[ONLY ASK N19 and N19a IN BOSNIA AND HERZEGOVINA, CROATIA AND SERBIA]**

N19) Has your household been directly affected by the floods in May 2014?

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

N19a) [ONLY IF N19=1 YES] Did the damage you suffered amount to more than one monthly income of the household after taxes?

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

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

N23) [ASK QUESTION N23 ONLY IN AL, BG, MK, RO and RS] Does the amount of money that you hold at banks and in cash exceed the amount of the deposit insurance coverage of [xxxx COUNTRY VALUE]?

[FOR TRANSLATORS: replace xxxx with the respective country value from the list below.

- BULGARIA and ROMANIA: 100,000 euro
- ALBANIA: 2.5 million lek
- MACEDONIA: 30,000 euro / 1.8 million denar
- SERBIA: 50,000 euro / 6 million dinar]

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

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 (e.g. instalment payments).
- 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 (2019)
Don't know	-88888 (2019)
No answer	-99999 (2019)

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

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

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 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

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 (2019) 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.]

N27)  
All in all, how would you describe your current state of health? Would you say it is...

Very good	1
Good	2
Fair	3
Poor	4
Don't know	88888
No answer	99999

N28)  
Taking all things together, would you say you are...

Very happy	1
Quite happy	2
Not very happy	3
Not at all happy	4
Don't know	88888
No answer	99999

N29a)  
What is your personal total monthly income after taxes? Please consider not only income from employment but also income from private and public pensions, from investment and from transfer payments like unemployment benefits or child support. (2020) 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)  
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 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)

N29c) [If N10=1, 10, 11, 3 or 4 i.e. employee, employer, own account worker or contributing family worker AND (N29a >0 OR N29b>0 i.e. respondent reports his/her income):]  
You said that you are currently employed. What is your personal monthly income from this job/business after taxes? If you cannot provide an exact amount, an approximate answer would also be helpful.

[INTERVIEWER: *Income from other sources than from employment (like income from rent, child support, pension payments, unemployment benefits) should be excluded!*]

\_\_\_\_\_ [CURRENCY of your COUNTRY]

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

N29d) [IF RESPONDENT SAYS DON'T KNOW OR DOES NOT WANT TO ANSWER: IF  
N29c = -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 monthly income from your job/business after taxes?

[Please use the same categories as for question N29b & N14b]

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

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?

[Please use the same categories as for question N14b]

Yes, I usually have left \_\_\_\_\_ [amount of CURRENCY of your COUNTRY] that I can save  
No, I usually do not have money left that I can save -77777 (negative number)  
Don't know -88888 (negative number)  
No answer -99999 (negative number)

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

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

N31b) [If N10=8 or 9; i.e. not working (for salary):]

In which industry class have you been active?

[USE SHOWCARD]

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

## Questions to be completed by interviewer (NOT by the respondent)

A7) Primary Sampling Unit:

The final dataset should contain 2 2 3 (2013\_02) PSU Variables (psu\_exact and psu\_city and psu\_zip), which are identical numerically but differ in the label and differ only in their labels (2016). The numerical categories PSU (2016) should be country-specific, i.e. XXYYYY (XX (2016)=country-ID, YYYY (2016)=PSU)

A7a) psu\_exact where the label is the exact address / name of the primary sampling unit  
(e.g. street name, city, region, country)

A7b) psu\_city where the label is the name of the village / city  
(In case there is more than one town / village of this name in your country, add the region in the label of the PSU. Furthermore, for capital cities or major cities consisting of several boroughs: please report the name of the city and not of the borough. 2018)

A7c) psu\_zip where the label is the postal code of the town / village

**2019:**

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

Instructions for label preparation:

If applicable, transliterate Cyrillic into Latin alphabet. Use diacritical letters, where necessary, but provide separate codebook in Excel as not all statistical software can handle diacritical letters.

**(Please note that PSU data are released as a harmonized variable only)**

A8) Region \_\_\_\_\_

(Use NUTS2 Regions. If not available use other official regions.)

For FYR Macedonia use NUTS3 regions, since Macedonia consists of only one NUTS 2 region. (2014\_01)

For FYR Macedonia use NUTS3 regions, since Macedonia consists of only one NUTS 2 region. (2018)

Please deliver two variables:

Variable A8\_nuts2 for the regions at NUTS 2 level. (2018)

Variable A8\_nuts3 for the regions at NUTS 3 level. If not available use other official regions. (2018)

Instructions for data preparation: category format: XXYYYY (XX-country-ID, YYYY region-ID)  
label format: If applicable, transliterate Cyrillic into Latin alphabet. Use diacritical letters, where necessary, but provide separate codebook in Excel.

**(Please note that REGION data are released as harmonized variables only)**

A9) Size of Village / City \_\_\_\_\_ (please round to the nearest 500) 2019\_02

Please check whether the size of the (2018) village/town/city is the same for all individuals residing in the same city (2018). 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. (2019) 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. (2018)

**(Please note that SIZE data are released as a harmonized variable only)**



## APPENDIX

**[The appendix contains all questions for which no data can be provided for reasons of confidentiality.]**

**[The following A-questions must be answered by the interviewer BEFORE the interview starts] (2017)**

**from 2017:**

A14) The respondent lives in a ... (type of dwelling)

- 1 detached house
- 2 semi-detached house / town house
- 3 apartment / flat
- 4 farm
- 5 mobile home / improvised housing unit
- 6 other

**from 2017:**

A15) Could you describe the condition of the respondent's home (dwelling)?

- 1 excellent and well-maintained
- 2 good, needs some minor repairs
- 3 poor, needs major work
- 4 very poor, some walls or ceilings need replacement

**from 2017:**

A16) Compared to neighbouring homes the respondent's home is...

- 1 in a better condition
- 2 in more or less the same condition
- 3 in a poorer condition
- 4 There are no neighbouring dwellings

**from 2017:** A12) Does the respondent seem apprehensive about the survey?

- 1 No, not at all
- 2 Yes, a little
- 3 Yes, very

A2) Start time of Interview \_\_\_\_\_ (hh:mm; 24h)

[For Interviewer: Please record the start time for the foreign currency questionnaire excluding other omnibus questionnaires.]

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**.

- |            |                  |       |
|------------|------------------|-------|
| 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 |

10) [IF THE RESPONDENT HOLDS US DOLLAR CASH]

I am now showing you a card with different amounts. Could you choose the range that best fits the amount of US dollar **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**.

A	Less than USD 25	1
B	USD 25 – 49	2
C	USD 50 – 99	3
D	USD 100 – 249	4
E	USD 250 – 499	5
F	USD 500 – 999	6
G	USD 1000 – 1999	7
H	USD 2000 – 3999	8
I	USD 4000 or more	9
Don't know		88888
No answer		999999

22x1) [If respondent has a current account, debit card or wage card: q12a=1, q12c\_1=1 or q12c\_2=1]

You said you have a bank account, at which bank do you have this account? (If bank accounts at several banks: which one do you consider as your main bank?)

[For Interviewer: SHOW CARD Use the same card for questions 22x1, 22x2, 22x3]

Bank	#####
Don't Know	88888
No Answer	99999

22x1b) [If respondent has a current account, debit card or wage card: q12a=1, q12c\_1=1 or q12c\_2=1]

Since when have you had this account at this bank?

Year	####
Don't know	88888
No answer	99999

22x1c) [IF RESPONDENT SELECTED A BANK IN Q22x1] Is this bank a domestically owned bank or a foreign-owned bank?

[FOR INTERVIEWER: Domestically owned means that the bank is predominantly owned by domestic companies, individuals or the government.]

A domestically owned bank	1
A foreign-owned bank	2
Don't know	88888
No answer	99999

22x2) [If respondent has a savings deposit: q12b=1]

You said you have a savings deposit, at which bank do you have this deposit?

(If savings deposits at several banks: at which bank have you deposited most of your money?)

[For Interviewer: SHOW CARD Use the same card for questions 22x1, 22x2, 22x3]

Bank	#####
Don't Know	88888
No Answer	99999

22x2c) [IF RESPONDENT SELECTED A BANK IN Q22x2 AND THE BANK IS DIFFERENT FROM 22x1] Is this bank a domestically owned bank or a foreign-owned bank? [FOR INTERVIEWER: Domestically owned means that the bank is predominantly owned by domestic companies, individuals or the government.]

A domestically owned bank		1
A foreign-owned bank		2
Don't know		88888
No answer		99999

22x3) [If respondent has a loan: q20=2, 3, 4, 5, 6]  
 You said you have a loan, from which bank did you take out this loan?  
 (If loans at several banks: at which bank did you take out the largest loan?)  
 If you have more than one loan, please refer to the largest, most important loan. (2013\_02)  
 [For Interviewer: SHOW CARD Use the same card for questions 22x1, 22x2, 22x3]  
 [INTERVIEWER: "Please, think about the same loan you talked about before."] (2013\_02)

Bank	#####	
I do not have the ("a": 2017) loan from a bank		77777
Don't Know	88888	
No Answer	99999	

**2017:**  
 You said you, either personally or together with your partner, have a loan. If your loan is from a bank, what is the name of the bank that gave you the loan? If you have more than one bank loan, please refer to the largest, most important loan. If your loan is from a source other than a bank, please indicate that you do not have bank loans.

22x3c) [IF RESPONDENT SELECTED A BANK IN Q22x3 AND THE BANK IS DIFFERENT FROM BOTH 22x1 AND 22x2] Is this bank a domestically owned bank or a foreign-owned bank?  
 [FOR INTERVIEWER: Domestically owned means that the bank is predominantly owned by domestic companies, individuals or the government.]

A domestically owned bank		1
A foreign-owned bank		2
Don't know		88888
No answer		99999

22x\_f) [If respondent makes use of banking services [=if respondent had to answer q22x1 or q22x2 or q22x3] Do you also have a bank account or a loan at a bank abroad?

No		1
Yes, I have a bank account / loan both abroad and in [MY COUNTRY]		2
Yes, I only have a bank account / loan abroad		3
Don't Know	88888	
No Answer	99999	

40) [IF RESPONDENT HAS A CURRENT ACCOUNT, DEBIT CARD OR WAGE CARD OR SAVINGS DEPOSIT:

You said you have a bank account or savings deposit. Please name all banks at which you currently hold – personally or together with your partner – any money.

[FOR TRANSLATOR: with “bank account or savings deposit” we mean all different forms of accounts on which respondents could hold money, e.g. current accounts, giro accounts, savings term deposits, etc...Please make sure that your translation accounts for this broad definition, i.e., compare with Question 12.]

[For Interviewer: Use the SHOW CARD “Bank list”]

Bank 1	Yes=1 No=2 Don't know=88888 No answer=99999
Bank 2	Yes=1 No=2 Don't know=88888 No answer=99999
Bank 3	Yes=1 No=2 Don't know=88888 No answer=99999
....	
BankX	Yes=1 No=2 Don't know=88888 No answer=99999

[FOR EACH BANK NAMED IN Q40: ITERATE OVER Q41]

41) In which year did you open the account at \_\_\_\_\_[NAME BANKS]? If you don't know exactly, an approximate answer would also be helpful.

[For Interviewer: Use the SHOW CARD “Bank list”.]

Year	####
Don't know	88888
No answer	99999

[END ITERATION]

42) If you think about the overall amount of money you – personally or together with your partner – currently hold at banks and in cash, which proportion is held in cash? Please note that I am asking only for percent and not amounts. Answer between 0 and 100, where 100% equals the total amount of money. An approximate answer would also be helpful.

\_\_\_ percentage of money held in cash (answer between 0 and 100) plus  
\_\_\_ percentage of money held on accounts or deposits (answer between 0 and 100)  
= 100% (total amount of money held at banks and in cash)

Don't know	88888
No answer	99999

[FOR EACH BANK NAMED IN Q40: ITERATE OVER Q43]

43) [IF RESPONDENT HAS CHOSEN MORE THAN ONE BANK IN Q40]:

You said you hold money at several banks. How is the amount of your money at banks distributed between the banks? Again, I am asking only for percent and not amounts. Answer between 0 and 100, where 100% equals the total amount of money. An approximate answer would also be helpful.

[For Interviewer: Use the SHOW CARD “Bank list”; Note: The sum of all percentage shares must add up to 100%]

Bank 1	Yes=1 No=2 Don't know=88888 No answer=99999
Bank 2	Yes=1 No=2 Don't know=88888 No answer=99999
Bank 3	Yes=1 No=2 Don't know=88888 No answer=99999
....	
BankX	Yes=1 No=2 Don't know=88888 No answer=99999

2016:

Bank 1	percentage share, Don't know=88888 No answer=99999
Bank 2	percentage share, Don't know=88888 No answer=99999
Bank 3	percentage share, Don't know=88888 No answer=99999
....	
BankX	percentage share, Don't know=88888 No answer=99999

[END ITERATION]

ASK QUESTIONS Q44 to Q51 ONLY IN AL, BG, MK, RO and RS

44) We are interested in understanding how households manage their finances over time. Therefore, we would like to ask you to name all banks at which you – personally or together with your partner – held money on accounts or deposits as of December 2013.

[FOR TRANSLATOR: with "bank account or savings deposit" we mean all different forms of accounts on which respondents could hold money, e.g. current accounts, giro accounts, savings deposits, term deposits etc...Please make sure that your translation accounts for this broad , i.e., compare with Question 12.]

[For Interviewer: Use the same SHOW CARD "Bank list"]

Bank 1	Yes=1 No=2 Don't know=88888 No answer=99999
Bank 2	Yes=1 No=2 Don't know=88888 No answer=99999
Bank 3	Yes=1 No=2 Don't know=88888 No answer=99999
....	
BankX	Yes=1 No=2 Don't know=88888 No answer=99999
I did not have any bank accounts or deposits	77777

44a) [Ask only in AL, BG, MK, RO, RS; ASK for each YES in Q44]:  
In which country is the main owner of [NAME of the BANK] based?

[FOR Interviewer: Do not read answers, just code them]

[Your Country]=Use code for your respective country

Austria=12  
Belgium=13  
France=14  
Germany=15  
Greece=16  
Italy=17  
Netherlands=18  
Russia=19  
Spain=20  
Turkey=21  
Other=77777  
Don't know=88888  
No answer=99999

[FOR INTERVIEWER: The main owner of a bank is based in [your country] means that the bank is predominantly owned by companies, individuals or the government of [your country]. The main owner of a bank is based in Austria means, that the bank is predominantly owned by an Austrian bank, company or individual.]

45) [Ask only in AL, BG, MK, RO, RS] As of December 2013, if you think about the overall amount of your money at banks and in cash, which proportion did you hold in cash?

\_\_\_ percentage of money held in cash (answer between 0 and 100) plus  
\_\_\_ percentage of money held on accounts or deposits (answer between 0 and 100)  
= 100% (total amount of money held at banks and in cash)

Don't know	88888
No answer	99999

[FOR EACH BANK NAMED IN Q44: ITERATE OVER Q46]

46) [Ask only in AL, BG, MK, RO, RS] [IF RESPONDENT HAS CHOSEN MORE THAN ONE BANK IN Q44]: You said you held money at several banks in December 2013. How was the amount of your money at banks distributed between the banks then?

[For Interviewer: Use the SHOW CARD "Bank list"; Note: The sum of all percentage shares must add up to 100%]

Bank 1	%
Bank 2	%
Bank 3	%
etc.	...
Don't know	88888
No answer	99999

[END ITERATION]

47) [Ask only in AL, BG, MK, RO, RS] [IF RESPONDENT HAS CHOSEN AT LEAST ONE BANK IN Q44]: In 2014 and 2015, did you withdraw or transfer significant parts or all of your money from any bank? Please refer only to significant and not to negligible changes.

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

[FOR EACH BANK NAMED IN Q46: ITERATE OVER Q48 and Q49]

48) [Ask only in only in AL, BG, MK, RO, RS] [ASK IF YES in Q47]: Did you withdraw or transfer significant parts or all of your money from \_\_\_\_\_ [NAME BANKS] ?

[FOR INTERVIEWER: Please ask for all Banks mentioned in Q44. USE SHOW CARD „BANK LIST”]

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

49) [ASK for each YES in Q48]:

For which reasons did you take money away from \_\_\_\_\_ [NAME BANKS]?

[MULTIPLE ANSWER]

[Interviewer: Please ask for all Banks mentioned in Q44. Please go through items 49a to 49d row-wise, then proceed to the next bank, i.e. going through the questions bank by bank.]

- a. I was not happy with the bank's terms and conditions or its services
- b. I considered it too risky to leave the money at this bank
- c. I was not happy with the bank's business conduct in general although my money was safe.
- d. Other reason

[For translators item c.: Please note this is distinct in meaning from items a and b – referring in general to “how the bank conducts itself and the policies which govern the bank's business” and not to terms and conditions charged individual customers or the financial stability of the bank.]

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

[END ITERATION]

50) [Ask only in AL, BG, MK, RO, RS] [IF Q47=YES, 1]:

What happened to the withdrawn or transferred money? [MULTIPLE ANSWER]

[FOR INTERVIEWER: READ OUT ALL ANSWERS BEFORE RECORDING]

- a. I hold it at a different bank.
- b. I have deposited it again at the bank from which I took it away
- c. I still hold all or parts of the money but not at a bank.
- d. I spent all or parts of the money or invested it in other assets.

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

51) [Ask only in AL, BG, MK, RO, RS]: In 2014 and 2015, did the overall amount of money you hold at banks and in cash significantly decrease, increase or stay the same? Please refer only to significant changes, for example because you made a larger purchase or your savings increased, and not to smaller changes, for example because of earned interest or cost of living increased.

[FOR TRANSLATOR: In this question we would like to focus on significant (i.e., sizeable, larger) changes that may have happened. For example, a significant negative change could have happened if someone bought a house or a car. A significant positive change, if someone inherited or took up a job. As there are many possibilities, your translation should aim at a formulation that means a “change that is significant for the respondent”. Smaller changes, e.g. because of normal fluctuations over time or because of inflation or earned interest should be excluded]

Significant increase	1
No significant change	2
Significant decrease	3
Don't Know	88888
No Answer	99999

52) Since the year 2000, have you, either personally or together with your partner, ever contacted a bank with a view of obtaining a loan? Please also consider instances where you did not take out a loan in the end; or instances where the contact with a bank was established through a financial broker or property/real estate developer.

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

53) [IF Q52=1]: Since 2000, how many times did you, either personally or together with your partner, consider taking out a loan and contacted a bank or several banks in this context?

\_\_\_\_\_####

Don't know	88888
No answer	99999

[Interviewer: For # of times respondent considered taking out a loan in Q53: **iterate for each instance over Q54–Q60b) (2016)**

[Interviewer: For # of times respondent considered taking out a loan in Q53: Iterate over Q54–Q59]

54) I would like to go through your experiences when you considered taking out a loan. Remembering the first [second / third / ...#] [Interviewer please substitute] time you considered taking out a loan: What was the main purpose of the loan for which you contacted a bank or several banks?

to finance a house or apartment	1
for consumption goods (furniture, travelling, household appliances, etc.)	2
to finance a car	3
for education	4
for refinancing a loan	5
for other purposes	6
Don't know	88888
No answer	99999

55) In which year was this?

Year: ####

Don't know	88888
No answer	99999

[FOR INTERVIEWER: USE SHOW CARD „BANK LIST” for Q56 to Q59]

		Q56 Which banks did you contact? Please name all banks.	Q57 Did any of the banks you contacted discourage you from applying for a loan or refuse the loan?	Q58 Did you to take out the loan from any of the banks?	Q59 Are you currently still paying off this loan?
	Code	Yes=1 No=2 Don't know=88888 No answer=99999	Yes=1 No=2 Don't know=88888 No answer=99999	Yes=1 No=2 Don't know=88888 No answer=99999	Yes=1 No=2 Don't know=88888 No answer=99999
Bank 1	10001				
Bank 2 etc.	10002				
Other	666666				



[END INTERACTION]

2016\_02

[FOR INTERVIEWER: USE SHOW CARD „BANK LIST” for Q56 to Q59. FOR EACH BANK mentioned in Q56 iterate over Q57\_rev–Q59]

		Q56 Which banks did you contact? Please name all banks.	Q57 deleted Q57_rev What was the reaction of the bank you contacted?	Q58 [ASK Q58 for each bank IF Q57_rev=2, 3, 4, 88888 and 99999] Did you take out a loan from this bank?	Q59 [ASK Q59 for each bank IF Q58=1] Are you currently still paying off this loan?
	Code	Yes=1 No=2 Don't know=88888 No answer=99999	The bank refused to give me a loan=1 The bank offered a loan for a lower amount than was requested=2 The bank advised against a loan but offered the full amount=3 The bank was willing to meet my request=4 Don't know= 88888 No answer=99999	Yes=1 No=2 Don't know=88888 No answer=99999	Yes=1 No=2 Don't know= 88888 No answer= 99999
Bank 1	10001				
Bank 2 etc.	10002				
Other	666666				

[IF respondent has answered Q57\_rev to Q59 for each bank mentioned in Q56, THEN CHECK WHETHER Q58 IS 2, 88888 or 99999 (i.e. no “YES=1”) FOR ALL BANKS.

**IF Q58 IS 2, 88888 or 99999 FOR ALL BANKS, THEN ASK Q60b.**

OTHERWISE start the iteration for the second (third, ....) instance to take out a loan → Q54]

Q60) [If more than one YES in Q59]:

[ASK IF more than one YES in Q59]: 2016\_02

At which bank do you hold the largest, most important loan?

Bank #####

Q60b) [ONLY IF Q58 IS 2, 88888 or 99999 (but no “YES=1”) FOR ALL BANKS]:

You said you had an offer from a bank to take out a loan but ended up not taking out the loan. What was the reason?

- I borrowed the money elsewhere 1
- I found the terms of the loan(s) unfavorable for my situation 2
- I decided against borrowing any money, unrelated to the offers I received. 3
- Other reason 4
- Don't know 88888
- No answer 99999

[END INTERACTION for the first instance and start the iteration for the second (third,...) instance to take out a loan → Q54.]

2016: [IF iteration over ALL instances to take out a loan mentioned in Q53 has been finished, THEN CHECK WHETHER Q59 has been answered more than once – across all instances:

**IF Q59 MORE THAN ONE “YES=1”, THEN ASK Q60.]**



**Until 2016:**

A14) Type of dwelling:

- 1 detached house
- 2 semi-detached house / town house
- 3 apartment / flat
- 4 farm
- 5 mobile home / improvised housing unit
- 6 other

**Until 2016:**

A15) Could you describe the condition of the dwelling?

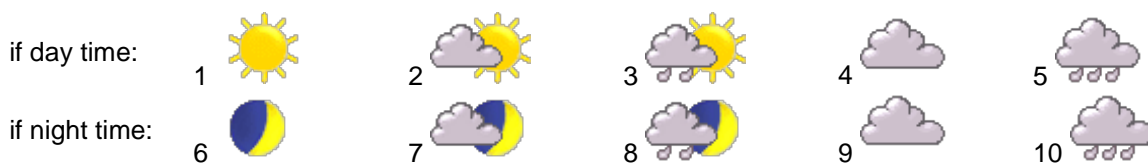
- 1 excellent and well-maintained
- 2 good, needs some minor repairs
- 3 poor, needs major work
- 4 very poor, some walls, ceilings need replacement

**Until 2016:**

A16) Compared to the neighbouring dwellings is the dwelling of the respondent in ...

- 1 a better condition
- 2 about equal
- 3 in a poorer condition
- 4 there are no neighbouring dwellings

A17) What is the weather like at the moment?



A18) Technique

- 1 CAPI/TAPI (computer/tablet assisted personal interview)
- 2 PAPI (paper and pencil interview)

A19) Age of Interviewer

\_\_\_\_\_ (exact age)

A20) Education of Interviewer

- 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

A21) Current Employment of Interviewer

- 1 employee
- 2 employer, own account worker
- 3 retired
- 4 student / pupil
- 5 other

A22) Has the interviewer already conducted interviews for the OeNB Euro Survey in the past?

[MULTIPLE ANSWERS POSSIBLE]

- 1 Yes, in 2016 (updated in each following wave, e.g. "2017" in 2018\_02 etc.)
- 2 Yes, before 2016 (updated in each following wave, e.g. "2017" in 2018\_02 etc.)
- 3 No

A23) The respondent lives in ... (area)

- 1 the capital city
- 2 a city/big town
- 3 the outskirts/suburbs of big cities and towns
- 4 a small town
- 5 a village/rural area